ABSTRACT BOOKLET

10th KICMR 2026

10th KASBIT International Conference on Multidisciplinary Research

Theme: *AI, Geopolitics, and Sustainable Transformation in a Fragmented Global Economy*

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Total Accepted Papers: 90

Edited by:

Ms. Huma Abu Bakar
Member of Abstract Booklet Committee &
Lecturer | KASB Institute of Technology, Karachi

Supervised by:

Dr. Muhammad Mubeen
Director - ORIC | KASB Institute of Technology, Karachi.

WELCOME NOTE

On behalf of the Organizing Committee of the 10th KASBIT International Conference on Multidisciplinary Research (KICMR 2026), it is our honour and privilege to welcome researchers, academicians, industry practitioners, and students from across Pakistan and beyond.

This Abstract Booklet presents the accepted papers for KICMR 2026, organized across 14 research domains spanning AI and Technology, Corporate Governance, Energy and Sustainability, Islamic Finance, Supply Chain Management, and many others. The thematic breadth of this year's submissions reflects the multidisciplinary character of our conference and the diverse intellectual contributions of our scholarly community.

We extend our sincere gratitude to all authors, reviewers, session chairs, and institutional supporters who have made the 10th KICMR a reality. We particularly acknowledge the contributions of the KASBIT Office of Research, Innovation and Commercialization (ORIC) and the KASBIT Business Journal editorial team.

We trust that the conference will serve as a productive forum for intellectual exchange, collaborative networking, and the generation of new research partnerships.

Dr. Muhammad Mubeen
Associate Professor & Director ORIC
KASB Institute of Technology, Karachi

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ACCEPTED ABSTRACTS

KICMR-26-001 | ISLAMIC FINANCE

Mapping the Evolution, Productivity, and Intellectual Structure of Islamic Finance Research: A Scopus-Based Bibliometric Analysis (1997-2025)

Author(s): Dr. Muhammad Nadeem Sadiq
Institution: *Hailey College of Commerce, University of the Punjab, Lahore*
Reference No.: KICMR-26-001 | **Research Domain:** **Islamic Finance**

Abstract

This study provides a comprehensive bibliometric analysis of Islamic finance research, utilizing data from the Scopus database to examine the growth, trends, and productivity of publications in this field from 1997 to 2025. The research employs bibliometric indicators such as citation analysis, co-authorship analysis, and network analysis to assess the most influential publications, authors, institutions, and countries in the realm of Islamic finance. The results show a significant increase in Islamic finance research, especially in Malaysia, which leads in terms of publication volume. The study also highlights the predominant research themes, including interest-free banking, sukuk, and Islamic economics, while identifying emerging trends such as the incorporation of financial technology (FinTech) into Islamic finance. This bibliometric approach offers valuable insights into the global landscape of Islamic finance research and the future directions for academia, policymakers, and industry professionals.

Keywords: Bibliometric, Islamic finance, Islamic banking, ethics, VOSviewer.

KICMR-26-002 | MANAGEMENT SCIENCES / HUMAN RESOURCES

Measuring the Impact of Financial Benefits on the Well-Being and Turnover Intentions of Gen Z Employees Moderated by Leader Emotional Expression

Author(s): Ms. Nazia Abdul Aziz
Institution: *Institute of Business Management (IoBM), Karachi*
Reference No.: KICMR-26-002 | **Research Domain:** **Management Sciences / Human Resources**

Abstract

Organisations invest in financial benefits to improve employee branding; however, the positive outcomes only materialise if employees show loyalty and commitment in return. Gen Z is known for their materialistic nature and job-hopping attitude. Despite the surge in unemployment, this generation cannot stay at one workplace for a long time. This study was conducted to understand the relationship between financial rewards and Gen Z turnover intention. It was conducted in Karachi's service sector, which is the metropolitan city and comprises a diverse workforce from all over the country. The model was empirically tested by employing a structural equation model on the dataset of 409 observations. The results reflect the mindset of Gen Zs who could not stop their job-hunting attitude despite having multiple financial benefits at their current organisation. Similarly, positive leader emotional expressions are no longer motivators for this generation. However, financial rewards increase the well-being of Gen Z, but increased well-being cannot reduce the turnover intention. This study's findings offer multiple managerial implications and highlight the need for organisations to identify other factors that could help them retain Gen Z, beyond financial rewards.

KICMR-26-003 | ENGINEERING & TECHNOLOGY INNOVATION

Design, Evaluation, and Performance Analysis of an Automatic Tea Maker

Author(s): Mr. Aashir Waleed
Institution: *University of Engineering and Technology, Lahore*
Reference No.: KICMR-26-003 | **Research Domain:** **Engineering & Technology Innovation**

Abstract

Traditional tea preparation remains labor-intensive, inconsistent, and time-consuming, often resulting in variable taste and quality. This paper presents the design and implementation of a fully automated tea maker that addresses these limitations through an embedded system architecture. The proposed system integrates an ESP32 microcontroller, precision sensors, and electromechanical actuators to automate the entire brewing process from boiling water to dispensing ingredients and serving. A stepper-motor-driven mechanism dispenses powdered ingredients with 3% accuracy, while a PID-based temperature controller, tuned via the Ziegler-Nichols method, maintains thermal stability within 0.4 degrees Celsius of the setpoint. An intuitive touchscreen interface enables users to customize cup quantity, tea strength, and sweetness level. Experimental validation over 20 brewing cycles demonstrates that the system achieves 95% consistency in tea preparation, reduces preparation time by 45%, and lowers energy consumption by 44% compared to manual methods. The automatic cleaning cycle further ensures hygiene and minimizes human intervention.

KICMR-26-004 | ENERGY & SUSTAINABILITY

Geopolitical Risks and Energy Market Dynamics: Comparative Evidence from Developed and Developing Countries

Author(s): Ms. Nida
Institution: *KASB Institute of Technology (KASBIT), Karachi*
Reference No.: KICMR-26-004 | **Research Domain:** **Energy & Sustainability**

Abstract

Geopolitical risks are one of the most important issues facing global energy markets and economic stability in recent years. The international energy supply chains have been made uncertain by political conflicts, international tensions, wars, sanctions, terrorism, and trade disputes, which have resulted in price fluctuations of oil and gas, disruption in energy trade, and concerns about long-term energy security. The Russia-Ukraine crisis, tensions in the Middle East, and major economies' strategic rivalry have shown that there is a close link between geopolitics and energy market dynamics. An uncertain global energy market has enhanced interest in energy transition and diversification towards renewable energy sources. Developed nations are funding new technologies to harness renewable energy to minimize reliance on imported fossil fuels, while many developing countries remain extremely dependent on fossil fuels due to financial constraints, lack of infrastructure, and high energy demand. This study aims at exploring the effects of geopolitical risk factors on renewable

energy consumption, reliance on fuels, energy imports, and economic performance in selected developed and developing countries.

KICMR-26-005 | MANAGEMENT SCIENCES / HUMAN RESOURCES

Impact of Work-Life Conflict on Job Performance: Mediating Well-Being and Moderating Role of Social Support and Toxic Leadership

Author(s): Mr. Muhammad Ayaz Iqbal
Institution: *KASB Institute of Technology (KASBIT), Karachi*
Reference No.: KICMR-26-005 | **Research Domain:** **Management Sciences / Human Resources**

Abstract

In the current organizational environments, particularly in sectors like pharmaceuticals, the challenges of balancing employees' professional and personal roles are increasing. This study explores how work-life conflict (WLC) influences job performance among employees in pharmaceutical companies in Karachi, and examines whether social support and toxic leadership act as moderating factors while employee well-being serves as a mediator. Grounded in Conservation of Resources theory, the JDR model, and SIP theory, the study employs a quantitative research design with data collected through a structured questionnaire from 216 full-time employees through purposive sampling. Data were analyzed using SmartPLS with regression analysis and bootstrapping procedures. Results indicated that employees experiencing higher work-life conflict tend to demonstrate lower job performance, both directly and indirectly through employee well-being. Social support reduces the negative relationship between employee well-being and work-life conflict. In contrast, toxic leadership did not significantly moderate this relationship. The study highlights the importance of supportive work environments and improved leadership practices.

KICMR-26-006 | CORPORATE GOVERNANCE & FINANCE

Synthetic Risk Premia: Multi-Factor Models

Author(s): Mr. Muhammad Sohail ur Rahman
Institution: *KASB Institute of Technology (KASBIT), Karachi*
Reference No.: KICMR-26-006 | **Research Domain:** **Corporate Governance & Finance**

Abstract

This study tests how multi-factor models capture synthetic risk premia in the Pakistan Stock Exchange (PSX). While the Capital Asset Pricing Model (CAPM) is a typical standard, its capacity to grip unpredictable frontier markets is often restricted. The study compares the traditional CAPM against the Fama-French Three-Factor (FF3) and Carhart Four-Factor (C4) models to determine which best explains localized Pakistani asset returns. Using Ordinary Least Squares (OLS) regression, historical data are evaluated to construct and assess synthetic portfolios based on size, value, and momentum risk drivers. The empirical results show that multi-factor frameworks, especially those including size and momentum, offer a significantly better fit than the single-factor CAPM. These findings demonstrate that a synthetic lens is essential for accurate risk management in the PSX, offering portfolio managers and institutional investors a more reliable framework for optimizing risk-adjusted returns by aligning global asset theories with regional market dynamics.

Keywords: Asset Pricing, CAPM, Fama-French Three-Factor Model, Carhart Four-Factor Model, PSX, SMB, HML, Momentum.

KICMR-26-007 | INTERDISCIPLINARY STUDIES

Motorola Solutions Inc.: Public Safety's AI Gamble

Author(s): Ms. Jaweria Jawed
Institution: *KASB Institute of Science & Technology, Karachi*
Reference No.: KICMR-26-007 | **Research Domain:** **Interdisciplinary Studies**

Abstract

This study examines the strategic integration of Artificial Intelligence within Motorola Solutions Inc., focusing on the opportunities and risks of deploying AI in public safety contexts. The paper evaluates how AI-driven technologies are reshaping emergency response, surveillance systems, and communications infrastructure. While AI presents substantial benefits in terms of operational efficiency and real-time decision support for law enforcement and emergency management agencies, it simultaneously introduces critical ethical, legal, and operational risks including algorithmic bias, data privacy concerns, system reliability failures in high-stakes environments, and accountability gaps. The paper analyses Motorola Solutions' positioning in this landscape and draws implications for technology providers, policymakers, and public safety organizations navigating the AI transformation.

KICMR-26-008 | SUPPLY CHAIN & OPERATIONS MANAGEMENT

Procurement's Impact on Global Supply Chain Performance and Resilience

Author(s): Mr. Ahsan Amin Rajwani
Institution: *KASB Institute of Technology (KASBIT), Karachi*
Reference No.: KICMR-26-008 | **Research Domain:** **Supply Chain & Operations Management**

Abstract

In order to evaluate the relevance and impact of procurement, this study takes the perspective of supply chain performance and resilience in which strategies are manifested through advanced procurement approaches: relationships with suppliers, strategic sourcing, and the application of state-of-the-art digital tools. The paper also analyzes methods of threat mitigation within global supply chains. Advanced procurement practices are explored as levers for building resilience against disruptions such as geopolitical tensions, pandemics, and logistical bottlenecks. The study synthesizes literature on procurement strategy, supplier relationship management, and digital transformation to provide a comprehensive framework for organizations seeking to optimize supply chain performance and sustain competitive advantage in volatile global markets.

KICMR-26-009 | E-COMMERCE & DIGITAL COMMERCE

Bridging the Trust Gap in E-Commerce

Author(s): Ms. Munuzza Noor
Institution: *KASB Institute of Technology (KASBIT), Karachi*

Reference No.: KICMR-26-009 | **Research Domain:** **E-Commerce & Digital Commerce**

Abstract

Digital commerce has changed how consumers compare and purchase products. In online shopping environments, purchasing decisions are largely based on digital information rather than physical inspection. Product images, specifications, customer reviews, and display features shape expectations before purchase. Since consumers cannot physically examine products online, the accuracy of digital presentation may influence perceptions of product quality and platform reliability. E-commerce platforms increasingly use AI-supported recommendations, virtual previews, and enhanced visualization systems to improve customer experience. However, differences between online product representation and actual delivered products are still reported, which may affect satisfaction and weaken trust in online retail platforms. This study examines whether product representation quality and consumer trust influence customer satisfaction and subsequent purchasing behavior in e-commerce environments, grounded in consumer behavior theory and expectation-confirmation theory.

KICMR-26-010 | MANAGEMENT SCIENCES / HUMAN RESOURCES

The Impact of Transformational Leadership on Employee Engagement and Turnover Intention: The Mediating Role of Work Stress Among Frontline Retail Employees in Karachi

Author(s): Ms. Erum Ali

Institution: *KASB Institute of Technology (KASBIT), Karachi*

Reference No.: KICMR-26-010 | **Research Domain:** **Management Sciences / Human Resources**

Abstract

This study examines the impact of transformational leadership on employee engagement and turnover intention, with work stress as a mediating variable among frontline retail employees in Karachi, Pakistan. Frontline retail employees often face high workload, customer pressure, and stressful working conditions, which may affect their engagement and increase their intention to leave the organization. Based on the Job Demands-Resources (JD-R) model, this study investigates how transformational leadership can serve as a workplace resource that helps employees manage stress and improve work-related outcomes. A quantitative, cross-sectional research design was adopted, and data were collected from 250 frontline retail employees using a structured questionnaire. After data screening and cleaning, 248 valid responses were retained for analysis. The study employs Structural Equation Modelling (SEM) using SmartPLS software to examine the relationships among the variables, including the mediating role of work stress.

