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**ABSTRACTS**



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**KASBIT**

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## **Customer behavioral approach for using micro-Credit: analysis of rural community OF**

**Pakistan by Huma Nawaz**

Micro financing has become integrated in the financial system of Pakistan for overcoming increasing level of poverty. Approach of micro-credit by which small loan is landed to lower income people play a great role in enhancing poor ones income. This study investigates the level of benefits like encouragement for financial independence, mobilization and allocation of resources, female's control over resources, smooth cash flows, and decision making at family level due to micro-credit. The result should assist the micro finance institutions (MFIs) to ascertain whether micro-credit financial system is working properly. A survey of MFIs clients (Male and female) shows behavioral intentions and effects of micro-credit to fulfill their planned purposes of borrowings. Respondent's attributes the increase, to their standard of living, to micro-credit and MFIs efforts. Thus, this study indicates the planned used by micro-credit and minimal level of use of micro-credit for no planned purposes. It had been practically amplify that the increase in scope of micro-credit is necessary for poverty alleviation in Pakistan.

## **Determinants impacting the Organizational Performance of employees: A case study of Sui**

**Southern Gas Company, Karachi, Pakistan by Masood Mir**

This study explores various determinants those cause conflict at the workplace and affect individuals' performance, delaying work progress on work sites and create dysfunction, anxiety and depression of the teams deployed on such work and ultimately impacts the organizational performance. The approach used to address this issue is a combination of literature review, personal meetings and questionnaires filled-in by employees working at the chosen business; those are Sui Southern Gas Company Limited & Sui Northern Gas Pipelines Limited which represents the entire setup of transmission & distribution of natural gas in Southern & Northern regions of Pakistan.

This study adds the concept that conflict in the workplace is a natural byproduct of human interactions and presents a positive opportunity for growth and development. Some conflict can be prevented and, when necessary, conflict can be managed effectively. Conflict prevention, management and resolution can be achieved with awareness of typical sources of conflict, knowledge of interpersonal dynamics that may contribute to personal conflict responses, understanding the importance of trust in relationships and the development and usage of effective communication skills.

In dealing with conflict in the workplace, we place a lot of emphasis on resolving, however that is not always possible. In many cases, we may not be able to resolve the issue, but we can manage it and still have a productive environment.

## **Measuring the Effect of the Job Training on the Efficiency and Effectiveness of Employees;**

**A Case Study of KASB Bank Limited by Saira Ghaffar and Muhammad Faisal Sultan**

It has been observed that training play essential part in increasing employees' efficiency and effectiveness and organization prefer different type of training programs under different situations for their employees in order to

maximize their output. But most of the times organizations are seem to rely on the on job training for their employees as it not only produce significant impact on employees' efficiency but also increase their confidence level and understanding of different procedures which are related with different task and activities that are essential part of their duty. But in our country some of the organizations prefer off the job training programs for their employees as it saves their time and resources as compare to on job training programs. But the banking sector of Pakistan focuses on the other side of training program i.e. on the job training for the necessary training of their employees. That's why there is need of research which will explore the effect of on job training on employees' efficiency and effectiveness. For this purpose, KASB bank is selected and sample size of 35 respondents and after the analysis of statistical tests it has been proved that on the job training is more important that off the job training in order to increase the efficiency and effectiveness of the employees.

### **Impact of Absenteeism on Organizational Performance; A Case Study on SSGC Limited,**

**Karachi by Tooba Afzal**

Absenteeism refers to unauthorized layoff of the workers from their job. Absenteeism is a major problem for the top management in the workplace. Absenteeism needs to be addressed in all sectors of the economy since it leads to heavy losses in production and overall output and has also contributed enormously in shrink profits for the company. Absenteeism delays the effective implementation of the planned project, production and do affect the functioning of the organizations. In the present time when the economies require greater emphasis upon productivity and the economic and rational utilization of time and material at our disposal, it is necessary to minimize the absenteeism to the maximum possible level. Employee's absenteeism is being serious financial burden for businesses that desire to endure their struggle in competitive conditions in the emerging markets which has become an imperative issue to be resolved. In this research work, absenteeism of employees of Sui Southern Gas Company is analyzed. It is service industry in Public Sector and it is Pakistan's leading integrated gas Company. The research is conducted to recognize the various reasons for absence of employees that arose in Sui Southern Gas Company. The efficiency of the organization is affected by the irregularity of the workers. It is necessary to know the reason behind inefficient productivity as the employees are the back bone of any company. The study is therefore designed, to examine the approach used to minimize the habitual absenteeism and the likely causes in an organization and to develop an implementation plan for an absence management system that integrates the critical success factor. Primary data was collected from respondents by administrating a structured questionnaire and also through observations, interviews and discussion with the management of the organization. The sample size of respondent is 150 employees and Z-technique for proposition is used to test the formulated hypothesis. Taking control of the absenteeism is beneficial not only to the industry but also to the entire nation. The study will help the management in resolving the issues of Absenteeism and to control its effect and also cover the matters that are increasing because of irregularity of employees.

