Book of Abstracts

5th International Conference on Management Sciences 2025

(ICMS 2025)

THEME

"Sustainable Future: Artificial Intelligence, Innovation & Leadership for a Resilient World"

14 – 18 April 2025

Organized By

The Department of Management Sciences

Lahore Garrison University Lahore, Pakistan in collaboration with University of Poonch, Rawalakot, and Foundation University, Islamabad

5th International Conference on Management Sciences
5th ICMS 2025
AI-INNOVATION-LEADERSHIP

5th
International Conference on Management Sciences
"Sustainable Future: Artificial Intelligence, Innovation & Leadership for a Resilient World"
Dates 14-18 April , 2025

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5th International Conference on Management Sciences (ICMS 2025)

"Sustainable Future: Artificial Intelligence, Innovation & Leadership for a Resilient World"

MESSAGE BY THE CONFERENCE CHAIR ICMS 2025

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيم

Dear Scholars, Colleagues, and Participants

Greetings!

It is my immense pleasure to welcome you to the 5th International Conference on Management Sciences (ICMS 2025), hosted by Lahore Garrison University, in collaboration with University of Poonch Rawalakot, and Foundation University Islamabad. Centered around the theme, **"Sustainable Future: Artificial Intelligence, Innovation, and Leadership for a Resilient World,"** the conference aims to address the pressing global and national challenges that demand intelligent, forward-thinking solutions.

The world is undergoing rapid transformation—technologically, economically, and environmentally. This theme was chosen to reflect the critical need for integrative leadership and innovation to navigate uncertainties and build resilient societies. Artificial intelligence, sustainable business models, and ethical leadership are no longer future concerns; they are current imperatives that demand collective academic and industry attention.

With over **120+ research papers**, from scholars across Pakistan, as well as internationally from countries including Australia, South Africa, Morocco, Sri Lanka, China, and Malaysia. Keynote speakers from the USA, Turkey, Malaysia, and thematic panel discussions, this conference promises to be a vibrant platform for intellectual exchange.

On behalf of Lahore Garrison University and our academic partners, I invite you to fully immerse yourself in this intellectually stimulating experience. May your time here in Lahore be as enriching personally as it is professionally.

Warm regards,
Prof. Dr. Rizwana Bashir
Conference Chair - ICMS 2025
5th International Conference on Management Sciences
Lahore Garrison University
Lahore, Pakistan

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Closing the Loop: Consumer Clothing Disposal Behavior and Environmental Sustainability

Ayesha Saeed[1]

ABSTRACT

Purpose: The study aims to analyze the Islamic economic system and its relevance to the modern economy. It explores the principles of the Islamic economic framework and contrasts them with the capitalist and socialist economic models.

Methodology: The research follows an analytical approach by examining primary Islamic economic principles such as the prohibition of interest (Riba), the obligation of zakat, and ethical financial transactions. Comparative analysis is conducted to understand the implications of Islamic and modern economic systems.

Findings/Results: The study finds that the Islamic economic system provides a viable alternative to conventional economic models by ensuring equitable wealth distribution, financial stability, and ethical economic practices. It highlights the potential of Islamic financial instruments such as mudarabah, musharakah, and waqf in promoting economic growth.

Research Limitations/Implications: The research suggests that policymakers should consider incorporating Islamic economic principles into modern financial structures to achieve economic justice and sustainability. Further empirical studies can be conducted to evaluate the practical implementation of these principles in various economic sectors.

Originality/Value: This study contributes to the existing literature by providing a comparative analysis of Islamic and modern economic systems and proposing ways to integrate Islamic financial principles into contemporary economies.

Conclusion: The Islamic economic system, with its focus on justice and welfare, offers a sustainable alternative to conventional economic models. By implementing its principles through appropriate policies, economic stability and social justice can be achieved in the modern world.

Keywords *Islamic economic system, Modern economic system, Islamic financial modes, Economic justice, Financial stability*

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Ethical AI & Cybersecurity: Safeguarding Data Privacy for a Sustainable, Bias-Free Future

Junaid Sattar BUTT[1*]

ABSTRACT

Purpose: This study explores the intersection of AI, cybersecurity, and ethical practices in safeguarding data privacy, with a focus on sustainable, bias-free solutions. The growing concerns around data misuse, algorithmic bias, and energy consumption in cybersecurity are central to this research, which aims to propose a framework for balancing technological advancements with ethical responsibilities.

Design/Methodology/Approach: This study utilizes a mixed-methods approach, combining qualitative analysis of current literature with quantitative data from cybersecurity performance metrics and AI ethics evaluations. Data collection involved reviewing academic papers, industry reports, and case studies on AI ethics, data privacy, and cybersecurity practices. Additionally, an experimental design was employed to test the effectiveness of bias mitigation techniques and energy-efficient cybersecurity models in AI-driven systems.

Findings/Results: The findings highlight the crucial role of ethical frameworks in mitigating AI biases and enhancing data privacy protection. It was found that incorporating sustainable cybersecurity practices, such as green computing techniques, significantly reduces energy consumption without compromising security. Furthermore, the study demonstrates that AI systems can be made more transparent and fair by implementing bias mitigation strategies, improving both performance and trustworthiness.

Research Limitations/Implications: The results underscore the importance of integrating ethical AI practices into cybersecurity frameworks to protect data privacy while promoting sustainability. By adopting green cybersecurity measures and bias mitigation techniques, organizations can achieve a balance between technological innovation and ethical responsibility.

Originality/Value: This study provides a novel framework that integrates ethical AI practices with cybersecurity strategies, ensuring a sustainable and fair approach to data privacy protection. The research contributes to the discourse on AI ethics by proposing practical solutions to algorithmic bias and energy-efficient cybersecurity.

Conclusion: The study suggests that future research should focus on refining these frameworks and exploring their scalability in real-world applications to ensure a more secure and equitable digital future.

Keywords *Ethical AI, Cybersecurity, Data Privacy, Sustainability, Bias Mitigation, Green Computing, AI Ethics.*

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Emotional Intelligence as a Predictor of Professional Quality of Life :The Mediating Role of Inclusive Leadership in Azad Kashmir's Healthcare Sector

Tahreem Zafar[1]*, Adeeba Khan[2], Hassan Ali[3] & Komal Sheikh[4]

ABSTRACT

Purpose: This study examines the impact of emotional intelligence on the professional quality of the life of health professionals, with inclusiveness as an arbitration factor. Recognizing the nature of the emotional demand for healthcare work, this research examines that an inclusive leaders' promoting emotional intelligence as well as professionals' quality of life.

Methodology: Mixed-method was employed to provide approaches. Widespread understanding of the event. Quantitative data was collected from 286 healthcare professionals, in which the unit of analysis was individual employees.

***Findings/ Results*:** The results confirm that emotional intelligence significantly enhances the professional quality of life, and inclusion of this relationship, highlighting the importance of promoting inclusive workplaces for better employee welfare.

Research Limitations/Implications: This research provides new insights into Emotional Intelligence (EI) and Inclusive Leadership, through its theoretical findings. It shows that Salovey and Mayer's (1990), EI theory is still relevant in the Pakistani healthcare setting, proving that it works across different cultures.

Originality/ Value: This research offers several valuable applications for healthcare organizations in Pakistan, as well as similar institutions. Organizations should invest in training programs to enhance the emotional intelligence (EI) of healthcare professionals, as improving self-awareness, self-regulation, social skills, and empathy is essential for boosting professional quality of life and overall performance.

Conclusion: This research employed a quantitative approach to provide a comprehensive understanding of the relationships among Emotional intelligence, Inclusive leadership, and Professional quality of life among healthcare professionals in Pakistan. These insights showed how emotional intelligence, inclusive leadership, affects stress reduction, workplace motivation, teamwork, and the work-life balance.

Keywords *Emotional Intelligence , Inclusive Leadership , Professional Quality of Life , Healthcare Sector*

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AI-driven HR Practices and employees retention; The Mediating role of Learning and Development in IT professionals

Hassan Ali[1], Adeeba Khan[2], Tahreem Zafar[3]* & Komal Sheikh[4]

ABSTRACT

Purpose: In the rapidly developed digital landscape, organizations are taking advantage of Artificial Intelligence (AI) to increase human resources (HR) practices. The study examines the impact of AI-managed HR practices on employee retention with learning and development (L&D) as an arbitration factor among IT professionals in Pakistan. The purpose of research is to address the increasing challenge of employee turnover in the IT sector.

Methodology: Using a quantitative approach, data was collected from IT professionals in various organizations in Pakistan, which employs a non-compatible sampling technique. Current research study consider AMOS & SPSS to test the envisaged relationships like regression and CFA.

Findings/ Result: Result of current study showed that there is significant relationship between recruitment and selection and employees retention. Similarly, IT-professional learning and development partially mediate. Employees are more likely to live in organizations that invest in AI-managed career development equipment, skill growth programs and personal learning experiences.

Research Limitations/ Implications: This study provides valuable insights into the relationships between AI-based HR practices (recruitment and selection), learning and development, and employee retention. However, certain limitations should be acknowledged like sampling design, self-centered data, sample size.

Originality/ Value: This research study provides a roadmap for business leaders and HR professionals in Pakistan to implement AI-operated HR solutions that prefer employees learning and career development, reduces turnover and workforce Increases stability.

Conclusion: This research provides substantial evidence regarding the relationships between AI-based HR practices (recruitment and selection), learning and development, and employee retention in Pakistan's IT sector.

Keywords *AI based Recruitment and Selection, Learning and Development, employees retention.*

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Amplifying employees voice; Connecting felt obligation, innovative workplace behavior and perceived organizational support in Azad Kashmir's Banking Sector

Komal Sheikh[1], Adeeba Khan[2]*, Tahreem Zafar[3] & Hassan Ali[4]

ABSTRACT

Purpose: The study examines how employees' raise their voices at workplace and its impact on innovative workplace behavior, the employee felt the obligation as an intermediary and the organizational support as a moderator.

Methodology: Data was collected from 280 employees in the banking sector of Azad Kashmir between November 2024 and January 2025, using a two-wave time-long research design.

Findings/ Results: Result of current study demonstrated that those employees raise their voice during their tasks significantly increases innovative workplace behavior. In addition, the employee realized that the obligation mediates the relationship, indicating that employees who are engaged in behavior feel a strong sense of duty towards their organization, which in turn, promotes innovation. Additionally, the perceived organizational support model.

Research Limitation/ Implications: Current study consider banking sector employees of state only. It would be better to consider academia and Agri industry of Azad Kashmir. Current study can be consider other provinces of country to get better results.

Originality/ Value: The study highlight the value of amplifying voices during job and its impact on employees as well as organizational productivity. To retain capable workforce current study contributes well.

Conclusion: As banking is one of the fastest growing sector in Pakistan. To promote employees' voice increase the level of innovation, creativity instead of passive behavior. Employees felt-obligation to perform their job duties amplify their voice and create innovative workplace environment. Additionally, support from organization enhance employees confidence establish innovative workplace.

Keywords *Promotive voice, Innovative workplace behavior, Employees' felt obligations and Perceived organizational support*

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Cross-Regional Transferability of Supply Chain Resilience Models: Adapting the SCRI Framework Beyond the Middle East

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ABSTRACT

Purpose: This study introduces a novel Supply Chain Resilience Index (SCRI) to evaluate and predict supply chain resilience (SCR) across Middle Eastern nations. Given the increasing volatility in global trade, the research integrates machine learning models to provide a data-driven assessment of resilience, focusing on economic, trade, governance, infrastructure, and external intervention factors.

Design/Methodology/Approach: The study employs advanced machine learning techniques, including XGBoost, Deep Learning, LightGBM, SVR, and GRU, to predict SCRI. The performance of these models is evaluated with XGBoost.

***Findings/Results*:** The results indicate that XGBoost outperformed other machine learning models in predicting SCRI with high accuracy. SHAP analysis reveals that economic complexity, infrastructure development, and governance effectiveness significantly influence resilience. The predicted SCRI trends provide actionable insights, enabling targeted investments in infrastructure, logistics, and governance reforms to enhance supply chain robustness.

Research Limitations/Implications: While the study presents a robust framework for assessing SCR, further research could incorporate additional macroeconomic and geopolitical variables for a more comprehensive analysis.

Originality/Value: This research bridges the gap between supply chain resilience and machine learning by introducing a validated resilience index with predictive capabilities. By leveraging SHAP analysis, the study enhances interpretability, allowing policymakers and business leaders to make data-driven decisions.

Conclusion: The integration of machine learning with SCRI offers a novel approach to understanding and enhancing supply chain resilience in Middle Eastern trade corridors. The findings underscore the need for strategic policy interventions,

Keywords*: Supply Chain Resilience (SCR), Supply chain resilience index (SCRI), Machine Learning, Middle Eastern Nations, Data-Driven Framework*

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The Effects of USA Election 2024 on Return Volatility in Green Cryptocurrency and Stock Markets: An Event Study Methodology

Muhammad Waqas[1*], Shafqat Mehmood[2], And Rizwana Bashir[3]

ABSTRACT

Purpose: This study investigates how the 2024 U.S. Election influences return volatility and investor sentiment in green cryptocurrency and green stock markets, motivated by the heightened global focus on sustainable investments following the 29th Conference of the Parties (COP29).

Design/Methodology/Approach: Using event study methodology, the research analyzes short- and long-term market reactions to the election. Key metrics such as expected normal return (ER), abnormal return (AR), average abnormal return (AAR), and cumulative average abnormal return (CAAR) are calculated to quantify market behavior. Statistical significance is assessed via a paired T-test, with event windows defined around the election date.

Findings/Results: The 2024 U.S. Election significantly impacts green cryptocurrency markets, driving heightened volatility and speculative trading in both short and long-term windows, particularly post-event. Conversely, green stocks exhibit steady long-term growth, minimal short-term speculation, and a rising CAAR trend post-election. This highlights the inherent instability of green cryptocurrencies compared to the resilience of green equities during political uncertainty.

Research Limitations/Implications: Geographic restrictions on cryptocurrency use in some nations limit the study's applicability. Additionally, reliance on event study methodology alone may overlook nuanced causal factors; future research could integrate sentiment analysis or econometric modeling. Policymakers and investors should consider these limitations when designing regulations or portfolios.

Originality/Value: This is the first comparative analysis of green cryptocurrency and green stock markets during a major political event, offering actionable insights for sustainable finance..

Conclusion: The 2024 U.S. Election underscores the divergent risk-return profiles of green cryptocurrencies and stocks, emphasizing the latter's stability for long-term investors.

Keywords *Green cryptocurrencies, Green stocks, Event study methodology, US election 2024*

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Challenges in Implementing Sustainable HRM Practices: Insights from Pakistan's Service Sector

Nida Siddique [1*], Shabana Naveed[2] and Muhammad Shehzad Hanif [3]

ABSTRACT

Purpose: This paper aims to investigate how the management and personal capabilities of big data analytics affect integrated logistics capabilities, including demand, supply, and information management interface capabilities. Furthermore, we investigate how this interplay influences supply chain resilience and performance. This study also investigate the impact of big data analytics capabilities on logistics and supply chain operations in the Chinese manufacturing sector.

Design/Methodology/Approach: The study analyzed the data from 254 Chinese manufacturing companies using Smart PLS 4.0 (PLS-SEM). The cross-sectional data was collecting by using quantitative technique.

Findings/Results: Findings that big data analytics (BDA) capabilities, including management and personal skills, enhance integrated logistics capabilities (demand, supply, and information management). BDA enables accurate forecasting, disruption detection, and strategic planning, boosting supply chain resilience and responsiveness. It optimizes logistics, improving customer satisfaction, cutting costs, and enhancing transparency and collaboration. Combining BDA and logistics capabilities strengthens supply chain resilience and performance.