KICMR-26-011 | ENERGY & SUSTAINABILITY

Boycott Vulnerability: How Social Media-Fueled Boycotts Driven by Geopolitical Events Directly Impact Global Consumption

Author(s): Mr. Muhammad Abdullah

Institution: *KASB Institute of Technology (KASBIT), Karachi*

Reference No.: KICMR-26-011 | **Research Domain:** **Energy & Sustainability**

Abstract

This research paper provides a comprehensive examination of The Coca-Cola Company's structural vulnerability to social media-fueled consumer boycotts triggered by geopolitical events, with primary emphasis on the post-October 7, 2023 Gaza war boycott campaign. As the world's most recognizable American consumer brand, Coca-Cola serves as a recurring proxy target for political grievances directed at U.S. foreign policy. The paper documents the specific financial consequences of the Gaza boycott across key markets including Bangladesh (23% sales decline), Pakistan (22.9% volume decline in Q3 2024), Turkey (12.2% sales decline), Egypt (double-digit volume decline), and the broader EMEA region (7% revenue decline in full-year 2024). It examines the theoretical literature on social media as a boycott amplification infrastructure and evaluates strategic frameworks for building resilience against future politically-motivated demand disruptions. The paper concludes that managing this vulnerability requires proactive community legitimacy investment rather than reactive advertising campaigns.

KICMR-26-013 | HOSPITALITY & SERVICE SECTOR

Employee Turnover in the Hospitality Industry: A Sustainable Quantitative Correlation Study

Author(s): Mr. Rashid Ahmed Ghoto

Institution: *Department of Business Administration, Shah Abdul Latif University, Campus Ghotki*

Reference No.: KICMR-26-013 | **Research Domain:** Hospitality & Service Sector

Abstract

The main aim of this research is to measure the standards of employment turnover, job satisfaction, and compensation in the field of Hospitality and Industrial Management, and to identify the impact of turnover, retention, and job satisfaction in the context of the hospitality and tourism industry. The methodology uses a quantitative approach through a correlation method. The primary data were collected through a close-ended questionnaire. In the final model, the five predictors accounted for approximately 36% of the variance in turnover intention, and the result was statistically significant (R-squared = .36, $F(5, 105) = 11.57$, $p < .001$). It is recommended that turnover, employee retention, compensation, and job satisfaction play quite important roles in the hospitality and tourism industry and organizations should invest in these areas to improve stability and reduce attrition.

KICMR-26-014 | CORPORATE GOVERNANCE & FINANCE

A Systematic Review of Administrative Factors Inducing Manager Activities in the Banking Sector

Author(s): Mr. Shoaib Ahmed

Institution: *Department of Business Administration, Shah Abdul Latif University, Campus Ghotki*

Reference No.: KICMR-26-014 | **Research Domain:** Corporate Governance & Finance

Abstract

Employee activities refer to their job satisfaction and organizational commitment. The impact of employee activities is significant to organizational success as it entails the parameters defining their performance efficiency. Over the decades, great stress has been given to enhancing employee activities across organizational studies; however, the banking domain has started to receive increased consideration during recent decades. In order to make meaningful contributions to the world, the role of bank managers is given extreme attention, and the need for improving the organizational environment for these bankers is increasingly recognized. The current study aims at identifying the key organizational determinants that would eventually enhance the behavior of employees in the banking sector, particularly in terms of increased job satisfaction and reduced turnover.

KICMR-26-015 | ISLAMIC FINANCE

Islamic Corporate Governance Beyond IFIs: Conceptual Evolution, Challenges and Future Leaders' Endeavors

Author(s): Mr. Hanifan Shaikh
Institution: *Faculty of Management Sciences, ILMA University, Karachi*
Reference No.: KICMR-26-015 | **Research Domain:** **Islamic Finance**

Abstract

This paper examines the conceptual evolution of Islamic Corporate Governance (ICG) beyond the conventional confines of Islamic Financial Institutions (IFIs). The study traces the theoretical and practical development of ICG principles, identifying key challenges faced by organizations seeking to implement Shariah-compliant governance frameworks in diverse sectoral contexts. The paper explores how ICG concepts have evolved from their origins in Islamic jurisprudence to contemporary applications across various industries and organizational types. It identifies persistent challenges including regulatory fragmentation, lack of standardization, board competency gaps, and cross-cultural implementation difficulties. The paper further explores future leadership imperatives for advancing ICG adoption and identifies opportunities for broader institutional application across Muslim-majority economies and beyond.

KICMR-26-016 | SUPPLY CHAIN & OPERATIONS MANAGEMENT

How Supplier Selection Affects Procurement Efficiency: A Study of the Pharmaceutical and FMCG Industry in Pakistan

Author(s): Mr. Kifayat Ali Larik
Institution: *University of Mirpur Khas*
Reference No.: KICMR-26-016 | **Research Domain:** **Supply Chain & Operations Management**

Abstract

This study's objective is to find the most significant factors that companies consider prior to choosing their vendors or supply providers and to make those factors a benchmark for the supplier selection process, which in the long run impacts procurement productivity. Data were gathered through an intended survey from 50 supply chain network professionals of numerous FMCG and pharmaceutical organizations. The data evaluation and analysis were completed utilizing multiple regression models to test the legitimacy of the factors for their importance in supplier selection. The outcomes of this review show that supplier selection has significant importance for procurement efficiency, with a positive relationship found between supplier

selection and procurement efficiency. By choosing the right suppliers, companies can utilize their greatest degree of competitive advantage. Respondents demonstrated that the vast majority of organizations preferred cost over any remaining variables for choosing suppliers, while quality is another tremendous component.

Keywords: Supplier selection, Procurement, Procurement efficiency, Supply chain.

KICMR-26-017 | EDUCATION & SUSTAINABLE DEVELOPMENT GOALS

The Key Competences of Students Tackling the SDGs in a HEI Program: An Exploratory Approach on Intrinsic, Implicit or Perceived Student Learning Resilience

Author(s): Mr. Muhammed Nawaz Seelor & and Dr. Imran Ahmed Shah

Institution: *Department of Business Administration, Shah Abdul Latif University, Campus Ghotki*

Reference No.: KICMR-26-017 | **Research Domain:** **Education & Sustainable Development Goals**

Abstract

The aims of the study are to analyze students' awareness and knowledge of the Sustainable Development Goals (SDGs) and their implementation in higher education institutions (HEIs) to promote students' understanding of sustainable development principles. This analysis is exceptionally significant as it measures whether students are prepared, at the final stages of their studies, to apply the principles of sustainable development in their future work. Data were collected from undergraduate upper-year students using quantitative study methods based on an online questionnaire survey. The study discusses students' perceptions of holistic education integrated with the curriculum through Integrated Work-Learning Projects and real-world learning. The study concludes that integrating SDG knowledge into education makes it possible for universities to provide students with key competencies to create social and interpersonal skills as ambassadors of sustainable development.

KICMR-26-018 | CORPORATE GOVERNANCE & FINANCE

Does Corporate Governance Matter for the Improved Financial Performance of Banks?

Author(s): Mr. Noor Muhammed Jalbani

Institution: *Department of Business Administration, Shah Abdul Latif University, Campus Ghotki*

Reference No.: KICMR-26-018 | **Research Domain:** **Corporate Governance & Finance**

Abstract

The research has been conducted to find out the relationship between corporate governance practices and the performance of banks. Corporate governance provides structure to control and direct organizations or banks. Theoretically, it is said that corporate governance practices improve the performance of banks. This study reveals the same facts, with the majority of factors affecting performance positively. Independent variables of this study are transparency, independence, ownership structure, audit committee, BOD, and CEO duality. This study is based on primary data; five banks were selected for conducting the survey and fifteen forms were collected from top officials of each bank. Results indicate that all independent variables have a significant impact on the performance of banks except transparency. Regulatory bodies

should play their roles in implementing corporate governance practices on banks because it improves their overall performance.

Keywords: Governance, Ownership structure, CEO duality.

KICMR-26-019 | AI & TECHNOLOGY

Artificial Intelligence in Higher Education: Opportunities and Ethical Challenges in the Pakistani Academic Context

Author(s): Mr. Haris Zulfiqar
Institution: *National University of Technology (NUTECH), Islamabad*
Reference No.: KICMR-26-019 | **Research Domain:** **AI & Technology**

Abstract

In the face of rapid proliferation of AI tools such as ChatGPT and Gemini, many institutions have failed to formulate appropriate strategies regarding their implementation and use in academia, Pakistan included. Given the nature of Pakistan's higher education system plagued by a lack of resources, AI presents significant potential as an on-demand aid to those lacking tutors, extensive libraries, and qualified faculties. Yet, there are dangers associated with AI adoption as well. This paper discusses the opportunities and ethical challenges faced by Pakistani universities through the implementation of AI technology using qualitative analysis of peer-reviewed articles, HEC documents, and examples from higher education institutions. Analysis shows three main issues: traditional plagiarism detection software was not designed to detect AI-generated writing, resulting in a detection paradox; over-dependence on AI may erode genuine learning; and AI does not affect all students equally due to unequal access to broadband and technology. An overall governance problem persists as HEC has not yet released any official national strategy regarding AI in classrooms.

KICMR-26-020 | INTERDISCIPLINARY STUDIES

A Comparative Analysis of Family and Financial Support on Women's Entrepreneurial Success in Pakistan

Author(s): Ms. Faiza Qamar and Ms. Kiran Azeem
Institution: *University of Karachi*
Reference No.: KICMR-26-020 | **Research Domain:** **Interdisciplinary Studies**

Abstract

In developing countries like Pakistan, women's entrepreneurship has grown increasingly recognized as the primary driver underlying social shifts and economic growth. However, Pakistani women entrepreneurs currently encounter numerous obstacles at the institutional and domestic levels. The importance of family support is still largely unexplored, although government and development initiatives highlight financial aid as the key driver of women's entrepreneurial success. A structured questionnaire based on a five-point Likert scale was employed to gather data from 120 female entrepreneurs in Karachi using a quantitative research approach. Descriptive statistical analyses and Pearson correlation analysis were used in EViews to analyze the data. The findings show that women's entrepreneurial success is significantly positively correlated with both financial and familial assistance. Notably, family support and successful entrepreneurship are more strongly correlated than financial support,

suggesting that family trust, household collaboration, mobility permission, and emotional support may be more important than monetary support.

KICMR-26-021 | INTERDISCIPLINARY STUDIES

Impact of AI Job Replacement Anxiety on Employee Performance: Insights from Pakistan's Digital Transformation Era

Author(s): Ms. Arisha Shakeel
Institution: *Jinnah University for Women, Karachi*
Reference No.: KICMR-26-021 | **Research Domain:** **Interdisciplinary Studies**

Abstract

The significance of this study lies in its contribution to understanding employees' psychological responses to emerging technological transformations in developing economies. Although the adoption of artificial intelligence (AI) in Pakistan remains at a relatively early stage compared to technologically advanced nations, the growing global diffusion of AI technologies and increasing discussions surrounding automation have heightened employee concerns regarding future job security and workforce displacement. Employees may develop perceptions and anxieties about the potential impact of AI on their careers even before widespread organizational implementation occurs. Understanding how such concerns influence employee performance is therefore essential for organizations seeking to build a resilient and future-ready workforce. The findings of this study are expected to provide valuable insights for managers, human resource professionals, and policymakers in designing proactive interventions, employee development programs, and communication strategies that foster confidence in technological change rather than resistance to it.

KICMR-26-022 | EDUCATION & SUSTAINABLE DEVELOPMENT GOALS

The Future of Education in Pakistan: Investigating the Demand for Skill-Based Learning

Author(s): Ms. Anamta Mumtaz
Institution: *Jinnah University for Women, Karachi*
Reference No.: KICMR-26-022 | **Research Domain:** **Education & Sustainable Development Goals**

Abstract

The increasing demand for practical competencies in the labor market has shifted attention toward skill-based education as a vital component of educational development in Pakistan. Traditional education systems have often been criticized for emphasizing theoretical knowledge while providing limited opportunities for the development of employable skills. This study aims to examine the growing demand for skill-based learning among students and explore the factors contributing to its increasing importance in the Pakistani education system. Specifically, the research investigates the influence of the perceived benefits of skill-based learning on students' demand for skill-oriented educational programs. A quantitative research approach will be adopted, and data will be collected through a structured questionnaire administered to university and college students in Pakistan. The study is expected to reveal a positive relationship between students' perceptions of the benefits of skill-based learning and their demand for such educational opportunities, with significant implications for policymakers and curriculum developers.

KICMR-26-023 | INTERDISCIPLINARY STUDIES

The Attention Economy's Reckoning: AI, Misinformation, and the Looming Regulatory Storm

Author(s): Mr. Muhammad Talha
Institution: *KASB Institute of Technology (KASBIT), Karachi*
Reference No.: KICMR-26-023 | **Research Domain:** Interdisciplinary Studies

Abstract

This research paper investigates one of the most significant business challenges currently facing Meta Platforms Inc.: the collision between the attention economy business model, the rapid advancement of artificial intelligence technologies, increasing misinformation concerns, and growing regulatory pressure from governments around the world. The study focuses on the period from 2022 to 2026, during which Meta experienced major changes in strategy, substantial investments in artificial intelligence, intensified regulatory scrutiny, and increasing public concerns regarding the social impact of its platforms. The paper examines how Meta's dependence on advertising revenue has created incentives to maximize user engagement and attention. Through financial analysis, literature review, strategic assessment, and examination of industry developments, this paper evaluates the potential impact of these challenges on Meta's long-term profitability and competitive position. The findings suggest that while Meta remains one of the world's most profitable technology companies, increasing regulatory intervention and AI-related risks may fundamentally reshape its business model over the coming decade.

KICMR-26-024 | ENERGY & SUSTAINABILITY

Optimized Machine Learning for Solar Energy Generation Forecasting: A Resource-Efficient Approach for Sustainable Energy Integration

Author(s): Ms. Farwa Nawaz
Institution: *Riphah International University, Islamabad*
Reference No.: KICMR-26-024 | **Research Domain:** Energy & Sustainability

Abstract

Achieving a sustainable energy future and mitigating climate change requires adopting renewable energy sources, especially solar energy. The intermittent and weather-dependent nature of Solar Energy Generation (SEG) hampers effective energy management and grid integration. SEG forecasting using machine learning (ML) methods can enhance energy management. However, existing methods often neglect essential feature selection information, which is crucial for efficient forecasting. This study proposes a method for optimal SEG forecasting with reduced parameters. Three popular feature selection techniques are used to select the four most relevant features from the dataset, creating three feature sets. Four ML classifiers are compared for performance on these feature sets, and an optimized Support Vector Machine (SVM) is proposed, yielding the best performance. The evaluation results including MedAE of 0.0318, EVS of 0.99, MSE of 0.0024, RMSE of 0.0497, and R-square of 0.99 show the superiority of the proposed method.