### **The Factor Influencing the Employees' Job Placement Through Recruitmnet Agencies in**

**Karachi, Pakistan by Syed Muhammad Waqar Hussain**

In Pakistan after the independence year 1947 there was no organization was working but in 1960's the first recruitment agencies were introduced considering the key issue in order to achieve better opportunity for both employer and employees. The Inclusion of manpower recruitment agencies in the world is considered the essential part of the current society and potential market of any industry. In this competitive era every employer wants a suitable person who has enough knowledge and skills of any required job and every potential employee or working staff wants an appropriate job or opportunity which can lead to them proper job satisfaction. There are some gapes as described in justification. In this some questions are arising like. What are the factors influencing the

employee's job placement through recruitment agencies in Pakistan? The answers to such questions are still being debated. Sample size the researcher used is 227 employees working in the organization. Data analysis technique was used multiple linear regression, This study contains factors influencing on employee's job placement through recruitment in Karachi, many firms were selected to know the impact of this research survey, after collecting the data it is observed that two of five independent variables are failed to reject null hypothesis, this result shows that people are not satisfied with the cost they incurred for finding the jobs through recruitment agencies as well as people believe that there is no such appropriate job match through the agencies, where as in survey remaining variables' results are seen that people are agree that recruitment agents are professionals, they reply quickly and they have proper employee screening method. I recommend to the readers that we have lack of understanding to cater people for their jobs, if some people take good steps and open a true recruitment agencies so many people will get good opportunities and get their best job match, employers do not need to find employees in dark and employers specially fresh graduates and masters would not need to be worry about their job.

### **The impact of Enterprise Resource Planning implementation on financial performance of bank: A case Study of Habib Bank Limited by Waseem ullah Qureshi**

It has been observed that ERP and its implementation is beneficial not only for the employees and for the motivation of employees but also for the success of business of business and for the correct decision making moreover implementation of ERP is also helping most of the organization in the betterment of their financial conditions specially in banks ERP is beneficial for the implementation of correct strategies and also in managing the financial with great care and ease. In Pakistan banking industry is also taking numerous benefits through the implementation of ERP almost all the banks are implementing ERP to increase business and to manage their resources that's why there is need of descriptive research which will explore the effect of implementation of ERP on the banking sector in Pakistan. The main objective of this descriptive researcher are measuring the effect of ERP implementation on the return on assets, studying the effect of ERP implementation on business performance and analyzing the impact of ERP implementation on the increase of sales the organization selected for the research is Habib Bank Limited and the sample size for the research is 50 respondents and after the evaluation of statistical tests placed on different hypothesis it has been proved that ERP implementation increases the sale and return on assets and also increase the overall business performance of the bank

### **Analysis of GDP and Macroeconomic Variables on Economic Growth of Pakistan by Saira Faheem Khan**

GDP presents the economic growth of Pakistan, but continuously it goes down due to some macro-economic factors, which is an alarming situation for the government of Pakistan. The main ambition of this study is to interrogate the four selected independent variables which impacts on GDP (Gross Domestic Product) of Pakistan. This study expects to incline understanding that GDP performance hit positively or negatively in short or long run by Inflation, Unemployment, Foreign Direct Investment and Import prices of goods and services. It also elaborates the last 30 years data of Pakistan's Economy for the period of 1983 to 2012 of each variable and apply several statistical techniques, through these techniques develop five structural equation modeling is used to narrate causal relationship. The outcome of this research work suggested that need attention of the government of Pakistan to control inflation through effective and efficient monetary policy, to increase employment chances by the supporter of establishing new industries and advance infrastructure. However, Government of Pakistan should support Pakistan's export rate in order to decrease heavy import prices and always encourage foreign direct investments as well. These outcomes will be helpful to manage the economic growth rate of Pakistan.