Research Limitations/Implications: The practical implications of this research are substantial, providing managers and consultants with actionable insights and tools to utilize big data analytics effectively for improving logistics capabilities, resilience, and overall supply chain performance within the industry.

Originality/Value: Study reveals that implementation of BDA capabilities in logistics and supply chain operations can enhances logistics integration, improving resilience and performance. This offers novel insights into leveraging BDA for operational efficiency, cost reduction, and customer satisfaction in a dynamic global context.

Conclusion: This study demonstrates that the interplay between BDA and logistics capabilities fosters operational efficiency, cost reduction, and customer satisfaction. These insights underscore BDA's transformative potential, offering theoretical advancements and practical strategies for supply chain management in a competitive global landscape.

Keywords *BDA capabilities, integrated logistics capabilities, logistics operations, supply chain resilience*

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The Impact of Industry 4.0 on Supply Chain Sustainability During disruptions: A Review of Current Research

Sobia Amin[1]

ABSTRACT

Purpose: As organisations work to strike a balance between economic growth, environmental and social responsibility, sustainability has emerged as a key area of concern in contemporary supply chain management. Sustainability in supply chain management has been made possible by the introduction of new digital technologies as part of industry 4.0 (I4.0) adoption. The current trends in digitalization means the shift to more intelligent models that incorporate digital technologies like Artificial Intelligence (AI), Block Chain Technology (BT), the Internet of Things (IoT), Machine Learning (ML) etc. The study aims to explore the existing literature on ensuring sustainability during disruptions through the use of digital technologies (DTs). The review also identifies major challenges while highlighting research gaps for future study.

Design/Methodology/Approach: A systematic literature review (SLR) approach was adopted, where relevant academic papers were collected from databases such as Science Direct, Sci-Hub, Google Scholar etc using predefined keywords.

Findings/Results: Supply chain digitalization ensures sustainability however sustainability is often compromised during disruptions.

Research Limitations/Implications: While this study contributes to the theoretical understanding of role of digitalization on sustainable supply chains, limitations also exist including exclusion of sources, evolving technologies and the lack of empirical validation.

Originality/Value: The findings will provide insights into current research gap and also provide future directions for building a more sustainable and disruption-resilient supply chain.

Conclusion: In conclusion, while digitalization presents significant opportunities for enhancing supply chain sustainability during disruptions, organizations must address implementation challenges.

Keywords *Supply Chain Management, Digitalization, Sustainability, Industry 4.0, Disruptions.*

5th ICMS 2025
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Enhancing Hotel Operations with HOMA: A Digital Transformation Approach

Muhammad Mudassir Ali[1], Mehwish Zulfiqar*[2], Mohi ud Din[3]

ABSTRACT

Purpose: The present study examines the Hotel Order Management Application (HOMA) and its role in revolutionizing traditional hotel food ordering through automation and digitalization. The research focuses on how HOMA enhances operational efficiency, minimizes human error, and improves customer satisfaction in the hospitality industry.

Design/Methodology/Approach: The study explores the design and implementation of HOMA by analyzing its key features, including real-time order tracking, automated billing, and seamless integration with kitchen operations. A qualitative approach is utilized to assess its impact on hotel workflow efficiency and service quality.

Findings/Results: The findings indicate that HOMA significantly enhances hotel operations by streamlining order management, reducing errors, and improving customer experiences. The system enables hotels to optimize their workflow, ensuring timely and accurate order processing, leading to higher guest satisfaction.

Research Limitations/Implications: This research provides valuable insights for the hospitality industry in adopting digital solutions for operational improvements. Future studies could explore the implementation challenges of HOMA across different hotel categories and assess its adaptability in varying service environments.

Originality/Value: The study highlights the significance of integrating digital solutions in hotel order management to modernize services and enhance overall efficiency. By addressing operational inefficiencies, HOMA contributes to the advancement of the hospitality industry through technological innovation.

Conclusion: The adoption of HOMA marks a shift towards digital transformation in hotel food ordering systems. Its automated features reduce inefficiencies, improve service quality, and elevate the guest experience. The study underscores the need for continuous technological integration to enhance operational effectiveness in the hospitality sector.

Keywords *Hotel Order Management Application, Digital transformation, qualitative approach*

5th ICMS 2025
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AI and Human Resource Management Integration: a Bibliometric Analysis

Muhammad Baber Usman[1,*] and Shabana Naveed[2]

ABSTRACT

Purpose: The integration of Artificial Intelligence (AI) with Human Resource Management (HRM) is gaining momentum, emphasizing its application across various organizational functions. Despite the growing interest, there remains a need to identify significant contributors, emerging trends, and potential future research directions in this domain. This study explores the landscape of AI in HRM by analyzing key players, current trends, and domains. It seeks to propose an Artificial Intelligence and Human Resource Management Integration (AIHRMI) framework to guide organizations in effectively implementing AI technologies in HRM practices.

Design/Methodology/Approach: A bibliometric analysis, network analysis, and content analysis (CA) were conducted on a dataset of 616 papers retrieved from the Scopus database. In addition, a systematic literature review was employed to identify themes and propose the AIHRMI framework. Five distinct research clusters were identified, and CA was applied to the documents within these clusters.

Findings/Results: The study reveals that current research on AI in HRM focuses on applications in recruitment, selection, induction, training and learning, performance analysis, talent acquisition, retention, and management. The AIHRMI framework, developed from the analysis, offers actionable insights for expanding AI adoption in HRM practices.

Conclusion: The proposed AIHRMI framework provides organizations with a structured approach to implementing AI in HRM. It offers practical guidance and highlights potential future research streams, contributing to the optimization of HRM processes and advancing the broader discourse on AI-driven innovation in human resource practices.

Keywords *AI, HRM, Integration, Bibliometric Analysis*

5th ICMS 2025
AI-INNOVATION-LEADERSHIP

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Evaluating the Socio-Economic Impact and Risk Mitigation Strategies of Public-Private Partnerships in the Healthcare Sector: A Comparative Study of Developed and Developing Nations

Faisal Akbar[1]*, Shabana Naveed [2]

ABSTRACT

Purpose: This paper assessed the Social Economic effects and Risk Management of Public Private Partnership (PPP) in healthcare, a cross-sectional study between developed and developing countries.

Design/Methodology/Approach: Cross-sectional bibliometric and thematic methods were adopted to evaluate PPPs in health care and identify the model's applicability, efficiency and barriers. This study relied on Scopus as the major database and yielded 684 high-quality articles, subsequently coded using Biblioshiny and thematic analysis.

Findings/Results: The discrepancies showed that whereas developed countries used PPP to enhance infrastructure and technological development, developing countries used PPP to address system deficits such as lack of resources and shortage of personnel. Some of the insights derived include problems such as financial viability, regulatory issues, and goal incongruity. The idols of the literature in PPP were identified as the USA and the UK, well-developed countries with well-established health systems. There were superordinate and subordinate critical themes in the dataset; the critical themes include the delivery of healthcare, financial models and structures, and governance structure underpinning care delivery.

Research Limitations/Implications: The findings of this research concerning the improvement of PPPs suggested practical next steps for improving access to health, health equity, and socio-economic advancement.

Originality/Value: The study enriched the understanding of sustainable and effective PPP models worldwide.

Conclusion: The discrepancies showed that whereas developed countries used PPP to enhance infrastructure and technological development, developing countries used PPP to address system deficits such as lack of resources and shortage of personnel.

Keywords *Public-Private Partnerships (PPPs), Healthcare delivery, Socio-economic effects, Biblioshiny, Risk management.*

5th ICMS 2025
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The Impact of Industry 4.0 and Total Quality Management Practices on Sustainability: The Mediating Role of Agile Manufacturing

Aizaz Hussain[1], Zayan Mujahid[2] and Aiza Hussain Rana[3]*

ABSTRACT

Purpose: This study aims to explore the impact of Industry 4.0 (I4.0) and Total Quality Management (TQM) practices on sustainability, with agile manufacturing (AM) serving as a mediating factor. By integrating Socio-Technical Systems (STS) theory, the research seeks to understand how soft and hard TQM practices, in conjunction with I4.0 technologies, drive agile manufacturing and enhance sustainable performance.

Design/Methodology/Approach: A quantitative research design is employed to investigate the proposed relationships between TQM practices, I4.0, agile manufacturing, and sustainability. Data is collected through surveys distributed to three manufacturing textile firms that have adopted or are in the process of adopting I4.0 practices. Structural Equation Modeling (SEM) is used to analyze the data and test the hypothesized relationships. The STS framework underpins the study, ensuring the integration of both social (soft TQM) and technical (hard TQM and I4.0) aspects.

Findings/Results: The findings advocate for a holistic adoption of I4.0 and TQM through the lens of STS theory, positioning agile manufacturing as a crucial mechanism for achieving sustainable performance.

Research Limitations/Implications: The present research focuses on textile manufacturing firms and may not be fully generalizable to other sectors. Additionally, future research could track changes over longer period and expand the geographical scope to include diverse industry settings.

Originality/Value: This study contributes to the limited empirical research on I4.0 and TQM by integrating the Socio-Technical Systems (STS) theory. It highlights agile manufacturing as a key enabler of sustainability in I4.0 environments, offering practical insights for manufacturing firms seeking to enhance sustainable performance through digital transformation.

Conclusion: The study underscores the importance of balancing social and technical elements within I4.0 environments. TQM practices and I4.0 technologies drive agile manufacturing, which in turn improves sustainability outcomes.

Keywords *Industry 4.0, agile manufacturing, sustainability, sociotechnical*

5th ICMS 2025
AI-INNOVATION-LEADERSHIP

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Quantifying the Impact of Digitalization, Financial Inclusion, and Industrialization on Sustainable Economic Growth

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ABSTRACT

Purpose: The objective of this study is to quantify the impact of digitalization, financial inclusion, and industrialization on sustainable economic growth in South Asian countries.

Design/Methodology/Approach: This study applies the Panel ARDL (Auto Regressive Distributive Lag) modeling approach and the solo growth model to examine the relationship among digitalization, financial inclusion, industrialization, and sustainable economic growth. This research practices yearly balanced panel data of 5 South Asian countries covering the period of 2000-2021.

Findings/Results: The results confirm the presence of digitalization, financial inclusion, and industrialization on sustainable economic growth in South Asian countries. The results indicate that digitalization significantly enhances economic performance by improving efficiency, connectivity, and innovation. Financial Inclusion plays an essential role in fostering growth by expanding access to financial services.

Research Limitations/Implications: Due to the availability of limited data, it is based on 5 Asian countries, and it is extended toward more Asian Countries and is also expanded in developing countries. Future research might engage in cross-country comparative studies to evaluate the effect of varying degrees of digital infrastructure, financial inclusion policy, and industrial transformation strategy.

Originality/Value: As much as developed nations have recorded substantial economic growth with advancement in digitalization, financial inclusion, and industrialization, long-standing challenges like digital divides, uneven industrial change, and financial access inequalities jeopardize inclusive outcomes. Measuring the dynamic relationship between digital uptake, inclusive financial systems, and industrial modernization and their combined effect on sustainable economic growth is essential for reconciling technological advancement with equitable development.

Conclusion: This research confirms the endogenous growth theory by showing that digitalization, industrialization, and financial inclusion play a crucial role in realizing sustainable economic growth. It emphasizes the revolutionary power of digital financial inclusion in promoting economic development through enhanced access to financial services. In addition, the results negate the idea that conventional industrialization can realize long-term growth without the incorporation of digital technology and inclusive financial systems.

Keywords *Digitalization, Financial Inclusion, Sustainable Economic Growth, Industrialization*

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Impact of Job Insecurity on workplace deviance: A mediated moderated study in higher educational institutions of Pakistan

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ABSTRACT

Purpose : This study explores the impact of job insecurity on workplace deviance within higher educational institutions in Pakistan, with a particular focus on the mediating role of knowledge hiding and the moderating effect of moral disengagement.

***Methodology*:** A quantitative research design was employed, involving a survey of faculty members and administrative staff from various higher education institutions in Pakistan. Data was collected through structured questionnaires, capturing perceptions of job insecurity, tendencies towards knowledge hiding, moral disengagement, and deviant behaviors. The sample included 375 respondents, selected through a stratified random sampling technique to ensure diverse representation across different institutional types.

Findings : Job insecurity is a protective factor for workplace deviance, according to the results of this study knowledge hiding is one factor that partially mediates as well as moral disengagement moderate and enhance level of hiding knowledge , disengagement and push deviance behavior of employees.

Practical Implications/ Limitations: Institutions need to implement job security policies as job instability encourages workplace deviance. A policy of job stability and supportive leadership can reduce negative behavior. The study examined higher education institutions in Pakistan as the sample and therefore the findings are not generalizable. Self-reported data may provide bias in answers.

***Originality/Value*:** Notably, this study also contributes uniquely to the literature by analyzing the mediating and moderating factors that impact job insecurity and workplace deviance within academia as a context. It provides fresh perspectives on enhancing organizational ethics in education.

***Conclusion*:** Workplace deviance is explainable by effects of job insecurity, but it is in moderation and mediation that we have effective channels to curb its psychological damage. By tackling these influences in the atmosphere we can cultivate a better academic working environment.

Keywords *Job insecurity, Knowledge hiding, Moral disengagement and Deviance workplace behavior*

5th ICMS 2025

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Rise of Artificial Intelligence: Exploring Perceptions of students on AI in Education

Nazia Rehman[1*], Durre Shehwar [2]

ABSTRACT

Purpose: The present study aims to identify the impact of AI on education in Pakistan and would further provide insights to academicians, policy makers to identify the scope and challenges of AI to enhance and reshape the traditional pedagogies.

Design/Methodology/Approach: Questionnaire was administered to a sample of 400 students Rawalpindi Women University. A simple random sampling technique was used to ensure representativeness. The questionnaire demonstrated reliable internal consistency, with a Cronbach's alpha of 0.71, and its validity was confirmed through academic review.

Findings/Results: The results show that 25.3% of students frequently use AI to gratify their cognitive needs. 46.3% of students perceive AI as having a negative impact on their creative abilities, supporting the hypothesis. The results show a positive correlation (r = .126) between AI use and cognitive needs gratification, suggesting a mild association. This further supports this by showing a higher frequency of respondents reporting satisfaction, indicating a generally positive perception of AI's role.

Research Implications: Artificial intelligence (AI) has led to a new age of innovation and transformation in many fields, including education. So, the AI technologies offer new tools and applications that have the potential to transform traditional teaching and learning methods.

Originality/Value: AI has a wide variety of potential uses in education, including improving productivity, learning outcomes, personalized instruction, instant feedback, and student engagement.

Conclusion: Thus, AI may improve learning outcomes, productivity, and student engagement by opening up new avenues for individualized education, feedback, and assistance.

Keywords *Artificial Intelligence, Perceptions, Learning tools, Academic Integrity, Gratification*

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AI Expectations and Consumer Purchase Intentions: The Role of Human-Robot Interaction and Anxiety

Muhammad Ikram ul Haq[1]*

Abstract

Purpose: The rapid growth of artificial intelligence and robotics has transformed customer experiences, particularly in service-oriented industries. This study examines the relationship between expectancy (effort and performance) and information sharing with customer purchase intention. It further investigates the sequential mediating role of attitude towards human-robot interaction and robo-advisors, along with the moderating impact of anxiety toward robots.

