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ABSTRACT BOOK DAY 2: SESSION 1B

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**VALUING PEOPLE: A STUDY OF HUMAN RESOURCE ACCOUNTING IN
ORGANIZATIONAL SETTINGS**

by

Dr. Sana Arz Bhutto

*Associate Professor
Faculty of Business Administration
Iqra University, sana.bhutto@iqra.edu.pk*

Abstract Dr Muhammad Hassan

*Assistant Professor
Department of Management Science
Ilma University Karachi
drhassan03343540435@gmail.com*

Dr. Altantuya Dashnyam

*Assistant Professor
School of Political Science, International Relation, and Public Administration
National University of Mongolia, Mongolia
altantuya_d@num.edu.mn*

ABSTRACT:

This qualitative study examines the role of Human Resource Accounting (HRA) within the organizational dynamics of the Pakistani banking sector, and recognizes human capital as an important driver for permanent success. Under the title "Discovery of Human Element", the research checks how the HRA acts as a connection point among the qualitative dimensions of the management of people and quantitative needs for financial reporting. While the growing belief in the strategic significance of human resources, the practical application of the HRA has been detected inadequate. By using intensive interview and thematic analysis, this study reveals the alleged benefits of underlying motivations, implementation challenges and adopting HRAs in selected Pakistani banks. Results introduces new dimensions to discourse, emphasizing the importance of human factor, identifies reference-specific drivers and obstacles, with a view to moral implications and proposed directions for future research. The results outline the influence of organizational culture and context in HRA practice and emphasize the importance of moral ideas in reporting of human capital. This research provides valuable insight to scholars and doctors with a view to strategic use of the HRA, and it performs basic tasks to detect the role of long-term effects for future studies, comparison across the sector and measurement of human capital.

Keywords: *Human Element, Human Resource Accounting, Organizational Context, Pakistani Banking Sector*

**EXPLORING CUSTOMER INTENTIONS TO ADOPT ISLAMIC PERSONAL
FINANCING IN PAKISTAN**

By

Sumera Mehmood,

Lecturer, Iqra University, Karachi, Pakistan

Mohib Farooqui,

Student, Iqra University, Karachi, Pakistan

ABSTRACT:

This study investigates the factors influencing customers in Pakistan to adopt Islamic personal financing using the Theory of Reasoned Action (TRA). The model includes two original components, attitude and subjective norm, along with four additional factors adapted from the research papers including pricing, religious obligations, perceived risk, and perceived image. Data was collected from 260 customers of Meezan and Faysal Banks through a structured survey, and Partial Least Squares Structural Equation Modeling (PLS-SEM) was used for analysis. The findings reveal that religious obligations and attitude significantly influence customers' intentions to use Islamic personal financing, with religious beliefs emerging as the strongest predictor.

Keywords: *Attitude, Social Influence, Religious Obligations, Pricing of Islamic personal financing, Perceived Risk, Perceived Image*

THE IMPACT OF EMOTIONAL INTELLIGENCE ON LEADERSHIP EFFECTIVENESS AND JOB SATISFACTION: THE MODERATING ROLE OF LEADERSHIP EFFECTIVENESS

By

Zohra Abbas, Ateeq Ur Rehman, Taha Babar, Mahum yasmin, Radia Nadeem
KASB Institute of Technology

ABSTRACT:

This research investigates the influence of Emotional Intelligence (EI) on Leadership Effectiveness (LE) and Job Satisfaction (JS) within private sector organizations in Karachi, with a focus on young employees. Karachi, as Pakistan's largest commercial hub, hosts diverse industries that significantly contribute to socio-economic development and youth employment. Despite the critical role of young professionals in these organizations, challenges such as workplace stress, limited growth opportunities, and leadership lacking emotional insight persist. This study addresses these issues by exploring how leaders' emotional intelligence can enhance leadership effectiveness and, consequently, employee satisfaction.

The research identifies gaps in existing literature, particularly the lack of context-specific studies on Karachi's private sector, limited examination of EI's impact on young teams, and the use of advanced analytical tools like SmartPLS for deeper insights. The central question guiding this study is how a leader's emotional intelligence affects employee satisfaction and organizational performance in companies prioritizing young talent.

Key variables—Emotional Intelligence, Leadership Effectiveness, and Job Satisfaction—are defined and linked based on prior studies. Emotional intelligence, encompassing self-awareness and empathy, equips leaders to manage emotions effectively, fostering supportive work environments. Leadership effectiveness, influenced by EI, directly impacts organizational outcomes and employee morale. Job satisfaction is shown to improve when leaders demonstrate emotional awareness, creating a motivated and engaged workforce.

The study hypothesizes a positive relationship where emotional intelligence enhances leadership effectiveness, which in turn boosts job satisfaction. By emphasizing EI in leadership development, organizations can cultivate healthier workplace cultures, retain young talent, and drive sustainable growth in Karachi's private sector. This research contributes actionable insights for improving leadership practices and employee well-being in youth-centric organizational settings.