KICMR-26-025 | ENERGY & SUSTAINABILITY

ExxonMobil's Climate Change Deception: Decades of Lawsuits Alleging the Company Misled the Public About Its Role in Causing Climate Change

Author(s): Ms. Hafsa Nasir
Institution: *KASB Institute of Technology (KASBIT), Karachi*
Reference No.: KICMR-26-025 | **Research Domain:** **Energy & Sustainability**

Abstract

This research paper examines ExxonMobil's decades-long campaign of climate change deception and the wide-ranging legal, ethical, and governance consequences the corporation has faced as a result. Drawing on peer-reviewed scientific studies, investigative journalism, court records, and regulatory filings, the paper traces how ExxonMobil's own scientists accurately predicted global warming as early as the late 1970s while the corporation's public communications simultaneously denied and cast doubt upon the same science. The study investigates four interconnected dimensions of ExxonMobil's conduct: the legal implications of its shareholder lawsuits and their significance for corporate governance and SEC regulation; the alleged hack-for-hire scandal linked to efforts to derail climate accountability litigation; a quantitative analysis of the company's capital expenditure patterns; and a comparative analysis of ExxonMobil's deception strategy alongside the tobacco industry's historical denial of the smoking-cancer link. The findings suggest that ExxonMobil engaged in a deliberate and institutionally sustained strategy of deception that prioritized short-term profits over environmental and social responsibility.

KICMR-26-026 | SUPPLY CHAIN & OPERATIONS MANAGEMENT

Forced Labor Benchmark Failure and Supply Chain Transparency

Author(s): Mr. Hussain Shabbir
Institution: *KASB Institute of Technology (KASBIT), Karachi*
Reference No.: KICMR-26-026 | **Research Domain:** **Supply Chain & Operations Management**

Abstract

Forced labor remains a significant human rights concern within global supply chains, particularly in industries that depend on agricultural sourcing and complex supplier networks. This study examines Mondelez International's performance on the KnowTheChain Forced Labor Benchmark and evaluates the company's efforts to manage forced labor risks within its supply chain. The research adopts a qualitative case study approach and is based on secondary data obtained from KnowTheChain benchmark reports, Mondelez International sustainability reports, International Labour Organization publications, United Nations frameworks, and relevant academic literature. The findings indicate that while Mondelez International has implemented several sustainability and responsible sourcing initiatives, challenges remain in areas such as supply chain transparency, supplier accountability, and labor rights protection. The research concludes that effective human rights governance, transparent supply chain practices, and responsible sourcing initiatives are essential for protecting workers' rights and promoting long-term business sustainability.

Keywords: Forced Labor, KnowTheChain, Mondelez International, Supply Chain Transparency, Human Rights Due Diligence, Ethical Sourcing.

KICMR-26-027 | INTERDISCIPLINARY STUDIES

McDonaldization and Corporate Responsibility: An ESG Assessment of Environmental, Labor, and Governance Challenges at McDonald's

Author(s): Mr. Abdur Rahman Bin Wasif
Institution: *KASB Institute of Technology (KASBIT), Karachi*
Reference No.: KICMR-26-027 | **Research Domain:** **Interdisciplinary Studies**

Abstract

This paper applies George Ritzer's concept of McDonaldization to critically examine McDonald's Corporation through an ESG (Environmental, Social, and Governance) lens. The study investigates the environmental footprint, labor practices, and governance challenges associated with McDonald's global operations. Drawing on corporate sustainability reports, third-party ESG assessments, and academic literature, the paper evaluates the alignment between McDonald's stated corporate responsibility commitments and its actual organizational practices. The study identifies significant tensions between operational efficiency imperatives and genuine sustainability, highlighting areas of labor practices and environmental hazard management where substantial gaps persist. Recommendations for improved ESG integration and accountability mechanisms are offered.

KICMR-26-028 | CONSUMER BEHAVIOR & MARKETING

Impact of Brand Loyalty on Consumer Buying Behavior: A Study of Lifebuoy Soap Consumers in Karachi, Pakistan

Author(s): Mr. Hasan Ansari
Institution: *KASB Institute of Technology (KASBIT), Karachi*
Reference No.: KICMR-26-028 | **Research Domain:** **Consumer Behavior & Marketing**

Abstract

This research investigates the impact of brand loyalty on consumer buying behavior with specific reference to Lifebuoy Soap, a flagship brand of Unilever Pakistan. The study focuses on middle-income consumers in Karachi and examines how brand trust, customer satisfaction, and perceived quality influence loyalty and purchasing decisions. A quantitative approach is proposed using survey-based data collection. The findings suggest that loyal consumers are more likely to repurchase products, recommend them to others, and resist switching to competing brands. The research contributes to understanding consumer behavior within Pakistan's FMCG sector, where brand loyalty remains a critical driver of sustained revenue generation. The analysis provides practical insights for FMCG marketers and brand managers seeking to strengthen customer loyalty through targeted strategies.

KICMR-26-029 | FOOD & BEVERAGE INDUSTRY

The Junk Science Dilemma: Processed Foods, Public Health Litigation, and the Coming Regulatory Wave

Author(s): Mr. Khurram Hashmi
Institution: *KASB Institute of Technology (KASBIT), Karachi*
Reference No.: KICMR-26-029 | **Research Domain:** **Food & Beverage Industry**

Abstract

This paper presents a comprehensive public health liability forecasting study of PepsiCo, Inc. (Nasdaq: PEP), the world's second-largest food and beverage company. Through four analytical frameworks — a comparative legal analysis tracing the trajectory from tobacco litigation to emerging food industry liability; a nutritional profile assessment of PepsiCo's core portfolio against World Health Organization dietary guidelines; a supply chain forced labor risk assessment applying the KnowTheChain methodology; and an integrated ESG risk model incorporating emerging health footprint metrics — this paper argues that PepsiCo faces a structural liability inflection point analogous to the tobacco industry's legal reckoning of the 1990s. The convergence of rising ultra-processed food litigation, accelerating regulatory intervention, supply chain transparency requirements, and plastic pollution accountability frameworks creates a multi-vector liability landscape that current financial models materially underestimate.

KICMR-26-030 | SUPPLY CHAIN & OPERATIONS MANAGEMENT

Evaluating Sustainable Supply Chain Management, Operational Efficiency, and Socio-Legal Risks at Tyson Foods, Inc.

Author(s): Mr. Waqas Ahmed

Institution: *KASB Institute of Technology (KASBIT), Karachi*

Reference No.: KICMR-26-030 | **Research Domain:** **Supply Chain & Operations Management**

Abstract

This qualitative single-case study examines the tension between sustainable supply chain management (SSCM) and operational risk at Tyson Foods, Inc. Grounded in the Triple Bottom Line, Stakeholder Theory, and the Resource-Based View, this research uses an inductive, interpretivist methodology and thematic analysis of secondary empirical data to evaluate how environmental initiatives and socio-legal challenges interact to shape corporate performance. The findings indicate that while investments in energy optimization, real-time food loss tracking, and Zero Waste to Landfill programs function as positive drivers, these benefits are severely undermined by systemic social and governance liabilities including worker safety failures, unstable immigrant labor dependencies, and major legal settlements for price-fixing and wage suppression. The study concludes that a narrow focus on eco-efficiency is insufficient for large-scale food processors, and sustainable organizational performance requires balancing resource optimization with comprehensive risk management.

Keywords: Sustainable Supply Chain Management, Operational Risk, Antitrust Liabilities, Tyson Foods Inc., Organizational Performance.

KICMR-26-031 | FOOD & BEVERAGE INDUSTRY

The Pod Paradox: Single-Use Plastic, Consumer Backlash, and the Hidden Vulnerability of Keurig Dr Pepper Inc. Hispanic Market Concentration

Author(s): Mr. Kelvan Ghouri

Institution: *KASB Institute of Technology (KASBIT), Karachi*

Reference No.: KICMR-26-031 | **Research Domain:** **Food & Beverage Industry**

Abstract

This paper investigates the strategic vulnerabilities facing Keurig Dr Pepper Inc. (KDP) at the intersection of two critical risk dimensions: the growing consumer and regulatory backlash against single-use plastic pod waste, and the company's disproportionate dependency on the Hispanic consumer demographic. Drawing on secondary data from corporate sustainability disclosures, ESG benchmarking reports, demographic consumer studies, and academic literature on environmental consumer behavior, the paper evaluates how these structural vulnerabilities may interact to produce compounded reputational and financial risks. The analysis assesses KDP's sustainability commitments against actual pod recyclability outcomes and examines the demographic concentration risk arising from the company's targeted marketing strategies. Strategic recommendations for supply chain redesign, product reformulation, and diversified consumer engagement are offered.

KICMR-26-032 | FOOD & BEVERAGE INDUSTRY

Walmart: Corporate Governance and Sustainability

Author(s): Ms. Sara Faisal
Institution: *Student*
Reference No.: KICMR-26-032 | **Research Domain:** **Food & Beverage Industry**

Abstract

This study examines Walmart's paradoxical position as both a chemical safety leader and a labor rights underperformer. Drawing on secondary data from KnowTheChain (2023-2025), Toxic-Free Future (2024), and Walmart's sustainability disclosures, this research applies Stakeholder Theory, Institutional Theory, and Resource Dependence Theory to investigate the governance silos that produce divergent sustainability outcomes within the same organization. Quantitative findings reveal that Walmart earned an A- grade in chemical safety while its forced labor benchmark scores declined by 10.8% since 2023. Supplier transparency stands at only 11% of first-tier suppliers (industry average: 28%), and worker remediation access scores a mere 5 out of 100. A thematic analysis identifies four dominant themes: governance silos, economic pressure and cost suppression, transparency deficit, and reputational sensitivity. The study concludes that sustainability cannot be achieved selectively; coherence across all governance domains is essential for credible corporate responsibility.

KICMR-26-033 | AI & TECHNOLOGY

The Innovator's Dilemma: Balancing AI Supremacy with Financial Sustainability and Ethical Scrutiny (A Study of Alphabet Inc.)

Author(s): Mr. Usama Siddiqui
Institution: *KASB Institute of Technology (KASBIT), Karachi*
Reference No.: KICMR-26-033 | **Research Domain:** **AI & Technology**

Abstract

This research report examines Alphabet Inc.'s strategic positioning at the crossroads of artificial intelligence leadership, financial performance, and intensifying ethical and regulatory scrutiny. As one of the world's most valuable corporations and a dominant force in digital advertising, cloud computing, and AI research, Alphabet occupies a uniquely consequential role in the global technology landscape. The paper investigates the company's AI investments and competitive strategy, its financial sustainability amid rising capital expenditures, the regulatory pressures it faces across multiple jurisdictions, and the ethical controversies surrounding its AI products. Using secondary data from SEC filings, financial reports, industry analyses, and news reporting, this study concludes that Alphabet faces a defining moment: it must sustain its position at the frontier of AI while managing a tightening regulatory environment, investor expectations, and legitimate public concerns about the societal impacts of its technology.

KICMR-26-034 | FOOD & BEVERAGE INDUSTRY

Nestle: Corporate Strategy, Sustainability, and Ethical Challenges

Author(s): Mr. Ishaqfalaksher
Institution: *Art and Science*
Reference No.: KICMR-26-034 | **Research Domain:** **Food & Beverage Industry**

Abstract

This paper examines Nestle S.A.'s corporate strategy, sustainability commitments, and the ethical challenges the company faces as one of the world's largest food and beverage multinationals. Drawing on corporate sustainability reports, regulatory filings, academic literature, and investigative sources, the study evaluates Nestle's performance across environmental, social, and governance dimensions. The paper explores the tension between Nestle's stated sustainability agenda, including commitments to net-zero emissions, responsible sourcing, and nutritional improvement, and documented criticisms regarding water resource exploitation, marketing of infant formula in developing countries, supply chain labor abuses, and product health profiles. The analysis contributes to ongoing debates about the accountability of large multinational corporations and the adequacy of voluntary sustainability commitments in the absence of binding regulatory frameworks.

KICMR-26-035 | AI & TECHNOLOGY

The Embedded Power Paradox: Microsoft's Systemic Risk in the Age of Generative AI

Author(s): Mr. Syed Anas Ali
Institution: *KASB Institute of Technology (KASBIT), Karachi*
Reference No.: KICMR-26-035 | **Research Domain:** **AI & Technology**

Abstract

This paper investigates the systemic risk landscape confronting Microsoft Corporation as generative artificial intelligence becomes deeply embedded across enterprise, government, and consumer digital infrastructure. Microsoft's strategic position, encompassing Azure cloud services, GitHub Copilot, Microsoft 365 Copilot, and its partnership with OpenAI, has created an unprecedented concentration of AI-enabled capabilities in a single vendor ecosystem. The study examines the embedded power paradox: as Microsoft's AI integrations become more pervasive and mission-critical, the company simultaneously accumulates competitive advantage and systemic fragility risk. Drawing on secondary data from regulatory filings, cybersecurity incident reports, competitive intelligence publications, and academic AI governance literature, the paper analyzes the dimensions of Microsoft's AI-related systemic exposure and provides strategic and regulatory recommendations.

KICMR-26-036 | AI & TECHNOLOGY

NetApp Inc.: The Infrastructure Paradox - Navigating the Chasm Between AI Optimism and Regulatory Reality

Author(s): Mr. Syed Farhad Ali
Institution: *KASB Institute of Technology (KASBIT), Karachi*
Reference No.: KICMR-26-036 | **Research Domain:** **AI & Technology**

Abstract

This paper examines NetApp Inc.'s strategic positioning within the rapidly evolving data infrastructure landscape during the AI transformation era. As enterprises accelerate AI workload deployments, demand for intelligent data management infrastructure has surged, placing NetApp at the intersection of significant growth opportunity and complex regulatory challenge. The study identifies an infrastructure paradox in which the same capabilities that enable NetApp's customers to deploy AI at scale, including unified data storage, cloud integration, and intelligent data management, simultaneously attract heightened regulatory scrutiny regarding data sovereignty, cross-border data flows, and AI governance compliance. Drawing on corporate disclosures, industry analyst reports, and regulatory developments across key markets, the paper evaluates NetApp's strategic responses and provides recommendations for navigating the evolving compliance landscape.

