



# KASBIT RESEARCH CONFERENCE 2016

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**KASBIT RESEARCH CONFERENCE 2016**

# DAY-01



# KASBIT RESEARCH CONFERENCE 2016

SESSION-1

ROOM-1

## **Sensitivity of Islamic Financing towards Monetary Policy Shocks and Real Economic Determinants: A Structural VAR and Innovation Accounting Approach**

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### **Abstract**

Islamic finance industry is rapidly developing and there is a growing need to understand the implications of various economic and financial determinants on Islamic financing. This study evaluates the impact of monetary policy shocks and the interlink ages between Islamic Financing and Real Economic and Financial Determinants like interest rate, price levels, real output and stock prices along with other explanatory variables with well-established and long standing economic theory for the economic settings of Pakistan. Utilizing quarterly data from December, 2006 to December, 2015, as expected the response of Islamic Financing towards monetary policy shocks is different from that of conventional financing, commensurate with the literature, as the former is involved in interest free instruments and practices. A common belief is usually held that Islamic Financial Institutions are immune to monetary policy shocks particularly innovations in interest rate. However this has not been assessed in the case of Pakistan to the best of our knowledge and this study is an endeavor to traverse this particular gape. Furthermore the study employs Structural Vector Autoregressive approach (SVAR) to uncover the underlying 'structural' influences of real economic and financial determinants on Islamic Financing. Based on impulse response functions and variance decomposition analysis, together known as innovative accounting approach (IAA), the study further sheds light on the behavior of Islamic financing towards innovation in these determinants in the case of Pakistan

**Keywords:** *Islamic Financing, Macroeconomic Determinants, Monetary Policy, Structural VAR, Innovation Accounting.*



# KRC-2016 **KASBIT RESEARCH CONFERENCE 2016**

## **Socio – Economic Transformation in the Developed Countries: Challenges for Muslim World – Leadership**

Syed Zaheer Haider Zaidi

### **Abstract**

Islamic teachings inculcate leadership in the followers' right from grass root level, comprehensively. Where not only leaders are developed but Islam disciplines the followers also; this is based on the natural fact that everybody cannot be a leader. This topic is dealt with at: Individual Level, House Hold Level, Community Level [or even beyond]. For this paper it is attempted to see what the role of leadership in developed societies is and what its status in the Muslim world is. Moreover, it would be attempted to see what changes / fine-tuning, in this regard, present Muslim world needs, to climb the development chart.

The best and true friend of man is his Wisdom and the worst enemy is Ignorance. Successful is the man who travels in the light of his knowledge, sees more than others, makes best use of the available resources and can transform vision into reality. This is valid for the groups of persons, societies and even for the countries. We see that this very philosophy is one of the basis of division of the world in different groups, namely; group of developed countries, group of under-developed countries, group of undeveloped countries and group of countries occupying below-zero position on the axis of development. Development, to a greater extent, cannot be delayed / ignored for the want of abundance in resources. For example, access to the sea is a great resource, for a country, but we see that some "land-locked" countries [like Switzerland, Luxembourg and Lichtenstein] are quite affluent. To the contrary we see countries which have lot of resources yet they are quite backward, painfully, many Muslim countries are in this group. The developed countries, basically, have near-perfect interaction of social and economic factors. Variations in the quality of such interaction cause the societies to progress, stagnate or regress.

Development itself is a systematic process that is the developed countries, of course, have a long history of struggle [including exploitation of poor nations] before they reached here. As a matter of fact they used socio – economic transformation as the driving force, to progress.

On the other hand we see that in, most of, the Muslim countries, socio – economic and socio – cultural imbalances do exist. Such imbalances are acting as the catalyst to take most of the Muslim countries very low on the ladder of development. This is increasing the gap between them and the developed countries, making developed countries far too developed to compete. Thus enhancing the challenges for Muslim world, many fold.

Since this scenario has been developed by the imperfect mix of social, economic and cultural factors, therefore, the same would be redressed using the said factors, with emphasize on the





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effective leadership. As a matter of historical fact, if we have to name one thing responsible for the fact that Muslim countries are placed very low on the ladder of development, then it would be “bad Leadership”.

The teaching of Islam have exhaustively covered each and every, even trivial, aspect of human life including social, economic and cultural factors. Moreover, Holy Prophet pbuh has set, till the last day of judgment, the most perfect standards of leadership. Merely, enforcement of the policies and teachings of Islam is required, to travel upward on the development chart.

**Keywords:** *Land-Locked, Abundance, Affluent, Socio – Economic and Socio – Cultural*



# KASBIT RESEARCH CONFERENCE 2016

## Blended Leadership Model for Private Educational Institutions

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### Abstract

The private education industry today is taking hype in excelling in becoming one of the 'for profit' businesses. The rise in quality standards demanded by the parent community today is enabling the school systems to invest finances in competing for a world class quality education that will not only enable students to secure admissions in good ranked higher education institution but also have a sound standing in the society. Leading educational institutions in the 21<sup>st</sup> century are extremely challenging and tasking. The leaders in educational setups face innumerable amount of issues pertinent to identifying emerging needs of the society, aligning curriculum in accordance, managing human and material resources, financial management, coordination and communication, quality assurance and self-management. Several studies have highlighted that educational leaders often have to play quite a few roles in a single state of affairs; consequently, they always shift their leadership and management style to suit the need of the situation and stakeholders approaching them. This change and shift in their leadership style is a result of them being aware of the fact that no one leadership style can be adapted to a particular incident. Considering the need of becoming more aware of the genres of educational leaderships, there is a growing need between educational managers and specifically school heads to become more aware of the various leadership styles and its magnitudes. Taking into account this emerging prerequisite of an educational leader this study is designed to investigate the various educational leadership models followed by a phenomenological study on the perspective of educational leaders on the best leadership practices to manage private educational institutions. Qualitative phenomenology was chosen to carry out this investigation and a total number of seven educational leaders were chosen from leading school systems of Karachi. The data were analyzed using manual thematic analysis and as a result of analysis a blended model of educational leadership was developed. The results of the analysis revealed that leaders of educational institutions firmly believe that no one leadership style can be adapted to run a successful educational institution, but a blend of different leadership styles to suit different scenarios and situation. The model of blended leadership outlays the process of taking a decision of blending different leadership styles to inform a decision.

**Keywords:** *Blended Leadership, Educational Leadership, Management*



# KASBIT RESEARCH CONFERENCE 2016

## Branding Advertisements to Capture Viewers' Attention

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### Abstract

Brand elements and their psychological impact on consumers caused due to exposure has been an area of interest for many researchers, however there are only few researches which have actually rationalized the use of brand elements in advertisements in order to enhance attention, transference and recall of the advertised message (Wänke, Andreas, & Dorothea, 2007). There are scholars who are against the use of brand elements in commercials and states that more focus should be given on creativity (Baker, Honea, & Russel, 2004) (Childers, Heckler, & Houston, 1986). This study tested whether brand elements have any impact on consumers' attention when used in televised commercials by exposing viewers with digitally edited commercials in order to cross compare the attention levels between the brand elements.

**Keywords:** *Psychological, Rationalized, Televised, Digitally*



# KASBIT RESEARCH CONFERENCE 2016

**SESSION-1**

**ROOM-2**

**“Promotional Strategies Used To Achieve the Greater Sales Volume in Modern Trade”**

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## **Abstract**

The objective of this study is to find what the major impacts of Promotional Strategies are on the sales of modern trade sector. How these Promotional Strategies: Advertisements, Sales Promotion, and Exhibitions that were selected for the purpose of this research were effect on achieving the greater market share. The major finding for this research is to determine the consumer view that how Supermarkets in Modern Trade sector can grow larger market share through different Promotional Strategies.

The questionnaire was selected as a survey instrument that included all the variables which have been chosen from theoretical framework/literature review and which will also assist to test the hypothesis claims. The questions that were included in the survey instruments are for “supermarkets” retailers and also for marketing/sales people. All the questions are close ended because my research is based on quantitative data and there is more chance of absolute answers from respondents; it will be measured on Likert Scale of 5 point.

The population of this research is all the supermarkets/departmental store in Karachi which ranges around 16 and as sample size have been chosen of 4 supermarkets. The total respondents of this study 168; I have especially targeted 4 popular supermarkets of Karachi which will represent the 20 % of the 16 supermarkets of Karachi. Respondents from the sample size were approached based on the Convenience Sampling technique. The developed hypothesis was tested through the significant level of 0.05 which were obtained through liner regression.

The result was found to be highly significant that were showing that the Modern Trade sector have to adopt the effective promotional strategies to increase their market shares and sales volume.

**Keywords:** *Modern Trade, Sale Promotional Campaign, Sales Representatives, POS merchandising, Promotional strategies.*



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## **An Empirical Study of Drivers Facilitating Consumer-Based Brands Equity of Lipton in Pakistan**

Tehseen Ghafoor Baloch  
Scholar at KASB Institute of Technology

### **Abstract**

Brand equity is the added value that a company generates with its prominent name or symbol. The concept of brand equity by using the name or a symbol has been a critical area for marketers in order to enhance the product value. FMCG products in Pakistan are having intense competition which emphasis on effective branding strategies to acquire & maintain customers. The aim of this research is to identify the drivers and to determine how those drivers can facilitate the Lipton in order to develop more effective branding strategies. Results of past researches suggested that brand loyalty, brand association, Perceived quality and brand awareness are positively associated with the brand equity and results in higher brand value for FMCG firms. For conducting this research multi linear regression has been used to achieve the objective of the research and convenient sampling technique has been used by the authors. Primary data was collected from the respondents from Muslim Pharmacy & super market Bin Hashim super store and the students of Management science enrolled in KASB Institute of Technology. The firm's today must focus and invest in brands moreover, in this study various layers of brand have been highlighted which contain the outcomes for managers in a way that their actions in managing brand equity influence overall brand strategy.

**Keywords:** *Brand Equity, Symbol, Intense Competition, Brand Strategy, Competitive Advantage*



# KASBIT RESEARCH CONFERENCE 2016

## **Human Resource Practices, Perceived Organizational Support and Job Satisfaction; Evidence From the Banking Sector of Pakistan**

Asad Shaikh

Scholar at KASB Institute of Technology

### **Abstract**

The purpose of the research is to investigate the consequences of human resource practices on perceived organizational support among the top level management and employees of the banks of Karachi Pakistan .The key determination of the study is to analyze the outcomes of such HR practices as how they actually changes the level of job satisfaction of employees working in the bank. Self-made survey questionnaire has been used to collect the data of the sample size which is 280. The study comprises of 6 variables compensation, performance appraisal, training and development, hiring practices, perceived organizational support and job satisfaction which are interrelated to each other. The outcome showed the positive effect of these variables on perceived organizational support. In addition, each variable has its own importance and if any of them is lacking then it would be difficult for an organization to achieve its desired goals because their employees won't be completely satisfied by their positions. While carrying out the research it has been analyzed that if the banks emphasis more on their workers wellbeing than the employees would give their best to their job, which directly affects the Bank in such a manner that they face lower turnover rates and more productivity. Moreover, the research have some real and major implications for the banks as well which could positively lead Banks to understand and motivate your employees Behavior in an efficient and way more effective manner. The results we are expecting from the literature review would be that employees need motivation, appraisal and bonus and in that way they would perform much better and in more efficient manner.

**Keywords:** *Perceived Organizations Support, HR Practices, Job Satisfaction, Training and Development and Compensation*



# KASBIT RESEARCH CONFERENCE 2016

## Gauging CSR Effect on Customer Satisfaction and Loyalty

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### Abstract

The purpose of this paper is to investigate the relationship among consumers and corporate associations, in terms of CSR and consumer satisfaction as it is very helpful in building customer loyalty for the company and this provides long term benefits to the organization. The major aim of selecting CSR is to describe the importance of this term as it plays major role in modern era, without CSR, survival of any best company is difficult in certain situations. CSR has huge impact on company reputation among the other companies which impacts on its brand loyalty. The objective is to study CSR association on social self-concept which promotes collectivist culture rather than individualistic culture that encourages positive influence of personal self-concept which leads to profitability of company and they become stronger in terms of brand loyalty. The variable brand loyalty is taken from a reputed journal and its very important and it highly and deeply impacts on production and material handling, which leads to production maximization in less time and which leads to quality of product that really impact on customer satisfaction, which is also mentioned as an important variable in relevant literatures. If customer is satisfied with a product then they will be loyal with the company and their products. Employee motivation and engagement are also taken from reputed journal and it is shown that CSR implementation in company, helps to motivate the employees to work hard and fruitful for their company and they would also be motivated to engage in circular activities. If any company focuses on CSR, the other competitors become curious to know about the company strengths and their working criteria and see them as a threat.

