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ABSTRACT BOOK DAY 1: SESSION 2B

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**AN EXTENSION TO THE TECHNOLOGY ACCEPTANCE MODEL: EXAMINING
AI ADOPTION INTENTIONS IN HIGHER EDUCATION**

by

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ABSTRACT:

The last decade has seen massive changes in the lifestyles of humans, particularly due to the advent of technologies like artificial intelligence (AI). This study explores the adoption of AI among higher education students by applying the core and extended concepts of the technology acceptance model (TAM). For the purpose, we discussed perceived usefulness, perceived ease of use, AI relevance, AI literacy, subjective norms, and attitudes towards AI adoption to predict the students' AI adoption intentions. We collected data from 386 private higher education institutions in Pakistan using a convenience sample. We noted that the perceptual and behavioral factors are key in determining the intentions of students in higher education. The policymakers, including the higher education commission(s) and the universities, are advised according to the findings we received after applying the partial least squares-structural equation modeling (PLS-SEM).

Keywords: *Artificial intelligence, AI literacy, Attitude towards AI adoption, students' AI adoption intentions*

EFFECTS OF INFLUENCER CREDIBILITY ON BRAND TRUST AMONG YOUNG CONSUMERS

By

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ABSTRACT:

This study investigates the effects of influencer credibility on brand trust among young consumers, specifically targeting Generation Z and Millennials in Karachi, Pakistan. With the rise of social media marketing, influencers have become key opinion leaders whose credibility can significantly shape consumer perceptions. The research aims to assess how credibility dimensions, trustworthiness, expertise, attractiveness, and homophily influence brand trust, and whether authenticity mediates this relationship.

A quantitative approach was employed using an online survey distributed among 155 digitally active young consumers. Data was analysed using cronbach's alpha, descriptive statistics, correlation, t-tests, mediating analysis and linear regression in SPSS. The results indicate a strong positive relationship between influencer credibility and brand trust. Furthermore, authenticity was found to mediate this relationship, underscoring the importance of genuine and transparent influencer behaviour. No significant gender-based differences were found in trust perceptions, suggesting a uniform impact across young demographic segments.

The findings align with existing literature (e.g., Mabkhot et al., 2022; Baghel, 2024), reinforcing that credibility and authenticity are essential for trust transfer in digital branding. Practical implications include the need for brands to prioritize authenticity, engagement, and long-term influencer partnerships over short-term reach.

Limitations include its cross-sectional scope and single-city focus. Future research could explore platform-specific dynamics or comparative generational trust patterns. Overall, the study offers actionable insights into trust-building through credible and authentic influencer marketing strategies.

Keywords: *Influencer Credibility, Brand Trust, Social Media Marketing, Generation Z, Millennials, Influencer Authenticity, Consumer Behavior, Digital Marketing, Trust Transfer, Karachi*

**THE IMPACT OF GREEN PACKAGING AND PRICING ON CONSUMER
WILLINGNESS TO PAY: INTEGRATING ENVIRONMENTAL AWARENESS AND
THE THEORY OF PLANNED BEHAVIOR**

by

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ABSTRACT:

This study investigates the impact of green packaging and pricing on consumer willingness to pay, integrating environmental awareness and the Theory of Planned Behavior (TPB). Conducted by KASBIT University students in Pakistan, the research targets environmentally conscious individuals as the primary audience. A sample size of 384 participants was surveyed using a Google Forms questionnaire.

The study examines how environmental concerns, attitudes toward green packaging, subjective norms, and perceived behavioral control influence consumer decisions regarding eco-friendly products. Using Structural Equation Modeling (SEM), the findings reveal that environmental awareness significantly enhances attitudes and perceived behavioral control, both of which positively affect the willingness to pay for green products. Pricing emerges as a critical factor, with consumers demonstrating sensitivity to premium costs associated with green packaging. Gender differences are notable: female respondents show a higher preference for bioplastic products, while male respondents actively participate in environmental cleaning activities. Additionally, management students focus on detailed aspects of green packaging, whereas engineering students prioritize functionality despite higher costs.