## **Enhancement in Entrepreneurial Succession: Trivial Focuses On Knowledge Base**

### **Enterprises (KBE) by Sameer Paul and Shariq Ahmed**

The rational principals provide the cognitive support for developing countries at utmost level through awareness towards practical approach and impracticable ideas. The aim is to present the consequences of a rigorous evaluation of a novel model of Knowledge Base Enterprises (KBE). The study restrain towards empirical and panoramic analysis of known and unknown variables which comprehensibly highlight the significance of knowledge base enterprises, by having entrepreneurial intentions, attitudes and motivation. Further the questionnaire is design to calculate the statistical data. The role model of the knowledge base enterprises (KBE) has been thoroughly investigated and tested. The study presents the modes to train students and fresh personal's which devise the entrepreneurship and innovative concepts for the beginning entrepreneurs. Further study focuses on the student mind growth towards enterprises and economic development. The basal study provides cognitive information which opens new horizons to polish the mental capability that used to looked quality as intangible parameter which highly depends on training and awareness sessions of entrepreneur knowledge contributor. The main contribution of the article is re-evaluating the role of the knowledge base enterprises (KBE) as a tool for knowledge management.

## **Determinants of Capital Structuring; Growth and Financing Behavior of Firms of Cement**

### **Sector in Pakistan by Raheela Haqqani and Kiran Zehra**

In finance, capital structure is the combination of debt and equity, that how a firm finances its overall operations and growth needs by using different sources of funds. In this paper, researchers intend to identify the determinants for optimum level capital structuring in cement sector of Pakistan listed in Karachi Stock Exchange. The researchers identified that growth, size of the firm, profitability, and tangibility of assets has an effect on leverage of the firm. For this purpose 12 firms out of 20 firms listed in Karachi Stock Exchange (KSE) has been selected and data from 2006 till 2011 has been analyzed using Regression, Correlation and ANOVA to examine the determinants of capital structuring in cement sector. The results showed that firm size and tangibility of assets have positive relationship with leverage in a firm whereas prfitability and growth has negative relationship with leverage. This study will help organization to analyze their capital structuring needs on the basis of debts and equity. Furthermore, it will increase the knowledge base of students, researchers and managers related to capital structuring.

## **Early retirement intention of experienced employees and bridge employment by Dr. Noor**

### **Ahmed Memon**

Early retirement followed by bridge employment is a widely prevalent practice in the developed countries. There are pros and cons for this action. The motivation for an early retirements are low compensation package, less yearly leave, less job authority, less job independence and more or frequent late seating. These variables we used to conduct a primary survey. The survey was conducted in the national pharmaceutical companies of Karachi. The result confirms these hypotheses.



## **Analysis of Ijara Financing and its growth in Pakistan by Nousheen Abbas Naqvi**

Pakistan is among those countries who played an imperative role for promoting Islamic Banking and Finance. Islamic Banking industry has dramatically grown and its annual growth rate is more than 30 % during the past few years. (SPB-IBB-June 2014) and it has nationally achieved around 10% of the total market share of overall banking industry (SBP: Strategic Plan Islamic Banking Industry of Pakistan 2014 – 2018). Ijara financing is one of the most popular modes of Islamic finance and its total share is 8.5% of overall financing during the recent year up to June 2014 (SPB-IBB-June 2014). Currently there are 5 full fledged Islamic Banks, 461 Islamic Banking branches of Conventional Banks are working as of June 30-2014 in Pakistan (Banking Policy & Regulations Department, SBP). Researcher has selected the leading Islamic Bank, Meezan bank as a case study, the aim of this study is to analyze the Ijara financing and its growth. Deposits & other accounts and Share Capital are used as an independent variables and Net Ijara Investment is taken as dependent variable. Data is collected from financial statements of bank (secondary source) for the period of 7 years from 2007 to 2013. Results of the study show that all the estimated coefficients are significant.

## **The Impact of Poor Loan Re-Payment Behavior on the Bank Profitability by Syed**

**Muhammad Saqib**

The purpose of this paper is to find out the factors that affecting the Poor Re-payment behavior of borrowers' and its impact on the Bank Profitability. Furthermore, this study will be focusing on the borrower payment behavior changes and its impact on the bank profitability. Literature shows that a Bank provides the loan to borrower to earn profit but due to Poor recovery of loan the bank can face losses and it can also affect the over-all performance. There are different factors related to Poor recovery behaviors and bank profitability including Interest Rate, Inflation, Country Instability and improper utilization fund. These factors influence the borrower's behavior. In Addition, due to Poor recovery of loans the Non-Performing loan and default rate increases, and this serious issue also affect the bank's over-all strategies to overcome the Non-Performing Loan. Because of this problem the bank cannot fully entertain the new borrowers or sometimes stops the operation. This study also focuses over-all result according to which the bank profitability and efficiency are decreased. The Poor Re-payment behavior not only affects bank profitability rather in-stabilize the whole economy, For overcoming this problem the bank's usually set a provision of Non-Performing Loans before starting the new product. This research will be conducted by 200 respondents from the sample of bank employees, who are serving in recovery departments. It will be a descriptive study in which primary data will be acquired through like-scale-based questionnaire and it will be analyzed on computer software SPSS Version 16.0. The conclusion of this research will be portraying the relationship between Poor Re-payment attitudes of customer and bank profitability. Furthermore, there will be furnished viable recommendation for the stakeholders.