**Keywords:** *Corporate Social Responsibilities; Customer's Loyalty; Customer's Satisfaction; Employee's Engagement; Employee's Motivation*



## **Impact of Diversity on Workforce Performance**

Faryal Sarfaraz  
Research Scholar

### **Abstract**

The purpose of obtaining of this research study was to analyze and interpret the relationship of the cross cultural workforce in terms of gender, educational background, ethnicity and political association and religious contexts on employees' performance. Therefore the main objectives of this research study to examine the impact of diversity on Workforce Performance. In the modern era of globalization, diversity in the workforce is presenting the strength of business enterprises. Diversity calls for bringing extensive potential benefits such as Enhanced decision making, Better policy making, Enhanced organizational development, Innovative ideas and creative thinking towards once organizational objective or goals that leads to improved goods and services and moves towards potential growth. Data was gathered through secondary and primary source of data. Secondary source of data was gathered from previous published research papers, research conferences, books and authorized web-sites, and primary data was gathered via designed questionnaire based on Likert scale=5 (strongly agree to strongly disagree), primary data gathered from selected areas in Karachi and sample size was  $n=260$  (male, 191 and female 69). Primary data was analyzed via SPSS software while using correlation, ANOVA, Model summary and regression statistical test models. Output of data was showing that there was positive correlation between dependent and independent variables, where the Sig value was  $<0.5$  that was also showing the hypothesis of this research study were accepted. Conclusion of this study is mentioned as; the future success of any organization emphasizes on the capability and aptitude to manage a multi-cultural group of talent oriented that can gain multi innovative ideas and unique perspectives, as the designed goal of an organization can achieve significantly. Due to limited time and budget this study was limited to the few variables and it was obtained only from Karachi (UBL Branches), but it is recommended for other research scholars that they should obtain the same variables and also put some advance framework of the study, while selecting some other region of the Pakistan as, Karachi, Islamabad, and Lahore etc.

**Keywords:** *Diversity, Gender, Educational background, Ethnicity, Political, Workforce*





# KASBIT RESEARCH CONFERENCE 2016

## SESSION-1

## ROOM-3

### Factors Influencing Customer Satisfaction on Online Purchasing Of FMCG Product

(A Study on Karachi Super Markets Consumers)

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#### Abstract

The emergent usage of internet in this modern era provides a rising prospect for online shopping. Now it has become one of the common approaches for business and customer to have trade over the internet. Thus the research has been undertaken to analyze the factors influencing customer's online shopping decision on purchasing of FMCG products and how these factors affect customer satisfaction. The study focuses on factors which customers keep in mind while buying products online. Descriptive research design has been used for the study. The model will develop indicating customer satisfaction towards online shopping and the factors that influence the customer satisfaction. This research will adopt survey by questionnaire approach. Questionnaires will be distributing among general public including student at the university who experienced at least one online shopping of FMCG product in the last year. Findings of this research will provide a measure to customer satisfaction and online shopping decision. Hypotheses will be testing empirically with the help of SPSS and the results will may significant. The results of this study will be of additional use to business which is looking to develop into online shopping environment.

**Keywords:** *Emergent, FMCG, Hypotheses, SPSS, Significant.*



## **Perceptual Analysis of Adoption of M- Commerce**

Raheel Hassan Shah

Scholar of Kasb Institute of Technology

### **Abstract**

Perceptual analysis of adoption of m commerce is to based on actual evidence examine to prediction the adoption of m commerce related to buying and selling goods using a change of the widely used technology acceptance model and the theory of acceptance and use of technology model. The results showed that social influence, perceived usefulness, perceived cost and perceived trust have significant influence on consumer's intention to adopt m-commerce. The exception was perceived ease of use which observed statistically unimportant influence on adoption of m-commerce. And results showed that perceived usefulness, perceived trust and perceived cost as most important influencing factor in adoption of m-commerce. This research gives a view of key determinants. Convenient sampling technique that is paramount to develop strategic framework to enhance the utilization/use of m-commerce adoption. Provide a conceptual framework for mobile commerce products and accommodations from three perspectives: the customer, the engenderer and management. M-commerce products and accommodations viewed from divergent perspectives have different distinguishing elements these factors to better reflect the m-commerce environment, making our model significantly different from the trust-building framework. It is under the stage of development in comparison to other IT/IS like internet banking, online shopping, e-tax return filing, e-governance initiatives, e-learning platforms and 3G networks. The study offers a multi-analytical model to understand and predict m-commerce adoption in the developing nation. In this research paper it is described that b2b and b2c purpose best for almost all businesses. The primary data is collected through professionals at IT industry. The research paper found significant relationship between the variables mobile commerce, social influence, variety of service, perceived cost and perceives trust, its hypotheses confirmed through multiple linear regression model which would enhance the perceptual analysis of adoption of m commerce in IT industry.

**Keywords:** *Mobile Commerce, Technology Acceptance, Variety of Services, Perceived Usefulness, Perceived Trust, Perceived Cost*



**The Factors of Telecom Services Impacting the Customer Satisfaction:  
A Study on Pakistan Telecommunication Company Limited (PTCL)**

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Waqar Hassan

BBA Student at KASB Institute of Technology

**Abstract**

As the telecom industry is one of the fast booming industries in all around the world. It is getting more and more importance in the environment, with the growing number of companies and varied & complex services, it is hard to keep track of the point where a company could lead to the dissatisfaction of their customers. Dissatisfaction of the costumer is not only the failure of services but also treated as the failure of the company. So that this, research will be determining the density of the factors such as quality of service, employee behavior, service delivery and reliability for delivering customer satisfaction. Furthermore, the study is conducted on Pakistan Telecommunication Company Limited and on its 200 of customers, including quantitative approaches. For data collection structured questionnaires were designed to get the feedbacks of a sample of 200 of the subscribers of Telecommunication services. Moreover, the end results of the study will be even with the subscribers, the customer satisfaction is low due to different aspects of service quality such as technical quality, reliability, stability and authorities' responsiveness, service delivery. These results will be gained through Regression using different statistical software's such as SPSS & MS-Excel. Improving the service quality for, raising their customer's delivered satisfaction by giving proper attention and by working on specific areas of their service delivery. Furthermore, there could be a lack in the information due to limited size of the sample and due to other factors.

**Key Words:** *Telecom Services, Service Delivery, Quality Services, Employee Behavior*



**Impact of Online reviews on the Buying Behavior Relating to Electronic Products**

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**Abstract**

The research empirically investigates the Impact of online reviews on the buying behavior of the consumer purchasing electronic products. In this literature illustrates that internet searching is an important phenomenon for searching different products online. Presently there are million people using internet for searching different products online and take all related information for the product. Audience of the research paper is the youth of different universities. For this research questioners have been adopted from the study of different research studies and also take interviews of different audiences. The questioner adopted to check the relationship between buying behavior of consumer towards online reviews by exploring the different concepts like the reliability of the online reviews, getting complete information for the product, people trust on online reviews, how they feel secure doing online shopping. Sample size of research paper is 110. After ascertaining the reliabilities and validities of the constructs the data was used to testing overall model for tested on the data. It was found that online reviews have a significant effect on the buying behavior of the consumer, whereas online reviews have no significant effect on the buying behavior of the consumer. The level of Significance is  $\alpha=0.000$ . Findings of the research paper is online reviews has significant effect on the buying behavior of the consumer. Pakistan government should give more attention to the advertisement of electronic products and focus on the advertisement gives the authenticity to the products

**Keywords:** *Advertisement, Secure, Convenient, Online Searching and Feeling Secure.*



# KASBIT RESEARCH CONFERENCE 2016

## **What Triggers Turnover Intention Most? Measuring the Role of Psychological Stressors**

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Sehrish Javed

KASBIT, Karachi-Pakistan

### **Abstract**

Excessive workload, long working hours, intense working environment and demanding job tasks are the key factors that contribute to job related stress or occupational stress and burnout. These conditions become more severe when accompanied by perceived job insecurity (Psychological Construct) due to economic instability or elevated unemployment rate. This cross sectional study examines the phenomenon in healthcare sector where under the influence of perceived job insecurity, working for long hour in consecutive shifts under chronic pressure for a long time causes occupational stress and burnout which leads to turnover intention that ultimately results in deterioration of human resource. 141 respondents were investigated from five different private healthcare institutes, consisting of doctors, nurses, administrative and allied-health staff. Findings suggest that the turnover intention is significantly positively influenced by job burnout, occupational stress and perceived job insecurity. Results also support that these conditions may lead loss of potential talent and hence failure in attainment of organizational long term objectives. Conclusion can also be helpful to devise strategies to prevent or attenuate long term psychological and physical disorders of incumbents which ultimately affect the entire society.

**Keywords:** *Occupational Stress, Burnout, Psychological Construct, Deterioration.*



# KASBIT RESEARCH CONFERENCE 2016

## SESSION-2

## ROOM-1

### Impact of Packaging on Consumer Buying Behavior a Study on Kolson Karachi, Pakistan

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Hammad Siddiqui

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BBA Student at KASB Institute of Technology

### Abstract

Packaging is a technology of protecting and enclosing the product to transfer them properly to the consumer. Now-a-days consumers are also concerned with the packaging and now packaging is considered as the most convenient way to communicate with the consumer. Companies usually try to work according to the marketing environment as they used to increase sales, attracting customers through different packaging. Impact of packaging has been changed rapidly due to increase change in customer desires. A good packaging helps to notify product to consumers. The purpose of Packaging use to deliver product safely to the Consumer. The manufacturer use packing for the consumer's fulfillment as the product is new. This research will work as a bridge to identify that which of the element of packaging has more impact on consumer buying behavior either it will be packaging color, packaging design, font style, printed information or innovation. The research will be descriptive and co relational, data will be collected by using random sample having a sample size of 150 where the unit analysis will be individual consumers of Kolson's product. The secondary data will be collected through web based research articles. The primary data i.e. structured questionnaire will be based on the individuals that are using the product of Kolson, Karachi. Furthermore, the results will show that packaging color and design attracts the consumer and affects consumer buying behavior. So, the Kolson will need to have more focus on their packaging color and packaging design to have a positive impact on consumer buying behavior.

**Keywords:** *Co Relational, Packaging, Notify, Convenient, Innovation.*



**Effect of Buyer-Supplier Relationship on the Organizational Performance**

Anus Ahmed

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**Abstract**

The buyer-supplier relationship is strongly effecting on organizational performance in many ways. This research would be done to know the impact of buyer-supplier relationship on the performance of a company .This study would be descriptive in texture. . The objectives of the research is to study the context to which the concept of buyer-supplier relationships is would be adopted by all the food manufacturing industries, challenges would be included in appliance the concept of buyer-supplier relationship, to constitute impact of buyer-supplier relationships on pursuance of organization surrounded by food manufacturing industries and to investigate the demographic diversity of buyer-supplier on organizational performance among manufacturing firms. Data is been gathered through questionnaires. Convenient sampling technique will be used. Multi linear regression method will be used for statistical technique. The conclusion of the study resulted that buyer-supplier relationships embraced with significant trust showing improved organizational performance, result characterize that buyer-supplier relationships covered by significant communication showing enhanced organizational performance, result lay-out that buyer-supplier relationships consist of significant co-operation showing high-caliber organizational performance, aftermath showed that buyer-supplier relationships embrace of compelling commitment showing improved organizational performance. In general, buyer-supplier relationships would help to improve and have positive impact on organizational performance.

**Keywords:** *Buyer-Supplier Relationship, Organizational Performance*



# KRC-2016 **KASBIT RESEARCH CONFERENCE 2016**

## **An Empirical Study of Factor's Effecting Children Buying Behaviour in Advertisement**

Rizwan Ahmed

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### **Abstract**

Advertisement can takes place in many ways it could appear on TV Screen, News Paper Headline, or in the screen of a monitor. Advertisement is shown in order to aware the customers about the existing product, new innovation, or upcoming product. Advertisement can influence the target customer either in positive or negative way, some firms might use subliminal way of advertising whereas some firms use the unethical approach of advertising and others make an this types of advertise in which jingles of their program is fixed in our mind. This study aims to emphasize the role of advertising in an ethical and positive way which results the firms in increase their sales. The idea of this research is the satisfaction of children and to enhance the advertisement approach to be shown in a positive way. This study can spread a positive gesture towards the firms and recommends that if the children are motivated and delighted towards the product attributes the firm can increase its overall sales turnover. Some advertisement contains funny gestures and jingles which can influence the purchasing intention of the customers. Whereas unethical advertisement may hurt the children morals and they might change their purchasing intention after seeing such kind of advertisements. The respondent for this research includes the domestic Parents, University students and employees working in advertising agencies. Moreover to achieve the objective of this research the statistical test used in the research is correlation and regression analysis. It is recommended to keep focus on the variables discussed in this research by the parents.