KICMR-26-037 | AI & TECHNOLOGY

Oracle Database Systems: Research Methodology and Organizational Impact

Author(s): Mr. Umer Bin Asif
Institution: *KASB Institute of Technology (KASBIT), Karachi*
Reference No.: KICMR-26-037 | **Research Domain:** **AI & Technology**

Abstract

This paper examines the research methodology applications and organizational impact of Oracle Database Systems across contemporary enterprise environments. As organizations increasingly rely on data-driven decision-making, Oracle's relational database management systems continue to serve as foundational infrastructure for enterprise resource planning, financial systems, supply chain management, and cloud computing architectures. The study evaluates Oracle's database ecosystem across dimensions of performance, scalability, security, and integration capability, drawing on secondary data from corporate case studies, technology assessment reports, and academic research. The paper further examines the organizational impact of Oracle database adoption on process efficiency, data governance, and competitive advantage, and discusses migration challenges associated with Oracle's cloud transition strategy.

KICMR-26-038 | ENERGY & SUSTAINABILITY

EOG Resources, Inc.: Economic Resilience and Long-Term Liabilities in the U.S. Shale Industry

Author(s): Ms. Mariam Abdul Ghafoor
Institution: *KASB Institute of Technology (KASBIT), Karachi*
Reference No.: KICMR-26-038 | **Research Domain:** **Energy & Sustainability**

Abstract

This study examines the relationship between economic resilience and long-term liabilities within the United States shale industry through a case study of EOG Resources, Inc. The rapid expansion of hydraulic fracturing and horizontal drilling technologies has transformed the U.S. energy sector, significantly increasing domestic oil and natural gas production while contributing to economic growth, employment generation, and energy security. The research investigates key issues affecting the sustainability of shale operations, including production-cost vulnerability, water sourcing and contamination risks, methane emissions, community disruption, produced-water management, commodity-price volatility, and mineral-rights conflicts. A qualitative case-study approach was adopted utilizing secondary data. The findings indicate that EOG Resources has demonstrated considerable economic resilience through operational efficiency, technological innovation, and disciplined capital management. However, significant environmental, social, and financial challenges that may affect long-term sustainability remain, requiring continuous management and regulatory oversight.

KICMR-26-039 | LABOR RIGHTS & SOCIAL ISSUES

The Debanking Accused: Political Neutrality Claims vs. Conservative Allegations of Systematic Exclusion (Bank of America)

Author(s): Mr. Syed Ali Haider Raza Shah
Institution: *Student*
Reference No.: KICMR-26-039 | **Research Domain:** **Labor Rights & Social Issues**

Abstract

This study examines the controversy surrounding Bank of America Corporation within the broader context of political neutrality, financial inclusion, regulatory compliance, and corporate governance in the United States banking sector. The paper investigates allegations that Bank of America has systematically denied banking services to conservative organizations, political entities, and individuals based on ideological criteria rather than legitimate financial risk assessments, a practice referred to as debanking. Drawing on Congressional testimony, regulatory correspondence, corporate disclosures, and academic literature on financial inclusion and banking discrimination, the study evaluates the factual basis of these allegations, the bank's stated policies on account management, and the regulatory and reputational implications of the controversy. The paper provides a balanced assessment of the competing claims and identifies governance reforms that could improve transparency and accountability in account management practices.

KICMR-26-040 | FOOD & BEVERAGE INDUSTRY

The Empty Promise: A Forensic Analysis of Starbucks' '100% Ethical Sourcing' Claim Under Class-Action Litigation

Author(s): Mr. Syed Wamiq Haider Naqvi
Institution: *KASB Institute of Technology (KASBIT), Karachi*
Reference No.: KICMR-26-040 | **Research Domain:** **Food & Beverage Industry**

Abstract

This paper presents a forensic analysis of Starbucks Corporation's 100% Ethical Sourcing marketing claim in the context of ongoing class-action litigation alleging consumer deception. Starbucks has prominently marketed its coffee as sourced through its C.A.F.E. (Coffee and

Farmer Equity) Practices program, representing its products as ethically and sustainably produced. However, investigative reporting and legal filings have documented the presence of child labor and other exploitative practices in Starbucks' supply chain, particularly in coffee-growing regions in Guatemala and other parts of Central America. Drawing on court filings, corporate sustainability reports, third-party audit documentation, and academic literature on supply chain ethics and consumer deception, this paper evaluates the legal and ethical dimensions of the gap between Starbucks' public commitments and supply chain realities.

KICMR-26-041 | INTERDISCIPLINARY STUDIES

The Ethics of Enterprise AI: When B2B Software Confronts Moral Uncertainty

Author(s): Mr. Viren Kumar
Institution: *KASB Institute of Technology (KASBIT), Karachi*
Reference No.: KICMR-26-041 | **Research Domain:** **Interdisciplinary Studies**

Abstract

This study investigates the deployment of Enterprise Artificial Intelligence (AI) within Business-to-Business (B2B) software landscapes, focusing on how Salesforce Inc. navigates systemic moral uncertainty. As AI agents and agentic workflows embed directly into enterprise systems, corporate clients inherit significant socio-ethical vulnerabilities. Operating under an interpretivist-positivist pragmatic framework, this paper utilizes a dual-methodology approach to address the Transparency Paradox, a phenomenon where exposing algorithmic outputs without corresponding human control structures degrades organizational trust. A cross-sectional quantitative survey of 240 respondents evaluated the impacts of Algorithmic Transparency and Structural Contestability on Enterprise Client Trust and Intended Software Adoption. Quantitative SEM findings demonstrate that Algorithmic Transparency possesses a strong, positive, direct relationship with Intended Software Adoption. Integrating explicit interface-level override tools resolves the Transparency Paradox, expanding total explained variance in client trust to 44.2%.

Keywords: Enterprise AI Ethics, B2B Software, Salesforce Inc., Algorithmic Transparency, Structural Contestability, The Transparency Paradox.

KICMR-26-042 | ENGINEERING & TECHNOLOGY INNOVATION

Cuts Hurting Profit Margins: A Comprehensive Financial Analysis of Tesla, Inc. (2022-2026)

Author(s): Ms. Maham Shakoor
Institution: *KASB Institute of Technology (KASBIT), Karachi*
Reference No.: KICMR-26-042 | **Research Domain:** **Engineering & Technology Innovation**

Abstract

In this research paper, an intensive analysis of one of the biggest business challenges faced by Tesla Inc. is provided: the devastating financial impact of its heavy-handed strategy of slashing vehicle prices and the subsequent adverse effect on its profit margins. Once a name synonymous with high-margin manufacturing, earning up to gross profit margins of 25.6% in 2022, Tesla's profitability took a severe hit following multiple rounds of price reductions between 2022 and 2026. This paper highlights the complete chronological analysis of Tesla's pricing decisions, explores competitive pressure that forced the company to cut prices, and provides quantification of the financial damage incurred. A key conclusion is that while Tesla's pricing strategy was somewhat successful in retaining the volume of sales, the result was a 46% drop in net income for 2025, which was the very first year in which the revenues of the firm also saw a decrease.

KICMR-26-043 | INTERDISCIPLINARY STUDIES

A Cross-Sectional Analysis of Labor Practices at Amazon

Author(s): Mr. Muhammad Zuhaib Hussain
Institution: *KASB Institute of Technology (KASBIT), Karachi*
Reference No.: KICMR-26-043 | **Research Domain:** **Interdisciplinary Studies**

Abstract

This research examines the labor practices of Amazon Inc. through the theoretical lens of the Panopticon, originally conceptualized by Jeremy Bentham and expanded by Michel Foucault to describe systems of power, surveillance, and self-discipline. As one of the world's largest private employers, Amazon has revolutionized global e-commerce but has also faced sustained criticism regarding its management techniques, particularly the use of advanced digital monitoring and algorithmic control. This cross-sectional study analyzes data from 2020 to 2026 across North America, Europe, and South Asia to evaluate the extent to which Amazon's operational model embodies the characteristics of a modern digital Panopticon. The findings reveal a significant tension between the company's drive for operational efficiency and the preservation of worker dignity. The research concludes that without greater transparency, regulatory oversight, and worker representation, the Panopticon predicament risks becoming a defining feature of the digital gig economy.

KICMR-26-044 | LABOR RIGHTS & SOCIAL ISSUES

Labor and Creative Dispute: AI Integration at The Walt Disney Company

Author(s): Ms. Sabra Fareed
Institution: *KASB Institute of Technology (KASBIT), Karachi*
Reference No.: KICMR-26-044 | **Research Domain:** **Labor Rights & Social Issues**

Abstract

The way entertainment forms function and produce content has been profoundly altered by the increasing usage of generative AI in film and television production. This paper examines the labor and creative disputes that have emerged at The Walt Disney Company as generative AI integration has accelerated across its production pipeline. Drawing on industry publications, union negotiations documentation, academic literature on technological displacement, and corporate strategy disclosures, the paper analyzes how Disney's AI adoption has created friction with creative workers, screenwriters, animators, and voice actors represented by major unions including the WGA and SAG-AFTRA. The study evaluates the ethical, legal, and strategic dimensions of AI-driven creative work automation and provides recommendations for equitable governance frameworks that balance technological innovation with fair creative labor practices.

KICMR-26-045 | ENERGY & SUSTAINABILITY

The Ethanol Paradox: Biofuels, Food Prices, and the Unintended Consequences of the Renewable Fuel Standard

Author(s): Mr. Muhammad Akbar Ali
Institution: *Army Welfare Trust*
Reference No.: KICMR-26-045 | **Research Domain:** **Energy & Sustainability**

Abstract

This study examines the Renewable Fuel Standard (RFS) through the case of Valero Energy Corporation, one of the United States' largest petroleum refiners and a significant participant in the renewable fuels market. The ethanol paradox refers to the unintended consequence of the RFS mandate: while biofuel production was designed to reduce fossil fuel dependence and greenhouse gas emissions, it has contributed to significant increases in corn prices and food commodity volatility, with disproportionate impacts on lower-income populations globally. Drawing on economic data, regulatory filings, academic research, and corporate disclosures, the paper evaluates the trade-offs embedded in the RFS framework, Valero's compliance strategies, and the broader policy implications of mandated biofuel integration in the national fuel supply.

KICMR-26-046 | CORPORATE GOVERNANCE & FINANCE

Impact of Herding Behavior in PSX with Relation to Foreign Investor Portfolio Investment

Author(s): Dr. Arslan Iqbal & Dr. Zaeema Asrar Mohiuddin.
Institution: *University of Karachi.*
Reference No.: KICMR-26-046 | **Research Domain:** **Corporate Governance & Finance**

Abstract

The study analyzes herding behavior in the Pakistan Stock Exchange (PSX) and evaluates the influence of foreign portfolio investment (FPI) under different market conditions. Employing daily data of the KSE-100 index benchmark and individual stock returns of KSE-100 index companies from January 2020 to May 2025, the study uses the Cross-Sectional Absolute Deviation (CSAD) approach introduced by Chang et al. (2000), along with a modified CSAD model for foreign investor flows. The results indicate significant evidence of market-wide herding in the PSX, indicated by a significant negative relationship between squared market return and return dispersion. The results further reveal asymmetric herding behavior during bullish market conditions. Moreover, domestic investors express herding behavior in response to net foreign selling, while no significant herding is observed for foreign buying. These findings contribute to behavioral finance literature by extending the CSAD model to an emerging market context with foreign capital flows.

KICMR-26-047 | ENERGY & SUSTAINABILITY

The ESG Investment Paradox: A Case Study of Chevron Corporation

Author(s): Mr. Muhammad Ashar Hussain
Institution: *KASB Institute of Technology (KASBIT), Karachi*
Reference No.: KICMR-26-047 | **Research Domain:** **Energy & Sustainability**

Abstract

This study examines the ESG Investment Paradox using Chevron Corporation as a case study. Chevron is a major oil and gas company that is often excluded from ESG investment portfolios because of its fossil fuel operations. At the same time, the company is investing in low-carbon technologies such as carbon capture, hydrogen, and renewable fuels. The study explores whether companies like Chevron should be excluded from ESG investments or considered important contributors to the energy transition. A qualitative case study approach was used by reviewing company reports, ESG literature, and industry research. The findings suggest that while Chevron remains heavily dependent on fossil fuels, its investments in cleaner technologies support the transition to a lower-carbon future. The study concludes that a transition-oriented ESG approach may be more practical than strict exclusion policies.

Keywords: ESG Investing, Chevron Corporation, Energy Transition, Sustainability.

KICMR-26-048 | AI & TECHNOLOGY

The Method of Propagation of the Dynastic Optimization Algorithm Within the Wind Turbine Optimization Problem

Author(s): Prof. Dr. Shafiq-ur-Rehman Massan, Muhammad Mujtaba Shaikh, Asim Imdad Wagan, & Bhawani Shankar Chowdhry.
Institution: *KASB Institute of Technology (KASBIT), Karachi*
Reference No.: KICMR-26-048 | **Research Domain:** **AI & Technology**

Abstract

The Dynastic Optimization Algorithm (DOA) is a swarm-type algorithm belonging to the class of algorithms such as the Firefly and Particle Swarm Optimization algorithms. Its source code is quite brief and its computational cost is very low. The DOA agents, such as the followers, propagate by means of reducing the Euclidean distance between them and the rulers. The results about the performance of the DOA are encouraging over other methods. This article specifies the method of the propagation of the Dynastic Optimization Algorithm and acts as a useful resource towards understanding the working of the algorithm, particularly in the context of wind turbine optimization problems where computational efficiency and convergence speed are critical requirements.