## **Impact of Employee Motivation Leads to Employee Retention By Madiha Naeem Qureshi**

**and Shumaila**

In this study, our aim is to find the impact of employee motivation to retain in the organization Identifying relevant motivation and satisfaction factors is the key for their retention (and, of course, dissatisfaction factors). Motivated and satisfied employees are more likely to stay with their companies. The purpose of this research was descriptive in nature; investigation was causal with moderate research interference. The unit of analysis was individual and the time horizon was cross-sectional collected primary data using questionnaire from 50 numbers

of people from different offices (i.e.; Karachi). We used statistical analysis on this data, using WILCOXON TECHNIQUE and KOLMOGEROV TECHNIQUE (KS-D). The results showed on the basis of Wilcoxon, we said that there is no difference between in benefits & rewards on employee loyalty and from KS-D method, the results showed that there is no impact of motivation in employee retention. So we conclude that if the employees are motivated by their organizations then organization lead to employees' retention.

### **How to Implement Dress Code at IBA Jamshoro by Salar Hussain and Murk Mari**

The topic of this research is How to implement dress code at IBA, Jamshoro, our research will explore the views of students of our institute how they feel and behave towards the implementation of a dress code. The respondent of our research will be the students of all classes. our research will be conducted through quantitative research consist of a questionnaire of eight questions and we will make our conclusion based on the response given by students through answering simple eight questions.

### **A Study of the factors that influencing consumer intention to adopt online purchasing by using Business to Consumer (B2C) social media websites by Imran Hajani**

Main points (250 words): This project investigated the factors influencing consumer intention to purchase online by using Business to Consumer (B2C) social media websites. Theoretical framework used for this study was adopted from Technology Acceptance Model (TAM) with three independent variables. Convenience sampling method was used with a total of valid 205 respondents, which included student, professional and internet users of Karachi, Pakistan. Pre-testing Data was collected through self-administered questionnaire and posttest electronic data was collected from over the Web or via email on the basis of close ended questions containing Likert scale, Nominal Scale and multi-item scale for variables under investigation. Results indicated that there was no significant relationship between dependent variable "Intention towards online purchasing" and two independent variables "Social media" and "Ecommerce Market Pace" but there was a significant negative relationship found between dependent variable "Intention towards online purchasing" and independent variable "Security". The findings from this research would be useful for organizations, enterprises and firms that are planning to work on with B2C E-Commerce social media websites and for the consumers that are students, professional and internet users of Pakistan, to avail the advantage of online purchasing.

### **The Role of Public Debt and Explicit Liabilities in the Economic Growth of Pakistan (1998-99 / 2007-08) by Syed Sabir Ali Jaffery**

Attempt has been made in this study to analyze and evaluate the role of public debt in the economic growth of Pakistan during the FY99-FY08 decade. To achieve this objective, the study is split into three facets as: (i) magnitude of public debt and pace of its increase; (ii) growth of various economic segments culminating in the increase in country's GDP; and (iii) pace of economic growth as a sequel of rate of increase in public debt.

The study is primarily based on the secondary data taken from the relative annual reports of State Bank of Pakistan. Sparingly, however, Pakistan Economic Survey is also resorted to. Other literature relevant to the topic to which this researcher had an access was also thrashed out to conclude more meaningfully.

As supported by the data, the magnitude of Pakistan's public debt is colossal and the pace of its increase over the period has been alarming. However, the analyses undertaken relating to the debt and growth rates of various

economic segments led to the conclusion that its overall economic growth was not commensurate with its debt portfolio.

The main contributor to the economic growth was the service sector, whereas the agriculture and the industrial sectors fell short of expectations. While concluding, factors responsible for this state of affairs have been identified and viable corrective measures recommended.

### **Impact of Financial and Operating Leverages on firm's profitability: (Case study of consumer product companies in Pakistan) by Saeeda Habib**

The objective of the paper is to recognize the impact and relationship between the financial and operating leverages on firm's profitability of the consumers' product companies of Pakistan. Return on equity (ROE) of a firm is a key factor of the growth rate of its earning. The study sample included two Consumers' product companies on the Karachi Stock Exchange extended from the period 2002 to 2013. Data analyzed by descriptive statistics, correlation and regression model; the dependent variables comprised of Return on Equity (ROE), Return on Assets (ROA) and Net Profit ratio whereas the independent variable was the leverage ratio.