**Keywords:** *Advertisement, Subliminal Way, Target Customer, Jingles and Gestures*





KRC-2016

# KASBIT RESEARCH CONFERENCE 2016

## Importance of Brand Loyalty and Consumer's Purchasing Intentions

Salman Khan

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### Abstract

Brand loyalty which is always top in marketing has a strong positive relation with consumer's purchasing intentions and their response on the product. This research is based on the purchasing intentions of consumers with which they are loyal. The purpose of this article is to describe how brand loyalty is affecting on consumers purchasing intentions. My aim is to clarify the real relation of brand loyalty with consumer's purchasing intentions by using perceived quality, brand image and brand trust which was taken by an article and how these variables are affecting on brand loyalty towards purchasing intentions of consumers and what are the advantages of brand loyalty towards consumers. Questionnaire would be distributed through hard copy and online. The convenient sampling statistic technique will be used in research. Result and analysis technique of this research will be based on the data collection by questionnaire. Sample size of this research will be 280 and questionnaires will be distributed among them. The result would be supporting all the relationship between the variables either positive or negative. All the marketing agencies and marketing departments of companies are recommended to review the research and should take related steps in context to brand loyalty.

**Keywords:** *Brand Loyalty, Brand Image, Brand Trust, Purchasing Intentions and Perceived Quality*



**SESSION-2**

**ROOM-2**

**The Impact of Emotional Advertising on Consumer Purchase Intentions**

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BBA Student at KASB Institute of Technology

Bushra Maqsood

BBA Student at KASB Institute of Technology

**Abstract**

The research paper will elaborate the effectiveness of emotional advertising on consumer purchasing intention. The emotional advertising is one of the factors which enhance the consumer purchasing intentions, it is very much necessary for any organization to attract consumer towards the product, when the emotional advertising influences the consumer purchasing attention automatically the consumer will buy the product and retain to it become loyal in result the organizational performance will increase. So the main object of study will address and find out that the emotional advertising, cognitive beliefs, desire, arousal of feelings, moods (positive building and switching) have association with consumer purchase intension.

The study will wrap the population size of 200 customers of Cadbury Company, the hypothesis of the study will test by regression model, the data will gathered by questionnaires filled by the valuable customers of Cadbury and company, which will stated that the emotional advertising will surely grab the customer intention of purchasing, in order to attract the customer attention desire, arousal of feelings, moods, the cognitive beliefs will highly influence the customer intension of purchasing. So as the emotional advertising will be held the customer purchase intension will also build up, and the hypothesis will going to surely accepted, it concluded that we can trust this statement that emotional advertising will truly influence consumer purchasing intension. So advertising is the basic tool to grab consumer attention, further more emotional advertising huge effects on consumer purchasing intention. It will enhance the awareness of consumer towards emotional advertising. Recommended that consumer will get wide perspectives through emotional aspects of advertising. It will be also crucial for organizations who are working on emotional advertising and organizations who will work for emotional advertising to enhance purchase intentions of consumer.

**Keywords:** *Hypothesis, Regression, Cognitive Beliefs, Arousal of Feelings.*



# KRC-2016 **KASBIT RESEARCH CONFERENCE 2016**

## **The Impact of Green Product on Consumer Buying Behavior, Study on Coca-Cola Karachi, Pakistan**

Syeda Bushra

BBA Student at KASB Institute of Technology

Muhammad Abbas

BBA Student at KASB Institute of Technology

Syed Firasat Hussain

Faculty at KASB Institute of Technology

### **Abstract**

In this Era, people are happening to more alert towards ecological problems. The intention of this research paper will grant attentiveness to all people about environmentally friendly products i.e. “Green Product”. Consumption of green product will guard our environment from uncertain pollutions, conservatory gases, ecological problems, adulteration as well as relic fuels, which are ruining, our earth’s environment. Moreover, indecisive chemicals or global warming is diminution our ozone layer. Consumers are apprehensive to sheltered and defend the atmosphere. The researcher will focus on the impingement of “green products” on consumer buying behavior. The significance of Green products associated those consuming products without the demolition of natural recourses and earth atmosphere. In the same way, the attributes of green product are as personified green quality packaging product, consumer willing to pay high, echo-friendly products, environmental concern as well as green marketing. Therefore, people are more concern about environmental safety for defending pollutes products, which are toxic for earth environment. Therefore eco-friendly product consider for safeguard air, regarding catastrophe of natural resources. People are intending to purchase green quality products at any cost for securing from global warming as well as superior quality packaging of product influence consumer buying behavior. Therefore, the study has been premeditated to explore the combined collision of the major determinant on consumer buying intension. Researcher will conduct descriptive study and correlation research. Whereas the unit analysis will be an individual consumers by using primary data and secondary data whereas for providing facts and figures, research articles, research journals and web based articles will be used, while a primary data will be acquire by using a structured questionnaires from 150-200 respondents in a survey by using simple random sampling. The evaluation of data will be completing by applying SPSS program. Furthermore, if genuine proceedings will taken concerning green product in everyday utilize then it will be resulting in escalating the environmental remuneration and positive impact on



## KRC-2016 **KASBIT RESEARCH CONFERENCE 2016**

consumer buying behavior towards green products. Also the consequences of this study will be advantage society for encouraging product producers to compose reserves and investigate improvement opportunities in green products.

**Keywords:** *Green Quality Packaging Product, Eco-Friendly Product, Environmental Save, Non-Polluting Products, Environment Conscious.*



# KASBIT RESEARCH CONFERENCE 2016

## Factors effecting the used of Online Shopping in Hyderabad, Sindh

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Prof. Dr. Zahid Ali Memon

(Mehran University Institute of Science, Technology and Development, MUISTD, Jamshoro, Sindh)

### Abstract

This research is involved to know the behavior or attitude of Hyderabad consumers concerning online shopping. In this research, researcher fined the behavior or attitude of consumer when they are using the online shopping at Hyderabad. This research helps us to find out the issues (product guarantee, servicer/product cost, and varieties of product, product / service value, suitability, social norms and website design) which are act as a factor of online shopping in Hyderabad and Hyderabad customer to accept online shopping as their primary mode of shopping.

Results specify that high perceived risk is the most important and significant factor as compared to all other factors. Clients with lower level of education, trainings, income and who are female find it more difficult to accept online shopping. Barriers are also found complex for the clients without any prior online shopping experience. The study not only found the current online shopping trends, but also provided an insight into the future of online shopping in Hyderabad

**Keywords:** *Product Guarantee, Servicer/Product Cost, and Varieties of Product, Product / Service Value, Suitability, Social Norms and Website Design.*



# KRC-2016 **KASBIT RESEARCH CONFERENCE 2016**

## **Socio-economic Challenges for Muslim World – “Leadership Motivation Entrepreneurship”**

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Sheikh Zayed Islamic Centre- KU

### **Abstract**

This study discusses the framework on promoting the development through demonstration effects, knowledge and information externalities and network based on entrepreneurship and economic development of Muslim world.

The Developed Countries organize their resources to utilize human capital to get maximum benefit for the society. Development of new business through entrepreneurship directly impact on societies and economies to grow and prosper. In this regard, Entrepreneurship takes risks to develop, organize and arrange a business venture, in the competitive markets. It can further provide access to the global markets, which are constantly evolving. Entrepreneurship provides a wide scope to develop the traits like innovation, leadership, and invention.

The world has developed countries, under-developed countries, under developed countries and countries which are placed at the lowest position on the scale of development. Unfortunately, many Muslim countries belong to this worst group.

The developed countries were basically struggling societies in earlier days and were having numerous negative tendencies and bad practices. They travelled a long way to overcome these deficiencies and reached this position. Particularly, they revolutionized their societies mainly by blending socio and economic factors in an efficient manner. Such socio-economic transformation placed them on the top of the development chart of the world. Their development exerted pressure on the countries number of Muslim countries, placed at the bottom of the chart.

This scenario has put a lot of pressure on the Muslim world, which grossly failed to strike a workable socio-economic balance in Muslim societies. Consequently, Muslim world is used to facing mammoth challenges to overcome development issues with them.

This is a qualitative research and tries to find out some practicable solutions for the sustainable Development of Muslim world. The literature review has shown the ways and means how developed countries succeeded in managing their scarcities and recycled these shortcomings in beneficial means and resources for the development. The study will pick up some doable ways and means of the developed countries for their adaption by Muslim world to structure a framework for their development.

**Key Words:** *Developed Countries, Socio-Economic Transformation, Muslim World, Development.*



**SESSION-2**

**ROOM-3**

**Effects of Time Management as a Tool for Organizational Survival**

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Namrah Iqbal Khan

BBA Student at KASB Institute of Technology

Chandni Zafar

BBA Student at KASB Institute of Technology

**Abstract**

The basic part of any organization on which each and every personnel of the organization relies is Management which requires proper planning, organizing, leading and controlling in order to be effective, more efficient and most importantly a successful organization in the field as it provides a better path way to the organization. As human resource management is also a part of management practices and departments, it is linked with each and every personnel of the organization as it is the source that allocates resources for an organization at the right time. furthermore, it affects the external environment in a way that all the rules and regulations, policies and norms are linked with it and as far as the organization is concerned, it affects all the components of selecting and recruiting the employees, training them, doing the job analysis and for managing the performance of each employee and control and check and balance on it is considered. In Addition, the researcher has examined time management in this research that managing the time for employees and managers is very much important in the survival of any organization as time management is necessary for the daily as well as the long term targets. The objectives for survival of the organizations with respect to time management involve the creativity of employee, Job Stress, Job Satisfaction and Employee Performance. Using the primary and secondary data whereas for providing facts and figures, research and web based articles will be used and the primary data will be collected through structured questionnaire. By using Probability Simple Random Sampling and the total sample would be approximately 100 from the employees working in that company. Moreover, this research will result in helping the organizations to manage their valuable time with respect to this research and will allow the respondent to survive better in the organization. Moreover it would result in the better strategies for the employers to make and bring productivity in their organizations. Hence, the proper timings allow the employees and employers to survive well in the organization through studying the factors involved in this research can respond to the important questions and enhance their credibility and knowledge.

**Key Words:** *Personnel, Regulations, Approximately, Credibility and Knowledge.*



# KASBIT RESEARCH CONFERENCE 2016

## **The Impact of Employee Turnover on Organizational Performance of Power Cement Limited**

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Huzaiifa Seraj

BBA Student at KASB Institute of Technology

Hamza Ghouri

BBA Student at KASB Institute of Technology

### **Abstract**

Employee turnover refer to the amount of employees that switched the organization or the number of employees that leaves the organization and joins another it is one of the important function that effects are production Organization performance directly effects the profit for business. If the employee in the organization is not dedicated towards work then it will give bad impact on organization's performance. It is One of the major function of HR manager is to reduce the employee turnover. It is becoming the problem of every organization in Pakistan, few of the scholars had discuss many factors of employee turnover therefore someone of the factors are job satisfaction, compensation, job alternatives, organizational culture. This research will mainly focus on the effect of satisfaction, job alternatives; culture of company and compensation on performance of organization in POWER CEMENT LIMITED .We will be using probability simple random sampling method to collect data and will be collecting primary data collection through questioners and secondary data from different research articles. The total random size will be of 150 employees working in different department in power cement limited. This study suggest that the Power Cement Limited need to work on improving organization culture and need attention toward employee compensation to gets them motivated. Moreover organization should work on satisfying employees basic needs to provide them job satisfaction.

**Keywords:** *Employee Turnover, Organizational Performance, Compensation, Job Alternative and Job Satisfaction.*





# KASBIT RESEARCH CONFERENCE 2016

## Factors Affecting Of Compensation on Employee Performance, On Engro Foods

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### Abstract

In this highly competitive era it's very difficult to meet the satisfaction of the employees. To remain them productive organization applies some tools. One of the biggest tools which almost all the organization applies is compensation. Compensation plays a vital role in every organization because researches shows that compensated employees are highly productive as compare to less compensated employees. Most organization's perception is that if they give pressure to the employee they become productive and give their best. But it's not true the pressure only increase the level of stress among the employees. However, compensation is one of the ways used by the organization for attracting and retaining the employees to improve their performance and productivity. As Technology is update day by day and for this employee need to be trained, work accordingly current situations. The objective of this research includes finding out the impact of bonuses on employee performance, the relation of fringe benefits on employee performance, the effect of performance appraisal on employee performance, the influence of job security on employee performance and the effect of training and development on employee performance. This research result significance is to help the industries in distribution of compensation according to the skills, abilities and merit of employees. The other significance is how to provide compensation to the employees. The primary data will be collected using structural questionnaires by using probability sample random sampling and the total sampling size will be 100 from ENGRO FOODS. Conclusively, we will find the result that there are positive relationships among all the factors of compensation on employee performance. Compensation is the most attracting tool which organization apply to attract the employees and to make them more productive.