The study underscores the importance of targeted educational programs and awareness campaigns to promote eco-friendly practices. By leveraging TPB components and addressing affordability challenges, businesses can encourage sustainable consumption behaviors among environmentally conscious consumers. These findings provide actionable insights for policymakers and marketers aiming to foster environmental responsibility and expand the market for green products in Pakistan.

Keywords: *Green Packaging, Pricing, Environmental Awareness, Willingness to Pay, Theory of Planned Behavior, Sustainable Consumption, Environmentally Conscious Consumers.*

**THE INFLUENCE OF FINTECH ADOPTION ON FINANCIAL LITERACY AND
FINANCIAL INCLUSION.**

By

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ABSTRACT:

This paper explores the mediating effect of Financial Technology (Fintech) Adoption between Financial Inclusion and the Financial Literacy in Pakistan, a rapidly digitizing yet financially underserved market. While FinTech offers significant potential for financial inclusion and economic development in Pakistan, its adoption depends on consumer trust and understanding. Using existing literature and drawing implications from the socio-economic context of Pakistan, this paper argues that the influence of Financial Literacy is mediated by FinTech adoption, ultimately impacting Financial Inclusion. The paper examines the challenges and opportunities for FinTech adoption in Pakistan and highlights the need for targeted interventions to improve financial literacy and build trust in the FinTech ecosystem. This research will use questionnaires to find out the effect of the relationship between its variables which affect the financial inclusion in Pakistan. The survey questionnaires will be from the consumers surrounding us in Pakistan. For the analysis of the data collected, Smart PLS-SEM method will be done.

Keywords: *Financial Literacy, FinTech Adoption, Financial Inclusion.*

IMPLICATION OF GREEN WASHING BEHAVIOR OF EMPLOYEE OF PHARMACEUTICALS INDUSTRY

By

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ABSTRACT:

In the current era of Pharmaceutical industry its essential that the rights of the employee, investor and users shall be known to them. As according to one research they analysis the output and impact of green washing behavior in the sense of positive attributes of this behavior. This study have made use of quantitative research by using a structured questionnaire built on likert scale. The data was gather from pharmaceutical professionals and it was analyzed on PLS software by making use of Structural Equation Modeling. important software tool smart PLS for the compiling the collecting numbers through industry and define the positive aspect of green washing behavior in same industry Relation between the internal system of the organization and green washing behavior have no identical buffer. The research unfold the aspect of green washing behavior and its impact of "With the help of this research, investors and owners can understand the positive impact of greenwashing behavior in the future. Recent studies have highlighted the central idea of greenwashing in related organizations. According to our understanding, some practical research conducted in Pakistan has identified the ways and means through which greenwashing behavior is exhibited by workers in the country

IMPLICATION OF E-COMMERCE AND PREDICTING UNDERLYING IMPACT UPON INSURANCE SECTOR

By

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ABSTRACT:

Problem:

The Internet and electronic commerce (e-commerce) are experiencing tremendous growth and have emerged as significant forces shaping the operations of enterprises and governmental entities at the national level. Based on a report by the U.S. magazine 'Fortune', venture capitalists allocated a total of \$5 billion towards investments in Internet firms in the year 1998, reflecting a remarkable growth rate of 533 percent compared to the figures recorded in 1995. However, according to a survey conducted by Deloitte & Touche, a mere 10% of insurance companies perceive online services and the Internet as crucial components of their overall information technology expenditure. The insurance industry holds a prominent position within the service sector due to its wide-ranging contributions to the economy.

Aims:

The objective of this study is to investigate and evaluate the utilisation and impact of e-commerce platforms in the insurance industry in Pakistan. The objective is to reduce the cost associated with information, determine, evaluate, and assign a suitable price to the risk, and enhance the accuracy and efficiency of claim settlements.