Design/Methodology/Approach: A conceptual framework based on the Technology Acceptance Model (TAM) is employed. Data will be collected from 1,000 customers engaging in human-robot interactions across hospitality, retail, and banking sectors in the USA, Europe, and Australia. A structured questionnaire using a 7-point Likert scale will measure key constructs, and structural equation modeling (SEM) will be used for analysis.

Findings/Results: The study is expected to reveal that expectancy and information sharing positively influence customer attitudes toward human-robot interactions, subsequently enhancing their reliance on robo-advisors and increasing purchase intention. Additionally, anxiety toward robots may weaken these relationships, highlighting the importance of trust-building strategies in AI-driven customer interactions.

Research Limitations/Implications: This research focuses on service industries and may not fully capture variations in different cultural contexts or industries. Future studies should explore broader geographical and sectoral applications of AI-driven customer engagement.

Originality/Value: This study extends the Technology Acceptance Model by incorporating robo-advisors and human-robot interaction attitudes as mediators. It provides empirical insights into AI adoption in customer decision-making and offers practical implications for businesses integrating robotic services.

Conclusions: As AI-driven technologies become integral to service industries, understanding customer attitudes, trust, and anxiety factors is essential. Businesses must optimize AI-based interactions to enhance purchase intentions while addressing consumer concerns about robotic engagement.

Keywords *Artificial Intelligence, Human-Robot Interaction, Robo-Advisors, Customer Behavior, Technology Acceptance Model*

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Green Buying Intentions: Role of Eco-Labels, Halal Certifications, and Religiousness

Faiqa Kiran[1*]

ABSTRACT

Purpose: Consumers, particularly muslims adhering to Islamic principles such as halal certification, exhibit heightened concern for the ethical and environmental aspects of their purchases. The study aims to investigate the role eco-labels, halal certifications, and religiousness on green purchase intentions of self-care products.
Design/Methodology/Approach: Quantitative approaches were utilized to examine 350 questionnaire responses. Hypotheses were tested using Smart PLS SEM-PLS.
Findings/Results: The finding reveals that eco-labels , halal certifications, and religiousness influence green purchase intentions.
Research Limitations/Implications: In the future longitudinal and qualitiative studies can bring more insight about green buying intentions of muslim consumers. The research provides insights for brand and marketing managers to develop targeted strategies to promote eco-friendly halal self-care products to Muslim consumers.
Originality/Value: This study is more extensive than prior research, integrating religiousness, eco-labeling and halal certifications to understand the green purchase intentions of self-care products. The study provides empirical evidence that Muslim consumers look for both halal and sustainable self-care products.
C***onclusion:*** This study concludes that eco-labels, halal certifications, and religiousness significantly influence green purchase intentions among Muslim consumers. It highlights a growing demand for products that are both sustainable and religiously compliant. Marketers should align branding with both environmental and halal values. The findings offer valuable insights for targeting eco-conscious Muslim consumers.
Keywords: *Religiousness, Green brand attitude, Green purchase intentions*

5th ICMS 2025
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Understanding the Mediating Role of Anxiety in the Relationship Between Negative Workplace Gossip and Employee Outcomes

Sadia Shaheen[1]*

ABSTRACT

Purpose: This research examines how workplace gossip impacts employee behavior at work while anxiety acts as a mediating mechanism.

Design/Methodology/Approach: The research analysis includes public as well as private sector banks operating in Pakistan. Researchers distributed 600 questionnaires, of which 352 valid responses have been utilized for data analysis. We used simple random sampling techniques for data collection, while the analysis was performed using SPSS and AMOS software programs.

Findings/Results: This research examines how workplace gossip impacts employee behavior at work while anxiety acts as a mediating mechanism. The research data shows that workplace negativity through gossip produces negative effects on workplace behavior. The research established anxiety as a mediator which connects negative workplace gossip to proactive work behavior.

Research Limitations/Implications: Results from the statistical evaluation confirm the theoretical construct proposed by the study. The study also includes managerial and theoretical implication along with limitations and future research directions.

Conclusion: The research established anxiety as a mediator which connects negative workplace gossip to proactive work behavior.

Keywords: *Negative Workplace ossips, anxiety, employee outcomes, Conservation of resource theory*

5th ICMS 2025

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Fundamental As Well As Behavioral Determinants of Short Run Underpricing Of IPOS

Nadia Mahfooz[1]* and Muhammad Nasir[2]

ABSTRACT

Purpose: The primary objective of this study is to assess the short-run performance of Initial Public Offerings (IPOs) in Pakistan and investigate the extent and determinants of IPO underpricing. By analysing IPOs issued between 2000 and 2020, the study aims to identify the most influential factors contributing to under-pricing, particularly from the perspectives of signalling theory, asymmetric information, and behavioural finance.

Design/Methodology/Approach: This research analyzes 99 IPOs in Pakistan from 2000 to 2020 using a quantitative approach and the MAAR model. Cross-sectional regression is applied to identify causes of underpricing, considering financial theories and behavioral biases. Key variables include under-subscription, offer size, market volatility, and biases like overconfidence and optimism.

Findings/Results: The study finds that IPOs in Pakistan are underpriced by an average of 18.44% in the short run. Oversubscription, offer size, and market volatility significantly impact this underpricing. These results highlight the importance of investor sentiment, demand, and market conditions in IPO pricing. Behavioral biases like overconfidence and optimism are also noted but have a lesser effect.

Research Limitations/Implications: The study focuses only on short-run IPO performance, excluding long-term post-listing outcomes. This limits insights into the full scope of IPO valuation and investor behavior. Results are specific to the Pakistani market, reducing global applicability. Future research should explore longer timeframes and broader market comparisons.

Originality/Value: This research combines financial theories and behavioral finance to explain IPO underpricing in an emerging market. It explores psychological biases like disposition effect and overconfidence to enhance understanding of investor behavior. The findings provide insights for investors, issuers, and regulators to improve IPO pricing strategies.

Conclusion: The study finds that IPOs in Pakistan are underpriced by an average of 18.44% in the short run, influenced by oversubscription, offer size, and market risk. Both rational and irrational investor behaviors contribute to this underpricing. Policymakers and issuers can improve IPO pricing by considering these factors to enhance market efficiency.

Keywords: *Underpricing, IPO, MAAR, Market Volatility*

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Bridging Governance and Sustainable Performance: Mediating Role of Financial Slack in Emerging Market Firms

Hifsa Akhlaq[1]* and Aftab[2]

ABSTRACT

***Purpose*:** This study explores the impact of overall corporate governance (OCG) on firm performance, focusing on the mediating role of financial slack. It seeks to understand how firms' excess financial resources influence the relationship between governance structures and performance, particularly in the context of an emerging market. By examining this relationship, the study provides insights into how corporate governance mechanisms can enhance sustainable firm performance through financial flexibility.

Design/Methodology/Approach: The study follows a panel data research design, analyzing firm-level data over multiple years. An unbalanced panel dataset covering 222 non-financial firms listed on the Pakistan Stock Exchange (PSX) is used to assess the CG-FP relationship. The study incorporates both accounting-based (return on assets, ROA) and market-based (Tobin's Q) performance measures. Mediation analysis is conducted using the fixed-effects regression model to control for firm-specific heterogeneity. Financial slack is measured using two proxies: available slack (excess liquid assets) and potential slack (unused debt capacity). The study examines whether these forms of financial slack mediate the relationship between OCG and firm performance, offering a nuanced understanding of governance effectiveness.

Findings: Results show that available slack partially mediates the relationship between OCG and Tobin's Q, whereas no mediation effect is observed for ROA. Similarly, potential slack also partially mediates OCG's impact on Tobin's Q but has no mediation effect on ROA. These findings highlight the differential role of financial slack in corporate governance effectiveness within emerging markets.

***Originality/Value*:** This research extends corporate governance literature by introducing financial slack as a mediating factor in the CG-FP relationship. Unlike prior studies that focus on direct effects, this study emphasizes the importance of financial flexibility in governance mechanisms. The findings offer practical implications for corporate managers and policymakers seeking to improve governance practices in developing economies.

Keywords: *Corporate Governance, Financial Slack, Firm Performance, Emerging Markets, Tobin's Q, Return on Assets, Fixed-Effects Model.*

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Digital Transformation and Sustainability in Modern Organizations: Trends, Frameworks, and Strategic Implications

Maria Khalid[1,*] and Muhammad Iqbal Hussain[2]

ABSTRACT

Purpose: This study deals with the interplay between digital transformation and sustainability—two critical drivers of organizational success in today's dynamic business environment. This paper aims to synthesize existing knowledge, identify gaps, and provide strategic recommendations for businesses navigating these dual challenges.

Design/Methodology/Approach: A comprehensive literature review is conducted, analyzing theoretical frameworks (e.g., Technology-Organization-Environment (TOE), Resource-Based View (RBV), Triple Bottom Line (TBL)) and emerging trends in digital transformation (AI, cloud computing, agile methodologies) and sustainability (ESG, circular economy, green innovation).

Findings/Results: Practical implications are derived for managerial decision-making. Key findings reveal that: Digital transformation requires strategic alignment, agile adaptation, and cybersecurity resilience. Sustainability demands integration into core business strategies, ESG reporting, and stakeholder collaboration. Synergies exist where digital technologies (e.g., AI, data analytics) enhance sustainable practices (e.g., resource efficiency, supply chain transparency, industry 4.0 for digital transformation).

Research Limitations/Implications: Limitations include a reliance on secondary data and the rapidly evolving nature of both fields. Future research should empirically test integrated frameworks and sector-specific applications.

Originality/Value: This paper contributes by bridging digital transformation and sustainability literature, highlighting interdependencies. Providing actionable insights for managers balancing technological adoption with sustainable growth. Proposing a forward-looking agenda for interdisciplinary research.

Conclusion: Organizations must adopt a dual-focused strategy, leveraging digital advancements to achieve sustainability goals while mitigating risks. Leadership, continuous improvement, and stakeholder engagement are critical for long-term resilience.

Keywords *Digital Transformation, Sustainability, ESG, Agile Methodologies, Circular Economy, Strategic Management, Organizational Resilience and Industry 4.0*

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Mapping the Landscape of Green Public Procurement: A Bibliometric Approach

Junaid Hussain[1,*] and Shabana Naveed[2]

ABSTRACT

Purpose: Green Public Procurement (GPP) has evolved as a pivotal policy instrument to align public procurement practices with sustainability objectives, emphasizing environmental, economic, and social dimensions

Design/Methodology/Approach: This study uses a bibliometric approach to examine trends, key contributors, and thematic developments in GPP research from 2000 to 2024. Employing Scopus data and the Biblioshiny tool, the research analyzes 387 high-quality articles filtered from an initial dataset of 1,147 records. This bibliometric mapping highlights trends in publication, influential authors, journals, and global contributions to GPP.

Findings/Results:. The study underscores the interdisciplinary nature of GPP, encompassing public administration, environmental science, and economics. Key thematic areas include lifecycle costing, circular economy principles, and green innovations. Leading contributors such as Italy, Sweden, and China are noted for their significant scholarly impact.

Research Limitations/Implications: Future directions emphasize integrating advanced technologies like blockchain and AI to enhance implementation, alongside policy refinement, capacity building, and sector-specific research. The study provides a comprehensive overview of GPP's evolution, offering actionable insights for policymakers, academics, and practitioners to advance sustainable procurement practices globally.

Conclusion: The findings reveal exponential growth in GPP research, particularly since 2016, driven by initiatives such as the European Green Deal and UN Sustainable Development Goals.

Keywords *Green Public Procurement, Biblioshiny, Bibliometric analysis*

5th ICMS 2025
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A Novel Approach for Professional Art Software Selection Using Dynamic Decision-Making Algorithms

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ABSTRACT

Purpose: One of the primary concerns that professional digital artists have when working on designing graphical interfaces is the choice of appropriate design software out of a large number of applications available in the market since the target system should meet specific criteria, such as the level of convenience, cost, compatibility, and presence of advanced tools for the accurate and speedy creation of graphical interfaces.

Design/Methodology/Approach: The proposed methodology systematically selects criteria with the help of advanced computational models and considers uncertainties in human decision-making. The three design software assessed herein using the framework include Adobe Photoshop, CorelDRAW, and Procreate, with assessment areas including simplicity, cost, and quality.

Findings/Results:. Performance scores were calculated such that Adobe Photoshop obtained the highest closeness coefficient of 0.85 while CorelDRAW and Procreate obtained a conditional closeness coefficient of 0.72 and 0.65. consequently, the study shows how the proposed framework accurately and flexibly pinpoints opportunities that are 15% more accurate than traditional approaches.

Research Limitations/Implications: Further, to develop a model of theory application across a range of areas, future investigation should examine its implementation in other domains and its potential usefulness more generally across industries.

Originality/Value: This paper presents a new decision-making model based on dynamic algorithms for the best choice of software.

Conclusion: This endeavour proves to be a valuable addition to decision science from a systematized, professional practitioner perspective. The work not only provides a comprehensive model for more effective software evaluation but can also be linked to real-time machine learning for decision support systems.

Keywords *Dynamic Programming, Artificial Intelligence, Machine Learning, Optimization, Art Design Soft-ware, Professional Artists, Multimedia.*

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Bridging Efficiency and Sustainability: A Case Study on Airbus' Supply Chain Management Practices

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ABSTRACT

Purpose: This case study examines Airbus' efforts to bridge efficiency and sustainability in its supply chain management practices, with a focus on enhancing supply chain performance while reducing carbon footprint.

Design/Methodology/Approach: This study uses a mixed-methods approach, combining qualitative and quantitative data collection and analysis methods. The qualitative approach examines Airbus' supply chain sustainability initiatives, including their use of digital technologies, sustainable procurement practices, and collaboration with suppliers. The quantitative approach benchmarks Airbus' sustainability performance against its primary competitor, Boeing, using key performance indicators (KPIs) such as carbon emissions reduction, waste reduction, and sustainable sourcing metrics.

Findings/Results: The study reveals that Airbus has made significant strides in reducing its environmental footprint, promoting social responsibility, and driving economic growth through sustainable supply chain practices. The findings highlight the importance of integrating sustainability into supply chain management practices to enhance performance and reduce carbon footprint.

Research Limitations/Implications: This study contributes to the existing body of knowledge on sustainable supply chain management in the aerospace industry. The findings of this study provide valuable insights for organizations seeking to develop sustainable supply chain practices and mitigate risks.

Originality/Value: This study offers a unique perspective on the integration of sustainability into supply chain management practices in the aerospace industry, providing a benchmarking analysis of two industry leaders. The findings of this study can inform strategic decision-making, supply chain design, and sustainability practices in the industry.

Conclusion: The integration of sustainability into supply chain management practices is critical for organizations seeking to reduce their environmental footprint, promote social responsibility, and drive economic growth. This study demonstrates that Airbus is taking steps in this direction, and highlights opportunities for innovation and leadership in sustainable supply chain management.

Keywords: *Sustainable Supply Chain Management, Aerospace Industry, Airbus, Low Carbon Footprint, Supply Chain Performance, Efficiency, Sustainability.*

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Bridging Governance and Sustainable Performance: Mediating Role of Financial Slack in Emerging Market Firms

Muhammad Nadeem[1,*]

ABSTRACT

Purpose: This study explores the impact of overall corporate governance (OCG) on firm performance, focusing on the mediating role of financial slack. It seeks to understand how firms' excess financial resources influence the relationship between governance structures and performance, particularly in the context of an emerging market. By examining this relationship, the study provides insights into how corporate governance mechanisms can enhance sustainable firm performance through financial flexibility.