**Keywords:** *Compensation, Perception, Performance Appraisal, Fringe Benefits.*



KRC-2016

# KASBIT RESEARCH CONFERENCE 2016

## The Impact of Organizational Behavior on Employee's Performance

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Mehak Khursheed

Research Scholar at KASB Institute of Technology

Poonam Shaukat Siddiqui

Research Scholar at KASB Institute of Technology

### Abstract

When organizations don't work as they should, it indicates that something is making trouble. Internal organization issues can drastically affect employees' performance. Such issues can arise due to negligence of employee's needs and rights. The more satisfied the employee is the more high performance will be observed. This study will provide an organizing framework for understanding organizational behavior on employees' performance. The integral factors of motivation, individual decision making, good communication pattern, fine environment, favors and incentives, humility, emotional intelligence, reward systems and attractive payroll sums up a good ethical behavior of organizations and will raise the attraction level for employees. In this descriptive and correlation research, data will be collected by non-systematic random sampling through 200 questionnaires that will analyze the factors that help the employees to adhere to organizations and will encourage their loyalty and commitment traits. The study will describe a program of research that questions the organization's culture, factors to prevail an employee, impact of motivation, importance of job satisfaction and need of ethical behavior in an organization for raising the performance graph. Furthermore, this research will reveal that there will be a positive relation between the organizational behavior and the employees' performance.

**Keywords:** *Employees' Performance, Organizing Framework, Incentives, Humility, Emotional Intelligence.*



**KASBIT RESEARCH CONFERENCE 2016**

# DAY-02



**SESSION-1**

**ROOM-1**

**Country-Of-Origin on Product Evaluation**

Jennifer James

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**Abstract**

This article reviews the literature regarding the effect of country of origin on buyer evaluation of products. The issue is important for countries, especially for developing countries that need to increase manufacturing exports and for firms that source products in countries differ from where sold. The convergence of the results of many studies on the subject confirms the existence of an overall significant effect. More specifically, perceived quality of the product is relatively more affected by the country of origin than the intention to purchase. In product and service sales, both global and local, it is important to be familiar with the impact of a product's origin and country image formation process. The aim of the research was to determine consumer perceptions of product regarding its origin and a potential impact of its quality evaluation and different country's perception. The research represents a deeper investigation of impact of country-of-origin (COO) on consumer perceptions. Products made in foreign countries had been rated highly for their quality as compared to domestic products. This research shows how explanatory factors like demographics, familiarity with a country's products, purchase behavior and psychological variables jointly work to explain consumers' COO perceptions. Country-of-origin information was manipulated along three dimensions: country of design, country of assembly and the country of material's origin. Consumer judgments of the quality and purchase value of automobiles, televisions and shoes were obtained in a multi-cue context. The alternative possibilities by which product familiarity and product involvement may influence the importance that consumers place on COO image when they evaluate products. This research will use convince sampling technique and multi-linear regression to test hypothesis, the research data will be collected from the respondents of universities and different organization using telecom imported from foreign countries.

**Keywords:** *Country of Origin, Consumer Perception, Product Evaluation, Buyer Evaluation, Country Perception*



# KASBIT RESEARCH CONFERENCE 2016

## New Product Development and Innovations

Anadil Misbah Ali

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### Abstract

This paper identifies the factors which are important for new product development and innovations efforts. Market orientation and interdepartmental integration including the marketing, manufacturing and R&D managers can improve the new product development by launching new features and innovations. The purpose of the study is to understand the relationship between the factors such as market orientation, design integration and customer participation and new product development and to understand that impact of these factors and adding or launching new features in product will readily improve product development. The objective of the research is to identify the relationship between launching feature strategies and new product development which described when and where product should be launched and with what features and innovations. Another objective is the direct contribution of design integration and top management support to dimensions of new product development performance are related to technological innovations. Therefore, reputed scientific literature has shown that managers should set such strategies and allocate sufficient resource and ensure that task can be accomplished within the planned time and involving or customizing product technologies. And to amplify understanding of management role in new product development. Customer participation is another variable in new product development the benefits of customer participation on NPD performance are greater in technological NPD projects. Several theoretical and managerial implications about when to engage customers in the innovation process are discussed. The research data was gathered from different research papers. It is recommended that new product development can be improved through proper marketing and quality management tools and techniques.

**Keywords:** *New Product Development, New Features Innovations, Management Support, Customer Participation, Market Orientation, Design Integration*



# KASBIT RESEARCH CONFERENCE 2016

## Role of IMC in Textile Industry for Making Strong Branding: A Case Study of Orient Textile Mills Karachi

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Dr Jawaid Ahmed Qureshi

Sir Abdullah Khan

Faculty at KASB Institute of Technology

### Abstract

**Purpose:** The purpose of this research study is to examine the role and importance of product branding and IMC mix presence, particular case of Orient textile mills Karachi.

**Methodology:** This research is case study based (type of qualitative method) & the unit of analysis is OTM Karachi. The sample of this study is the managers of OTM. The tool for collecting data in interview and observational and narrative analysis has done to interpret the interview results.

**Findings:** The summary of respondents' opinion has shown the marketing progress and branding strength of OTM Karachi. The market share of OTM is nearly 15% to 20% in textile industry. They deal in 80% lawn fabric (female) and 20% of male fabric. OTM believes that they are unique with their competitors in terms of justified price, good quality with better design and hand feel soft fabric. OTM making their brand strong through distributors, 55% of their sales are being done by their distributors and placement strategies, distributors feedback answered promptly and Company try to perform their tasks accordingly.

**Originality/Value:** IMC has become the Marketing strategic tool for almost every organization but few companies follow it strategically, exploration of this area still needed in context of Pakistan's marketing industry specially the local companies. This study narrow down the gap by in depth analysis of the Orient textile company with specified parameter

**Research Limitations:** This paper is subject to the same limitation surrounding similar case study academics works. The focus of was only on promotional aspects of the peculiar company.

**Research Implications:** After these findings it needed that OTM should satisfy local consumers need by creating demands as they have edge to be initiator and charge low prices relatively with innovative touch in their product. They should hire new talent and provide him/her support, encourage and retain the current and new talent to combat with dare in Industry's competitive battles.

**Keywords:** *Branding, Integrated Marketing Communication Mix, Otm, Textile Company.*



**Impact of Work Place Environment on Employee's Performance: A Case Study of National Bank of Pakistan**

Tooba Afzal

**Abstract**

Workplace environment refers where the person works or it is the professional and social environment in which a number of people working together for achieving organization's goal. An excellent work place is indispensable to retain your staffs on task and working effectively. Today, Organizations have a lot of challenges and work place environment that most impacts on level of employee's performance and motivation towards an organization. It is the major problem for top management and it needs to be answered in all organizations since it leads to heavy losses in production and also contributed extremely in reducing profits for the company. The bad work environment can be the major cause of delays in planned work, production and can be effected on operational or functional activities of an organization. The low performance of employees may become the financial burden for an organization. This is the modern age of science and technology and things are being easier to use and making our lives more comfortable it is the primary concern of an employee to work in an organization where work life balance is being promoted by management. The present working environment is different and getting more contented and efficient, in this situation employer needs to think more consciously about working environment as numerous job opportunities is available due to growing economy worldwide so employer has to make efficient strategies to retain employees for long period. In this research work, the work place environment of National Bank of Pakistan is analyzed. It is a public sector organization and the largest commercial bank working in Pakistan. The study is conducted to identify the various reasons for low performance of employees that arose in National bank of Pakistan. The productivity of an organization is being affected due to working environment and it is necessary to identify the reasons behind low performance of employees as the employees are the main asset of an organization. The research is designed to examine the method used to reduce the problem of working environment and the reasons that need to be answered to develop strategies for management and employees that integrates the critical success factor. The primary data was collected from respondents by administrating a structured questionnaire and also by observations, interviews and discussion with the employee and management of an organization. The sample size of respondent is 200 employees and Z-technique for proposition is used to test the designed hypothesis. By controlling on it, organizations can achieve its goal by working effectively and efficiently. The study will help the management in resolving the issues regarding work place environment and to overcome its effect and also cover the issues that are increasing due to work place environment.

**Keywords:** *Reducing Profits, Financial Burden, Productivity of Organization, Indispensable.*



KRC-2016

# KASBIT RESEARCH CONFERENCE 2016

## Key Drivers of Customer Retention in Telecom Industry

Sikandar Tajammul

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### Abstract

In today's world everyone wants to increase their profit and retain their customer. There are many factors responsible for this customer retention but some of them are important. The Purpose of this research study is to concentrate on the variables that influence customer satisfaction, brand image, interpersonal relationship, price perception and trustworthiness effect customer retention. The aim of the study is to determine the factors and how those factors effects. The independent variables of the study are customer satisfaction, customer loyalty, perceived quality and trustworthiness with dependent variable that is customer retention. The variables are taken from the literature review of many research papers. The data has been collected from different articles. Data has been gathered with the help of questionnaires to the sample. Convenient sampling technique has been used in order to collect data. Multi linear regression method will be used for statistical technique. We have targeted two universities student of Karachi city to carry out analysis. In these two universities we have distributed hundred of samples. A sample of 160 questionnaires on telecom industry has been distributed. After getting result of the study it would either be rejecting but mostly accepting the relationship between the variables. Companies which are related to telecom in Pakistan are advised to review the research paper. This paper let researchers, scholars and business people to get a good view on the key ideas about the retention of the customers.

**Keywords:** *Customer Retention, Loyalty, Customer Satisfaction and Customer Trust.*





# KASBIT RESEARCH CONFERENCE 2016

**SESSION-1**

**ROOM-2**

**Factors That Affecting On Dividend Payouts (A Study on Lucky Cement Company)**

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Shahbaz Saeed

BBA Student at KASB Institute of Technology

MD. Altaf

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## **Abstract**

Dividend payout has been one of the most important research topics in modern corporate finance. As this research includes topic regarding the factors that affect on dividend payout. Dividend payout means any paid in the form of money, stock, scrip, or, company products or property to company's shareholders. And in this modern era the share holders are such like the back bone of a company by which a company runs. And on behalf of a company, the share holders are paid dividends that are convenient to share holders for investing more in the company. In this research variables will be considered like; Cash Flow, Tax, Sales Growth, Profitability of a company that may influence for dividend payout. The core objective of this research is to help out the company to identify the most important factors for paying dividend to the company's share holders The sample for this research will be collected by given secondary data of Lucky Cement Company, Karachi Pakistan. The sample size will be taken during 2006-2016 .The regression testing will be applied for this research that will provide a suitable result. The dividend element is considered as benefits and advantage for both, share holders and company, because by paying dividend the shareholders gets satisfaction and desperate to invest more in that particular Company.

**Keywords:** *Dividend Payout, Shareholders, Cash Flow, Tax, Sales Growth.*



# KASBIT RESEARCH CONFERENCE 2016

## Determinants of FDI in Pakistan

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Umer Farooq

Assistant Professor at KASB Institute of Technology

Ali Raza

Teaching Assistant at KASB Institute of Technology

### Abstract

The research is about the determinants of FDI in Pakistan in a way, how to attract foreign investors in the host country. The purpose of the study is to determine the factors that attract FDI inflows in the host country like Pakistan and find out the relationship between the determinants and FDI. The objective of the research is to identify, whether the determinants actually affect the FDI inflows and that FDI is related to economic growth of the country. The variables of the research are factors affecting the FDI inflows including depreciation in exchange rates are positively related to FDI inflows while openness of market, market size, inflation rate, political stability and taxes have positive or negative relationship with FDI inflows in Pakistan. The data would be collected from different local and multinational firms related to finance industry located in Pakistan. Data would be gathered in qualitative form through questionnaires to the sample. Convenient sampling technique will be used in order to collect data. Multi linear regression method will be used for statistical technique. The results would be accepting all the predictors of FDI. Government of Pakistan is recommended to review the research and should take necessary steps to over the dilemma of low FDI inflows and try to attract foreign investors for the economic growth of Pakistan.