### **Developmentally Appropriate Practices in Early Childhood Education: Perceptions of Practitioners by Shelina Bhamani**

The aim of this investigation is to explore the perceptions of practitioners related to developmentally appropriate practices (DAP) in early year's educational settings. Two main research questions were aimed for this inquiry; i.e. a) what are the perceptions of the practitioners about using DAP in early childhood settings and b) what are the advantages and challenges in following this approach. Qualitative phenomenology design was opted for this study and a sample of 10 early childhood education experts was sought using convenience sampling method. The data was analyzed using manual thematic analysis. The findings of the research study revealed that practitioners do emphasize on using DAP in early years education setting if the primary care giver or the deliverer is fully trained and aware of this approach; several advantages pertinent to child developmental health were shared and challenges of resources, finances and awareness of primary caregivers were apparent in the results.

### **Main Changes in Consumer Buying Behaviour during Economic Crisis in Pakistan by Syed Nadeem Azmat**

This research is concerned with the new consumer behavior has faced during economic crises. For a fragile economy like Pakistan, where coping with even a single economic crisis is difficult that followed in quick succession the unparalleled flow in commodity prices and then the global recession, a possible fall in remittances from abroad, reduced output growth, fiscal tightening, falling exports and a depreciation of the exchange rate. Contemporary the research is recognized the impact of Global Financial Crises on consumer behavior in Pakistan, with the sequence of change that interrupts not even the perception of consumer mind but also affect the overall behavior during, before and after the recession. This led a policy needs to define to make inflation on its stability that can increase the buying power of the consumers.

## **Revalidation of random walk theory using data from Karachi Stock Exchange by**

**Muhammad Saleem**

The daily prices of 25 sectoral stocks listed on KSE-100 Index and daily levels of KSE-100 Index ( i.e. market) were collected for the sample period from Jan 1 2009 to June 2012 i.e. 871 operational days. The descriptive, such as, mean standard deviation, maximum and minimum, skewness and Kurtosis, showed high volatility in the stocks than in the market. The skewness shows 9 stocks with long left tail and 16 stocks with long right tail and market with long right tail. The Kurtosis in 22 stocks is leptokurtic and three stocks showed platykurtic distribution about mean.

To test randomness, stock-wise graph of the closing prices and also closing levels of index drawn which reflected the randomness. The daily closing stock prices and closing KSE-100 Index levels have then been transformed into log returns. For testing randomness statistically, The serial correlation test for each stock and market for 36 lags and for the joint hypothesis LB Q\*-Statistic for 36 lags were applied. The result of serial correlation showed significance at 25 lags out of 36 lag in twenty two stocks, reflecting information for prediction of prices and returns. Three stocks do not show any significance at any lag. The market shows significance at four lags containing information for prediction of levels of index and market returns. The LB Q\*-Statistic for joint hypothesis showed that 12 stocks did not exhibit random walk behaviour and 12 stocks exhibited random walk behavior and only one stock reflected mixed behavior. The market showed random walk behaviour. In 12 stocks which did not exhibit random walk behavior, the discovery of fair price could be hindered by the market players and price prediction was possible by using technical analysis. In 12 stocks which exhibited random walk behavior, discovery of fair price was possible and use of technical was an exercise in futility. In one stock which reflected a mixed behavior, a thorough investigation might be appropriate for investing. However, the overall character of the market was of fair price discovery and discouraged use of technical analysis. Thus, the results of the study are conflicting with previous studies as well and dealing in stocks at the Karachi Stock Exchange needs special care.

## **Critical Success Factors of Knowledge Management Systems Implementation by Abdul**

**Samad and Musaddiq Rahim**

To obtain the competitive advantage of knowledge management, firms have to recognize significant sources. For the organizations, implementation of knowledge management system (KMS) become a key challenge Hackett (2000). Aim of the study is to find out the relationship of employee training, leadership, performance management and information system infrastructure with knowledge management implementation. Despres and Chauvel (1999) stated that implementing the knowledge management there are two popular ways one is knowledge base and second is intranet. For the competitive advantage recently the corporate leader realized that employee knowledge is critical resources for the organization so within the organization encourage employees to share their knowledge to each other. Ow et al (2001) Researcher used regression as a statistical tool in this correlation study. In this paper author collected information through questionnaire. The questionnaire was distributed among 35 respondent. Moreover, on the basis of statistics the author concluded that infrastructure and leadership have significant relationship with knowledge management implementation.

## **The Impact of Knowledge Management Processes on Business Model Innovation by Syed**

**Faraz Hasan and Saima Zaib Durrani**

The purpose of this research is to fill in the gap between knowledge management and the business model innovation. In this research paper the relationship between KM and business model innovation is discussed. With this study we will analyze process and effects on business model innovation resulted by knowledge management. The basic objective of the study is to reconcile the literature on knowledge management and innovation in organizations. The study seeks to examine and elaborate the linkage between knowledge management process and innovation process of business model to dig out the important relationships and flows of activities.