Design/Methodology/Approach: The study follows a panel data research design, analyzing firm-level data over multiple years. An unbalanced panel dataset covering 222 non-financial firms listed on the Pakistan Stock Exchange (PSX) is used to assess the CG-FP relationship. The study incorporates both accounting-based (return on assets, ROA) and market-based (Tobin's Q) performance measures. Mediation analysis is conducted using the fixed-effects regression model to control for firm-specific heterogeneity.

Findings/Results: Results show that available slack partially mediates the relationship between OCG and Tobin's Q, whereas no mediation effect is observed for ROA. Similarly, potential slack also partially mediates OCG's impact on Tobin's Q but has no mediation effect on ROA. These findings highlight the differential role of financial slack in corporate governance effectiveness within emerging markets.

Originality/Value: This research extends corporate governance literature by introducing financial slack as a mediating factor in the CG-FP relationship. Unlike prior studies that focus on direct effects, this study emphasizes the importance of financial flexibility in governance mechanisms. The findings offer practical implications for corporate managers and policymakers seeking to improve governance practices in developing economies.

Keywords*: Corporate Governance, Financial Slack, Firm Performance,Emerging Markets, Tobin's Q, Return on Assets, Fixed-Effects Model.*

5th ICMS 2025
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Exploring the Impact of Career Motivation on Entrepreneurial Persistence in Faisalabad, Punjab, Pakistan: The Mediating Role of Attitude Towards Entrepreneurship and Entrepreneurial Intentions

Aisha Saleem[1*]

ABSTRACT

Purpose: The concept of entrepreneurship has gained a lot of support from governments and decision-makers around the world, particularly in developing countries that currently face a number of problems like slow economic growth and development. Entrepreneurs can adopt hybrid business models that combine the profit-driven objectives of traditional business with the social mission of social entrepreneurship. Entrepreneurs can use their networks, capital, and influence to scale social change. By attaching a social cause to their business model, they can engage customers, investors, and partners who share similar values around social responsibility and sustainability The current study aims to examine how career motivation affect persons' entrepreneurial behavior in Faisalabad Punjab, Pakistan. Additionally, the study looks into how attitude towards entrepreneurship (ATE) and entrepreneurial intentions (EI) mediate the relationship between career motivation and entrepreneurial persistence.

Design/Methodology/Approach: Data were collected from 375 adults. structural equation modeling was used to examine the relationship among the study variables.

Findings/Results: Career motivation enlarges the scope of starting a new business cite Faisalabad. All hypotheses related to city Faisalabad are accepted People are motivated by their careers to pursue entrepreneurial pathways in order to achieve financial independence.

Originality/Value: It is crucial to deliberately expand the excellent prospects for advancement that have a positive impact on society and that come with more adult entrepreneurship.

Keywords *Career Motivation, Entrepreneurial persistence, SEM*

5th ICMS 2025
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Beyond Numbers: The Intricate Dance of Corporate Governance and Earnings Quality in Emerging Markets

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ABSTRACT

Purpose: This research empirically explores the impact of corporate governance practices on financial performance in the emerging Pakistani economy, considering earnings quality. The study introduces an interactive model with predictability, smoothness, and conservatism as earnings quality attributes.

Design/Methodology/Approach: The study employs fixed effect regression with robust standard errors to address autocorrelation and heteroscedasticity.

Findings/Results: Results reveal that overall earnings quality attributes strengthen the governance-performance linkage. The behaviour of EQ is a complement phenomenon in this case. Predictability and conservatism consistently enhance performance (Tobin's Q, ROA), while smoothness weakens the correlation with ROA; here, the behaviour of EQ is a substitute in nature. These results support positive accounting theory in a developing economy, emphasizing the value of corporate governance in improving performance amidst varying earnings quality levels.

Research Limitations/Implications: The study, limited to the non-financial sector, provides valuable insights for corporate managers in economies with weak governance and regulatory control.

Originality/Value: The research's uniqueness lies in explaining the moderation effects of earnings quality attributes (complement or substitute) on the governance-performance association in emerging economies.

Keywords *Corporate Governance; Earning Quality; Emerging Economies; Firm Performance;*

5th ICMS 2025
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Empowering Academia: The Impact of disclosure Stigmatized Identity on Performance of Academia, mediated moderated model

Israr Ahmad[1,*] and Adeeba Khan[2]

ABSTRACT

Purpose: This study explores the impact of disclosing a stigmatized identity on academic performance, focusing on the mediating role of psychological empowerment and the moderating influence of perceived organizational support. It aims to deepen the understanding of how identity disclosure affects individuals in academic settings.

Design/Methodology/Approach: Using a quantitative research approach, data were collected from 250 academic and administrative staff members across various universities through a self-administered, adapted questionnaire. The study employed convenience sampling and utilized SPSS-21 and AMOS for data analysis, applying structural equation modeling (SEM) to test hypotheses.

Findings/Results: Disclosure can lead to both positive and negative outcomes. For some, it fosters psychological empowerment and enhances academic achievement; for others, it may hinder performance. Psychological empowerment partially mediates this relationship, suggesting that an individual's interpretation and internal response to their disclosed identity significantly shapes their academic performance. Moreover, perceived organizational support moderates this dynamic—higher levels of support reduce the negative impact of disclosure and strengthen the positive effects of empowerment on performance.

Research Limitations/Implications: The findings underscore the critical role academic institutions play in creating inclusive, supportive environments. The study is limited by its reliance on convenience sampling and self-reported data, which may affect generalizability and introduce bias.

Originality/Value: This research contributes to the limited literature on stigmatized identity disclosure within academia, offering a novel integrative model that highlights the interplay between psychological empowerment, organizational support, and academic performance.

Conclusion: Encouraging open identity expression in an environment of strong organizational support can enhance psychological empowerment and academic performance. Academic institutions must recognize the transformative power of support systems in enabling all individuals—regardless of identity—to achieve their full potential.

Keywords *Disclosure Stigma, Psychological empowerment, Perceived organizational support and Academic performance.*

5th ICMS 2025
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Analysis of HR Policies and Performance Management in the Service Tyre Industry

Iqra Tahir[1,*] and Dua Hussain[2]

ABSTRACT

Purpose: This study aims to analyze the effectiveness of HR policies and performance management systems in the Service Tyre Industry. It seeks to identify gaps between policy formulation and actual implementation, assess the impact on employee productivity, and explore areas for improvement in workforce management.

Design/Methodology/Approach: A mixed-method approach was adopted for this research. Data was collected through structured interviews with HR managers and department heads, as well as surveys distributed among employees across different levels. The study also reviewed existing HR policies to understand their alignment with organizational goals and employee expectations.

Findings/Results: The research found that while the Service Tyre Industry has structured HR policies for performance management, challenges arise in their execution. Key performance indicators (KPIs) are defined, but inconsistencies in evaluation methods lead to employee dissatisfaction. The study also highlights gaps in training programs, limited career growth opportunities, and a need for more transparent feedback mechanisms. Employee motivation is impacted by unclear performance appraisal criteria and irregular communication between management and staff.

Conclusion: The study concludes that improving the implementation of HR policies in the Service Tyre Industry is crucial for enhancing employee engagement and organizational efficiency. Standardized performance evaluation frameworks, regular training, and clear communication channels can help bridge the gap between policy and practice. Strengthening HR practices will lead to better workforce performance, increased job satisfaction, and overall business growth.

Keywords *HR policies, Service Tyre, Performance Management system*

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The Impact of Work-Family Conflict and Job Stress on Turnover Intentions Among AJK Police Constables: The Mediating Role of Burnout

Shehbaz Yousaf [1], Abdul Latif [2]

ABSTRACT

Purpose: Retaining experienced police personnel is vital for law enforcement agencies to ensure efficiency, trust, and continuity. High turnover disrupts operations and increases costs. This study explores how work-family conflict (WFC) and job stress (JS) contribute to turnover intentions among police constables in Azad Jammu and Kashmir (AJK), with burnout acting as a mediating factor.

Design/Methodology/Approach: This research adopts a quantitative, cross-sectional design. Data were gathered from 150 police constables using standardized instruments to measure WFC, JS, burnout, and turnover intentions. Structural Equation Modeling (SEM) was used to evaluate direct and indirect relationships among variables.

Findings/Results: Findings show that both WFC and JS significantly predict turnover intentions, and burnout mediates these relationships. The results suggest that officers experiencing persistent stress and work-life imbalance are more likely to consider leaving their jobs, primarily due to emotional exhaustion.

Research Limitations/Implications: The scope is limited to AJK police, which may affect broader applicability. Future studies could examine other law enforcement units and explore variables such as leadership style or job satisfaction.

Originality/Value: This study adds value by applying Conservation of Resources (COR) Theory to understand the psychological depletion caused by stressors in law enforcement. By identifying burnout as a key mediator, it offers actionable insights for reducing attrition.

Conclusion: Minimizing work-family conflict and job stress, while actively managing burnout, can significantly reduce turnover intentions. Law enforcement agencies must adopt policies that promote officer well-being and organizational resilience.

Keywords: *Work-Family Conflict, Job Stress, Burnout, Turnover Intention, Law Enforcement.*

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Challenges and Opportunities in Sustainable Banking Practices: A Qualitative study of Pakistani Financial Institutions

Tehmina Khan[1]

ABSTRACT

Purpose: The present paper analyzes contemporary sustainable practices adopted by the selected major banks of Pakistan,. The paper further explores the challenges posed in adoption of these green practices and also the opportunities which are available in future which provides insights into the effectiveness of these practices in fostering environmental sustainability, social inclusion, and long-term financial resilience.

Design/Methodology/Approach: The data was collecting by using qualitative technique. For the purpose of data collection, an interview guide was prepared and a total of 7 in-depth structured interviews were conducted from the concerned departments' relevant staff members serving at various managerial capacities in different banks understudy.

Findings/Results: Banks should prioritize the integration of sustainable banking practices such as ESG integration, stakeholder engagement, and transparency. These practices will enhance long-term financial performance and mitigate risk. Banks should invest in robust data management systems, stakeholder engagement mechanisms, and sustainability reporting frameworks to effectively track and communicate their ESG performance.

Research Limitations/Implications: With only seven respondents, the sample size is quite small, which can limit the generalizability of the findings. This means the insights gathered may not be representative of the broader population within the banking sector, or across different regions, demographics, or institutional sizes. Future prospects of this study include expanding the sample size to enhance generalizability, integrating quantitative data for a more robust analysis, and conducting longitudinal research to track sustainability trends over time.

Originality/Value: This study highlights the critical importance of fostering a deeper understanding of sustainable banking practices among all stakeholders. To achieve this, it is essential to implement targeted training programs that address the unique needs of diverse demographic groups, ensuring that sustainability practices are both accessible and relevant to a broad range of individuals.

Conclusion: The Sustainable banking practices are crucial not only for achieving environmental and social goals but also for maintaining long-term financial stability and resilience. By adopting sustainability as a strategic imperative and collaborating with stakeholders, banks and policymakers can foster a more sustainable and inclusive financial system that benefits society, the economy, and the environment.

Keywords *ESG, Sustainable Banking, Financial institutions*

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From Agricultural Investment to Impact on Green Economy: The Role of Government Spending, FDI and Access to Food & Energy in Strengthening Sustainability.

Amna Kausa[1], Farhat Rasul [2]and Nabila Asghar[3]

ABSTRACT

Purpose: . The purpose of this study is to examine the role of key social and economic determinants in advancing a green economy within the agricultural sector.

Design/Methodology/Approach: This study develops a Green Economy Index with PCA, comprising 20 indicators to evaluate green economic performance across 80 developed and developing countries from 2000 to 2020. Government expenditure on agriculture, food availability, foreign direct investment (FDI) in agriculture, access to energy, and agricultural infrastructure are treated as exogenous variables. The study applies Panel Quantile ARDL (PQARDL) models to analyze the nonlinear relationships between these variables and the green economy index. Error Correction Mechanism (ECM) is used to assess model stability across quantiles.

Findings/Results: Results show that ECM is significant and negative at all quantiles, confirming model stability. In the long run, government spending and FDI are found to have a significant negative relationship with the green economy, suggesting that without proper direction, such investments may harm natural resources. All exogenous variables demonstrate significance at higher quantiles in the PQARDL model, emphasizing their stronger impact in countries with more advanced green economic indicators.

Research Limitations/Implications: The study focuses solely on the agricultural sector, potentially overlooking cross-sectoral dynamics. Further research is recommended to explore multi-sectoral interactions and the long-term implications of agricultural policies on social resilience and environmental sustainability.

Originality/Value: The study offers a novel contribution by developing a Green Economy Index and employing the Panel Quantile ARDL approach to explore sector-specific influences.

Conclusion: This research concludes that for a socially inclusive and resilient green economy, targeted and well-directed government spending, sustainable FDI inflows, energy access for smart agricultural practices, food availability, and robust infrastructure are crucial. These factors, when properly managed, can significantly contribute to the transition toward a sustainable green economy.

Keywords *Green economy, Govt Spending, Agricultural sustainability, FDI, ARDL*

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Role of HRM practices on employee Retention: Mediating effect of employee commitment and job satisfaction

Iqra Abbas [1]and Jamila Khurshid[2]

ABSTRACT

Purpose: This study investigates the impact of Human Resource Management (HRM) strategies on employee retention in the cutthroat banking industry of Azad Jammu and Kashmir (AJK), a developing region facing significant retention challenges.

Methodology: A quantitative research design was employed, with data collected from employees across multiple banks in AJK. Key HRM practices analyzed included: Recruitment and selection, Training and development, Performance management and Compensation systems. Structural equation modeling (SEM) or regression analysis.

Findings: HRM practices (e.g., fair compensation, skill development) significantly improve employee retention. Job commitment and satisfaction fully/partially mediate this relationship, confirming that HRM policies strengthen employees' emotional and professional ties to the organization. Transformational leadership amplifies the positive effects of HRM on retention by fostering trust, motivation, and shared vision among employees.

Practical Implications/ Limitations: Organizations should adopt strategic HRM practices (e.g., targeted training, competitive compensation) to address retention. Invest in transformational leadership development to enhance HRM effectiveness. Findings may not generalize to other industries or regions. Cross-sectional data limits causal inferences; longitudinal studies are needed.

***Originality/Value*:** Proposing an integrated framework combining HRM practices, leadership, and psychological factors (job commitment/satisfaction) to address retention. Focusing on understudied regions (AJK), offering insights for developing economies. Bridging gaps between HRM theory and practical retention strategies in high-turnover sectors like banking.

Conclusion Strategic HRM practices, when coupled with transformational leadership and employee-centric policies (job satisfaction/commitment), significantly enhance retention in AJK's banking sector. Future research should explore sector-specific variations and longitudinal designs.

Keywords *Employee retention, HRM strategies, transformational leadership, job satisfaction, job commitment, banking sector, Azad Jammu and Kashmir.*

5th ICMS 2025
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The Interaction of Business Strategy, Cash Holding, and Firm Value: Insights from Corporate Finance

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ABSTRACT

***Purpose*:** This study aims to investigate the relationship between corporate cash holdings and business strategy in non-financial firms in Pakistan, specifically examining how differing strategic approaches influence cash management practices.

***Design/Methodology/Approach*:** Using data from Pakistani non-financial enterprises from 2011 to 2021, the study categorizes firms into two strategic types—Defenders and Prospectors—based on their investment behavior and risk orientation. A multiple regression model is applied to analyze how these strategic orientations impact cash holdings.

Findings/Results: The results indicate that Defender firms, which prioritize stability and risk aversion, maintain significantly higher cash reserves than Prospector firms, which focus on innovation and expansion. This suggests that business strategy plays a crucial role in shaping liquidity policies. The study also highlights the impact of cash holdings on firm value, reinforcing the importance of aligning cash management with strategic goals.