**Keywords:** *FDI Inflows, Economic Growth*



KRC-2016

# KASBIT RESEARCH CONFERENCE 2016

## **Impact of Microfinance on Poverty Alleviation**

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Shaista Tariq

Research Associate at KASB Institute of Technology

### **Abstract**

The motive of this study to examine the impact of microfinance on poverty mitigation. Microfinance is a strategy to growth the income of the poor people. The impact still questioned and varies from one country to others and from urban to rural area. The objective of this research is to determine the impact of microfinance on poverty alleviation. The variables of the research are children education; improve housing condition, basic needs, self employment, Food Security and impact on ownership of household has positive or negative relationship with the topic. The data would be collected from different firms related to micro finance industry located in Sindh Province of Pakistan. Data would be gathered in qualitative form through questionnaires to the sample. Convenient sampling technique will be used in order to collect data. Multi linear regression method will be used for statistical technique. The result would be either rejecting but mostly accepting the relation between the variables. All companies which are related to micro finance industry in Pakistan would be considered for the recommendations after the conclusion of this research work.

**Keywords:** *Microfinance, Poverty Mitigation, Improve Housing Condition, Basic Needs, Self Employment, Ownership of Household*



KRC-2016

# KASBIT RESEARCH CONFERENCE 2016

## Factors Preventing Intra Succession Planning In Family Businesses

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Scholar at KASB Institute of Technology

### Abstract

Succession planning is considered to be an important element for maintaining organizational strategy and acquiring competitive advantage in a long run. The purpose of this article is to understand the need for succession planning in family businesses. The study aims to determine the factors that prevent intra family succession in family businesses and find out the relationship between them. The objective of the research is to identify, whether these factors affect positively or negatively on intra family succession. The respondents of this research are the undergraduate students of some universities who are doing their majors in HR and the employees of those companies working in Human Resource Department. The independent variables of the research are process factors, financial factors, relationship factors and governance factors have positive or negative relationship with dependent variable that is intra family succession. The variables are taken from the literature review of many articles. The data would be collected from different research articles. Data would be gathered with the help of questionnaires to the sample. In order to collect data convenient sampling technique will be used. Multi linear regression method will be used for statistical technique. The result would be either rejecting but mostly accepting the relation between the variables. All companies which are related to human resource industry in Pakistan are recommended to review the research paper. This paper directs business practitioners and researchers to get knowledge on the key themes. The value of this paper is that it merges the available evidence and provides a practice in business succession.

**Keywords:** *Competitive Advantage, Organizational Strategy, Intra Family Succession, Process Factors Financial Factors, Relationship Factors, Governance Factors*



## KRC-2016 **KASBIT RESEARCH CONFERENCE 2016**

### **Factors Affecting the Moral of Employees during Acquisitions, a Study of Acquisitions of KASB Bank into Bank Islamic Pakistan Ltd**

Salar Hussain

#### **Abstract**

This paper finds the moral of employees after acquisitions in Pakistani banking industry selecting the acquisition between the Bank Islami Pakistan Ltd and KASB Bank which was taken place on 8<sup>th</sup> of May 2015. Research examines the employees moral based on the basis of organizational cultural change, Communication between the acquirer and target bank which leading toward us and them syndrome, Organizational change managed by the acquirer firm, and job satisfaction of both the acquirer and target banking industry with respect to job security, ambiguity and empowerment issues. The study was conducted on the basis of Primary as well as secondary data. Secondary data was collected from previous researches as well as from official website of Bank Islami and State bank of Pakistan while primary data was collected with the help of questionnaire collected from 200 respondents of both banks representing the overall population of the acquirer and target banks; Findings were interpreted with the help of conformity factor analysis and structural equation model to find the impact of independent variables on dependent variable. Results of analysis interprets that proper managing of independent variables reduce the level of anxiety among the employees of industry making a successful acquisition.

**Keywords:** *Acquisitions, Organizational Cultural, Communication, Satisfaction, Organizational Change*



# KASBIT RESEARCH CONFERENCE 2016

**SESSION-1**

**ROOM-3**

## **Organization's Ethical Climate Contributes to Customer Satisfaction**

Awais Yaseen

Scholar at KASB Institute of Technology

### **Abstract**

Organizational ethical climate defines the positive behavioral atmosphere of work environment and the level of right activities inside the organization. This research wants to identify the factors of an organization's ethical climate and how these factors satisfy our customers. In this research I have to achieve the customer satisfaction towards organization and the innovations and productivity of the company. This research shows that an organization ethical climate was positively related to customer satisfaction and this relationship was accepted by organization's productivity. Additionally the positive influence of an ethical climate on employees perceived organizational innovation was mediated by their organizational commitment and the climate for innovation. This research defines that how an organization's ethical climate affects on customer satisfaction. The respondent for this study includes the university students enrolled in the major field of Human Resource Management and the employer working in Human Resource Department. The correlation and regression model has been used to achieve the objective of this research. Moreover, this study indicates that an organization's ethical climate can be an intensive predictor of its innovation. In this study organizations must be pay attention to customer's satisfaction of the organization's ethical climate. In this research I found that the ethical climate of an organization can satisfy the employees towards the organization and they can the work in better way for the succession of an organization. If the organization has unethical climate it could lose its customers or employees or can have a big loss.

**Keywords:** *Atmosphere, Satisfaction, Work Environment, Employees Performance, Organization's Success.*



KRC-2016

# KASBIT RESEARCH CONFERENCE 2016

## Intention of Older Workers to Continue Working

Owais Ali

Scholar at KASB Institute of Technology

### Abstract

Today there is a fast growing issue prevailing in the labor market about the retention of older workers in the work places. The aim of the research is to determine the important variables that affect the intention of older workers to continue working after the traditional age of retirement. The research has objectives about the impact of different variables on the intention of older workers to continue working, the relationships between the intentions and variables. The first dependent variable of the research is demographic status of the employers that includes different genders and age etc. The second dependent variable of the research is flexible environment at workplace that includes the flexible activities for older employers to engage their focus towards work place and maintain the balance between work-life, the third variable of the research is rewards and appreciation that include both formal and informal incentives to motivate the older workers and their intention towards work, this motivational factor increases the efficiency of older employers and making them experience much more confident in the work place, the fourth variable of the research is health status of the older workers there are many researchers conducted on this variable in the past according to them the health status of older worker is very important in order to make decisions about their retirement. The data is gathered by different researches conducted in the past. The research used convenient technique to gather the data. Regression analysis has been used to test the data, it is recommended that companies should have a special focus on the older workers and they may get benefited if utilized them in a proper way.

**Keywords:** *Demographic Status, Heath Status, Flexible Environment, Rewards and Appreciations*



# KASBIT RESEARCH CONFERENCE 2016

## **When Is Female Leadership An Advantage? Coordination Requirements, Team Cohesion, and Team Interaction Norms**

Nayyer Qaim

Scholar at KASB Institute of Technology

### **Abstract**

This study seeks to understand that what context women leaders are beneficial for team. Female leaders have more social interpretation than men and also the team led by female leader is more cohesive than men. This study tries to understand that what degree and in what settings female leadership might be advantageous. Women are the key to healthy economies. Women leaders can save the world or at least to the corporation or company on which board they sits. The aim of this research is to encourage female leadership in the modern world. This research focuses on team coordination requirement, relational self-construal to the outcome of female leadership. This research proves that female leadership is more positively related with team coordination and more positively associated with relational self-construal and also positively related with the representation of women in politics and also positively associated with economic freedom as compared to the team led by man, but the female leadership is highly negatively related with religiosity. This research evaluates the female leadership advantage in team leadership. The variables are taken from the literature review of various articles. The respondent of this study are the undergraduate female students belongs to the management sciences. The results are in favor of what is mentioned in the literature review and therefore it is recommended that future research should attempt to operationalize relational leadership practices which this article is not included. So that they can be accounted for regardless of whether they are performed by men or women. The author recommend corporation to encourage female leadership and also enhances the representation of women on corporate board which will increase the corporation productivity and it will be prosper for the economy.

**Keywords:** *Leadership, Team Cohesion, Interaction Norms, Cooperative Learning, Participative Communication.*





# KRC-2016 **KASBIT RESEARCH CONFERENCE 2016**

## **Customer Satisfaction in Service escape in Hotel Industry**

Syed Umar

Scholar at KASB Institute of Technology

### **Abstract**

Service escape is a vast field which is influence by many other factors .The aim of research is to investigate the impact of service escape on customer satisfaction within the context of Restaurant Industrial sector. The key objectives included, exploring the factors (independent variables) that impact the customer satisfaction (dependent variable) in a service environment. The research involves two independent variables and a single dependent variable. The first variable is which has a direct impact over the customer satisfaction the variable physical environment that includes all the physical appliances in the surroundings that impact the performance and satisfaction level of the customer. The second and the final variable is service experience that impact on the esteem of customer. Regression analysis has been used to test the impact of the independent variable over the dependent variable. The research involves convenient technique for the gathering of data from the other researchers conducted on the similar topic in the past.

**Keywords:** *Service Quality, Physical Environment, Service Experience, Service Escape, Customer Satisfaction.*



# KRC-2016 **KASBIT RESEARCH CONFERENCE 2016**

## **Factors Influencing Customer Satisfaction and E-Loyalty: Online Shopping Environment among the Young Adults**

Sohaib Khan

Scholar at KASB Institute of Technology

### **Abstract**

Topic on which we are researching is all about how can a customer finds himself more satisfied doing purchasing online rather doing it physically in present conditions, Online method of purchasing comes in the reality when consumers found very much difficult to grab time to go in malls and marts, Now with the technology and websites customer has become more efficient and more effective for shopping, Through websites customer find E-quality services and gets wider options in information quality. Customer gets more security in term of using its personal information. Online shopping gives many significant advantages to a customer anywhere from the world as he can buy anything online and will get the same quality even more better quality of product or services as he required. The variables we have discussed on this research shows that every single variable is linked directly with customer satisfaction, websites and web designing comes to the level of customer satisfaction when the company put's his best efforts to provide the required information for its customers. Security creates an impact nowadays, as many customers believe on checking things virtually for their personal information. The variables are taken from the literature review of many articles. The data was collected from different research articles conducted in the past and the reliability of all the variables has been taken from the past researches also which is further match by the reliability and validity carried out in this research through applying regression technique by working on SPSS and AMOS.. Data was gathered with the help of questionnaires to the sample. In order to collect data convenient sampling technique was used. Regression analysis has been used to test the data, and all the results are verified by the evidences gain by the regression technique instruments. The overall conclusion we have figured during this research that every single customer needs time and more attention rather they waste their time doing searching on giving their efforts mentally and physically, so online shopping is creating a very heavy impact on customers on their selection and their decision making.

**Keywords:** *Web Designing, Security, E-Service Quality, Information Quality, Online Shopping, Customer Satisfaction, Loyalty*



# KASBIT RESEARCH CONFERENCE 2016

**SESSION-2**

**ROOM-1**

## **Impact of Environmental Change on Economic Growth**

Aniqa Zeb

### **Abstract**

Agriculture sector plays a crucial role in growth of a developing country, as it is the major source of providing food, raw materials and employment opportunities for almost 70 percent of the population residing in rural areas. Therefore, we are using agriculture output as a proxy for growth in this study. Beside environment, role of labor productivity and health in determining the pattern of growth will also be examined. The study will also examine the government's policy measures to sustain climate. Sectoral investigation will be part of the study.

**Keywords:** *Developing Country, Employment Opportunities, Government's Policy, Sectoral Investigation.*



KRC-2016

# KASBIT RESEARCH CONFERENCE 2016

## Promotion of Tourist Destinations through Social Media

Huma Riaz

Scholar at KASB Institute of Technology

### Abstract

This paper identifies the contribution that tourism can make to economic growth and also identifies the factors which support the tourism-led growth in the long-run. The purpose is to study the relationship between tourism and economic growth and examine the role of the factors such as geographic features, political stability, government policies and infrastructure provision in encouraging the transformation of tourism into economic growth. The objective of the research is to find out whether there is an automatic relationship between tourism and economic growth and what are the characteristics a country must meet in order to develop a link between tourism and economic growth. Furthermore, the objective is also to study the importance of these characteristics such as geographic features, infrastructure provision, political stability and government policies in linking tourism and economic growth. The scientific literature has shown the importance of infrastructure provision and geographic features as they help to improve the living conditions of the people. Political stability is also an important variable taken from a reputed journal as the political conditions in a destination are likely to affect the tourism growth. The government policies are also mentioned as an important variable for tourism-led-growth in reputed journals, as the government is responsible for deciding regulations which can impact tourism and the government is involved in tourism policy-making. The data was gathered through different researches which have been conducted in the past related to tourism and economic growth. The study found that the geographical features, political stability, infrastructure provision and government policies have some relationship with tourism-led growth tested through linear regression model (LRM). It is recommended that the government must focus towards the development of tourism industry in order to achieve economic growth through it.