Methodology:

The advent of the Internet and its subsequent advancements in information technology have had a significant influence on the financial services industry as a whole, with a particular emphasis on insurance markets and institutions. The advent of e-commerce has had a significant impact on insurance institutions and markets, similar to its effects on other industries.

Key Findings: Internet applications possess the capacity to exert a substantial impact on the industry, affording clients increased leverage in negotiations and facilitating the virtualization of corporate networks. Nevertheless, similar behaviours are infrequent in Pakistan.

Significance:

E-commerce and the Internet are fast increasing and influencing companies and governments. In 1998, venture capitalists invested \$5 billion in Internet companies, up 533% from 1995, according to Fortune. Deloitte & Touche found that just 10% of insurance companies consider online services and the Internet critical for IT investment. Insurance is one of the most diversified service industry in terms of economic contributions. Internet applications might provide clients greater negotiating leverage and virtualize business networks, affecting the sector. Such behaviour is rare in Pakistan. The report examines Pakistan's insurance sector's use and impact of e-commerce platforms. It attempts to lower information costs, detect, underwrite, and price risk, and pay claims more efficiently. Internet and IT developments affect financial services, especially insurance markets and institutions. E-commerce breaks insurance institutions and markets, as it affects most sectors.

Theoretical Contribution:

The implications of e-commerce on the insurance sector constitute a multifaceted theoretical contribution with ramifications across various domains. Firstly, the integration of e-commerce technologies into the insurance sector introduces a paradigm shift in customer interactions.

Traditional models of insurance involve extensive paperwork and intermediaries; however, e-commerce facilitates direct and seamless interactions between insurance providers and customers. Theoretical frameworks exploring this transition delve into consumer behavior, adoption models, and the dynamics of trust in virtual transactions.

Secondly, the application of predictive analytics and data-driven models in the context of e-commerce within the insurance sector constitutes a significant theoretical advancement. The incorporation of big data analytics, machine learning algorithms, and predictive modelling allows insurers to assess risk with greater precision. Theoretical contributions may focus on developing models that effectively leverage the wealth of data generated through e-commerce transactions to enhance risk assessment, pricing strategies, and fraud detection.

Furthermore, the theoretical discourse could explore the evolving role of digital platforms in the insurance ecosystem. This includes examining the impact of Insure Tech companies and their disruptive technologies, such as blockchain for smart contracts or artificial intelligence for claims processing. Theoretical frameworks should address the implications of these technologies on traditional insurance models, risk management strategies, and regulatory frameworks.

Managerial Implications:

The managerial implications of e-commerce in the insurance sector are far-reaching and necessitate strategic adaptations. One of the primary managerial challenges involves transitioning from conventional business models to digital platforms. Insurers need to invest in technology infrastructure, cybersecurity, and employee training to effectively navigate this shift. This includes developing user-friendly interfaces, implementing secure online payment systems, and ensuring compliance with data protection regulations.

Moreover, the utilization of predictive analytics demands a strategic overhaul in risk management practices. Insurers must invest in data analytics expertise, collaborate with technology partners, and develop algorithms that can accurately predict and assess risks. This not only enhances underwriting processes but also enables the development of personalized insurance products tailored to individual customer profiles.

The emergence of e-commerce in the insurance sector also brings forth considerations related to customer trust and transparency. Insurers must actively communicate their data usage policies, privacy measures, and security protocols to build and maintain customer trust in the digital realm.

This involves implementing robust cybersecurity measures, transparent data practices, and effective communication strategies.

In conclusion, the theoretical contribution lies in understanding the dynamics of e-commerce integration and predictive analytics within the insurance sector. The managerial implications revolve around strategic shifts, technological investments, and fostering a customer-centric and digitally secure organizational culture. Successfully navigating these theoretical and managerial dimensions can position insurance companies at the forefront of innovation and competitiveness in the evolving landscape shaped by e-commerce.

Keywords: *insurance, e-commerce, brokers, technology and internet.*