Key words: *Emotional Intelligence (EI) → Leadership Effectiveness (LE) → Job Satisfaction (JS)*

**EXPLORING THE INFLUENCE OF TELEOLOGY, PRODUCT KNOWLEDGE,
DEMOGRAPHICS, AND HOLISTIC ANALYSIS ON CUSTOMER SATISFACTION:
MODERATED BY ARTIFICIAL INTELLIGENCE**

by

Mohammad Yousaf, Arbaz Niazi, Rehmatullah, Shahbaz Waheed, Talha Saeed
KASB Institute of Technology, Karachi Pakistan

ABSTRACT:

This paper investigates the key factors that influence customer satisfaction, focusing on five primary areas. It starts by exploring teleological variables, which look at how customers perceive the outcomes of their purchasing choices. By understanding these perceptions, we can better grasp why customers make specific decisions and how those choices impact their satisfaction. The next area of focus is product knowledge. This refers to how well customers understand the product's features and benefits, which can play a major role in their overall satisfaction. More knowledgeable customers are generally more satisfied with their purchases. The study also examines demographic factors like age, gender, and income. These factors can offer important insights into how different groups of people have varying preferences and satisfaction levels. Another key aspect covered is deontological variables, which address the ethical and moral considerations that influence customers' buying decisions. Many customers are influenced by the ethical practices of companies, which can directly affect their satisfaction. Finally, the research takes a holistic approach to product analysis, looking at overall quality, usability, and value. Combining these elements, the study provides a well-rounded understanding of customer satisfaction and offers practical suggestions for businesses. The goal is to help companies create strategies that not only meet but exceed customer expectations, build stronger relationships, and boost customer loyalty, which will lead to long-term success. This research is meant to equip businesses with actionable tools to enhance their customer experience.

Keywords: *Teleology Variables, Product Knowledge Variables, Demographics Factors, Deontology Variables, Holistic Analysis of Product.*

**EXPLORING THE IMPACT OF SOCIAL MEDIA MARKETING ON
SUSTAINABILITY IN FASHION: THE ROLES OF VALUE CO-CREATION, AND
CO-RECOVERY, WITH CONSIDERATION OF AGE.**

Saad Bashir, Muhammad Anas, Aiman Jawed, Alisha Asif, Jamal Asim
KASB Institute of Technology, Karachi Pakistan

ABSTRACT:

This study investigates the impact of social media marketing (SMMT) on Sustainable Fashion Consumption (SFC), with focus on value co-creation (VCCR) and value co-recovery (VCRR) as an important determinant of the effectiveness of SMMT and sustainability driven consumer behavior. A quantitative method is adopted via Partial Least Squares & Structural Equation Modeling (PLS-SEM) to examine the responses of the consumers and validate the relationships proposed.

Findings suggest that SMMT promotes sustainable fashion consumption in large part. On the other hand, the relationship between SMMT and both VCCR and VCRR is observed to be quite close. The findings indicate that VCCR directly promotes sustainable consumption while VCRR indirectly enhances the positive effects of SMMT on sustainability behavior. This implies the importance of encouraging value co-creation by means of value co-recovery mechanism at the same time in order to promote long-term consumer trust and engagement. The study offers a theoretical frame of reference to understand how VCCR and VCRR interact with digital marketing frameworks, especially as regards fashion industries. It also provides practical suggestions for brand managers on how to strategically implement SMMT in order to increase consumer engagement and conscious consumption, and promotes the need to build customer involvement strategies and post-purchase value creation strategies in line with both creation and recovery.

This research contributes to the literature by providing a comprehensive model with both VCCR and VCRR in terms of SMMT and sustainable fashion consumption.

Keywords: *Social Media Marketing, Value Co-creation, Value Co-destruction, Sustainability Fashion Consumption, Controls (Age).*

LEVERAGING ARTIFICIAL INTELLIGENCE (AI) TO FOSTER CUSTOMER LOYALTY IN ONLINE BANKING

By

Rao Aqib Gohar

*Faculty of Management Sciences
Iqra University Karachi-Pakistan
Email: rao.g26179@iqra.edu.pk*

Dr. Minhaj Ikram

*Faculty of Management Sciences
Iqra University Karachi-Pakistan
Email: minhaj.ikram@iqra.edu.pk*

Rabila Rizwan

*Faculty of Management Sciences
Iqra University Karachi-Pakistan
Email: rabila.g25823@iqra.edu.pk*

ABSTRACT:

The incorporation of Artificial Intelligence (AI) within electronic Customer Relationship Management (E-CRM) systems has fundamentally transformed customer engagement in the banking sector. This study investigates the influence of AI on customer loyalty in Pakistan's banking industry, with a particular emphasis on Karachi as a case study. Utilizing the Theory of Acceptance Model (TAM) as a conceptual framework, the research analyzes the effects of perceived ease of use (PEU), perceived usefulness (PU), and the intention to adopt AI (IAI) on the effectiveness of E-CRM and customer loyalty. A quantitative research approach was employed, gathering data from 300 participants through standardized surveys. Statistical analysis conducted via Partial Least Squares Structural Equation Modeling (PLS-SEM) indicated that both PEU and PU significantly facilitate E-CRM adoption, while the integration of AI has a moderate impact on customer loyalty. Although the research is focused on a specific geographic area, its findings have broader implications, providing a basis for future investigations into AI's influence on customer relationship strategies across various industries.

Keywords: *Perceived Ease of Use, Perceived Usefulness, ECRM, Intention to Adopt AI and Customer Loyalty.*