## **The influence of working capital management components on corporate profitability: A survey on cement sector of Pakistan by Hyder Ali**

Even though, the cement sector plays a major role in the development of the Pakistan economy, they are facing with huge challenges including inadequate financing and poor working capital management. Working capital management is expected to enhance the profitability of enterprises. The aim of this study is to explore the working capital management practices of cement industry using inventory and trade credit as factors.

Quantitative research method has been used The study used secondary data taken from financial statements analysis of companies (non-financial) listed at Karachi stock exchange published by state bank of Pakistan statistics & DWH department. The statistical population includes all 17 cement companies in Pakistan. A panel data will be used in this study over a period for the six years 2008 to 2013. A database with all numbers and calculations was then constructed in Excel in order to easily transform the numbers into SPSS where the statistical tests were done. As statistical test the Pearson's correlation was used to find if there is and correlation between working capital and profitability, stock return, beta and standard deviation.

To test the relationship between WCM and firm profitability, this research chose to test profitability through Return on Assets and Gross Operating Profit as dependent variables. To test WCM the number of days accounts receivable, the number of day's inventory, the number of days accounts payable, the Cash Conversion Cycle and the Net Trade Cycle are chosen as the independent variables.

The study is based on quantitative, using accounting ratios as a measure of profitability. Formal record keeping on inventory, stock take, the use of cash and sales budgets, the application of inventory management tools and order cycle delivery time were discussed as practices for managing inventory. Dependent variables; gross profit ratio, operating profit margin and return on total assets were used as measures of profitability,

The findings showed that cement sector make a good attempt at managing working capital well through the adoption of effective inventory and trade receivables management practices. The firms selected show signs of stable profitability. The firms exhibited a high recovery on debt and also recorded high levels of inventory which increased their current assets relative to current liabilities.

## **Impact of Fleet Finance to Corporate Clients in Islamic Banks of Pakistan; A Case Study of**

### **Burj Bank Ltd by Syed Muhammad Salman Jawed**

The Islamic Banking is widely operational all over the world and with the increase of various products availability having competition between Islamic & Conventional Banking services providers are also increasing in every country. Customers such as Individual & Corporate are very conscious about the service quality, perceived value, satisfaction etc. The Perception of client about different services and products are offered by different banks varies according to the need etc. The consumer behavior and perception will impact significantly on the selection of financing mode offering in the market.

This study will aim to investigate the role of Consumer Financing in Islamic Banks .The main purpose of this empirical study is to bring improve profitability through Vehicle Financing of Islamic banks by changing alternative role into positive as a new role. Specific objective is to enhance the growth in financial prospect of Burj Bank through vehicle financing to their Corporate Clients. The background of the study describes the factors of vehicle financing in Pakistan and it reveals that the same is being played a great role in banking sector but due to rivalry impact within banking sector especially in Islamic banks, therefore role is being affected. Moreover, the findings of the study will attempt to bridge the gap between Corporate Clients and Burj Bank .The important factors are Competitive rates and other ancillary having Value added services which have important effects for choosing the above mentioned product.

The target population will be Conventional and Islamic Banking customers and both quantitative & qualitative method would be used to analyze the data. Sample size comprises over 250 to 300 and to achieve the objectives, primary data will be collected through likert scale questionnaire. For analysis of data statistical tool SPSS will be used.

This study reveals that role of Vehicle Finance is very significant in Islamic Bank for a corporate clients , particularly in Burj Bank as a distinctive segment and this will discover the opportunity for the target market, allowing them to get the long term benefit while selecting the same.

## **An Empirical Investigation on Gender Harassment in an Organization by Fazila**

### **Muhammad Ali and Sabeen Ali**

An organization is an institute or a workplace where male and female worked together, in order to achieve company's goals and objectives by offering wages and salary. During a employer employee relationship many problems have been faced by the employees whether male and female but the most severe and critical issue faced by the female employees is harassment, which affect the working efficiency of women in a large scale, due to this a female employee become scared at workplace which might result in female employees turnover. In this research, researcher tends to find out the factors which play a vital role in enhancement of harassment in an organization. In order to explore those factors researcher used a questionnaire which is based on social support, gender discrimination and organizational environment. The sample size is 75 and convenient sampling technique has been used. A quantitative analysis of questionnaire is conducted for working women analysis and methods which are used for the analysis of data are Correlation, Regression, Anova and Goodness of fitness. This research helps in making strong strategy and plan of action to reduce harassment in an organization by implementing strong rules and regulation which provide a peaceful, indiscriminate and supportive social environment, which is also increase the working efficiency of women.