KICMR-26-049 | CORPORATE GOVERNANCE & FINANCE

Financial Sustainability of Microfinance Banks in Pakistan

Author(s): Ms. Quratulain Abbasi
Institution: *KASB Institute of Technology (KASBIT), Karachi*
Reference No.: KICMR-26-049 | **Research Domain:** **Corporate Governance & Finance**

Abstract

Financial sustainability has become a central concern for Microfinance Banks (MFBs) in Pakistan, where rising operational costs, declining borrower repayment capacity, and persistent macroeconomic instability have intensified institutional pressure. This study adopts a qualitative exploratory design grounded in an interpretivist philosophy to explore how operational cost management, loan-management practices, financing structure, credit-risk management, and operational self-sufficiency shape financial sustainability within MFBs in Pakistan. Semi-structured interviews were conducted with ten purposively selected practitioners, and the data were analysed thematically following the framework of Braun and

Clarke (2021). The findings indicate that sustainability is not a static ratio but a dynamic outcome of operational resilience and disciplined risk management: inflation and high policy rates inflate funding and branch costs; the undocumented, cash-based economy constrains pre-disbursement screening; high leverage magnifies vulnerability during recovery downturns; and operational self-sufficiency emerges as the ultimate buffer against shocks.

Keywords: Microfinance banks, financial sustainability, credit risk, operational self-sufficiency, Pakistan, qualitative research.

KICMR-26-050 | E-COMMERCE & DIGITAL COMMERCE

Servitization and Repurchase Intention: A Study of the Food Panda App

Author(s): Mr. Muhammad Hussain Khan

Institution: *KASB Institute of Technology (KASBIT), Karachi*

Reference No.: KICMR-26-050 | **Research Domain:** **E-Commerce & Digital Commerce**

Abstract

This Capstone Project investigates the impact of servitization characteristics given by Food Panda on the repurchase intention of clients. Servitization is the delivery of value-added services such as order tracking in real-time, personalized suggestions, digital payment choices, loyalty programs, and customer assistance to improve customer experience. In order to expand the business and retain consumers in the highly competitive food delivery market, it is important to understand the variables impacting customers' decisions to continue using an application. This research examines the interplay between primary components such as effort expectancy, perceived utility, information quality, perceived risk, social influence, and trust and their impact on the repurchase intention of Food Panda users. A quantitative research design was employed with data obtained from Food Panda clients through structured surveys.

Keywords: Servitization, Repurchase intention, Food Panda, Customer satisfaction, Trust, Information quality, Food delivery apps, Customer loyalty.

KICMR-26-051 | HOSPITALITY & SERVICE SECTOR

Customer Retention: Strategies and Drivers

Author(s): Ms. Syeda Laiba Zaidi

Institution: *KASB Institute of Technology (KASBIT), Karachi*

Reference No.: KICMR-26-051 | **Research Domain:** **Hospitality & Service Sector**

Abstract

This Capstone Project examines the critical dimensions of customer retention in a competitive service market environment. The study reviews existing literature on customer retention theories and frameworks, conducts an industry analysis to assess current retention practices, and develops a research methodology to investigate the primary drivers of customer loyalty and retention behavior. The project employs data analysis and interpretation to identify the most significant factors influencing customer retention decisions and discusses practical implications for organizational management. Based on the findings, a proposed solution and actionable plan are developed to address retention challenges and support long-term customer relationship management. The project concludes with strategic recommendations for

organizations seeking to improve customer retention rates and sustain competitive advantage through superior service quality and customer experience.

KICMR-26-052 | INTERDISCIPLINARY STUDIES

Forensic Verification and Accuracy Assessment of the Fictional 'The Shahcar' Corporate Profile

Author(s): Mr. Imran Asad

Institution: *KASB Institute of Technology (KASBIT), Karachi*

Reference No.: KICMR-26-052 | **Research Domain:** **Interdisciplinary Studies**

Abstract

This Capstone Project employs forensic analysis methodologies to verify the factual accuracy and internal consistency of a fictional corporate profile created for the organization 'The Shahcar.' The project develops and applies a systematic accuracy assessment framework drawing on document verification techniques, data triangulation, and corporate profile benchmarking against real-world standards. The study investigates how fictional corporate narratives can be constructed and evaluated for plausibility, identifying the key elements of a credible corporate profile including organizational structure, financial disclosures, operational claims, and stakeholder representations. The project provides a practical demonstration of corporate profile forensics methodology applicable to due diligence, investment research, and corporate intelligence contexts.

KICMR-26-053 | MANAGEMENT SCIENCES / HUMAN RESOURCES

The Impact of Employee Demotivation on Organizational Performance at Mozack

Author(s): Mr. Ghufran Nadeem

Institution: *KASB Institute of Technology (KASBIT), Karachi*

Reference No.: KICMR-26-053 | **Research Domain:** **Management Sciences / Human Resources**

Abstract

In the highly competitive information technology and digital marketing sector, workforce engagement serves as the foundation for operational productivity and corporate innovation. This study investigates the underlying factors driving employee demotivation at Mozack Pvt. Ltd., a digital services firm in Pakistan, and evaluates its subsequent impact on overall organizational performance while examining the role of leadership styles. Utilizing an explanatory quantitative research design, primary data was collected via a structured 5-point Likert scale survey administered to a convenience sample of Mozack employees. The survey instrument evaluated core dimensions including recognition and rewards, perceived organizational injustice, psychological contract breaches, work stress, and supervisory behavior. The findings indicate that explicit communication gaps, a lack of structured employee recognition programs, and minimal workforce involvement in decision-making directly manifest as performance bottlenecks, resulting in delayed task deliverables and lower output efficiency.

KICMR-26-054 | MANAGEMENT SCIENCES / HUMAN RESOURCES

The Impact of Campaign Awareness and Staff Perceptions on Participation in Staff-Engagement Campaigns: A Case Study of Dawlance Pakistan

Author(s): Mr. Zohair Ahmed
Institution: *KASB Institute of Technology (KASBIT), Karachi*
Reference No.: KICMR-26-054 | **Research Domain:** **Management Sciences / Human Resources**

Abstract
This study looks at how Campaign Awareness and Staff Perceptions affect employee participation in staff-engagement campaigns at Dawlance Pakistan, a leading home appliance manufacturer operating under Arcelic (part of Koc Holding). Dawlance Pakistan faces the challenge of maintaining employee engagement across over 1,500 employees located in different parts of the country while reducing campaign spending by 30 to 40 percent across 20 to 25 events. A questionnaire was administered to 326 employees across offices, factories in Karachi and Hyderabad, and other offices around the country. The study found that Campaign Awareness and Staff Perceptions are very important predictors of employee participation in engagement campaigns, with Campaign Awareness being slightly more important. The findings conclude that Dawlance Pakistan's problem is not primarily about money but about how the company communicates with its employees and the culture of the organization.

KICMR-26-055 | SUPPLY CHAIN & OPERATIONS MANAGEMENT

An Analysis of Marketing, Distribution, and Competitive Strategies for Enhancing Market Share and Sustainable Growth of La Espanola Olive Oil in Pakistan

Author(s): Ms. Alisha Hussain
Institution: *KASB Institute of Technology (KASBIT), Karachi*
Reference No.: KICMR-26-055 | **Research Domain:** **Supply Chain & Operations Management**

Abstract
Lifonic Foods relaunched La Espanola Olive Oil in Pakistan in 2025 following economic disruptions including inflation, import barriers, and currency fluctuations. The brand faces severe headwinds due to premium pricing, low mass-market awareness, a strong consumer preference for cheaper traditional cooking oils, and a fragmented distribution network. A quantitative approach analyzed data from a convenience survey sample of 100 Pakistani edible oil consumers and secondary industry datasets using SPSS Version 26. The model explains 55.9% of consumer adoption variance. Consumer Awareness and Distribution Availability are the primary positive drivers for brand growth, while Product Pricing and Competitive Pressure are major adoption deterrents. The study recommends targeted digital health campaigns for younger demographics, introducing smaller price-optimized packaging, expanding into secondary retail markets, and capturing bulk volume within the B2B hospitality sector.

KICMR-26-056 | INTERDISCIPLINARY STUDIES

ACT Polyols Pvt. Ltd.: Employee Retention

Author(s): Mr. Muhammad Maroof Khan
Institution: *KASB Institute of Technology (KASBIT), Karachi*
Reference No.: KICMR-26-056 | **Research Domain:** **Interdisciplinary Studies**

Abstract

This Capstone Project investigates the problem of Employee Retention at ACT Polyols (Pvt.) Ltd., a specialty Pakistani polyol manufacturer operating within the polyurethane value chain. The study examines the influence of three independent variables: Compensation and Benefits, Career Growth and Development, and Leadership and Management Quality on Employee Retention, grounded in Herzberg's Two-Factor Theory, Equity Theory, and Social Exchange Theory. An explanatory, quantitative research design was adopted using a structured Google Forms questionnaire comprising 20 Likert-scale items. Data were collected from 67 employees using non-probability convenience sampling. Results show that all three independent variables correlate strongly and positively with Employee Retention ($r > 0.75$), with the combined regression model explaining approximately 79.6% of the variance in retention intention. Leadership and Management Quality emerged as the strongest predictor, followed by Compensation and Benefits.

KICMR-26-058 | HOSPITALITY & SERVICE SECTOR

Customer Retention Drivers in the Service Sector: An Empirical Study of NetSol Connect

Author(s): Ms. Sumayya Talha

Institution: *Foundation Public School (Teaching Department)*

Reference No.: KICMR-26-058 | **Research Domain:** **Hospitality & Service Sector**

Abstract

Customer retention has become a critical success factor in the service sector, particularly in competitive telecommunications and IT service industries where customers have multiple alternative providers. This study investigates the key drivers of customer retention at NetSol Connect by examining the impact of service quality and pricing strategy on customer retention behavior. A quantitative, cross-sectional research design was employed, where a structured questionnaire was distributed to 385 existing customers, based on the SERVQUAL model. Internal consistency of all scales was good (alpha range 0.77 to 0.85). Both predictors were significantly correlated with retention. The regression model was significant and accounted for 30.9% of the variance in customer retention. Service quality was the better predictor, indicating that customers place a greater premium on service reliability and responsiveness than on cost when choosing to stay with a provider.

KICMR-26-059 | SUPPLY CHAIN & OPERATIONS MANAGEMENT

Navigating Global Logistics Disruptions: The Impact on Habitt Fulfillment and Agility

Author(s): Mr. Minhaj Abbas Jafri

Institution: *KASB Institute of Technology (KASBIT), Karachi*

Reference No.: KICMR-26-059 | **Research Domain:** **Supply Chain & Operations Management**

Abstract

This research explores how Habitt (Karachi, Pakistan) manages global logistics disruptions to protect retail fulfillment. It addresses a critical literature gap by shifting focus from developed markets to supply chain vulnerabilities within volatile emerging economies. The literature shows that data transparency mitigates the bullwhip effect during market volatility, and the study distinguishes between operational agility (short-term adjustments) and systemic resilience (long-term recovery capacity). The study combines Supply Chain Resilience Theory and Organizational Agility Theory to evaluate structural survival, mapping Logistics Disruptions against Organizational Agility, with Order Fulfillment acting as the mediator and Digital Capability as the key moderator. Using a qualitative, exploratory case study design, primary data was gathered from 25 semi-structured interviews. Deploying Odoo and SAP HANA ERP systems provided real-time visibility, reducing holding costs by 37% via velocity-based safety stocks. Resilience is concluded to be a continuous capability built through technology, strategic alliances, and adaptive culture.

KICMR-26-060 | SUPPLY CHAIN & OPERATIONS MANAGEMENT

A Strategic Supply Chain and Operations Diagnostic of Merit Packaging Limited

Author(s): Mr. Rooshan Waheed
Institution: *KASB Institute of Technology (KASBIT), Karachi*
Reference No.: KICMR-26-060 | **Research Domain:** **Supply Chain & Operations Management**

Abstract

This project is a holistic strategic diagnostic evaluation of the processes at Merit Packaging Limited (MPL), a leading printing and packaging organization of Pakistan under the Lakson Group of Companies. The purpose is to look at the operational challenges faced by MPL, specifically regarding the company's re-strategizing towards specializing in offset printing and folding cartons packaging. Empirical evidence was collected with the help of a diagnostic survey tool administered to the Head of Supply Chain MPL, field visits, and review of tertiary documents. The research highlights operational issues including over-dependence on few global suppliers, vulnerability to environmental shocks such as Letter of Credit bottlenecks, volatility of the Pakistani rupee, and systemic procurement process gaps. The Oracle E-Business Suite upgrade to Oracle Fusion Cloud has also introduced issues regarding technical know-how and work-in-progress expense tracking.

Keywords: Supply Chain Operations Management, Merit Packaging Limited, Supplier Diversification, Operational Efficiency, Oracle Fusion, Lean Manufacturing.

KICMR-26-061 | E-COMMERCE & DIGITAL COMMERCE

Employees' Issues and HR Challenges in the E-Commerce Sector

Author(s): Ms. Saima Naz
Institution: *KASB Institute of Technology (KASBIT), Karachi*
Reference No.: KICMR-26-061 | **Research Domain:** **E-Commerce & Digital Commerce**

Abstract

This study examines the impact of employee benefits, organizational culture, and stress-related factors on employee retention at Highfy, an e-commerce firm in Pakistan. Using data collected from employees and analyzed through SPSS, the study found that effective HR practices play a significant role in improving employee retention. The paper identifies key HR challenges specific to the e-commerce sector, including high employee turnover driven by workload intensity, limited career development opportunities, inadequate compensation structures, and the distinctive psychological demands of digitally mediated work environments. Based on the findings, several practical recommendations are proposed to strengthen HR management and employee satisfaction. The study contributes to the growing literature on workforce management in digital commerce environments, with implications for e-commerce operators seeking to build stable, engaged workforces capable of sustaining competitive service delivery.