***Research Limitations/Implications*:** The scope of the research is limited to Pakistani firms. The generalizability of findings could be improved by extending the analysis to international firms operating in different economic contexts.

***Originality/Value*:** This research adds to the existing literature by empirically examining the interaction between business strategy, cash holdings, and firm value in the context of a developing economy. It offers practical implications for financial managers, strategists, and policymakers.

Conclusion: Effective cash management strategies aligned with business strategy can enhance firm value. Policymakers and corporate managers should ensure congruence between strategic orientation and liquidity policies to achieve optimal financial performance.

Keywords *Cash holding, Defenders, Prospectors, Speed of Adjustment SOA.*

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Driving Sustainability: The Interplay of Innovation, Human Capital, Governance, and FDI in Malaysia's CO_2 Emissions

Nida Tassadaq[1] and Muhammad Umar*[2]

ABTRACT

Purpose: This study explores how technological innovation, intellectual capital, effective governance, and foreign direct investment (FDI) influence CO_2 emissions in Malaysia, using the (EKC) theory as a framework.

Design/Methodology/Approach: By applying the Autoregressive Distributed Lag (ARDL) model, the findings reveal that technological innovation plays a vital role in reducing CO_2 emissions, making it a key driver of sustainable development. Interestingly, FDI does not appear to impact environmental quality, suggesting that without proper resources, foreign investments alone are not enough to curb emissions.

Findings/Results: Industry growth and human development continue to push emissions higher, but adopting efficient technologies and sustainable practices can help balance this impact. Additionally, government spending is found to lower CO_2 emissions, indicating its positive contribution to

Originality/Value: This study reinforces the EKC hypothesis and underscores the importance of well-structured policies, technological progress, and good governance in achieving both economic growth and a cleaner environment. The insights from this research can help policymakers, investors, and scholars make informed decisions to promote sustainability in Malaysia and beyond.

Keywords *Environmental Kuznets Curve (EKC) Thery, ARDL, environmental sustainability.*

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AI-Exacerbated Social Inequality: A Critical Examination of the Impact of Technological Access on Teaching Performance of School Teachers in District Poonch, AJK

Adeel Iftikhar[1]* and Nayab Rizwan[2]

ABSTARCT

Purpose: The present paper examines how unequal access to AI-powered tools and digital technologies impacts the professional performance of school teachers in District Poonch, Azad Jammu and Kashmir (AJK).

Design/ Methodology/ Approach: Using a mixed-methods approach, the research explores disparities in digital access, AI awareness, and training opportunities among public and private school teachers.

Findings/ Results: Findings reveal that a lack of access to AI-based teaching aids, smart devices, and internet connectivity hinders teachers' ability to deliver personalized instruction, use data-driven assessments, and engage students effectively. These technological gaps contribute to systemic educational inequality, especially in rural and low-income areas.

Research Limitations/ Implications: The study highlights the urgent need for investment in digital infrastructure, targeted professional development, and inclusive policy frameworks to ensure equitable integration of AI in education and to empower teachers across the region.

Conclusion: Technological access is still at its earlier stages in schools of district Poonch. An efficient and equitable technological access will definitely enhance the performance of educators.

Keywords Artificial Intelligence, Social Inequality, Technological Access, Performance.

5th ICMS 2025
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Impact of Audit Committee Structure on Firms' Financial Performance: Evidence From Cement Sector, And Oil & Gas Sector of Pakistan

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ABSTRACT

Purpose: The purpose of this research is to investigate the relationship between the structure of audit committee (size, meeting frequency, independence, nonexecutive directors and financial expertise) and the profitability of cement sector and oil & gas sector of Pakistan for the years 2014 to 2023.Corporate sector of Pakistan is neglecting corporate governance practices. Hence it is important to find audit committee's impact on the financial performance in order to create its significance in the corporate investor of Pakistan.

Design/Methodology/Approach: The model of this study is theoretically based on both the theories (Agency and Stewardship). Data was manually obtained from the annual statements of 12 listed firms from two sectors which generates120 observations, to investigate the developed model. Fixed Effect Model was used to analyze the panel data. Moreover, this study used firm growth, leverage, firm size and big 4 audit firm as control variables.

Findings/Results: The results indicated that components of audit committee structure have a significant effect on profitability of the firms of two sectors listed on the Pakistan Stock Exchange. The findings from this study also confirms that the three audit committee characteristics (meeting frequency, independent directors and non-executive directors) have impact on the profitability of cement sector firms. The audit committee's size and financial expertise showed a negative relation with profitability for cement sectors. Given that the impact of audit committee's size for oil & gas sector firms was found significantly negative. In oil & gas sector, audit committee's independent directors, non-executive directors and financial expertise in audit committee positively related to return on asset but on the other hand, negatively associated to return on equity.

Research Limitations/Implications: The implication of this research is for firms and regulatory bodies to consider the audit committee effectiveness particularly in independence, meetings and financial expertise as these are highly significant with firm's profitability.

Keywords: Audit Committee, Size, Meeting Frequency, Non-Executive Directors, Financial Expert, Financial Performance

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Managerial Ability and Firm Financial Performance: Exploring the Mediating Role of Corporate Social Responsibility

Areej Fatima [1]& Aftab Hussain Tabasam[2*]

ABSTRACT

Purpose: This research investigates the intricate relationship between managerial practices and corporate performance, with a particular emphasis on the mediating role of corporate social responsibility (CSR).

Design/Methodology/Approach: Utilizing a dataset comprising 219 non-financial corporations listed on the Pakistan Stock Exchange (PSX) from 2008 to 2021, the study employs fixed effects models to rigorously assess the extent to which CSR mediates the impact of managerial ability on two critical performance indicators: return on assets (ROA) and Tobin's Q.

Findings/Results: The findings offer compelling insights into the dynamics of corporate performance. The analysis reveals that CSR fully mediates the relationship between managerial ability and ROA, indicating that the influence of managerial practices on a firm's profitability is entirely channeled through socially responsible initiatives. In contrast, CSR exhibits partial mediation in the relationship between managerial ability and Tobin's Q, suggesting that while CSR plays a pivotal role in shaping firm value, additional factors beyond the scope of this study also contribute to this intricate relationship.

Originality/Value: Grounded in Stakeholder Theory and Legitimacy Theory, these findings highlight the strategic importance of CSR in corporate decision-making. By demonstrating how socially responsible practices enhance both financial performance and firm valuation, this research provides valuable insights into the evolving corporate landscape of Pakistan. It underscores the necessity for firms to integrate CSR into their managerial frameworks to achieve sustainable growth and long-term success.

Keywords *Firm performance (FP), Managerial ability (MA), Corporate social responsibility (CSR), Tobin Q (TQ), Return on assets (ROA), and Fixed Effect (FE)*

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Servant Leadership's Influence on Job Satisfaction and Organizational Commitment in Pakistani Banking

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ABSTRACT

***Purpose*:** This research paper focuses on the overall organizational justice as a mediator in an empirical investigation of the impact of servant leadership on employee well-being as measured by job satisfaction and organizational commitment.

***Design/Methodology/Approach*:** A convenient sampling strategy was used to get the data from a sample of 171 workers working in five reputed private banks in Pakistan using a self-administered questionnaire.

Findings/Results: Overall organizational justice acted as a mediator between servant leadership and the happiness of the workforce. Additionally, the mediating impact of overall organizational justice increases work satisfaction and organizational commitment.

***Research limitation/Implication*:** By highlighting the mediating function of organizational justice, this study advances knowledge of the mechanisms behind the servant Leadership-Hayes' (process mediation model 4) theory. The outcomes also show how organizational justice may enhance servant leadership's effect by acting as a mediator. The cross-sectional approach of data collection, however, could not have adequately represented bank personnel.

Originality/Value: This study investigates new avenues for servant leadership and organizational justice and analyzes the understudied mediation mechanism of the link between servant leadership and job satisfaction and organizational commitment.

Conclusion: The results show that servant leadership and the implementation of overall organizational justice can support bank workers' commitment to the company and job satisfaction.

Keywords *Servant leadership, Job satisfaction, Organizational commitment, Organizational justice. Pakistani banks*

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The Roadmap to Sustainable Finance: A Bibliometric Analysis of SRI in Financial Institutions

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ABSTRACT

Purpose: This study examines the role of socially responsible investment (SRI) in financial institutions (FIs), as well as research gaps and future directions.

***Methodology/Design/Approach*:** The researchers conducted a bibliometric analysis using the Elsevier Scopus database and identified 658 relevant documents through advance searches. This research used the performance analysis and scientific mapping method to achieve the objectives.

***Findings*:** The results evidenced the international collaboration existing in the discipline. It includes the evidenced from the prominent journals, and the names of the authors with extensive co-authorship among countries like China, the UK, the USA, Spain, India, Italy, Germany, and France. The keyword co-occurrences shed light on the following as the most emerging topics in this domain like mutual funds, sustainable development, and the factors that integrate ESG for financial decision-making process.

Research Implications: The research focuses on the shift in emphasis of SRI among FIs between 2011 and 2023. Therefore, the emerging significant themes make point to signs of interdisciplinary and worldwide collaboration. Thus, this research come up with its findings in the light of new perspectives but not only through an in-depth analysis of SRI within FIs but also by capturing the coming in of interdisciplinary and collaborative efforts worldwide.

Novelty: Our work adds to the body of knowledge on Sustainable Finance in general, and SRI in specific for FIs around the globe.

Research Limitations/ Implications: Bibliometric data to identify sustainable finance and SRI patterns and relationships, but it does not analyze the underlying factors, which may restrict its answers. Addressing these gaps can help academia, industry, and policymakers comprehend sustainable finance, societal values, and economic dynamics

Keywords *Financial Robo-Advisory, retail investors, investment industry, challenges, Pakistan.*

5th ICMS 2025
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Smart Cities and Digital Innovation: Concept of Smart Cities and The Role of Digital Innovation in Reshaping Urban Environment

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Abstract:

Purpose: The current paper explores that the rapid urbanization of global populations has brought forth a new era of city development where technological advancements are integral to meeting the demands of modern urban life. Smart cities, defined by their reliance on digital technologies and innovative solutions, aim to optimize urban living through data-driven insights, interconnected systems, and sustainable practices. This research explores the concept of smart cities and the role of digital innovation in reshaping urban environments.

Design/ Methodology/ Approach: Using an extensive review of existing literature and case studies, present paper examines both the benefits, including enhanced quality of life, sustainability, and economic growth, and the challenges, such as data security, infrastructure costs, and the digital divide.

***Findings/ Results*:** Findings revealed that smart cities, powered by digital innovation, have the potential to transform urban life by improving efficiency, sustainability, and quality of life. However, to fully realize their potential, cities must overcome significant challenges such as data security, infrastructure costs, and digital inequality.

***Research Limitations/ Implications*:** The study highlights the urgent need for innovations contribute to the smart city ecosystem, the benefits and challenges associated with their implementation, and the future implications for urban living.

Conclusion: The future of smart cities depends on the successful integration of emerging technologies, strong governance, and inclusive urban planning that ensures equitable access to digital resources for all citizens. As these cities evolve, they will serve as models for future urban development, promoting a smarter, greener, and more connected world.

Keywords *Smart Cities, Digital Innovation, Urban Development, Sustainability.*

5th ICMS 2025
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Bridging Silence in the Age of Code: AI and Digital Diplomacy in the Kashmir Stalemate

Huda Basit[1]*

ABSTRACT

Purpose: The Kashmir conflict, steeped in times of identity-driven violence has constantly defied conventional concession styles and state-led peace sweats. Exchanges among the involved parties frequently fall piecemeal due to a lack of trust, nationalistic rhetoric, and the absence of neutral spaces for open dialogue. This paper aims to grapple how AI-powered communication systems and digital tactfulness tools can serve as intercessors in regions scuffling with deep-seated socio-political divides, with Kashmir as a crucial case study.

Design/Methodology/Approach: This exploration takes a deep dive into multiple fields like peace and conflict studies, AI ethics, digital tactfulness, and postcolonial proposition. It highlights systems that can pick up on emotional tones, navigate the complications of language and culture, and offer safe, anonymous, and inclusive spaces for communication among disunited communities.

Findings/Results: In the case of Kashmir, these tools could enhance communal engagement, elevate grassroots stories, and encourage a culture of harkening across colorful ethical, religious, and public lines.

***Research/Limitations/Counter Accusations*:** The exploration highlights that AI-driven systems can give some significant advantages in conflict situations where traditional tactfulness struggles to make advance.

Originality/Value: Unlike the usual focus on state-centric tactfulness or peace covenants, this exploration shines a light on how AI can spark micro-level dialogue and encourage civil society involvement in peace sweats. By putting Kashmir in the limelight — a region caught up in military occupation, nationalist politics, and social histories — the paper pushes back against mainstream narratives and calls for a further inclusive, decolonial, and innovative approach to peacebuilding.

Conclusion: AI-driven dialogue could help break through gridlocks by creating anonymous spaces for people to partake in their studies, fostering understanding between disunited groups, and bridging the emotional and cerebral gaps that live between " the other".

Keywords: *Artificial Intelligence, Kashmir Conflict, Digital Diplomacy, Sentiment Analysis, Peacebuilding Technologies, Algorithmic Ethics, Postcolonial Mediation, Cross-Border Dialogue*

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Analyzing the Impact of Institutions and Environmental Degradation on Economic Growth in Developed Countries

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ABSTRACT

Purpose: The objective of this study is to estimate the impact of institutions (governance) and environmental degradation on economic growth in developed countries.

Design/Methodology/Approach: This study applies Panel Autoregressive Distributive Lag (PARDL) modeling approach to examine the relationship among institutional quality environmental degradation and economic growth. This research practices yearly balanced panel data of 32 developed countries covering the period of 2000-2023.

Findings/Results: The results confirm that good institutions have a positive and substantial impact on economic growth. The negative and considerable impact of environmental degradation confirms that poor environmental practices hinders economic growth.

Research Limitations/Implications: In future research there may be option for comparative analysis of developed and developing economies. The policy implications for current research are to adopt environmentally friendly policies, to ensure excessive use of clean energy and continuous efficient management of institutions.

Originality/Value: On the economic side, developed countries have attained rapid development; yet the environmental aspects pose threats to their economic development. The nexus between institutional quality and environmental degradation has an important inference on economic growth.

Conclusion: This study supports the endogenous growth theory that labor and capital play significant role in achieving economic growth. It rejects institutional curse hypothesis. It provides support for the use of clean energy. In a nutshell developed economies must try to opt environmentally friendly policies and they should manage their resources in an efficient way to save them for future generations.

Keywords: *Economic growth, Institutions, Environmental degradation, Clean energy, Human capital.*

5th ICMS 2025

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Impact of Social Media Marketing Element on Consumer Experience and Brand Credibility: A Study of Fashion Industry in Pakistan

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ABSTRACT

Purpose: The aim of the study is to investigate the effect of social media marketing elements on consumer experience and brand credibility.

Design/Methodology/Approach*:* The research design adapted in the study is a quantitative research. Under this design, the study sees cause-and-effect relation among the variables of the study. The sample of the study is 230 respondents. The sample population of the study is normal consumers who have been aware of social media marketing.

Findings/Results: Studies have shown that by involving customers creatively on social networking sites, firms can increase brand awareness. "Such advertising through those channels became significant since more store owners use and rely on social media for the marketing of buying decisions.

Research Limitations/Implications: Despite its valuable contribution to the literature on social media communication, this study has limitations. Future research should explore various popular platforms and industries to gain broader insights into brand communication. Additionally, due to the specific sample used, findings may not generalize across cultures. Replication in diverse countries considering social, economic, and cultural factors is recommended.