## **Impact of Energy Consumption on Economic Growth Rate (GDP) in Pakistan by Hafiz**

**Muhammad Saad**

The purpose of this paper is to find out the relationship between energy utilization and prices on GDP rising rate. Energy has its influence and impact on economic growth rate defining the macroeconomics variables in the country. GDP rate of growth is always depending on the use of energy and it has a major role in any country. This research will try to evaluate the impact of energy requirement and usage on the economic growth rate. For this research the method used is quantitative and result will be depending on the basis of correlation analysis. In this survey, statistics have been compiled from three sources and target population is power distribution and power generation industry. In this research time series data will be taken from 1980-2010. The conclusion of the research shows the relationship between the energy utilization and GDP rising rate.

## **Preference of Customer in Selecting Informal Clothing Brands: A Quantitative Analysis on**

**Bonanza by Raheel Farooqi**

The purpose of this study is to investigate the impact of brand image toward young consumers' perception in selecting informal clothing brand. A survey will be conducted from approximately 400 consumers from Karachi and will be prioritized by SPSS 16.0. The data analysis will be conducted by descriptive research in terms of questionnaire will be used on likert scale. The result will reveal that mostly young consumers are highly concerned about brand image, celebrity endorsement, price, quality availability, variety and style.

## **Factor Affecting the Advertising Strategy of Admission in Private Universities in Karachi**

**by Saif ur Rehman**

This paper explores the different factors for the choice of universities on private sector for the undergraduate students. Different universities make different strategies including fee concession, scholarship, extra-curriculum activities concession, online facility and web graphics. Over the last few decades the need of advertising has become the more critical organizational effect on the universities. Reason that advertising made focus the whole population and effect great impression on the local community. Magazines, internet and seminars are advertising the universities. Higher Education Commission organizes and monitors the standards of all government and private universities regarding prospects and academic curriculum. Literature shows that the institutions of higher education have been notoriously slow in adopting the changes in their environment, especially in their students market need. This research is based on quantitative data of 200 respondents. Result shows that the relation between advertising is positive.

## **A Critical Analysis on the Impact of Billboard Advertising Over Sales of Gul Ahmed**

**Textile Pakistan by Sadia Malik**

This study critically analyses the relationship between billboard advertising and sales. It is an important promotion mix tool in the textile sector in Gul Ahmed Pakistan. Gul Ahmed is the famous textile company in Pakistan which is

not only a local supplier but also importing its fabrics in different countries. Advertising is one the best tool to bring awareness among the ultimate customers. Billboard advertising is types of outdoor advertising which attracts ultimate customer and motivate them to buy a particular product. The continuous reliance on billboard advertising by textile manufacturers suggests an appreciable level of trust in it as a visual communication tool to increase sales. Literature shows that the use of other tools to create awareness and attract customer for a fabric has been used to a limited extent. This research work explores that Billboard advertising is more influencing, attracting and helping in retaining customers. The quantitative data will be analyzed based on objective of the study. Secondary data will be acquired from 2005 to 2013 of billboard advertising cost and sales of Gul Ahmed textile Karachi and it will be critically analyzed in which cost of billboard advertising is an independent variable. Furthermore, sales will be used as dependent variable by statistical tool to find out the impact of it. It will be investigated that billboard advertising has positive relationship with sales.

**Measuring the effect of various factors which influence the Customers to adapt internet banking; A case study of Dubai Bank Islamic Pakistan” by Raheela Haqqani**

It has been observed that customers prefer those services which earn them various advantages in banking sector customer prefer those services which not only give them value and advantage but also give them ease and customized access to their banking needs. In Pakistan internet banking now become the essential for each and every bank to earn the customers believe and increase their customer loyalty but it has been observed that customers are reluctant to adapt the service of internet banking because of security, privacy and customization issues. That’s why there is a need of descriptive research which will explore the effect of various factors which influence the customers to adapt internet banking. The organization selected for this research is Dubai Islamic Bank Pakistan and the main objectives of the research are exploring the effect of customization on the preference of the customer to use the service of internet banking; studying the effect of security on the preference of the customer to use the service of internet banking and to identify the effect of innovation on the preference of the customer to use the service of internet banking and after the statistical testing it has been proved that customer prefer those banks which provide them internet banking to take care of their banking needs and customization, security and innovation are the essential components of the service of internet banking which enforce customers to use the service of internet banking.