KICMR-26-062 | CORPORATE GOVERNANCE & FINANCE

Analysis and Improvement of Financial Control Process

Author(s): Mr. Hassan Ali Anwer
Institution: *KASB Institute of Technology (KASBIT), Karachi*
Reference No.: KICMR-26-062 | **Research Domain:** **Corporate Governance & Finance**

Abstract

This capstone project examines the financial control and sales reconciliation processes of Venture Force Global Pvt. Ltd., a Business Process Outsourcing (BPO) firm. The study was conducted to evaluate the effectiveness of existing financial controls and determine how reconciliation practices affect the quality of financial reporting. The organization currently relies heavily on manual Excel-based reconciliation, which creates risks of human error, reporting delays, commission inaccuracies, and discrepancies in financial records. Using a quantitative, descriptive research design, data were collected through a structured questionnaire from 70 employees across multiple departments and analyzed using SPSS. The survey instrument demonstrated excellent reliability (Cronbach's Alpha = 0.920). The findings reveal that manual reconciliation processes continue to cause delays of 5 to 7 days in monthly financial closing. Key recommendations include implementing reconciliation software, aligning controls with the COSO framework, establishing stronger audit oversight, and providing regular staff training.

KICMR-26-063 | SUPPLY CHAIN & OPERATIONS MANAGEMENT

Packaging Default Risk and Working Capital Management

Author(s): Mr. Hamid Mahmood
Institution: *KASB Institute of Technology (KASBIT), Karachi*
Reference No.: KICMR-26-063 | **Research Domain:** **Supply Chain & Operations Management**

Abstract

This study examines the impact of packaging default risk on working capital management with reference to Unity Foods Limited (UFL). The research highlights the financial and operational challenges created by a customer default on PKR 40 million worth of customized packaging inventory. The issue creates potential asset impairment and blocks critical working capital resources, affecting liquidity and operational efficiency. The study aims to evaluate the impact of customer credit risk, inventory management practices, and contractual weaknesses on financial stability. A mixed-method approach was adopted, including employee surveys and managerial interviews to identify operational gaps. Findings indicate that weak forecasting, limited ERP integration, and insufficient risk controls contributed to increased exposure. The study recommends improved inventory planning and integrated Sales and Operations Planning practices to protect organizational liquidity and supply chain resilience.

KICMR-26-064 | ENERGY & SUSTAINABILITY

NED-EIoT: A Low-Cost, Non-Intrusive IoT-Enabled Device for Real-Time Industrial Energy Monitoring and Data Logging

Author(s): Mr. Humayun Khan
Institution: *Haptics, Human-Robotics and Condition Monitoring Lab-NCRA, NEDUET*
Reference No.: KICMR-26-064 | **Research Domain:** **Energy & Sustainability**

Abstract

Industrial facilities consume a substantial share of energy, yet many small and medium enterprises in developing regions still rely on manual meter readings and reactive maintenance, leaving equipment-level consumption invisible and energy waste undetected. This paper presents NED-Energy Internet of Things Device (NED-EIoT), a low-cost, non-intrusive, IoT-enabled device for real-time, equipment-level energy monitoring and data logging. The device is built using an ESP8266 microcontroller, which performs edge analytics and Wi-Fi communication. A split-core current transformer clips around a single live conductor and connects through a standard 3.5mm headphone jack interface; the alternating signal is conditioned by a 0.1 uF RC filter and a voltage divider that downsizes the signal towards the microcontroller's internal 10-bit analog-to-digital converter (ADC). Root-mean-square current is computed on-device with the EmonLib routine, a near-zero noise dead-band rejects significantly low-level readings, and a first-order infinite-impulse-response (IIR) low-pass filter smooths the result which are transmitted over Wi-Fi to a cloud spreadsheet for timestamped data-logging, remote visualization, and analysis. Ultimately, bridging the interoperability divide between legacy electromechanical systems and cloud-enabled analytics, this architecture supports proactive maintenance and scalable energy management strategies while maintaining stringent economic feasibility.

KICMR-26-065 | ENERGY & SUSTAINABILITY

Greens or Grey Growth? A Cross-Country Analysis of FDI, Foreign Remittances, and CO2 Emissions in South Asia

Author(s): Dr. Poonam Riaz
Institution: *Iqra University, Karachi*
Reference No.: KICMR-26-065 | **Research Domain:** **Energy & Sustainability**

Abstract

The primary objective is to assess whether financial inflows contribute to environmental degradation (grey growth) or promote environmentally sustainable development (green growth) across four South Asian economies: India, Pakistan, Bangladesh, and Sri Lanka. This study examines the economic-environmental nexus between carbon dioxide (CO_2) emissions, foreign remittances, and foreign direct investment (FDI) in four South Asian economies over the period 1986-2024. Time-series data were obtained from the World Development Indicators (WDI). To capture both short and long-run asymmetric effects of financial inflows on the environment, the Autoregressive Distributed Lag (ARDL) model framework was employed. The empirical findings reveal substantial across-country heterogeneity in the environmental impacts of financial inflows. For instance, in Pakistan, CO_2 emissions are driven primarily by FDI, whereas the effect of foreign remittances is statistically insignificant. Conversely, in India, FDI shows no significant environmental impact, whereas foreign remittances are associated

with higher CO_2 emissions. In Bangladesh, both FDI and foreign remittances contribute to a short-run reduction in CO_2 emissions; however, no significant long-term effects are observed. The results further confirm the presence of long-run cointegration, with Pakistan and Sri Lanka demonstrating relatively faster adjustment toward the long-run equilibrium. The findings provide empirical support for the Pollution Haven Hypothesis, Pollution Halo Hypothesis, and the Environmental Kuznets Curve (EKC), indicating that the environmental consequences of capital inflows are highly context-specific and dependent on country-level structural and institutional factors.

Keywords: Foreign Direct Investment (FDI), Foreign Remittances, CO_2 emissions, South Asian economies, ARDL modeling.

KICMR-26-066 | MANAGEMENT SCIENCES / HUMAN RESOURCES

Leadership, Communication Quality, and Learning Culture as Antecedents of Employee Brand Loyalty: Examining the Impact on Employee Commitment in Higher Education Institutions

Author(s): Mr. Samreen Nasir & Urooj Ahmed
Institution: **1)** *KASB Institute of Technology (KASBIT), Karachi, Urooj Ahmed*
2) UCSI, Malaysia.

Reference No.: KICMR-26-066 | **Research Domain:** **Management Sciences / Human Resources**

Abstract

The growing importance of internal branding has highlighted the need to understand the organizational factors that foster employee loyalty toward institutional brands and subsequently enhance employee commitment. Drawing upon Social Exchange Theory (SET), this study investigates the effects of Leadership, Communication Quality, and Learning Culture on Employee Brand Loyalty (EBL) and examines the influence of EBL on Employee Commitment (EC) within higher education institutions. A quantitative cross-sectional research design was employed, and data were collected from 230 academic and administrative employees working in higher education institutions. The proposed model was analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) through SmartPLS 4. The findings reveal that Leadership (Beta = 0.308, $p < 0.001$) and Communication Quality (Beta = 0.212, $p < 0.001$) significantly and positively influence Employee Brand Loyalty. However, Learning Culture did not exhibit a significant relationship with Employee Brand Loyalty (Beta = -0.057, $p > 0.05$). Furthermore, Employee Brand Loyalty was found to have a strong positive effect on Employee Commitment (Beta = 0.747, $p < 0.001$). The model explained 19.7% of the variance in Employee Brand Loyalty and 55.8% of the variance in Employee Commitment. This study contributes to the internal branding and organizational behavior literature by extending Social Exchange Theory to explain the development of Employee Brand Loyalty in higher education institutions.

Keywords: Employee Brand Loyalty; Employee Commitment; Leadership; Communication Quality; Learning Culture; Social Exchange Theory; Higher Education; PLS-SEM.

KICMR-26-067 | ENERGY & SUSTAINABILITY

Climate Anxiety, Loss Aversion, and Sustainable Investment Intentions: A Neurofinance Approach to Climate Resilience in Pakistan

Author(s): Dr. Mahpara Ahmed & Dr. Muhammad Faisal Sultan
Institution: *KASB Institute of Technology (KASBIT), Karachi*
Reference No.: KICMR-26-067 | **Research Domain:** **Energy & Sustainability**

Abstract

Pakistan remains structurally trapped in a climate-vulnerability paradox: while contributing less than 1% of global greenhouse gas emissions, its macroeconomic stability is routinely degraded by extreme climate anomalies. This study introduces a novel neurofinance framework to investigate why macro-level vulnerability does not organically translate into micro-level sustainable investment intentions. Using a structural equation modeling approach (PLS-SEM via SmartPLS) across a sample of 450 economic agents in Punjab and Sindh, we analyze the interplay between climate anxiety, asymmetric loss aversion, and green capital allocation. The structural model confirms that persistent exposure to climate trauma overstimulates threat processing channels, inducing climate-induced economic myopia. This psychological state significantly amplifies loss aversion coefficients, suppressing long-term green capital intentions. Our SmartPLS output validates that cognitive re-framing and policy defaults can strategically bypass these neural bottlenecks to mobilize climate-resilient green funds.

KICMR-26-068 | CORPORATE GOVERNANCE & FINANCE

Role of Realized Skewness and Kurtosis in Predicting Volatility

Author(s): Dr. Seema Waseem
Institution: *KASB Institute of Technology (KASBIT), Karachi*
Reference No.: KICMR-26-068 | **Research Domain:** **Corporate Governance & Finance**

Abstract

This study utilizes tick-by-tick trading data to compute realized volatility (RV), realized skewness (RSK), and realized kurtosis (RKU) for 452 firms listed on the Pakistan Stock Exchange (PSX). Employing the standard HAR model along with its extended versions, the study investigates the predictive contribution of realized skewness and realized kurtosis to future realized volatility. The findings from both in-sample and out-of-sample analyses provide strong evidence that realized kurtosis possesses significant predictive ability for realized volatility over one-day, five-day, and 22-day forecasting horizons. The study offers a thorough empirical assessment that assists practitioners and applied researchers in selecting appropriate variables, lag structures, and modeling approaches to achieve more accurate volatility forecasts.

KICMR-26-069 | CORPORATE GOVERNANCE & FINANCE

The Algorithmic Nudge: How AI Intersects with Behavioral Biases in Retail Investment via Digital Platforms in Pakistan

Author(s): Mr. Sanam Iqbal
Institution: *KASB Institute of Technology (KASBIT), Karachi*

Reference No.: KICMR-26-069 | **Research Domain:** **Corporate Governance & Finance**

Abstract

As retail investor participation in Pakistan experiences an unprecedented surge in 2026, driven by low-barrier digital platforms and micro-investing applications, the psychological determinants of retail capital allocation have fundamentally transformed. This study investigates the impact of core behavioral biases (Overconfidence, Herding, and Loss Aversion) on individual financial decisions within Pakistani fintech ecosystems (e.g., KTrade, Mahaana, Elphinstone). Crucially, this paper introduces Artificial Intelligence (AI) algorithms, operating via predictive alerts, automated sentiment tracking, and generative robo-advisors, as a critical moderating variable. Employing a mixed-methods structural equation modeling (SEM) framework on a sample of 650 active digital investors across Karachi, Lahore, and Islamabad, we address critical literature gaps concerning technological mediation of cognitive heuristics. Our results indicate that while AI-driven personalized robo-advisory significantly mitigates loss aversion, gamified AI push alerts act as an algorithmic accelerator for overconfidence and herd behavior, culminating in increased portfolio churn. Implications for the Securities and Exchange Commission of Pakistan (SECP) and digital product designers are presented.

KICMR-26-070 | SUPPLY CHAIN & OPERATIONS MANAGEMENT

Selection of Supplier Under Emergency: Focused Analysis of Factors Related with Delivery

Author(s): Mr. Muhammad Bilal Raees
Institution: *KASB Institute of Technology (KASBIT), Karachi*

Reference No.: KICMR-26-070 | **Research Domain:** **Supply Chain & Operations Management**

Abstract

Emergency procurement requires organizations to identify suppliers that can respond faster under time sensitive situations. However, there is substantially low research inventory associated with supplier selection criteria under uncertainty. Especially with the reference of Pakistan the research work is very limited. Therefore, in order to fulfill this research gap this study has been designed purposively to examine the impact of four key delivery-capacity factors: emergency inventory level, supplies completeness, emergency processing speed, and delivery accuracy on supplier selection decisions in emergency contexts. Based on insights from the literature on suppliers' selection, procurement, and emergency logistics, the study develops a conceptual framework to illustrate how these factors enhance the effectiveness of supplier selection. Furthermore, it proposes four hypotheses for future empirical investigation and contributes to the expanding research on emergency procurement and supply chain resilience.

KICMR-26-071 | MANAGEMENT SCIENCES / HUMAN RESOURCES

Admissions Management: Educational Administration (School Enrollment and Fee Management)

Author(s): Mr. Muhammad Saad Khan, Anas Basit, Muhammad Noman, Muhammad Hasnain, Saqib Humayun
Institution: *KASB Institute of Technology (KASBIT), Karachi*

Reference No.: KICMR-26-071 | **Research Domain:** **Management Sciences / Human Resources**

Abstract

This capstone project addresses a critical 70% applicant dropout rate at Alpha Education Network. To resolve this substantial student attrition issue systematically, the research project followed a rigorous ten-week execution framework. Initial project milestones focused on incorporating critical feedback from the academic evaluation panel into the overarching framework and designing an empirical sample student commitment form to secure early candidate engagement. Subsequently, the group deployed a newly structured follow-up questionnaire to gather weekly student conversion metrics dynamically. Based on initial participant responses, targeted financial guidance materials were refined to address specific economic barriers transparently. The final strategic phases involved executing thorough data analysis and compiling all individual research components into a single comprehensive thesis draft for final advisor evaluation. By establishing robust longitudinal tracking metrics and enhancing onboarding support mechanisms, this structured project successfully provides actionable, data-driven interventions to improve student retention rates, optimize the enrollment funnel, and significantly minimize applicant dropouts across the entire network.

KICMR-26-072 | MANAGEMENT SCIENCES / HUMAN RESOURCES

Challenges in Maintaining Turnaround Time in Teleradiology Workflow

Author(s): Mr. Sunny Ali, Ali Zohair, Haseeb, Yazdan, Zariq
Institution: *KASB Institute of Technology (KASBIT), Karachi*
Reference No.: KICMR-26-072 | **Research Domain:** **Management Sciences / Human Resources**

Abstract

This capstone project addresses operational inefficiencies affecting Turnaround Time (TAT) performance at Mars Healthcare by analyzing radiology workflows and implementing process improvement strategies. Through optimized resource allocation, workflow standardization, performance monitoring, and improved coordination among stakeholders, the project seeks to reduce reporting delays, enhance productivity, and improve patient service outcomes across the organization. The study identifies root causes of TAT delays within the teleradiology pipeline, examines the impact of workflow bottlenecks on diagnostic reporting timelines, and proposes evidence-based interventions grounded in operations management principles. The findings offer practical recommendations for healthcare administrators and radiology departments seeking to improve service efficiency and meet clinical turnaround benchmarks.