**Keywords:** *Tourism; Economic Growth; Geographic Features; Infrastructure Provision; Government Policies*



KRC-2016

# KASBIT RESEARCH CONFERENCE 2016

## The effect of packaging and brand on children's purchasing decisions

Vinesh Kumar

Scholar at KASB Institute of Tehcnology

### Abstract

The motive of this paper is to study the impact of packaging and brand on the purchasing decisions of children. Data were collected from parents behalf of children by interview conduct the results show that packaging and brand have a positive effect on children and children were influenced by packaging, and now a day brand also influence to children. Further, it was found that children influenced their parents during store survey. The study also ensures the children's purchasing decision between packaging and brand. A limitation of the study is that the issue of the effect of packaging and brand on children was inquiring through the opinions of parents. Future research might study the effect of other factors such as, economic status and socio-cultural issues, another factor would be to include other variables such as mental involvement the findings of the study might be useful for all manufacturers of goods. More specifically, managers and marketing agents in the all industry are recommended to improve more children's brand awareness through marketing as a way of making them want to buy branded products. The paper demonstrates that there is a relationship between packaging and brand on children purchasing decision.

**Keywords:** *Packaging, Brand, Children's Purchasing Decision And Effect*



# KASBIT RESEARCH CONFERENCE 2016

## **The Impact of Store Atmosphere on Consumer Buying Behavior”: Study on Chase up KDA North Nazimabad, Karachi, Pakistan**

Bisma Rehan

BBA Student at KASB Institute of Technology

Fatima Butt

BBA Student at KASB Institute of Technology

### **Abstract**

This current research is intended to identify the effects of store atmosphere on the consumer buying behavior in the Chase Up the retail chain outlet in Nazimabad of Karachi, Pakistan. Store atmosphere elements such as cleanliness, scent, music, temperature, lightening, color, display are under consideration in this research. As store atmosphere plays important role in influencing consumer behavior and contemporarily with changing market needs consumer prefer to shop all their needs under one roof to minimize the search cost along with time and effort involved for which they ask for added beneficial elements to select retail outlets for their purchases. A pleasant atmosphere in the retail chain outlet is one of those elements which are extremely delighted hence retailers need to be aware of the ways of using store atmosphere and its components in their favor to get success in the markets. Therefore the study has been designed to investigate the collective impact of the major atmospheric variables on consumer buying behavior in chase up at one point in the time. The data will be obtained by using a structural questionnaire from 200 respondents in a survey conducted at Chase Up. The evaluation of data will be done by using SPSS program. The test will tell the store atmosphere has very positive and compelling impact on consumer buying behavior. The study will also help retailers about different components of atmospheric components of a store how products needs to be displayed in the store and the ways in which it can be used to influence consumer buying behavior.

**Keywords:** *Music, Scent, Temperature, Lightning, Color, Cleanliness, Display-Layout*



**SESSION-2**

**ROOM-2**

**Factors Affecting Work-Life Conflict: A Study on Working Women in Pakistan**

Shazra Shakil

Scholar at KASB Institute of Technology

**Abstract**

The research paper is about finding the factors that affect work life conflict of the working women in Pakistan. The purpose of the research is to identify what are factors that affect work-life conflict of the women working in Pakistan. The objective of the study is to locate the issue of work-life conflict and work-life balances faced by the working women in Pakistan because it is remarkable dilemma which must be focused and solved properly. To save Pakistani women from this dilemma these types of studies must be conducted. The factors that affect work-life balance and work-life conflict are workplace environment, financial needs, women earning potentials and house hold responsibilities have positive or negative relationships with the main problem area (work-life conflict). The data is collected in quantitative form from different local and multinational workplaces in Pakistan through female employees. Convenient sampling technique has been used as a sampling technique. Reliability, confirmatory factor analysis and SEM have been used for the analysis of the data. The results are having significant relationships between variables, furthermore based on the findings of the research, it is recommended to the human resource department of companies that they should take some steps regarding this problem as contribution of women at a workplace have some importance and that we should always back women and appraise her for all the hardships she faces during all the activities she's performing in order to maintain their professional life's as well as their personal and routine life all together. Therefore just to have acknowledged we should never underestimate a woman at any given circumstances.

**Keywords:** *Work-life, Life Conflict, Working Women, Life Balance, Life Satisfaction, Family Responsibilities*



# KRC-2016 **KASBIT RESEARCH CONFERENCE 2016**

## **The Effectiveness of HR Practices on Job Satisfaction Study on Higher Education Sectors of Karachi, Pakistan**

Muhammad Masood Mir  
Faculty at KASB Institute of Technology

Muhammad Ibrahim  
BBA Student at KASB Institute of Technology

Kanza Irfan  
BBA Student at KASB Institute of Technology

Saima Zaib Durrani  
Faculty at KASB Institute of Technology

### **Abstract**

In the fast moving era Human resource management is considered as the most important department in terms of organizational efficiency as well as for getting a competitive advantage. So the HR department and its functions should be aligning with the organization for enhancing performance. Therefore this study will be focusing on aims exploring the impact of HR practices on job satisfaction in the context of higher education sectors of Karachi, Pakistan. For this purpose survey method was used by using questionnaire as a tool for data collection. The research hypotheses are tested using sample data collected from 100 responses and analyzed objectively. It was found that HR practices have significant association with job satisfaction. The proposed practices, which were Recruitment and Selection, Training and Development, Performance Appraisal, Working Environment, Compensation, and Supervision, were found to have impact on job satisfaction. The study faced by certain limitations, which include time and resource constraints which limit this research only in Karachi. Pearson Correlation and Multiple Regression tests were used to test the hypothesis. Implications for high performance HR practices and employee's job satisfaction are discussed; Organization must focus on Training and Development program to increase employee's productivity and Job satisfaction.

**Key words:** *HRM, HR Practices, Job Satisfaction, Education Sectors, Karachi, Pakistan.*





## KRC-2016 **KASBIT RESEARCH CONFERENCE 2016**

### **The Effectiveness of Workplace Diversity on Employee Performance (A Study on Bbsulk)**

Dildar Ali

Scholar at KASB Institute of Technology

#### **Abstract**

This research explores the impact of work force diversity on performance of employees of government organization of Pakistan, the literature review shows the different impact of work force diversity on employee performance, the different results of the researches shows that the results vary with the change in environments and in culture.

Furthermore there are number of variables which affect the employee performance, but this research has been carried out on the given independent variables Gender, Generation gap, language and the Educational back ground and its impact on employee performance which is dependent variable.

In this research simple random sampling techniques has been used. And the data was collected with help of questionnaires from 62 respondents of Benazir Bhutto Shaheed University Lyari Karachi. Regression technique was used for data analysis to find out the impact of independent variables on dependent variable.

This research concluded that Educational back ground has significant impact on employee's performance whereas the other remaining independent variables Gender, Generation Gap & Language has positive but insignificant impact .

This showed that educational back ground highly impact in workforce diversity in educational sectors of Pakistan.

**Keywords:** *Employee Performance, Work Force Diversity, Language, Generation Gap*



# KRC-2016 **KASBIT RESEARCH CONFERENCE 2016**

## **Establishing Benchmark in Employee Job Satisfaction in Hr Improvement**

Muhammad Ali Bhurt

Scholar at KASB Institute of Technology

### **Abstract**

Job satisfaction is taken as the most important part in an organization by which the whole organization can achieve their all objectives which has they set for their organization achievements. This research aims to define that the employees is the spinal cord of an organization and employee's satisfaction is more important in any organization. The variables which is affecting on job satisfaction are Empowerment, which is telling as that organization should give self give leverage to employ to take decision in right way. In Training & Development they are saying that organization should give training to their employees to get good result of their jobs which are assigned to them. Performance Appraisal says if employees will be motivated form their organization they will work proper way if they do not get performance appraisal they will me de motivated form their work and their organization. This study emphasizes the training and development and importance of this. The respondent of this research are different sectors such as, education (KASBIT), Banking (HBL), Textile (AL-KARAM), Energy (K-ELECTRIS) and government (CUSTOMS) sectors this research is has a unique this research is collected by different sectors . The questionnaire which would filled by employees and professionals of the different sectors online sampling statistic technique will be used in research to have a accurate result for this research .The Result which will be collected is as per literature review.

**Keywords:** *Job Satisfaction, Employee Training, Employee Performance, Performance Appraisals*



## KASBIT RESEARCH CONFERENCE 2016

### **Gauging The Advantages Companies Are Achieving Through The Use Of Human Resource Information Systems: Evidence From The Higher Educational Sector Of Karachi.**

Shafaq Nisar

BBA Student at KASB Institute of Technology

#### **Abstract**

**Purpose:** The basic motive for developing this paper is to check and evaluate the history and results associated with the use of Human Resource Information System (HRIS) in the territories of Pakistan.

**Model:** The research model was developed by going through the systematic literature review and through the help of the literature well structured questionnaire is developed model was developed.

**Data Collection:** through this we have collected data from HR professionals working in the service industry as our research population is based upon higher educational institutions operating in Karachi.

**Population and Research Sample:** While sample is taken from top private universities of Karachi, while total sample size of the research was 100 and its analyzed through using SPSS and

**Statistical Tool:** by using multiple regression a technique of parametric statistical testing it's indicated that and findings of the research indicated that use of HRIS is very important for the improvement and enhancement organizational productivity.

**Limitation:** But as the research work cannot be generalized therefore for the purpose of optimization of results and findings continuous research work must be carried out in the discipline.

**Significance:** While practical implications of the research indicated that through the use of HRIS not only the organization but HR professional also became able provide enhanced level of creativity to their work.

**Keywords:** *Developing, Associated, Optimization, Enhanced.*



# KASBIT RESEARCH CONFERENCE 2016

**SESSION-2**

**ROOM-3**

## **The Impact of Inbound Logistics on Quality of Production**

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Noman Maqbool

BBA Student at KASB Institute of Technology

Nashit Bin Ali

BBA Student at KASB Institute of Technology

### **ABSTRACT**

Inbound logistics include transport, storage and delivery of goods, coming into a business. Usually it is done through a long systematic process by a team of specialist to complete their tasks error free. The researcher will investigate the best way of forecasting in order to do best production/manufacturing. Furthermore the researcher will study the factors which are more effective for quality of production like raw material, transportation, supplier, technology, and warehouse. The structure closed ended questionnaire will be conducted. For the data collection with non-systematic random sampling method and will be leveled on SPSS using regression analysis above the data. The researcher will show the positive result that how our given factors influence on our quality of production more effective and error free through which it will reach on its peak.

**Keywords:** *Inbound Logistics, Forecasting, SPSS, Regression*



# KASBIT RESEARCH CONFERENCE 2016

## **Impact of High Performance Organizational Culture on Talent Attraction and Talent Retention: Role of Psychological Capital and Organizational Commitment**

Dr. Nazim Ali

Assistant professor, Department of Management Studies,  
University of Malakand

### **Abstract**

The objective of this study was to know about the relationship between High Performance Organizational Culture (HPOC), Talent Attraction and Talent Retention, Psychological Capital (PC) and Organizational Commitment (OC). Data were gathered from three hundred and sixteen 316 employees of banking sector. Time tested questionnaires were distributed for the collection of data from bankers. The results showed that HPOC had a significant relationship with talent management. It was also confirmed that psychological capital and organizational commitment partially mediate the relationship between HPOC and talent management.

**Keywords:** *Performance Organizational Culture; Talent Management; Psychological Capital; Organizational Commitment; Pakistan*



# KASBIT RESEARCH CONFERENCE 2016

## Impact of Islamic Finance on Economic Growth – Empirical Evidence from Pakistan

Kamran Ahmad

Scholar at KASB Institute of Technology

### Abstract

After the Global financial crisis, Islamic finance gets worldwide attention and it increased with fast pace especially in Pakistan where total assets of Islamic Banks crossed Rs. 1.7 Trillion. This paper explores empirically the relationship between the development of Islamic banking system and economic growth in the Islamic Republic of Pakistan. Using econometric analysis, quarterly time-series data of economic growth and Islamic banks' financing from 2006 to 2015 were used. In this paper Islamic Banks, private lending and total assets as a proxy for the development of Islamic Finance and GDP and GFCF as a proxy for Economic Growth. For the analysis, the unit root test, descriptive stats, regression analysis, co-integration test, and Granger causality tests were done. Empirical results generally signify that in the long run Islamic banks' financing is positive and significantly correlated with economic growth in Pakistan which reinforces the idea that a well-functioning Islamic banking system promotes economic growth. Meanwhile, there is no short-term relationship exist in between Islamic banking and economic growth.