**Measuring the impact of job enrichment on the job satisfaction and motivation and organizational commitment of employees; A case study of Karachi Golf Club by Fazila**

**Muhammad Ali and Hussam Ahmed**

Job enrichment is the strategy of human resource management which is used by the organizations to increase the level of motivation and satisfaction of their employees job enrichment is also the main factor which increases the retention rate of employees and decrease in organizational expenses of the company but sometimes increase in responsibility decreases the commitment and enthusiasm of the employees due to which their efficiency and effectiveness decreases moreover sometimes employees have to work for additional hours as the result of job enrichment which is resulting in the higher turnover and decrease in the employee morale and commitment. In Pakistan job enrichment is the common practice of human resource department specially in pharmaceutical sector and job enrichment has been practiced more often as compared to another other industry and this strategy results in different ways for different organizations sometimes organizations become able to achieve their goals



and objectives and the commitment and satisfaction of the employees has been increased but sometimes due to increase of burden and responsibility the efficiency and effectiveness of the employees has been decreased that's why there is a need of descriptive research which will explore the effect of job enrichment on the workers of the golf club for this research the selected organization is Karachi Golf Club and the sample size for this research is fifty respondents and the main objectives of the research are To explore the effect of job enrichment on the employee satisfaction; To identify the effect of job enrichment on the employee motivation and To study the effect of job enrichment on organizational commitment of employees and after the statistical testing and analysis it has been proved that job enrichment increases the employees satisfaction, motivation and organizational commitment.

### **Impact of Establishment of Benazir Bhutto Shaheed University Lyari (BBSUL) on the**

### **Future development of the society of Lyari: Evidence from students of BBSUL by Gobind**

**M. Herani, Mehak Kanwal, Zehra Aqsa, Sana Paras and Alia Majeed**

The purpose of this study is to investigate the impact of establishment of BBSUL on the future development of Lyarian's society. Specific objectives are to study the impact of establishment of BBSUL on its attributes of future development (Women empowerment, sound environment, quality education, quality management, broader range of job opportunities, economic development, upward mobility of students, moral development of Lyarians, reduction of poverty, good identity of Lyarians, skillful workforce, suitable employment through education, awareness about girl's education, reduction of racial prejudice and racism, socio economic development, intellectual and moral status of people, affordable fee structure, improved social cohesion, social mobility, social capital and political stability, improved literacy rate, decline poverty rate). It is observed that in spite of living in Karachi the metropolitan city Lyarian's are less educated, but they are intelligent and piece loving people. They respect their elders and teachers and want to get education, but there were fewer opportunities of higher education and employment for them. As this BBSUL is still in early phases but its first batch of LLB and two years bachelor in Business Administration, Commerce and Computer Science is passed out. Other students have reached in 6<sup>th</sup> semester. Keeping in view of the above facts it was felt that opinion poll of Lyari students be taken about the feedback establishment of BBSUL to improve the lacking and prepare new models as required by local people. That is why researchers wanted to conduct research on this topic. Methodology used in this study is qualitative, explanatory, and interview from students of 6<sup>th</sup> batch of Business Administration. The findings show that people of Lyari are happy with establishment of BBSUL and feel changes in overall society's environment and expect good result in future. It is recommended that more faculties should be developed and more encouragement be given to students. Special stipend for all girl students be given relaxing the criteria of passing courses. Donors, philanthropists and planers should encourage to poor students by giving them financial and moral support.

**Measuring the impact of job enlargement on the satisfaction, motivation and organizational commitment of employees; A case study of Hilton Pharma Karachi by Misbah Khan and M**

**Faisal Sultan**

Job enlargement is the strategy of human resource management which is used by the organizations to increase the level of motivation and satisfaction of their employees job enlargement is also the main factor which increases the retention rate of employees and decrease in organizational expenses of the company but sometimes job enlargement decreases the commitment and enthusiasm of the employees due to which their efficiency and effectiveness decreases moreover sometimes employees have to work for additional hours as the result of job enlargement which is also results in the higher turnover and decrease in the employee morale and commitment. In Pakistan job enlargement is the common practice of human resource department specially in pharmaceutical sector and job enlargement has been practiced more often as compared to another other industry and this strategy results in different ways for different organizations sometimes organizations become able to achieve their goals and objectives and the commitment and satisfaction of the employees has been increased but sometimes due to increase of burden and responsibility the efficiency and effectiveness of the employees has been decreased that's why there is a need of descriptive research which will explore the effect of job enlargement on the workers of the pharmaceutical company for this research the selected organization is Hilton Pharma and the sample size for this research is forty respondents and the main objectives of the research are To explore the effect of job enlargement on the employee satisfaction; To identify the effect of job enlargement on the employee motivation and To study the effect of job enlargement on organizational commitment of employees and after the statistical testing and analysis it has been proved that job enlargement increases the employees satisfaction, motivation and organizational commitment.

**Abdullah Khan**

**Muhammad Raghif Zafar**

**Thesis 1**

**Foreigner 1**

**Dr. Gobind 1**

**Dr. Gobind 2**