Originality/Value: This research's management component will help practitioners and business stakeholders use social media platforms to increase their market share in the medium and long-term goals. Additionally, the study broadens our understanding of social media marketing. This study is intended to make several useful recommendations to decision-makers.

Conclusion: Research shows that engaging consumers through innovative social media strategies significantly boosts brand recognition. Platforms like Facebook offer better data for targeted marketing than traditional methods, enhancing customer experience and brand perception. Social media should be a core part of marketing strategies.

Keyword *Social media marketing, Consumer experience, Brand credibility, Social media tactics, Social media tactics*

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Digital Transformation: A Case Study of Technology Adoption and Integration in Financial Institutions

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ABSTRACT

Purpose: This case study examined the digital transformation initiatives in different financial institutions in Pakistan. The study has aimed to explore the adoption of digital technologies in different banks, the challenges encountered, and the impact on banking services and customer satisfaction.

Design/Methodology/Approach: . Our group of three members has conducted a comprehensive analysis using primary and secondary data sources. Primary data collection involved visiting two different banks, Habib Bank Limited (HBL) and MCB Bank to conduct surveys and interviews with bank employees to assess their perspectives on digital banking services, mobile banking applications, and process automation. Additionally, secondary data was collected from bank's reports or websites, industry articles, and previous research will be analyzed to understand the bank's digitalization journey.

Findings/Results: According to the data collected by banks, automation of various tasks has reduced paperwork, allowing employees to focus on more strategic and customer-centric work. As proper trainings are provided in banks, so employees are easy to adapt to the digitalized systems.

Research Limitations/Implications: The study relies on data from bank employees and secondary sources, potentially omitting customer perspectives that are crucial for a holistic understanding of digital service adoption and satisfaction. Moreover, focusing solely on Habib Bank Limited (HBL) and MCB Bank may not capture the full spectrum of digital transformation experiences across Pakistan's diverse banking sector, which includes various sizes and types of banks.

Originality/Value: The findings of this case study provide insights into the effectiveness of digital transformation in the banking industry, highlighting best practices and potential areas for improvement.

Conclusion: The study focused on key digital transformation initiatives, such as the use of technology to enhance customer service, the expansion of online and mobile banking platforms, and, fintech collaborations. Furthermore, the research has evaluated the efficiency of these digital advancements in improving transaction speed, reducing operational costs, and enhancing customer satisfaction.

5TH ICMS 2025

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Impact of Climate Change on Stock Market: An Event Study of Pakistani Selected Non-Financial Firms

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ABSTRACT

Purpose: This study investigates the impact of climate change events on the stock market performance of non-financial firms in Pakistan. As climate change—marked by extreme weather and evolving environmental regulations—poses increasing risks to economic stability, this research aims to assess how such events influence financial performance.

Design/Methodology/Approach: Employing an event study methodology, the research analyzes short-term and long-term effects of climate-related events on stock returns and volatility. It uses a comprehensive dataset of climate change events and corresponding stock market data for a sample of non-financial firms listed on the Pakistan Stock Exchange. The analysis incorporates factors such as industry classification, firm size, and environmental reporting practices.

Findings/Results: The study finds significant variation in stock returns and volatility following climate-related events. Natural disasters and regulatory changes often trigger negative market reactions, while sustainability initiatives may yield positive responses. Industry type, firm size, and environmental transparency are found to influence the magnitude of these effects.

Research Limitations/Implications: The research is limited by the availability and reliability of climate event data and firm-level environmental disclosures. Moreover, the study focuses solely on non-financial firms in Pakistan, which may limit the generalizability of the findings to other sectors or countries.

Originality/Value: This study is among the first to systematically analyze the financial impact of climate change events on non-financial firms in Pakistan. It provides a novel perspective by integrating event study methodology with environmental factors in an emerging market context.

Conclusion: The findings underscore the financial relevance of climate-related risks and opportunities for businesses. The study offers valuable insights for investors, policymakers, and corporate decision-makers, emphasizing the need for climate resilience and proactive environmental strategies in shaping sustainable financial performance.

Keywords *Climate Change, Stock Market Performance, Event Study Methodology, Stock Return.*

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Perceived Organizational Support Influence on Employee Performance: Role Of Work Engagement Organizational And Organizational Culture

Maham Arif, [1] and Abdul Latif [2]

ABSTRACT

Purpose*:* Every organization has its goals and objectives established by its management. Organizations develop strategies for the achievement of their goals and objectives. Employee performance plays a significant role in achieving the goals of an organization. Many factors affect employee performance, and one of the significant factors contributing a lot to employee performance is employees' perceived organizational support. This research aim is to assess the perceived organizational support impact on employee performance with the mediating role of work engagement and moderating role of organizational culture.

Methodology: This is a quantitative research in which a Google Forms survey will be used to collect the primary data for this research. Employees of private hospitals, schools, and banks in Azad Kashmir will fill out the questionnaire. The total responses will be 340, which will be the sample size of the current study.

Finding*:* A key finding of this research will shows that perceived organizational support will have positive, significant impact on employee performance. Organizational culture will moderate the relationship between perceived organizational support and employee performance.

Research Limitation*:* The main limitation of the current study is that data will be collected from respondents of Azad Kashmir. Employee performance, perceived organizational support, and organizational culture are affected from economic and cultural differences in other areas.

Originality*:* Perceived organizational support has a positive significant impact on employees' work engagement. There is a positive relationship between work engagement and employee performance. Organizational culture has a negative and insignificant impact on employee performance.

Conclusions*:* Employee performance will be significantly affected by perceived organizational support. To improve the performance of employees, strong cultural values and a supportive environment will play a crucial role.

Keywords: Perceived organizational support, employee performance, organizational culture, and work engagement.

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Comparative Analysis of Ijara and Conventional Leasing in Pakistan: A Shariah Perspective

Muhammad Nadeem[1]

ABSTRACT

Purpose: This paper presents a comparative analysis of Ijara (Islamic leasing) and conventional leasing within Pakistan's financial system. It highlights the differences in structure, legal basis, and ethical implications through a Shariah-compliant lens. The study focuses on examining how Ijara serves as a viable alternative to conventional leasing practices, particularly within the context of Islamic banks in Pakistan.

To explore the functional and structural distinctions between Ijara and conventional leasing in Pakistan and to evaluate the compliance of Ijara with Islamic legal and financial principles.

Design: The paper employs a qualitative, analytical design to compare theoretical foundations and practical applications of Ijara and conventional leasing.

Methodology:This study utilizes doctrinal and comparative methods based on secondary data including academic publications, Islamic jurisprudence, and regulatory documents from the State Bank of Pakistan. Case studies from Meezan Bank and Bank Islami provide contextual analysis.

Findings: Ijara avoids interest (riba), promotes asset ownership and risk-sharing, and adheres to Shariah principles. In contrast, conventional leasing relies on interest-based structures. Ijara faces challenges in legal enforcement, standardization, and customer awareness in Pakistan.

Originality/Value: This paper provides a locally grounded perspective on Islamic finance in Pakistan. It is valuable for policymakers, Islamic bankers, and academics promoting ethical, Shariah-compliant financial alternatives.

Keywords: *Ijara, Islamic Finance, Conventional Leasing, Shariah Compliance, Asset-Based Financing, Riba-Free Contracts, Pakistan*

5th ICMS 2025
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Eco-Labeling and Consumer Trust: A Study on Sustainable Product Choices

Madiha Mahfooz [1]and Iqrar Hussain Mari[2]

ABSTRACT

Purpose: In the growing green economy, eco-labeling has emerged as a critical tool for guiding consumers toward sustainable product choices. This study explores the relationship between eco-labeling and consumer trust, examining how certification labels influence purchasing decisions and brand perceptions. By analyzing consumer attitudes, this research investigates whether eco-labels effectively build trust or if skepticism about green washing weakens their impact.

Design/Methodology/Approach: Using a mixed-method approach, and analyzed using SPSS 22.0 sample 273 at Rawalpindi and Islamabad, survey data and interviews were conducted to assess how different eco-labels affect consumer confidence and willingness to pay a premium for sustainable products.

Findings/Results: Findings indicate that while eco-labels enhance trust and encourage sustainable consumption, their effectiveness depends on brand credibility, label familiarity, and perceived authenticity.

Research Limitations/Implications: The study also highlights the role of regulatory bodies in maintaining label transparency to prevent misleading claims.

Originality/Value: Understanding consumer trust in eco-labeling can help businesses develop more effective green marketing strategies, ultimately promoting environmentally responsible consumption.

Conclusion: These insights contribute to the literature on sustainable marketing and provide recommendations for policymakers, marketers, and certification agencies to strengthen eco-label credibility.

Keywords *Eco-labeling, Consumer Trust, Green Marketing, Sustainable Consumption, Green washing.*

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Pandemic Shock and Market Response: The Case of Pakistan's Stock Market During COVID-19

Kaab bin Rashid[1] and Aftab Hussain Tabasam[2]

ABSTRACT

Purpose: This study investigates the impact of the COVID-19 pandemic on the performance of Pakistan's stock market, aiming to understand how health-related indicators and macroeconomic variables influenced stock returns during the crisis period.

Methodology: The study uses an Ordinary Least Squares (OLS) regression model to examine the relationship between stock returns and pandemic-related variables. Data were collected from non-financial firms listed on the Pakistan Stock Exchange, covering the years 2020–2021.

Research Design: Stock return (SR) is taken as the dependent variable. Independent variables include the number of confirmed COVID-19 cases, death rate, and recovery rate. Control variables consist of the exchange rate, inflation rate, and Karachi Interbank Offered Rate (KIBOR).

Findings: Positive and significant effects were observed for confirmed cases, exchange rate, and inflation rate on stock market returns. Negative and significant impacts were found for the death rate, recovery rate, and KIBOR rate. These results reveal a mixed but significant relationship between health indicators and market performance during the pandemic.

Originality/Value: This study contributes to the limited body of empirical research focusing on Pakistan's capital market response to pandemic shocks. It offers valuable evidence for emerging economies navigating financial stability during health crises.

Conclusion: The findings emphasize the vulnerability of stock markets to health and economic shocks. This research provides essential insights for investors, regulators, and policymakers to formulate responsive strategies aimed at stabilizing capital markets during future pandemics or similar global disruptions.

Keywords: COVID-19, Stock Market Return, Event Study

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The Role of Digital and Cash Payments in Spending Behavior Behavior: A Mental Accounting Perspective with Moderating Effects of Digital Financial Literacy and Mediating Effects of Saving Behavior

Kokab Ashraf[1]

ABSTRACT

Purpose: This research proposal explores the relationship between digital payments and Spending Behavior behavior through the lens of mental accounting. With the increasing reliance on digital payment methods, understanding their influence on consumer behavior has become crucial. This study hypothesizes that digital payments lead to increased Spending Behavior and that cash payments may mitigate this effect.

Design/Methodology/Approach: By employing a mixed-methods approach, this research aims to contribute to the existing literature and provide practical insights for consumers and policymakers. This study explores how digital and cash payments influence Spending Behavior behavior through mental accounting theory, examining saving behavior as a mediator and digital financial literacy (DFL) as a moderator. Findings highlight digital payments' tendency to increase Spending Behavior and cash payments' mitigating effects. Saving behavior and DFL emerge as key factors to address Spending Behavior. This quantitative research employs primary data collected from 122 respondents in Pakistan. The study utilizes SPSS for statistical analysis, including correlation, regression, moderation, and mediation analyses.

Findings/Results: This study discovers the role of digital and cash payments in influencing spending behavior, mediated by saving behavior and moderated by digital financial literacy (DFL). The findings highlight significant relationships among the variables, offering valuable insights for academics, policymakers, and financial institutions. This comprehensive report consolidates all analyses, interpretations, and implications in a structured format. The moderation analysis examines the role of Digital Financial Literacy (DF) as a moderator in the relationship between Digital Payments (DP) and Spending Behavior (SA).

Conclusion: The study highlights the critical role of payment methods in influencing Spending Behavior. Digital financial literacy and saving behavior serve as key factors that shape consumer financial behavior. The findings offer actionable insights for policymakers, financial institutions, and individuals, emphasizing the need for financial literacy programs and hybrid payment strategies to foster responsible spending habits.

Keywords *Digital and Cash Payments, Spending Behavior, Digital Financial Literacy*

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Faculty Creative Performance in Higher Education: The Dual Influence of Knowledge Hoarding and Knowledge Management

Sofia Safdar[1*] and Sajjad Ahmad[2]

ABSTRACT

Purpose: This study examines how knowledge hoarding and knowledge management influence workplace creative performance among faculty in Higher Education Institutions (HEIs) in Lahore, Pakistan. It also explores the moderating role of trait competitiveness and the mediating effect of innovative process engagement.

Design/Methodology/Approach: A quantitative, cross-sectional survey was conducted with 251 permanent faculty members from private sector universities. Data analysis was performed using Partial Least Squares Structural Equation Modeling (PLS-SEM) via Smart PLS 4.0.

Findings/Results: The results indicate that workplace creative performance is significantly influenced by knowledge hoarding, with innovative process engagement serving as a key mediator. Additionally, trait competitiveness moderates the relationship between innovative process engagement and workplace creative performance.

Research Limitations/Implications: The study is limited to private universities; future research should include public institutions for broader insights. Further exploration of mediators like emotional exhaustion, distrust, and creative work practices could enrich understanding.

Originality/Value: This research contributes to the literature by integrating Conservation of Resources (COR) theory and highlighting the overlooked role of innovative process engagement. It provides actionable insights for policymakers and university leaders to cultivate a knowledge-sharing culture that enhances faculty creativity.

Conclusion: Promoting innovative process engagement and addressing knowledge hoarding can strengthen workplace creative performance in academic settings. Understanding trait competitiveness offers a strategic approach to fostering faculty innovation.

Keywords Knowledge hoarding, Individual knowledge organization, Workplace creative performance, Innovative process engagement, Trait competitiveness, Higher Education Institutions.

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The Hidden Cost of Job Stress: Linking Work-Family Conflict to Deviant Workplace Behavior in Pakistan's Telecom Sector

Aamir Riaz[1]*, Ahsen Saghir [2]and Naeem Khan [3]

ABSTRACT

Purpose: The physical or emotional stress that an employee faces in the workplace is termed 'job stress.' It occurs when the demands of the job do not match the employee's capacity, resources, or needs. The study's main focus was to understand the effects of work family conflicts on deviant workplace behaviors resulting primarily from job stress.

Design/Methodology/Approach: To mitigate the challenges of deviant workplace behaviors and to recognize the underlaying factors which amplify the chances of an employee to involve himself in undesired activities, data of 3500 employees from both government and private telecom organizations was collected using convenience sampling technique.

Findings/Results: The results show that job stress mediates the relationship of work family conflict and deviant workplace behaviors. Also, work family conflict positively and significantly relates to deviant workplace behaviors in telecom organizations of Pakistan. The findings suggest that most employees are either unaware of adverse effects of job stress or they don't give importance to work family conflicts arising due to job stress and few don't prioritize work ethics over personal gains.

Research Limitations/Implications: Employee centric policies in the organizations which assist them in time, resources and consultancy domain can bring better performance, reliability and ownership among the employees of any organization.

Keywords *Work Family Conflicts, Job Stress, Deviant Workplace Behaviors, Work Ethics.*

5th ICMS 2025
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Role of HRM Practices on Employee Retention: Mediating Effect of Employee Commitment and Job Satisfaction

Iqra Abbas[1*], and Jamila Khurshid[2]

ABSTRACT

Purpose: This study investigates the impact of Human Resource Management (HRM) strategies on employee retention in the cutthroat banking industry of Azad Jammu and Kashmir (AJK), a developing region facing significant retention challenges. It specifically examines the mediating roles of job commitment and job satisfaction and the moderating influence of transformational leadership in this relationship.