**Keywords:** *Global Financial Crisis, Islamic Finance and GDP and GFCF.*



# KASBIT RESEARCH CONFERENCE 2016

## Determinants of Brand Loyalty: A Study on Young Customers of Telecom

Samana Zaidi

Scholar at KASB Institute of Technology

Umair Tariq

Scholar at KASB Institute of Technology

### Abstract

Brand loyalty, is standard of the attachment that a customer has with a brand. Basically, brand loyalty refers to a consumer's consistently repurchase of their favorite brand. This paper analysis the determinant of the brand loyalty on young customers of telecom. The major objective of selecting the brand loyalty is to describe the importance of the product towards their brand in present time. The variable brand trust have taken from the journal which has a greater impact upon the mind of the customer through which their trust will build up upon the telecom industry and then the customer will become more loyal to the brand. A positive brand reputation builds loyalty and increases customer confidence in brand, through which ultimately the sales will be increases. Despite the findings of many researches that satisfaction has a significant favorable impact on brand loyalty and a truthful re-purchase behavior of same brand leads to long term business profits. The other main factor is brand image which has a direct effect on brand loyalty A brand which has a good image in the market is more likely to get superior among the other brands and they also have a greater market share. Positive brand image will tends towards the loyalty these all factors plays an important role in loyalty towards the brands through which the customer will become loyal to their brand and cannot be able to switch their brands due to the independent variables which will directly impact upon the brand loyalty. This research helps to investigate sampling techniques and multi-linear regression to test hypothesis, the respondents of this research are the young customers of telecom industry.

**Keywords:** *Brand Trust, Brand Reputation, Brand Loyalty, Customer Satisfaction, Brand Image.*



# KASBIT RESEARCH CONFERENCE 2016

## **Building Employee Relationships through Corporate Social Responsibility**

Summaiya Zahid

Scholar at KASB Institute of Technology

Kamran Khan

Manager Research Operation of ORIC at KASB Institute of Technology

Syed Karamatullah Hussainy

Director ORIC at KASB Institute of Technology

### **Abstract**

Corporate social responsibility (CSR) is a new trend being adopted by the businesses. It affects the corporate financial Performance of a company and influences consumer's behavior as well. However, comparatively few studies have focused employees' sentiments towards CSR and its activities. Organizations begin to participate in CSR exercises keeping in mind the end goal to react to an outer request, while thinking about the beneficial outcomes of CSR. The article shows the consequences of a quantitative research with respect to the representatives' disposition with respect to social duty exercises of their managers. At the outset a short writing audit is displayed. In this research, integrated social identity theory and social exchange theory is being studied in a new framework. This structure clarifies how representative's impression of CSR inspires dispositions and conduct in the working environment. The factors confirmed in this exploration paper are corporate social obligation characterizes as Corporate social duty is the deliberate incorporation of social and ecological worries into organizations and into their interface with partners, affected on different factors to change their conduct, in any case alternate factors are representative responsibility as the engagement, maintenance, fulfillment and inspiration and prompts to above and beyond i.e. devotion by which worker attempt to accomplish hierarchical objective representative turnover expectation characterized as a degree of either the representatives of an association plan to leave the association or the association arrangements to evacuate its workers, besides section inclination is the condition of being favored in contrast with something else that is it might be any inside and outer partner it might be your workers or your financial specialists, moreover another variable is worker conduct characterized as alludes to the route in which representatives react to particular conditions or circumstances in the work environment. Moreover, future researchers may also identify the importance of CSR and its impacts on employees. This research uses exploratory approach; primary data is collected from professionals working in banking sectors of Pakistan. The study uses simple regression model (SRM) technique to test the hypotheses. This research found significant relationship between CSR activities and employee organizational commitment, and organizational performance,





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employee turnover intentions and entry preference. The study discusses important implications regarding building employee relationships through corporate social responsibility CSR activities.

**Keywords:** *Corporate Social Responsibility, Employees Behavior, Turnover Intentions, Entry Preference, Employee Commitment, Organizational Citizenship Behavior.*



# KASBIT RESEARCH CONFERENCE 2016

**SESSION-3**

**ROOM-1**

**How Do We Motivate the De motivated Employee in Banking Sector**

Khizeramin

Scholar at KASB Institute of Technology

## **Abstract**

In this research we explain that employees motivation play an important role in the prosperity of the employees of the organization. For this study I took four independent variables salary, benefits performance and training that are directly linked with the employee motivation of the organization. The four independent variables have a great impact on dependent variables employee motivation of the organization. All these independent variables are positively related with employee motivation of the organization. They have some who directly linked with it. Benefit is generally considered as a powerful tool in organization to work hard. Manager attitude is an important elopement in any organization when fair attitude of manager employees work good directly or indirectly, thus personal problem give negative because when employee come with dull mind they cannot do work with full attention and intelligent employee are in the company or organization we get a positive results. In the company management give the different types of benefits employees are happy and taking interest in her work and gave them a better result for the betterment of the organization

**Keywords:** *Manager Attitude, Financial Rewards, Organization Culture, Personal Problem*



# KASBIT RESEARCH CONFERENCE 2016

## Impact of Social Media Marketing on Sales, Study on Bank Alfalah, Karachi, Pakistan

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Moiz Ahmed

BBA Student at KASB Institute of Technology

### Abstract

Progress of an organization relies on sales of any organization and sales can be boost up by enhancement of marketing tactics. Social media marketing is one of the important marketing techniques in this modern era. The research will aim at understanding the impact of social media marketing on sales; hence it will give a considerable highlight upon the factors leading to the relation of face book marketing on sales. Will also explore the head way between instagram and sales improvement. It will analyze the impact of official website in boosting sales level. It will analyze twitter factor on sales productivity and will highlight how these social factors will effect sales in a positive way. The research will be conclude on bank Alfalah and will take sample of 50 banking sectors for all primary research done through quantitative data for testing SPSS will be use. The hypothesis will definitely result in an acceptable manner as all social marketing techniques will surely impact on sales of organization.

**Keywords:** *Marketing Tactics, Instagram and Sales Improvement, SPSS, Hypothesis.*



# KASBIT RESEARCH CONFERENCE 2016

## Effect of Brand Equity Components on Purchase Intention: A Study on Olpers Milk

Muhammad Sharif

Faculty at KASB Institute of Technology

Nousheen Abbas Naqvi

Faculty at KASB Institute of Technology

### Abstract

It has been observed that for over two decades brand has become very much important aspect for marketing as well as academics for getting more customer value within competition, well known brands helps customer to identify products and creates familiarity with it. The researcher wants to identify how much branding effect on purchase intentions of customers thus the objective of the research is to find out the effects of components of brand equity on consumer purchase intentions, components are based on Aaker`s 1991 model furthermore the researcher has taken in consideration Olpers Milk (Karachi, Pakistan) as a case study to identify the impact of components of brand equity on consumer purchase intentions.

The data is collected thorough the questionnaires from 320 consumers who at least once have purchased Olpers Milk. For the analysis of gathered data the confirmatory factor analysis and Structural Equation Model (SEM) are used as statistical tests. The research divulges that brand awareness, brand association, perceived quality and brand loyalty have significant impact on purchase intentions of consumers.

This research paper will be beneficial for future researchers as it will also be beneficial to adopt approaches towards brand equity components to associate customers with their brand.

The results of the research is concluded with the recommendations for the Olper Milk about the most influencing factors for the brand equity so that managers can take full care of brand equity components when designing brand strategy in competitive environment so that their brand can easily be placed in the minds of customer.

**Keywords:** *Brand Equity, Brand Image, Brand Awareness, Brand Association, Perceived Quality, Brand Loyalty*



# KASBIT RESEARCH CONFERENCE 2016

**SESSION-3**

**ROOM-2**

## **Factors Affecting Team Work On Organizational Productivity on Shan Foods Industry**

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### **Abstract**

Every organization either large or small struggles to achieve success and maintain a valuable image on this present world of organizational competition. In this context the employee work performance on the organizational productivity have a great impact. If the population of workers of an organization is more than of its productivity outcomes and no improvements in products this is as a result of absence of teamwork in such organizations. It might be possible that there are organizations with teams still they are not improving their productivity level it may be due to the lack of teamwork on organizational productivity, poor leadership style which affects the productivity, lack of motivation and the prevailing condition that are going in an organization. The objective of this research is to analyze the contributions of teamwork on organizational productivity. Secondary data will be collected through research articles. While the primary data will be collected through structured questionnaire by random sampling considering the sample size is 100. We analyze the positive impact of motivation, hard work and teamwork on organizational productivity. Similarly, a negative impact of poor leadership and the prevailing condition on organizational productivity. Teamwork is a crucial element which impacts the organizational performance; this research will help in improving the employee work performance as well as the productivity development.

**Keywords:** *Valuable Image, Teamwork, Poor Leadership, Organizational Productivity.*



# KASBIT RESEARCH CONFERENCE 2016

## Factors Affecting Women Efficiency in Higher Education Sector

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### Abstract

The main objective of this research is to examine women effectiveness in higher education sectors. We saw gender differences, particularly discrimination with females in every sector of our society because of less education. In this research our center of attention is on the activities and thoughts of the environs regarding women and factors which actually damaging the effectiveness of any women living in the society. This includes education for women, insecurities and discrimination in the workplace, attitude of managers, peers and of male dominant society as well. Due to the discrimination women are not equally treated in the place of work. Specifically, our topic is more focused on employment discrimination happened with women in our societies. Secondary data will be collected through research articles. The Researcher will take articles related to women empowerment and issues they are facing in their daily routine life. Along with that, we will focus on researches done in the developed countries regarding gender discrimination in higher education sector. The primary data will be collected through the structured questionnaire, in which the researcher will look into Karachi, Pakistan where labor issues are dominant with women beside their workplace issues, using probability simple random sampling based on the questionnaire and the sample size will be about 150. This research will be helpful for higher education sector because women are showing their participation in every kind of field, so we should encourage them instead of regret. Researcher is supposing the positive impact on the given variables.

**Keywords:** *Women Effectiveness, Insecurities and Discrimination, Women Empowerment.*



**Impact of Copywriting on Brand Identification**

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**Abstract**

Words play a vital role in our everyday lives. They pursue, convince and change opinions. A good marketer is one who knows how best to get his products understood, sold and owned in future. This is where advertising steps in with its copywriting techniques and creative wordplay to access a wider market than otherwise. This study mainly focuses on print and electronic ad campaigns and the creative use of copywriting for brand identification such as for catchy slogans, jingles and product descriptions that consumer can associate with the brand and remember and recall it when played in the background on TV and radio or seen written on the billboards, magazines, newspapers etc. The methodology used in this study was interviewing and filling the pre-testing questionnaire. Consumers all over Karachi and some from other cities of Pakistan (although this one a minority) showed positive response to words and their influence especially in accordance with the local culture and values adapted by marketing and advertising industry. Of the 515 accurately filled pre-testing questionnaires for this study, P-Value for each independent copywriting variable is less than the value for the level of significance which is 0.05 proving that the copywriting efforts of the brands have a powerful influence over consumer base in Pakistan. This study is thus useful for most brands that do not focus much on their copywriting, slogans, jingles and product descriptions and is a point of thinking for those who completely ignore the cultural influences of this market.

**Keywords:** *Copywriting, Advertising, Slogans, Jingles, Local Culture*



**Factors Influencing the Cell Phone Brand Loyalty to Young Generation**

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**Abstract**

In this topic we have done the research on the influence which has been created among the young generation towards the usages of cell phones, further we have researched about our younger generation that how they cover their needs and requirement with such manner that their satisfaction will goes to another and turn from satisfaction to delight while using cell phones. The aim of this topic is how to evaluate the satisfactory results when young generation led them self to brand loyalty of cell phone also that they will become loyal with your services or product and will give more importance to your own brand/services whenever they need for their satisfaction. The only purpose of this research is that what we are looking in our next generation in the field of cell phonic technology All the variables been used are totally relating with all the references given in the research. Data was collected from convenient technique. The variables are taken from the literature review of many articles. The data was collected from different research articles conducted in the past and the reliability of all the variables has been taken from the past researches also which is further match by the reliability and validity carried out in this research through applying regression technique by working on SPSS and AMOS.. Data was gathered with the help of questionnaires to the sample. In order to collect data convenient sampling technique was used. Regression analysis has been used to test the data, and all the results are verified by the evidences gain by the regression technique instruments. During the whole research we have studied that young generation is playing a very key factor in order to gain the brand loyalty towards cell phones. Brand image gives the generation it's quality purity to them also gives them the experience to became loyal for the particular cell phone brand with complete satisfaction.