KICMR-26-073 | MANAGEMENT SCIENCES / HUMAN RESOURCES

Challenges Faced by Payroll Department During Employee Full and Final Settlement Process

Author(s): Mr. Muhammad Usama, Mashal Saeed, Soha Yousuf, Salman Bashir, Shayan Nadeem
Institution: *KASB Institute of Technology (KASBIT), Karachi*
Reference No.: KICMR-26-073 | **Research Domain:** **Management Sciences / Human Resources**

Abstract

Employee separation and Full and Final Settlement management are important Human Resource functions that directly influence employee satisfaction, organizational reputation, compliance, and operational efficiency. Delays in employee settlement processing can create dissatisfaction among former employees, increase administrative workload, and negatively affect organizational effectiveness. This study was conducted at Sybrid (Pvt.) Limited to analyze the existing Employee Clearance and Full and Final Settlement workflow and identify operational challenges responsible for settlement delays. The study adopted a qualitative case study approach and utilized interviews, observations, document reviews, and process analysis. The findings revealed that employees generally receive their Full and Final Settlement approximately forty-five working days after resignation. Detailed analysis identified several operational issues including manual clearance memo processing, delayed communication between departments, late recovery of company assets, and absence of automated reminder mechanisms. Root Cause Analysis was conducted using Fishbone Diagram, Five Whys Analysis, and Pareto Analysis. The study proposes the implementation of an HRMS-based Digital Employee Separation Workflow to automate resignation submission, approval routing, departmental clearances, notifications, document tracking, and workflow monitoring.

KICMR-26-074 | SUPPLY CHAIN & OPERATIONS MANAGEMENT

Strait of Hormuz: Impact on Hemani Herbals Supply Chain

Author(s): Mr. Noor us Sabah, Huma Kanaya, M. Hassan Mujtaba, Ghalib Abbas, Abdul Rauf

Institution: *KASB Institute of Technology (KASBIT), Karachi*

Reference No.: KICMR-26-074 | **Research Domain:** **Supply Chain & Operations Management**

Abstract

This capstone project explores how the Strait of Hormuz crisis after February 2026 disrupted the supply chain of Hemani Herbals, one of Pakistan's leading herbal and wellness exporters. With a portfolio of 500+ products and presence in 90+ countries, Hemani depends heavily on imported raw materials including herbs, essential oils, and packaging from India, China, UAE, and Europe. About 70% of its exports move by sea through the Strait of Hormuz, so when geopolitical tensions cut vessel traffic by 80-95%, the impact was severe. Surveys and interviews were conducted with 60 respondents from procurement, logistics, and operations, along with company records and industry reports. The findings were clear: raw material lead times stretched by 15-40 days, and 60-70% of international orders were late in March-April 2026. Sea freight costs surged 50-200%, fuel and transport rose 35-60%, and emergency air freight spiked 300%. On-time delivery collapsed from 92% to 30-40%, and customer complaints jumped nearly 300%. Overall, Hemani saw an estimated 18-22% revenue loss, mostly from GCC markets. The study highlights key gaps including too much reliance on a single shipping route, few backup suppliers, and low safety stock. To survive future disruptions, Hemani needs to diversify suppliers, hold 30-60 days of safety stock, use AI for forecasting, and adopt IoT and Blockchain for real-time visibility.

KICMR-26-075 | MANAGEMENT SCIENCES / HUMAN RESOURCES

Digitalize HR Recruitment System by Introducing Modern Technology

Author(s): Mr. Farhan, Muhammad Javed, Nimra, Laiba, Muskan
Institution: *KASB Institute of Technology (KASBIT), Karachi*
Reference No.: KICMR-26-075 | **Research Domain:** **Management Sciences / Human Resources**

Abstract

This project is focused on the digitalization of the HR recruitment process through the introduction of modern recruitment technologies within the organization. Throughout the project, several formal meetings and discussions were conducted with the Industry Mentor, HR Manager Mr. Abdul Hai Usmani, and the HR team to evaluate the current recruitment process and assess the feasibility of implementing a Digital Recruitment Management System. The study systematically mapped existing manual recruitment workflows, identified inefficiencies and bottlenecks, and evaluated the technical and organizational readiness for digital adoption. Overall, the project successfully analyzed and presented the case for digital transformation; while the proposed system was not implemented during the project period, the study provided management with strategic recommendations and an implementation roadmap that may support future adoption of a modern Digital Recruitment Management System.

KICMR-26-076 | MANAGEMENT SCIENCES / HUMAN RESOURCES

HR Software Designing

Author(s): Mr. Jahanzaib, Ahmed Ali, Muzammil Aziz, Maria, Areeba
Institution: *KASB Institute of Technology (KASBIT), Karachi*
Reference No.: KICMR-26-076 | **Research Domain:** **Management Sciences / Human Resources**

Abstract

This study presents the design and development of a web-based Human Resource Management System (HRMS) for Sind Madrasatul Islam University (SMIU), Karachi. SMIU's HR department currently operates through entirely manual, paper-based processes, resulting in an estimated annual operational cost of PKR 2,808,000, a payroll cycle of 4.2 working days, a 12-18% payroll error rate, 17 leave disputes per semester, and a recruitment cycle averaging 10.3 weeks. Primary data collected via a structured survey (n=23; 85.2% response rate) and eight semi-structured interviews confirmed near-universal staff dissatisfaction with current processes (mean efficiency score: 1.73/5.00) alongside exceptionally high technology readiness (mean: 4.59/5.00). Root cause analysis using Fishbone, Five Whys, and Pareto frameworks identified the absence of an integrated digital HR platform as the core systemic failure. The proposed solution is a six-module HRMS built on React.js, Node.js, and PostgreSQL, confirmed technically, financially, operationally, and market feasible. With a Year 1 investment of PKR 438,900, the system projects annual savings of PKR 2,445,200, a payback period of 2.9 months, and a five-year cumulative net saving of PKR 12.1 million. The project positions SMIU for full compliance with HEC Pakistan's 2027 digital HR mandate.

KICMR-26-077 | SUPPLY CHAIN & OPERATIONS MANAGEMENT

Resource and Vendor Management

Author(s): Mr. Syed Muhammad Ali Shah, Aisha Khalid, Muniba Athar, Misum Rizvi, Kashif Nazeer
Institution: *KASB Institute of Technology (KASBIT), Karachi*
Reference No.: KICMR-26-077 | **Research Domain:** **Supply Chain & Operations Management**

Abstract

This project examines the procurement inefficiencies at Fabritex Limited and proposes the development of a centralized Vendor Management and Procurement Cost Analysis System to enhance operational performance. The existing procurement process relies heavily on manual record-keeping and fragmented data management, leading to delays, inconsistent vendor evaluations, limited cost visibility, and reduced transparency in purchasing decisions. These challenges negatively affect procurement efficiency, increase operational costs, and limit the organization's ability to make informed strategic decisions. The proposed system integrates vendor information, procurement records, purchase history, and cost analysis into a single centralized platform. It provides features such as vendor performance evaluation, procurement cost tracking, automated reporting, and real-time data access, enabling procurement managers to monitor supplier performance and optimize purchasing activities more effectively. By improving data accuracy, reducing manual errors, and streamlining procurement workflows, the system supports faster decision-making and better resource utilization, enhances accountability, and strengthens supplier relationship management.

KICMR-26-078 | MANAGEMENT SCIENCES / HUMAN RESOURCES

To Reduce Managerial Dependency

Author(s): Mr. Inshal Hassan, Sharon Gabriel, Aasiya, Musna Fuzail
Institution: *KASB Institute of Technology (KASBIT), Karachi*
Reference No.: KICMR-26-078 | **Research Domain:** **Management Sciences / Human Resources**

Abstract

This capstone project evaluates the organizational structure and human resource practices at Spectrum Developers, a growing real estate company operating under Lakhani Construction Company in Karachi, Pakistan. Despite a strong project portfolio anchored by the Highway City Housing Scheme and Highway City Executive Enclave, the organization's internal systems have not kept pace with its business growth. This has resulted in heavy dependency on top management for routine decisions, the absence of formally documented job descriptions, unclear reporting relationships, outdated HR policies, and unstructured recruitment practices. Using an exploratory, descriptive, and qualitative research design, primary data was collected through semi-structured interviews and employee questionnaires, then analyzed using thematic analysis, gap analysis, SWOT analysis, competitor benchmarking, and root cause investigation techniques including the Fishbone Diagram and 5 Whys. Findings confirm that centralized decision-making and weak HR governance are the principal drivers of workforce inefficiency. The study proposes an interconnected set of solutions, including a decentralized authority framework, comprehensive job descriptions, organizational restructuring, a formal HR policy manual, and a structured talent acquisition framework.

KICMR-26-079 | INTERDISCIPLINARY STUDIES

Mera Pakistan Mera Ghar

Author(s): Mr. Ali Osaf Khan, Irshan Osaf Khan, Muhammad Irfan, Muddasir, Deepak Babu Lal Solanky
Institution: *KASB Institute of Technology (KASBIT), Karachi*
Reference No.: KICMR-26-079 | **Research Domain:** **Interdisciplinary Studies**

Abstract

Mera Pakistan Mera Ashiana is a flagship housing scheme launched by the Prime Minister of Pakistan to provide affordable homes to low and middle-income families. The core goal is to make home ownership possible for every Pakistani. The project is designed under the Naya Pakistan Housing Program and offers subsidized houses and flats through public-private partnerships. Key features include low monthly installments, easy bank financing at 5-7% markup through the Mera Pakistan Mera Ghar markup subsidy scheme by State Bank, and transparent balloting to avoid corruption. Houses are built with modern facilities like electricity, gas, water, schools, hospitals, parks, and roads in planned communities. The scheme targets laborers, government employees, and families with no prior property ownership. Special quotas exist for widows, disabled persons, and overseas Pakistanis. Land is provided by provincial governments and development is done by private builders under strict quality checks by NAPHDA. The aim is to build 5 million homes, reduce the housing shortage, create jobs in construction, and uplift living standards in Pakistan.

KICMR-26-080 | CORPORATE GOVERNANCE & FINANCE

Lack of Financial Reporting and KPIs

Author(s): Mr. Faizan, Afzal Aslam, Waroon Baboo, Mahesh, Dharam
Institution: *KASB Institute of Technology (KASBIT), Karachi*
Reference No.: KICMR-26-080 | **Research Domain:** **Corporate Governance & Finance**

Abstract

This capstone project addresses the lack of a structured financial reporting and KPI system in the finance department of Rahmat Shipping (Pvt) Limited, a private shipping agency based in Karachi, Pakistan. Using a mixed-method research approach combining primary data (interviews, surveys, and a company visit) with secondary research, the study found that the company relies on manual bookkeeping and fragmented spreadsheets, with no formal KPIs, service line profitability tracking, budgeting process, or real-time financial visibility. A Pareto Analysis confirmed that a few root causes drive over 80% of these deficiencies. To address this, the project proposes a Financial KPI Dashboard built in Microsoft Excel (with a future upgrade to Power BI) that consolidates seven core financial metrics into a single, easy-to-read

tool, confirmed to be technically, financially, operationally, and market feasible. The dashboard will give management real-time visibility, improved cost control, and stronger financial governance, transforming the finance function from a reactive, manual process into a proactive, data-driven one, while serving as a replicable model for similar private shipping firms in Pakistan.

KICMR-26-081 | CONSUMER BEHAVIOR & MARKETING

Customer Retention and Marketing Strategy Analysis

Author(s): Mr. Aqsa Asghar, Anum Muhammad Fahim, Saeed Faisal, Salman Sabir, Muhammad Raza

Institution: *KASB Institute of Technology (KASBIT), Karachi*

Reference No.: KICMR-26-081 | **Research Domain:** **Consumer Behavior & Marketing**

Abstract

This capstone project examines the factors influencing customer retention and marketing effectiveness at Gorey International, a leading manufacturer in Pakistan's oral care industry. The study adopted a mixed-method research approach, combining quantitative survey data with qualitative analysis to evaluate customer perceptions, service quality, marketing performance, and retention drivers. The findings revealed that product quality remains the primary factor influencing customer loyalty and repeat purchases, while competitive pricing and brand reputation also contribute significantly to customer satisfaction. However, several challenges were identified, including limited digital marketing engagement, slow customer support responses, and the absence of a structured customer relationship management (CRM) system. A SWOT analysis further highlighted opportunities for growth through digital transformation, e-commerce expansion, product innovation, and eco-friendly packaging initiatives. The study concludes that long-term customer retention can be strengthened by integrating effective digital marketing strategies, implementing a robust CRM system, enhancing customer service responsiveness, and maintaining consistent product quality.

KICMR-26-082 | SUPPLY CHAIN & OPERATIONS MANAGEMENT

Rice Bran and Polishing Waste Utilization System Using Modern Processing Machines

Author(s): Mr. Manaish Kumar, Sameer Raza

Institution: *KASB Institute of Technology (KASBIT), Karachi*

Reference No.: KICMR-26-082 | **Research Domain:** **Supply Chain & Operations Management**

Abstract

This capstone project addresses the underutilization of rice bran and rice polishing waste at Data Group Pakistan, a leading organization in the rice processing industry. The study was conducted through a series of ten structured meetings with the industry supervisor, covering problem identification, literature review, data collection, analysis, solution development, and implementation planning. The investigation revealed that significant quantities of rice by-products were not being utilized efficiently, resulting in lost revenue opportunities and operational inefficiencies. Primary and secondary data were collected to evaluate current practices and identify potential areas for improvement. Based on the findings, the project proposes the adoption of modern processing machinery to enhance waste utilization, the

implementation of a digital inventory management system to improve tracking and control of by-products, and workforce training programs to strengthen operational capabilities. These recommendations are expected to increase resource utilization, reduce waste, improve productivity, and create additional revenue streams, contributing to the organization's long-term sustainability and competitive advantage.