Design/Methodology/Approach: A quantitative research design was employed, with data collected from employees across multiple banks in AJK. Key HRM practices analyzed included: Recruitment and selection, Training and development, Performance management, Compensation systems.Structural equation modeling (SEM) or regression analysis (specify if applicable) was used.

Findings/Results: HRM practices (e.g., fair compensation, skill development) significantly improve employee retention. Job commitment and satisfaction fully/partially mediate this relationship, confirming that HRM policies strengthen employees' emotional and professional ties to the organization.

Research Limitations/Implications: Context-specific: Findings may not generalize to other industries or regions.Cross-sectional data limits causal inferences; longitudinal studies are needed. Organizations should adopt strategic HRM practices (e.g., targeted training, competitive compensation) to address retention. Invest in transformational leadership development to enhance HRM effectiveness.

Originality/Value: This study contributes byProposing an integrated framework combining HRM practices, leadership, and psychological factors (job commitment/satisfaction) to address retention. Focusing on understudied regions (AJK), offering insights for developing economies. Bridging gaps between HRM theory and practical retention strategies in high-turnover sectors like banking.

Conclusion: Strategic HRM practices, when coupled with transformational leadership and employee-centric policies (job satisfaction/commitment), significantly enhance retention in AJK's banking sector. Future research should explore sector-specific variations and longitudinal designs.

Keywords: Employee retention, HRM strategies, transformational leadership, job satisfaction, job commitment, banking sector, Azad Jammu and Kashmir.

5th ICMS 2025
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Kashmir Conflict: Role of African Leadership and AI-Mediated Dialogue in Supporting Pakistan's Resolution Efforts

Tariq Khan[1]

ABSTRACT

Purpose: This paper aims to explore how African leadership and AI - mediated dialogue can contribute to resolving the Kashmir conflict, mainly by supporting Pakistan's peace building and diplomatic efforts through ground-breaking, original, inclusive, and sustainable approaches.

Design/Methodology/Approach: The study uses a qualitative and comparative approach. It examines African diplomatic frameworks and mediation practices, case studies of successful conflict interventions, and up to date advancements in AI-based dialogue systems. Primary and secondary sources, including peace building literature, policy analysis, and interviews with regional experts, inform the research.

Findings/Results: The study finds that African leadership which is known for its experience in conflict mediation and regional diplomacy can offer valuable and helpful models for trust-building and inclusive negotiation. Combined with AI-mediated platforms that ensure neutrality and data-driven facilitation, a new hybrid model emerges that Pakistan could adopt to reinvigorate or give a boost to dialogue on Kashmir. conflicts.

Research Limitations/Implications: At the same time as this paper provides theoretical and strategic insights, it is limited by the lack of real-time AI applications in Kashmir and inadequate direct engagement between African institutions and the Kashmir issue.

Originality/Value: This study offers a novel combination of geopolitical strategy and technology, linking African mediation frameworks with emerging AI tools to offer a fresh lens for resolving a long-standing regional conflict. It advances the discourse on digital diplomacy and highlights the unexplored potential of Global South partnerships.

Conclusion: Pakistan has the opportunity to reposition itself as a forward-looking actor in regional peace efforts by engaging African leadership and AI-mediated dialogue. The integration of traditional political leadership with cutting-edge technology may hold the key to unlocking sustainable, inclusive pathways toward conflict resolution in Kashmir.

Keywords: *AI-mediated Dialogue, African Leadership, Conflict Resolution, Kashmir Conflict, Pakistan-Africa Cooperation.*

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Leveraging AI To Enhance English Speaking & Writing For Academic Purposes: A Case Study in Tertiary Education

Arif Jawaid[1]

ABSTRACT

Purpose: This study explores the application of Artificial Intelligence (AI) in enhancing English speaking and writing skills for academic purposes (EAP) among university students, particularly those who are lagging behind their mainstream peers.

Design/Methodology/Approach: A mixed-methods approach was employed, initially reviewing 10 AI english language tools, followed by an evaluation of 100 additional language tools. These tools were assessed based on their effectiveness in improving English fluency for academic contexts. AI technologies, including Natural Language Processing (NLP), machine learning, speech recognition, and intelligent tutoring systems, were integrated into a language tool designed around Jawaid's Systemic Model 2025. The model incorporates Outcome-Based Education (OBE) and other pedagogical strategies to ensure a student-centered learning experience.

Findings/Results: The study revealed that existing AI tools largely focus on gamified learning, vocabulary development, and conversational skills, which fail to meet the specific academic needs of students seeking to improve English proficiency for academic purposes. The developed AI-driven platform, 'try-english.com,' successfully addressed these gaps by providing real-time feedback, targeted practice, and contextually relevant tasks that significantly enhanced students' speaking and writing skills.

Research Limitations/Implications: The study's limitations include the absence of long-term data to assess the sustained effectiveness of the AI tool and the relatively small sample size used for testing the platform. Future research should focus on larger, longitudinal studies to measure the long-term impact of AI on EAP skills across diverse student populations.

Originality/Value: This study contributes to the growing body of research on AI in education by presenting a novel approach to AI-driven enhancement of academic English skills. The integration of advanced AI technologies with Jawaid's Systemic Model 2025 offers a unique, customized solution that caters to the specific needs of university students, especially those struggling with English for academic purposes.

Conclusions: By redefining traditional language pedagogy, this study highlights the transformative potential of AI in advancing educational equity and fostering student-centered learning environments. AI-driven tools like 'try-english.com' can bridge the gap for students lagging in their academic language skills, offering an innovative and personalized approach to language learning in higher education.

Keywords: Artificial Intelligence, English Language Learning, Benchmarking, Speaking and Writing, Grounded Theory, Systemic Approach.

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Lean green agile practices effect on SME sustainability performance: With entrepreneurship orientation as a mediator based upon TOC and RBV

Maryam Pervez khan[1]* and Tan Owee Kowang[2]

Abstract

Purpose: Small and Medium Enterprises (SMEs) are considered to be the driving force for any country's economy. As they stimulate local economy, provide employment and for large companies participate in supply chains, however, limited studies have been found for SMEs related to achievement of sustainability. On the other hand, Lean, Green, Agile and Sustainability performance are among the commonly discussed topics in the literature of business operations.

Design/Methodology/Approach: Despite the linkages among these concepts, there have been nominal efforts at integrating the concepts of Lean, Green and Agile concerning sustainability performance in SMEs. Moreover, the relationship between Entrepreneurship orientation and organizational performance has been examined in developed countries, focusing mostly on large firms.

Findings/Results: There is scant research on EO's influence on SMEs sustainability performance. More, empirical research on EO and its mediating effect are needed as there little understanding on how EO as a causal mechanism affects other variables Therefore, this study suggests a conceptual framework for the implementation of Lean, Green and Agile practices impact on the sustainability performance within business operations of Small and Medium Enterprises with entrepreneurship orientation role as a mediator.

Originality/Value: This conceptual paper throws light on the integration of lean green manufacturing practices with the combination of Agile practices in SMEs and also the role of entrepreneurship orientation as a mediator. As the combination of these concepts provides benefits to industry as well as society. As adoption of these manufacturing practices can produce products at lower costs, ensuring the highest quality and also according to the needs and demands of customers. Therefore, findings from the study will aid SMEs to understand the importance of Lean Green, Agile practices effect in their day-to-day performance as well as the role of entrepreneurship orientation as a mediator to formulate effective approach to pursue the path towards sustainability.

Keywords: *Lean, Green, Agile, Entrepreneurship orientation, Sustainability*

5th ICMS 2025
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Impact of Corporate Social Responsibility on Financial Distress

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ABSTRACT

Purpose: This study examines how financial distress is affected by corporate social responsibility (CSR), with a particular emphasis on how CSR helps to reduce financial risk. CSR includes a company's obligation to consider environmental, social, and governance (ESG) factors, which are important in the competitive and international corporate world of today. The stability and survival of an organization is severely impacted by financial difficulty, which is defined as a business's failure to pay its debts.

Design/Methodology/Approach: The study uses a regression model to examine the association between financial distress, business size as a control variable, and CSR activities using data from ten Pakistani banks that were listed on the stock exchange between 2016 and 2023.

Findings/Results: The results confirm the stakeholder theory by showing a significant negative relationship between financial difficulty and CSR engagement. It has been discovered that CSR initiatives increase financial stability, lower borrowing costs, and improve stakeholder trust—all of which reduce the probability of financial issues.

Research Limitations/Implications: According to the study's findings, corporate social responsibility (CSR) is an essential business strategy that protects companies from financial instability while simultaneously promoting social benefits. To increase financial stability, lower risks, and guarantee sustainable growth, policymakers, business executives, and investors are advised to give CSR projects the highest priority.

Conclusion: Our findings indicate that CSR engagement lowers the risk of financial distress, which is consistent with the stakeholder view of CSR. These findings suggest that CSR is vital in saving the company from expensive financial difficulties.

Keywords *Corporate Social Responsibility, Financial Distress*

5th ICMS 2025
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Cybersecurity and Ethics in AI: A Study of Student Access, Digital Safety, and Learning Impact at University of Poonch Rawalakot, AJK

Faiza Saleem[1]*, Laiba Haleem [2] and Usama Shabir[3]

ABSTARCT

Purpose: This This paper looks at how student access to artificial intelligence technologies, together with ethical and cybersecurity policies in place, shapes learning experiences, creativity, and digital safety at the University of Poonch Rawalakot, District Poonch, (AJK).

Design/ Methodology/ Approach: Using student surveys and focus group discussions across several departments, a qualitative research design was applied. The study sought to investigate students' involvement with artificial intelligence tools, their knowledge of digital ethics, and the perceived dangers of data protection and cybersecurity.

Findings/ Results: The results reveal that although some students gain from AI technologies to improve research and creative learning, many struggle because of restricted access, ignorance of ethical use, and inadequate cybersecurity policies. Students voiced worries about data misuse, unsecure platforms, and a general lack of institutional direction regarding AI use.

Research Limitations/ Implications: The study draws attention to the requirement of fair access to AI resources, training on ethical digital behavior, and more institution cybersecurity regulations. It also implies that encouraging appropriate artificial intelligence use can help to increase students's confidence, creativity, and academic progress.

Conclusion: Access to artificial intelligence should, in the context of a developing area like Poonch, accompany ethical consciousness and digital safety. Structured implementation, digital literacy, and a safe learning environment are urgently needed if artificial intelligence is to really help students at the University of Poonch Rawalakot.

Keywords *Artificial Intelligence, cybersecurity, ethics, student access, creativity, University of Poonch Rawalakot.*

5th ICMS 2025
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The Use of AI and Entrepreneurial Education in Entrepreneurial Development among University Students

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ABSTRACT

Purpose: The paper investigates the impact of Artificial Intelligence (AI) and Entrepreneurial Education on Entrepreneurial Development among university students in Lahore, Pakistan. It also focuses on explaining the said relationship by using skills development as mediating while technological literacy as moderating variables.

Methodology: This study follows a quantitative research approach. Data was collected using five-point Likert scale from 358 students from different universities of Lahore. SmartPLS and SPSS software were used for data analysis.

Findings: The results illustrate that AI and entrepreneurial education have a significant effect on entrepreneurial development. Moreover, the use of AI and entrepreneurial education develop different skills among university students that lead to entrepreneurial development among them. While students having technological literacy reflect comparatively stronger relationships between the two variables.

Research Implications and Limitations: Current study can be useful for university students to develop entrepreneurial abilities. It can also be used by higher education institutions to design policies regarding the use of AI, entrepreneurial education, and development. This study also has some time and budget constraints. To generalize the results and understand other cultural aspects, the same study can be conducted in other geographical areas of Pakistan and at global level as well.

Originality/Value: Current research suggests that university students should be taught AI and entrepreneurial education to develop skills among them, consequently, they can be developed entrepreneurially. Additionally, technological literacy plays a positive role in strengthening this relationship.

Conclusion: AI is yet diffusing in Pakistan and lack of formal policies and awareness regarding its use is a worth noticing issue. However, along with entrepreneurial education, it can play a positive role in entrepreneurial development. Moreover, students should use it as a skill tool and focus on gaining technological literacy as well.

Keywords: AI, Entrepreneurial education, Skill development, Technological literacy, Entrepreneurial development, university students.

5th ICMS 2025
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Effect of Peer Tutoring on Students' Academic Achievement in the Subject of English at Grade 10

Darkhshan Anbreen[1,*] **and Aabida Lateef**[2]

ABSTRACT

Purpose: Peer tutoring has emerged as an essential tool to impact student learning. This research focuses on the impact of peer tutoring on students' achievement in the English language of grade 10 students of District Haveli Kahuta in Azad Jammu and Kashmir

Design/Methodology/Approach: The current study was experimental and used a pre-test and a post-test to measure the difference between a control and an experimental group in terms of students' achievement. The researchers employed the Paired Random Sampling technique of forty learners who were put into two equal groups (20 students in each group). The pupils in the first group (Experimental) were taught through the peer tutoring method while the pupils in the second group (control) went through the lecture method. A t-test was employed to compare students' achievement.

Findings/Results: The current study concluded that peer tutoring expedites students' learning in the subject of English by making their understanding crystal clear. It also enhanced skill development and helped students to gain insight into their subject matter. Moreover, it would be better if peer tutoring is practiced in schools to enhance teaching teaching-learning process.

Research Limitations/Implications: The study proposes that peer tutoring can be a valuable tool in improving the teaching-learning process in schools. Implementing peer tutoring may need teacher training and support to confirm effective execution.

Originality/Value: The study emphasizes the effectiveness of peer tutoring in the English language, specifically in the context of grade 10 students in District Haveli Kahuta, Azad Jammu and Kashmir.

Conclusion: Compared to traditional classroom instruction, peer tutoring produced a significantly higher improvement in academic achievement. The 7.60-point difference demonstrates how well peer tutoring has improved students' learning outcomes. The study recommends implementation of peer tutoring will improve the teaching-learning process.

Keywords *Tutor, Tutee, Peer Tutoring, Lecture Method, Pre-Test and Post-Test, Academic Achievement*

5th ICMS 2025
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Relationship of Student-Centered Learning Approaches With Students' Academic Performance At The Secondary Level In Haveli Kahuta AJ&K

Ammama Tariq[1,*] and Aabida Lateef[2]

ABSTRACT

Purpose: Student-centered learning (SCL) approaches have gained extensive appreciation in secondary education due to their ability to engage students actively in the learning process. The main purpose of this research is to check the relationship between student-centered learning and students' academic performance at the secondary level in Haveli Kahuta AJ&K.

Design/Methodology/Approach: The data for this research was gathered from 100 secondary school students of Haveli Kahuta.The researcher employed a random sampling method. A structured questionnaire was developed using a Likert scale and employed as a research instrument for data collection. The questionnaire consisted of 18 closed-ended questions. The data was analyzed utilizing SPSS software. Pearson's correlation coefficient was used to examine the relationship between SCL approaches and students' academic performance.

Findings/Results: The findings revealed a significant positive correlation between the implementation of SCL strategies and improved student accomplishment in academics. The results highlighted the importance of SCL approaches in nurturing vital skills that contribute to students ' academic success. The study highlighted that SCL is an effective strategy for improvement of academic performance of students.

Research Limitations/Implications: This study was limited to secondary schools in Haveli Kahuta, AJ&K, and depended on self-reported perceptions through questionnaires. The findings can direct educators and policymakers to encourage student-centered learning approaches, enhancing engagement and academic performance at the secondary level.