**Keywords:** *Brand Image, Brand Quality, Brand Experience, Customer Satisfaction, Loyalty, Young Generation.*





# KASBIT RESEARCH CONFERENCE 2016

**SESSION-3**

**ROOM-3**

**The impact of consumer psyche on successful marketing: Study on burger king, north  
Nazimabad, Karachi, Pakistan**

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Sumbul daniel

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## **Abstract**

Marketing plays a major role in making successful branding although analyzing the consumer's psyche impacts on making marketing successful. Intensifying marketing tactics according to consumer's psyche is the best way of making consumer loyal and hence their loyalty will make your business to reach at highest competing level. This research will contribute in determining the impact of consumer's psyche on successful marketing. Furthermore it will give a noticeable importance to the aspect showing the relativity of consumer's perception on successful marketing tactics, it will provide a perspective view of analyzing consumer's lifestyle for success of marketing, it will highlight the connection of religious values and culture views with marketing strategies and will examine the force of consumer's learning or experience of product on making marketing strategies successful. The research will be conducted on BURGER KING (North Nazimabad branch) and will take the sample of 150 customers. The research will be primary and will be done through quantitative data. The testing will be done by SPSS program which will clear the viewpoint on making consumer's psyche the focal point for successful marketing and will surely result into the acceptance of hypothesis as all the indicators discussed above is a part of consumer's psyche and will be a positive approach in making marketing tactics successful.

**Keywords:** *cultural values, perception, lifestyle, learning experience religious values*



**Employee Turnover and Its Impact on Organization Growth**

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**Abstract**

An effective employee is a combination of good skills set and a productive work environment. Employee turnover is basically a simple measure when employees leave a company and have to be replaced it is called employee turnover. This article refers that the human resource practices and employees turnover of organization and its impact on organization's growth. This study aims to find the factors that impact on the performance of employee and why employee turned over. Many factors affect employee turnover that managers need to be aware of and should work to improve at all times. The objective of the research is to find, whether these factors affect positively or negatively impact on employee turning over. The correspondents of this research are the undergraduate students of some universities who are doing their majors in HR and the employees of those companies working in Human Resource Department. Some of their independent variables are satisfaction factors, motivation factors; involvement factors have positive or negative relationship with dependent variable that is employee turnover. These variables are taken from the literature review of many articles. The data was collected from different research articles conducted in the past and the reliability of all the variables has been taken from the past researches also which is further match by the reliability and validity carried out in this research through applying regression technique by working on SPSS and AMOS. Data would be gathered with the help of questionnaires to the sample. In order to collect data convenient sampling technique was used. Regression analysis has been used to test the data, and all the results are verified by the evidences gain by the regression technique instruments. Also, the use of turnover as an indicator of employee satisfaction should be explored and this study provides an insight to see that level of turn over effect up to what level to the performance and what are the major variables that may address to handle these issues. All companies which are related to human resource industry in Pakistan are recommended to review the research paper. This paper directs business practitioners and researchers to get knowledge on the key themes. The value of this paper is that it merges the available evidence and provides a practice in employee turnover.

**Keywords:** *Employee Satisfaction Factors, Motivation Factors, Involvement Factors, Organization Growth and Employee Turnover.*



# KASBIT RESEARCH CONFERENCE 2016

## The Impact of Packaging and Nutritional Labeling on Consumer Buying Behavior

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### Abstract

Today's world is more glamorize, more educated and well aware so they prefer to buy products which are safely and beautifully packaged and also containing some nutrition's. The concept of nutritional fact and safety packaging is mostly connecting with FMCG'S product. Researcher interested on focusing dairy products in FMCG'S category like (milk, yogurt, chocolate, cheese, butter etc). When we go to purchase dairy product, we must concentrate on packet product than open products because of health purpose and we consider packed product as hygienic because, now we are the consumer who is well aware by the disadvantages of un-hygienic products. The purpose of this study is to contribute in the importance of packaging of container packaging , colors, pictures, logos and high quality packing and also to find out the importance of nutritional fact sheet label exist on FMCG product container or package wrapper which inform us about that how rich this product is in calories, carbohydrates, cholesterol, sodium, fat, vitamins, sugar, proteins, calcium, iron etc .researcher wants to find out the relationship between packaging, nutritional labeling with consumer buying behavior. It was difficult to visit large number of super stores and to interview a large number of individuals, so the researcher focused towards few superstores and individual located within the Karachi. We choose non-systematic sampling and number of sample was 100. We have to find out that when a consumer seen any beautiful packaged and highly nutrition fact sheet on back of the wrapper so he or she attract toward their packaging and nutritional benefit to buy that product or not. The overall that packaging contributes a very important role in marketing

**Keywords:** *Glamorize, Nutrition 's, FMCG'S, Packaging And Nutritional Benefit.*



**KASBIT RESEARCH CONFERENCE 2016**

# DAY-03



**SESSION-1**

**ROOM-1**

**To Determine the Impact of Service Quality of Stock Brokerage House on Customer Satisfaction: A Case of Pakistan Stock Exchange**

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**Abstract**

Since 1980s, the concept of service quality is become the main concern for the consumers. Significantly, with the inception of information technology in service delivery, service quality researches added some new dimensions to the traditional service quality (Customer to employee interaction). The service via internet like online service, and information system service (customer to system-portal interaction) makes it easy to access service from anywhere, anytime. The companies, therefore, use to design their services as per their customer need, in an effort to ensuring customer satisfaction. In financial market, especially in stock brokerage house, the concept of service quality is highly considered, as there is a need of timely response, accuracy etc. in real time transactions. As per literature, there are various service quality factors affecting customer satisfaction, but varies from industry to industry. It is good to understand properly that which factors are mainly considered by customer, so companies may focus on improvement in delivering significant service quality factors, which is not only helpful in satisfying their customers but also good in saving extra cost incurred in focusing insignificant factors. As there is a stiff competition in stock brokerage industry in Pakistan, and lack of research regarding customer satisfaction and service quality in stock brokerage industry. This research uses to explain and find the most significant factors of service quality dimensions of stock brokerage industry in Pakistan that affect customer satisfaction. Based on conceptual framework, the research uses thirteen items, across three major service quality dimensions. Data is collected by filling the questionnaire from 250 randomly selected respondents drawn from the population of client/customer of brokerage house in Karachi, Pakistan. The statistical techniques used in this research are taking the means of variables to identify the best possible alternate as per customers, Multi linear Regression and ANOVA to test the hypotheses. The analysis shows that all the dimensions of service quality: traditional, online, and information systems are having significant influence on customer satisfaction. Whereas, sub dimensions like responsiveness, and reliability in traditional service quality; customer service, transaction speed in online service quality; and adequacy of information in information system service quality are highly significant. For future researchers, it is suggested that to test the impact of intervening variables like awareness session by regulators or some procedures of government/regulators that enhance the clients' quality-demanded level, and to draw conclusion accordingly and to add some new explanation of the paper. This research will affect the brokerage house in focusing certain quality factors that are



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highly demanded. It may also assist clients to demand the certain quality service from brokers. Finally, it would be helpful for the students/researcher to get the literature on service quality of brokerage house, and to work further to draw better results.

**Keywords:** *Service Delivery, Service Quality Dimensions, Service Quality, Traditional Service Quality, Online Service, Information System Service, Customer Satisfaction*



# KASBIT RESEARCH CONFERENCE 2016

## Review of Literature on Sukuk during 2013 - 2016: A Quantitative Research Approach

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### Abstract

The study a quantitative content analysis provides insight about sukuk based on quantitative empirical literature. Independent study is classified into four categories namely (1) Sukuk concept with respective to structure, rating & performance, sukuk growth, capital structure and pricing; (2) Sukuk comparison with conventional bonds in terms of yield to maturity, risk & return and value at risk; (3) Sukuk at the stock market in the light of diversification of investment portfolio and stock market reactions to sukuk issuance; and (4) sukuk default probability or risk. The study evaluates significant academic works on the above four themes, the time horizon of the study is 2013-2016 wherein most quantitative research work has been done however, the study used few researches conducted earlier as well during 2007 to 2012. After a considerable time of more than a decade Sukuk emerged as an important Islamic capital market instrument and adopted not only by the Muslim but also by the non-Muslim investors. Owing to sukuk's unique characteristic namely Shariah compliance which has made it different from conventional bonds. Sukuk has achieved competitive advantage in the international capital market for mobilizing funds for mega infrastructure projects and has contributed towards infrastructure developments in many countries including non Muslim countries. For the growth of sukuk market it is necessary to make improvements and overcome inherent weaknesses on a continuous basis. Sukuk bonds in a portfolio diversifies risk much more than a portfolio with only conventional bonds as such sukuk provides diversification benefits and decreases the risk level of that portfolio. Default risk between bonds & sukuk issuers is mitigated by the impact of GDP level ensuring firms sustainability in the future, the solvency ratio & the profitability ratio of the firms have significant implications for default risk of sukuk. The quantitative study can be used by academics, scholars, professionals as well as bank executives in both Islamic and stand alone conventional banks dealing in sukuk. Independent study will contribute as a guide for future quantitative research on sukuk.

**Key words:** *Sukuk, Structure, Yield to Maturity, Value at Risk, Portfolio Diversification, Stock Market Volatility, Sukuk Default Risk.*



# KASBIT RESEARCH CONFERENCE 2016

**SESSION-1**

**ROOM-2**

## **Poverty Reduction through Agriculture Growth: Palm Oil Production**

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Dr. Anwar I. Burney

Professor at KASB Institute of Technology

Israr Ahmed Jatoi

Lecturer at KASB Institute of Technology

### **Abstract**

Pakistan economy is agriculture based, but due to improper planning and resource allocation this sector is not performing well. The agriculture share to GDP is just 21% which is less than manufacturing and services sectors. One of the reasons of the poverty in Pakistan is improper agriculture sector management. Pakistan can produce unconventional agriculture commodities and with proper management should be helpful to reduce poverty in the country. This paper focuses on “poverty reduction through palm oil production”. If Pakistan focuses on Palm oil production then the economy will be able to help to reduce poverty. Coastal belt of Sindh province is one of the suitable locations for palm plantation and production. Land is very suitable, labor is cheap and climate is suitable. With proper resource allocation, planning and monitoring; will be helpful to achieve economic growth, allow social benefits. In this paper we are trying to explain with the help of secondary data, how we can reduce poverty and to achieve three economic targets: (a) economic growth (b) social benefits and (c) environment protection through Palm plantation and palm oil production.

**Key words:** *Unconventional, Economic Growth, Social Benefits, Environment Protection.*





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# KASBIT RESEARCH CONFERENCE 2016

## The impact of traits of leadership on job satisfaction

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### Abstract

This study is based on traits of leadership on job satisfaction of employees that how much employee is satisfied from their job, leaders play a vital role in enhancing job satisfaction among their employees and they want to make their employees his/her followers. By fulfill demand of their employees so they can work with more hard work and more interest which is effective for organization output. This study will conduct for Dream Enterprises. The objective of this study is to find out impact of neuroticism on job satisfaction, how intense is effect of extraversion on job satisfaction, relation between conscientiousness and job satisfaction, effect of openness on job satisfaction and impact of agreeableness on job satisfaction. We will be using probability simple random sampling method to collect data and will collect primary data collection through structured questionnaire and secondary data from different research articles. The total random size is of 50 employees working in different departments in Dream Enterprises. This study suggest that Dream enterprises managers have to adapt Conscientiousness trait of leadership to get there employees motivated.

**Keywords:** *Leadership, Job Satisfaction, Neuroticism, Extraversion, Conscientiousness, Openness.*



# KASBIT RESEARCH CONFERENCE 2016

**SESSION-1**

**ROOM-3**

**Women of Generation “Y” Behavior towards Fashion Clothing Brand Conscious**

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## **Abstract**

Women are more conscious about their image, they are more concerned about the brand rather than a product functionality to fit them self better in a society and to display their individual identity to others .The purpose of this research is to examine branded clothing consumption in relation to status consumption and perceptions of brand status in transition economies. The objective of the research is to explore the women’s perception towards branded and fashion clothing in Pakistan, the variable of the research are brand preferences, Status Consumption, rand status and willingness to pay. This study is first to examine the role of perceived Brand status and Brand preference in the relationship between fashion clothing brands. WTP Brand preferences is positively related to their willingness to pay a price premium for specific clothing brand and status consumption, Brand status is positively related to status consumption and willingness to pay (WTP) a price premium for specific clothing brand, this research will use convenience sampling technique and multi-linear regression to test hypothesis, the data is gathered by different researches conducted in the past.

**Keywords:** *Branded Clothing, Status Consumption, Willingness to Pay, Fashion Clothing*



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