KICMR-26-083 | MANAGEMENT SCIENCES / HUMAN RESOURCES

Improving HR Processes: Difficulty in Attracting New Talent and High Turnover in Pharma Field Staff

Author(s): Mr. Muhammad Ahsan, Sofia, Abdul Rehman, Uzair, Sana
Institution: *KASB Institute of Technology (KASBIT), Karachi*
Reference No.: KICMR-26-083 | **Research Domain:** **Management Sciences / Human Resources**

Abstract

This capstone project investigates the challenges faced by PharmEvo (Private) Limited in attracting and retaining talent within its Human Resource (HR) department, particularly among pharmaceutical field staff. The study identifies two critical issues: difficulty in attracting new talent due to weak employer branding and demanding job conditions, and high turnover rates among field staff, which result in increased recruitment costs, operational disruptions, and sales losses. To address these concerns, the project applies a mixed-method research approach, combining employee surveys, interviews, HR data analysis, and industry benchmarking. The theoretical framework is grounded in Herzberg's Two-Factor Theory, Expectancy Theory, and Employer Branding concepts, emphasizing the importance of career growth, motivation, and organizational image. Proposed solutions include strengthening employer branding through digital platforms and campus outreach, developing structured career progression systems, enhancing incentives, and introducing flexible work practices supported by technology. The expected outcomes are improved employee retention, faster recruitment processes, stronger employer reputation, and higher productivity.

KICMR-26-084 | MANAGEMENT SCIENCES / HUMAN RESOURCES

Managing Employee Absenteeism for Better Retention

Author(s): Ms. Sania Hanif, Hunain Ghani, Rabika Jamil, Afia Rehman, Muskan Amin
Institution: *KASB Institute of Technology (KASBIT), Karachi*
Reference No.: KICMR-26-084 | **Research Domain:** **Management Sciences / Human Resources**

Abstract

Employee absenteeism poses a significant operational and financial challenge within the Business Process Outsourcing (BPO) sector. This study investigates the patterns, root causes, and financial ramifications of unplanned employee absenteeism at Ibex Pakistan, where the daily unplanned absenteeism rate stands at 6.2%, contributing to a 38% annual voluntary turnover rate and a suppressed employee engagement score of 2.7/5.0. Employing a mixed-methods research design, quantitative and qualitative data were collected across four delivery centers. A stratified and ratio-based sampling framework was utilized to survey 178 employees across varying operational roles, departments, and shifts, complemented by 15 in-depth qualitative interviews with HR and operations managers. The findings reveal that workplace burnout is the primary driver of absenteeism ($r = 0.67$, $p < 0.001$), closely followed by career development dissatisfaction ($r = 0.52$). Night shift personnel exhibit a 40% higher absenteeism rate than day shift counterparts. Financially, this reactive workforce ecosystem inflicts an annual cost burden estimated between PKR 239 million and PKR 365 million. The study proposes the Strategic Absenteeism Management Framework (SAMF), comprising five core pillars: AI-powered workforce scheduling, employee wellness programs, formalized career mobility paths, attendance recognition systems, and supervisor capability enhancement, projected to reduce daily absenteeism by 3 percentage points within 18 months.

Keywords: Absenteeism, Business Process Outsourcing (BPO), Employee Burnout, Workforce Management, Strategic Absenteeism Management Framework (SAMF), Pakistan.

KICMR-26-085 | MANAGEMENT SCIENCES / HUMAN RESOURCES

Digital Transformation, Green HR and Sustainable HR Practices at Al Rahim Textile

Author(s): Mr. Muskan, Shiraz, Ramish, Shahzaib, Denis Chouhan
Institution: *KASB Institute of Technology (KASBIT), Karachi*

Reference No.: KICMR-26-085 | **Research Domain:** **Management Sciences / Human Resources**

Abstract

This Capstone Project offered a valuable opportunity to bridge academic knowledge with real-world professional experience in a structured organizational setting. This study was conducted at Al-Rahim Textile Industries, with a focused examination of the Human Resources (HR) Department and its core operational functions within a competitive textile manufacturing environment. The primary objectives included analyzing key HR processes such as recruitment and selection, training and development, performance management, and employee relations. Through systematic observation, structured data collection, and direct interaction with experienced HR professionals, meaningful and practical insights were gained regarding current workplace practices, departmental challenges, communication gaps, and areas requiring significant improvement. The findings highlighted the critical role that effective human resource management plays in boosting employee performance, increasing workforce retention, and driving overall organizational success. The study also revealed the importance of aligning HR strategies with broader organizational goals to ensure sustainable growth, with particular emphasis on green HR practices and digital transformation initiatives within the textile sector.

KICMR-26-086 | CONSUMER BEHAVIOR & MARKETING

Exploring the Impact of Digital Marketing on Consumer Purchase Behavior: A Qualitative Study of Urban Consumers in Pakistan

Author(s): Dr Zahima Asrar & Ms. Huma Abu Bakar**.**
Institution: **1)** *KASB Institute of Technology (KASBIT), Karachi.*
2) University of Karachi.

Reference No.: KICMR-26-086 | **Research Domain:** **Consumer Behavior & Marketing**

Abstract

Digital marketing is rapidly reshaping how consumers search, evaluate, and make purchase decisions. In Pakistan, the expansion of internet access, smartphone usage, social media engagement, and e-commerce has amplified the strategic importance of digital platforms. However, existing research in this context is predominantly quantitative, offering limited insight into how consumers actually interpret and experience digital marketing in their daily lives. This study adopts a qualitative approach to examine how urban consumers in Pakistan perceive the influence of social media marketing, online reviews, and personalized advertising on their purchase behavior. Using semi-structured interviews with active digital users, the study applies thematic analysis to uncover key patterns in consumer experiences. The findings are expected to highlight the role of trust, credibility, convenience, and personalization in shaping purchase decisions within Pakistan's urban digital marketplace. By providing nuanced, context-specific insights, this study contributes to the growing discourse on digital consumer behavior in emerging economies and offers practical implications for more effective digital marketing strategies.

KICMR-26-087 | ENERGY & SUSTAINABILITY

Assessing the Effectiveness of Green Marketing Communication at ATMs in Influencing Customers' Receipt Printing Decisions

Author(s): Mr. Eesar Khan & Muhammad Faisal Sultan.

Institution: *KASB Institute of Technology (KASBIT), Karachi*

Reference No.: KICMR-26-087 | **Research Domain:** **Energy & Sustainability**

Abstract

Organizations are adapting green practices in order to improve their image as well as to preserve resources. These practices are quite common for companies offering products but these practices are rarely followed by the companies offering services. Similar is the case of banks that were not using these sort of services. However, due to climatic and environmental changes, awareness levels related with green practices has been increased significantly and companies offering services are also using green practices. Similarly, banks are also adapting green marketing practices in recent times. This study has been designed purposively to understand the relationship of green marketing communications used by the banks on customers' pro-environmental attitude and decision to print receipts from ATMs. Data for this research has been collected through convenience sampling and the sample size for the study is 384. Analysis has been made through structural equation modeling applied through SMART-PLS. Findings of the study indicated that there are multiple factors that must be induced in the green marketing communication of banks in order to affect green environmental attitude and decision to print receipts.

Keywords: Green Marketing Communication; Sustainable Consumer Behavior; ATM Services; Receipt Printing Decisions; Green Banking; Environmental Communication; Consumer Decision-Making; Sustainability Marketing.

KICMR-26-088 | AI & TECHNOLOGY

Sino-US AI Split: Implications for Contemporary Geopolitics

Author(s): Mr. Syed Mujahid Hussain Shah

Institution: *KASB Institute of Technology (KASBIT), Karachi*

Reference No.: KICMR-26-088 | **Research Domain:** **AI & Technology**

Abstract

The enterprise of strategic rivalry has shifted from the traditional military and economic domains to the emerging technologies, particularly Artificial Intelligence (AI). AI has become a critical source of economic growth, weapon advancement, military modernization, and political influence, causing both powers to shift their focus on technological advancement as a center of their national strategies. This paper examines the geopolitical implications of the US-China AI competition and argues that AI has emerged as a decisive component of contemporary power politics. Employing a qualitative research design and drawing upon Neo-Realism and Technological Statecraft as theoretical lenses, the study explores how AI competition influences global power distribution, military capabilities, economic governance, digital sovereignty, and international institutions. The paper finds that AI rivalry is accelerating the emergence of a fragmented technological order characterized by competing standards, supply chains, and governance models. While AI innovation generates opportunities for economic growth and scientific advancement, it simultaneously intensifies geopolitical tensions and reshapes the foundations of global influence. The study concludes that the future international order will be significantly shaped by the outcome of the technological contest between Washington and Beijing.

KICMR-26-089 | INTERDISCIPLINARY STUDIES

China-Pakistan Economic Corridor (CPEC) and the Perceived Increase in Household Income: A Conceptual Perspective from Karachi City, Pakistan

Author(s): Mr. Arhama Moten and Mr. Muhammad Faisal Sultan

Institution: *KASB Institute of Technology (KASBIT), Karachi*

Reference No.: KICMR-26-089 | **Research Domain:** Interdisciplinary Studies

Abstract

The China Pakistan Economic Corridor is one of the most important passages in economic history. However, there is a debate about how this corridor will provide economic and social welfare to those locations that are directly associated with the routes of CPEC. Similar is the case of CPEC and its indirect association with Karachi. Hence, research is mandatory to rationalize the ways, models, and platforms that may pave the way of economic and social benefits of CPEC for Karachi. Hence, this study is purposively conducted to understand the possibilities and reasons for the social and economic development of Karachi due to the integration and growth of CPEC. The study explores employment generation, infrastructure development, and entrepreneurial opportunities arising from CPEC integration, and argues that even cities not directly on the corridor route stand to benefit through secondary and tertiary economic linkages.

Keywords: China-Pakistan Economic Corridor (CPEC), Household Income, Economic Development, Employment Generation, Infrastructure Development, Entrepreneurship.

KICMR-26-090 | AI & TECHNOLOGY

The Invisible Arbitrator: AI, Financial Exclusion and Systemic Risk in the Global Payment Network

Author(s): Mr. Hamza Khan
Institution: *KASB Institute of Technology (KASBIT), Karachi*
Reference No.: KICMR-26-090 | **Research Domain:** **AI & Technology**

Abstract

Visa Inc. operates at the very heart of global commerce, processing over 212 billion transactions annually across more than 200 countries. Yet beneath the sleek architecture of its payment rails lies a question that has received insufficient scholarly attention: as Visa accelerates its deployment of artificial intelligence across fraud detection, credit scoring, and transaction authorization, is it inadvertently constructing a new architecture of financial exclusion? This paper examines the intersection of Visa's AI-driven infrastructure, the structural vulnerabilities it introduces to the global financial system, and the disproportionate burdens placed upon low-income, migrant, and unbanked populations. Drawing on publicly available financial disclosures, regulatory filings, and contemporary literature in fintech governance, this study argues that Visa's AI systems function as invisible arbitrators that are opaque, self-reinforcing, and systemically consequential. The paper closes with a policy framework for accountability and inclusion.

KICMR-26-091 | ENERGY & SUSTAINABILITY

BP PLC: The Great Unraveling — BP's Retreat from Climate Pledges Under Financial Strain

Author(s): Ms. Jaweria Imran
Institution: *KASB Institute of Technology (KASBIT), Karachi*
Reference No.: KICMR-26-091 | **Research Domain:** **Energy & Sustainability**

Abstract

This paper investigates BP PLC's strategic retreat from its ambitious net-zero and climate commitments in the face of mounting financial pressures and shifting shareholder priorities. The study examines how BP, once a frontrunner in corporate climate pledges, progressively scaled back its renewable energy targets and emissions reduction timelines between 2020 and 2026. Drawing on corporate disclosures, investor communications, regulatory filings, and academic literature on corporate sustainability governance, the paper analyzes the structural and financial drivers behind this reversal. The study evaluates the tensions between short-term financial performance imperatives and long-term climate accountability, and assesses the reputational, regulatory, and investor relations consequences of BP's policy unwinding. The paper contributes to growing discussions on the credibility of voluntary corporate net-zero commitments and the governance mechanisms needed to sustain them under financial duress.

KICMR-26-092 | ISLAMIC FINANCE

Financial Cost, Knowledge, and Financial Recommendations as Determinants of Islamic Credit Card Usage Intention: The Mediating Role of Attitude in Karachi, Pakistan

Author(s): Ms. Arhama Moten
Institution: *KASB Institute of Technology (KASBIT), Karachi*
Reference No.: KICMR-26-092 | **Research Domain:** **Islamic Finance**

Abstract

Purpose: This study examines the impact of financial cost, knowledge of Islamic credit cards (ICC), and financial recommendations on usage intention toward ICC, and tests whether attitude mediates each of these three relationships, drawing on the Theory of Reasoned Action (TRA). Design/Methodology: The research is explanatory and cross-sectional, using a quantitative, deductive design. Primary data were collected via a structured, self-administered questionnaire (5-point Likert scale, adapted from Amin, 2013) from 332 respondents holding accounts at Islamic or conventional banks in Karachi, Pakistan, using convenience sampling. Reliability, normality, and mediation analyses were conducted in IBM SPSS v.24 and Jamovi. Findings: Financial cost, knowledge, and financial recommendations each have a statistically significant positive impact on usage intention, and attitude partially mediates all three relationships (mediation ranging from 43.4% to 77.1%). Financial cost shows the strongest direct path to attitude, while attitude shows the strongest path to intention across all three models. Originality/Value: While ICC adoption has been studied extensively in Malaysia, empirical evidence from Pakistan, a market with a distinct regulatory and religiosity-banking context, remains limited. This study extends the TRA-based ICC adoption literature to a Pakistani urban setting and offers practical guidance for Islamic bank managers seeking to design cost, awareness, and referral-based strategies.

Keywords: Financial Cost; Knowledge; Financial Recommendation; Attitude; Usage Intention; Islamic Credit Card; Theory of Reasoned Action; Pakistan.