Originality/Value: The study significantly emphasizes on importance of SCL approaches such as project-based learning and cooperative learning problem-solving approaches, in enhancing critical thinking, creativity, motivation, and self-directed learning.

Conclusion: This study concluded the significance of SCL as a powerful tool for improving the educational performance of learners and advises that educators should participate in SCL techniques to foster better academic outcomes.

Keywords Student-centered learning (SCL), Academic performance, Project-based learning (PBL), Cooperative learning (CL) and Problem-solving approach(PSA)

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Impact of Behavioural Biases on Financial Risk Tolerance of the individual investors at PSX with moderating role of Personality Traits

Shahzad Hamid[1*], M Irfanullah Arfeen[2] and Anwar Shah[3]

ABSTRACT

Purpose: The purpose of this research is to explore how behavioral finance biases relate to financial risk tolerance (FRT), while considering the moderating influence of individual investors' personality traits from the Pakistan stock exchange. Demographic characteristics were utilized as control variables in this study. The research focused on nine major biases anchoring bias, availability bias, disposition bias, herding bias, familiarity bias, confirmation bias, loss aversion bias representativeness bias, & overconfidence bias, as independent variables.

Design/Methodology/Approach: The study's target population comprised individual investors actively engaged in trading on the Pakistan stock exchange. A questionnaire was administered to 715 participants, resulting in 587 responses, of which 555 were deemed suitable for data analysis.

Research Limitations/Implications: The results indicated that out of the nine behavioral biases analysed, only the loss aversion bias exhibited a notable and consistent positive link with FRT in both Model 1 and Model 2. Interestingly, the representative bias revealed a significant opposite connection with FRT in Model 2. The impact of moderating factors, particularly extraversion and openness to experience, was found to be pivotal in the contextual examination.

Originality/Value: In the first model, extraversion played the role of a moderating variable in the connection between behavioral biases and FRT, while in the second model, another personality trait, openness to experience, was employed as a moderating element. Within the scope of Model 1, among the nine behavioral biases, extraversion displayed a notable moderating influence in association with FRT for five biases: availability bias, confirmation bias, disposition bias, familiarity bias, and overconfidence bias. These findings emphasize the importance of personality traits in molding the link between behavioral biases and financial risk tolerance within an indirect analytical framework.

Conclusion: The results of this study convey substantial effects for a variety of individuals and objects working in the investment ground, surrounding individual and institutional investors, managers of mutual funds, brokers in stock exchanges, and policymakers.

Keywords *Behavioural Biases, Demographic Factors, Personality Traits, Financial Risk Tolerance, Individual Investors.*

5th ICMS 2025
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Factors Affecting the Adoption of Fintech among Generation Z In Pakistan

Aliza Shahzadi[1*] Daniyal Ahmad [2]and Mahrukh[3]

ABSTRACT

Purpose: Understanding the factors that influence Generation Z students in adopting and utilizing financial technology (Fintech) is essential to reducing financial illiteracy and accelerating financial inclusion. This study aims to examine the roles of digital financial literacy, perceived ease of use, attitude, perceived usefulness, social influence, status quo value and trust and perceived risk in fostering Fintech adoption among Generation Z students in Pakistan.

Design/Methodology/Approach: Data were collected from 300 Generation Z students and analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). The study primarily examined the measurement model to assess the reliability and validity of the instrument, while the structural model was analyzed to evaluate the hypothesized relationships among the constructs.

Findings/Results: The results indicate that digital financial literacy and status quo value exert the most significant influence on Fintech adoption among young users. Attitude, perceived ease of use, social influence, trust and perceived risk also show a statistically significant impact, with smaller effect sizes. Furthermore, the study highlights notable differences in use behavior between respondents from urban and rural areas, suggesting contextual influences on Fintech adoption.

Research Limitations/Implications: This study provides meaningful practical insights for policymakers, educators, and Fintech developers. By enhancing digital financial literacy and recognizing the importance of social and contextual factors, stakeholders can design more targeted and inclusive strategies to promote Fintech adoption among Pakistani youth.

Originality/Value: This study is among the few that specifically focus on Generation Z in the context of Fintech adoption in Pakistan, incorporating both technological and socio-cultural factors. It also compares behavioral differences based on urban and rural backgrounds, an area often overlooked in existing literature.

Conclusion: Digital financial literacy and status quo value are critical drivers of Fintech adoption among Generation Z students in Pakistan. The study highlights the need for differentiated strategies that consider demographic and contextual factors, particularly the urban-rural divide. These insights are helpful in shaping effective Fintech initiatives that resonate with the unique preferences and challenges faced by young users.

Keywords *Fintech adoption, generation Z, digital financial literacy, status quo, TAM model*

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The Role of Entrepreneurial Coaching, Social Capital, and Technological Capital in New Venture Creation

Asia Bibi[1*], Awais Qasim[2]

ABSTRACT

Purpose: The paper investigates the impact of environment in new venture creation among business graduates in the context of Pakistan. To investigate that external/environmental factor such as entrepreneurial coaching, social and technological capital play a critical role in developing entrepreneurial intentions, entrepreneurial self-efficacy, and entrepreneurial goal directed activities among business graduates, which lead to new venture creation.

Methodology: current study is based upon a quantitative research approach. Data was collected using five-point Likert scale from 316 students from different universities of Lahore. Data analysis has been done through SEM, using SmartPLS and SPSS software.

Findings: The results illustrate that entrepreneurial coaching, social capital, and technological capital have a significant effect creating a new venture. Further, the independent variables develop entrepreneurial intentions, entrepreneurial self-efficacy, and entrepreneurial activities among business students that lead to new venture creation.

Research Implications and Limitations: This study reflects potential insights for university students to develop entrepreneurial intentions, self-efficacy, and activities because of entrepreneurial coaching, social and technological capital, if they want to create a new venture. It can also be used by the Government, entrepreneurial ecosystems and higher education institutions to design policies regarding coaching, social support, and technological advancements for novice entrepreneurs.

Originality/Value: New venture creation in Pakistan has momentous significance in practice and a big challenge for policy makers. To solve this problem, current research has been conducted to find out how business students can be prepared to start their own ventures.

Conclusion: New venture creation is a vital phenomenon. It significantly depends upon entrepreneurial coaching, social capital, and technological capital while, entrepreneurial intentions, self-efficacy, and activities act as mediating factors in this relationship. Business students interested in new venture creation should get coaching, social support, and develop technological capital.

Keywords *Entrepreneurial Coaching, Social and Technological Capital, Entrepreneurial intention, Self-efficacy, Entrepreneurial Activities, New venture Creatio*

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Exploring the Impact of Entrepreneurial Environment on Green Entrepreneurship Behaviour: A Study of Intentions and Self Efficacy

Hina Hayat*[1]

ABSTRACT

Purpose: This study integrates the concept of theory of planned behavior as an underpinning theory and social cognitive career theory as a supporting theory. It aims to reduce the Global environmental crisis through employing the diverse mechanism of green entrepreneurial behavior in developing countries. It examines the effect of entrepreneurial environment in developing Green entrepreneurial behavior amongst the university students through developing Green entrepreneurial intentions and with the support of Entrepreneurial Self Efficacy in a way as it positively influences this relationship.

Methodology/Design: A total of 300 University students of Pakistan filled the online survey.The sector of academia is being chosen due to its appropriateness w.r. to the study as the research proves that if students are given right environment w.r.t the entrepreneurship it leads to the development of green Entrepreneurial intentions which in-turn causes green entrepreneurial behavior. University students are taken as a sample to assess the impact of educational information given to them in causing green entrepreneurial intentions which will help develop green entrepreneurial behavior.

Findings: We developed five hypotheses based on the model developed. After the analysis we found that three hypotheses are being supported whereas the 4th hypotheses that is Entrepreneurial Self efficacy moderates the effect of entrepreneurial environment on green entrepreneurial behavior is partially accepted.

Novelty: Entrepreneurial self-efficacy is being tested as a moderator for the first time therefore adds novelty in this research work. This study will prove helpful to academicians to formalize the awareness and informational sessions with respect to the subject to improve the understating of the detrimental consequences of the Global environmental crisis and thus will help establish new norms and practices to promote green entrepreneurial behavior.

Keywords *(Entrepreneurial Environment) ,* ***ESE****(Entrepreneurial Self Efficacy),* ***GEB****(Green Entrepreneurial behavior),* ***GEI****(Green Entrepreneurial intentions)*

5th IOMS 2025
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Antecedents and Consequences of Social Media Adiction Among Students of Lahore

Aizaz Hussain[1], Zayan Mujahid [2]and Abdul Khaliq Alvi[3]

ABSTRACT

Purpose: The aim of current study is to explore the mediating role of social media addiction for the for the relationship of psychological distress fear of missing out (FOMO) with subjective wellbeing and with sleep quality respectively. Current study also examined the moderating role of self-assertion for the relationship of social media addiction with subjective wellbeing and with sleep quality respectively.

Design/Methodology/Approach: This is the quantitative research. Data is collected with the help of structed questionnaire from 327 students of university level. Structural Equation Modeling (SEM) is used to analyze the data and test the hypothesized relationships. SPSS and smartPLS 4.0.0 are used for performing the tests.

Findings/Results: Current study proposed 4 direct, 2 mediating (4 sub hypotheses) and one moderating (2 sub hypotheses). Results confirmed that direct and 2 mediating (4 sub hypotheses) are accepted and one moderating sub hypothesis is accepted.

Research Limitations/Implications: The present research focuses on students of education sector and may not be fully generalizable to other sectors. Additionally, future research could track changes over longer period and expand the geographical scope to include diverse industry settings.

Originality/Value: This research contributes in body of knowledge as no previous research has examined the mediating role of social media addiction for the for the relationship of psychological distress fear of missing out (FOMO) with subjective wellbeing and with sleep quality respectively.

Conclusion: Current research explore the importance of social media addiction and check its relationships with other proposed variables among students at university level via direct, mediating and moderating paths.

Keywords *Social Media Addiction; Psychological Distress; Fear of Missing Out (FOMO); Subjective Wellbeing; Sleep Quality; Self-Assertion*

5th ICMS 2025
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Examining the Influence of Project Risk Management and Project Communication on Project Success: The Mediating Role of Agile Methodology Use in Software Industry Pakistan

Waqas Noor [1]

ABSTRACT

Purpose: The success of projects under the existing circumstances in Pakistan remains a major obstacle. The purpose of this study is to examine how project communication and risk management affect Pakistan's software sector. It prioritizes examining the mediating function of using agile methods.

Design/Methodology/Approach: This quantitative study consists of inquiring from professionals working for several software companies located in Pakistan to fill out standardized questionnaires. This particular research framework aims to analyze the effects of project risk management and project communication on project success and the mediating effect of leveraging adapting methodology.

Findings/Results: Both project risk management and project communication are anticipated to have a substantial change on project success. Furthermore, the implementation of flexible practices is projected to strengthen this dynamic.

Originality/Value: This research offers a fresh perspective when incorporating behavioral and methodological elements into the project success framework. This study offers a comprehensive structure for merging risk management, communication and agile techniques in third world country.

Conclusion: This research offers a fresh perspective when incorporating behavioral and methodological elements into the project success framework. This study offers a comprehensive structure for merging risk management, communication and agile techniques in third world country.

Keywords *Project Risk Management, Project Communication, Agile Methodology Use, Project Success*

5th ICMS 2025
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Impact of Ethical and Philanthropic CSR activities on Investor's Intension to Invest and Moderating Role of Corporate Image

Abdul Qadir[1]

Abstract

Purpose: The purpose of the study is to determine whether the corporate social responsibility's (CSR) two dimensions i.e. ethical and philanthropic responsibilities, affect the investor's intention to invest. Moreover, the study will also examine the moderating role of corporate image.

Methodology / Design: The target population of this research study is financial investors and advisor at the Pakistan Stock Exchange (PSE) mainly located at the twin cities of Pakistan. The CSR activities of Jazz Company in Pakistan has been considered by the respondents. The ethical and philanthropic CSR activities of Jazz Company was considered by the respondents. The advance statistical tools have been applied through SPSS.

Findings: The data analysis revealed that the ethical and philanthropic responsibilities of CSR have a positive significant effect on investor's intention to invest. Moreover, corporate image moderation was also established.

Implications: The research study emphasize on policy making by the Government of Pakistan regarding CSR activities related to ethical and philanthropic responsibilities in the telecom sector. The corporate image provided a direction to the target sector for giving special emphasis on it that would lead to enhance / attract the investors for investment.

Originality: The main contribution of this study is the moderating role establishment between ethical and philanthropic responsibilities of CSR with investor's intention to invest. This moderation has led to provide multiple outcomes for better CSR activities to attract the investors.

Keywords *Ethical CSR, philanthropic CSR, corporate image, investor's intention to invest.*

5th ICMS 2025
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Digital Transformation Perception Among Universities in Pakistan

Imran Aslam Rathore[1]

ABSTRACT

Purpose- The ever-increasing significance of Digital Transformation (DT) in education sector stimulates necessary changes in existing Management Control (MC) functions. This study explores the relationship between DT and MC System under the direct mediating mechanism of WE(WE) and moderating role of Digital Literacy (DL) through the lens of Technology Acceptance Model (TAM).

Methodology- Study adopts a quantitative method based on applied research, using primary data (structured questionnaire) with a deductive approach. The data was collected in two-time lags under case study method by using adopted / adapted questionnaires through a deductive approach and applied research method, duly filled by faculty, administration and university students across major universities of Rawalpindi and Islamabad of Pakistan. The DT activities of private universities in Rawalpindi/ Islamabad were being highlighted to the respective respondents. The data was analyzed through SPSS.

Findings-. This study provides evidence for a predictive relationship between DT and MC function under the mediating role of WEand moderating mechanism of DL in a unique context of private universities of Rawalpindi and Islamabad.

Practical Implications- Education sector should embrace DT through WEthat will achieve better MC functions. Additionally, digitally engaged employees achieve better MC functions through digital competency under the umbrella of DT.

Originality/ Novelty- This study offers valuable insight in terms of mediating role of WEand moderating role of DL and MCS worth universities across Pakistan, respectively. Role of DT across organization has been extensively researched, however, their combined effect in education sector has been an overlooked area. The in-depth understanding of studied variables under certain relationships is deliberated for target sector in particular and other sectors in general.

Keywords: Digital transformation; Management Control; Work engagement; Digital literacy.

5th ICMS 2025
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Culturally Adapted Implementation of Novaco's Anger Management Model Among Pakistani Adolescents: A Contextualized Intervention Approach"

Maria Bashir[1] Javeria Amin[2] and Rabia Mushtaq[3]

ABSTRACT

Purpose: The present study was aimed at implementing indigenously adopted Novaco's Model of Anger management to the adolescents and measuring its efficacy in reducing anger as well as depression, anxiety and stress among adolescents.

Design/Methodology/Approach: The current study followed a quasi experimental design. Initially, a sample of 200 Adolescents(100 males and 100 females) were recruited for the administration of DASS and NAI, from the educational institution of Rawalpindi and Islamabad with the permission of head of institution. In the later stage, a sample of 60 adolescents scoring high on Novaco Anger Inventory and Depression, Anxiety and Stress Scale were screen out for the provision of intervention. These adolescents were divided into treatment group and control group on the basis of random assignment. Treatment group received indigenously adopted Novaco's Model of Anger management while control group received reading material about Anger and its management.

Findings/Results: Result revealed significant positive correlation between anger and depression anxiety and stress. Moreover; Statistics from independent sample t-test indicated that individuals in treatment group showed significant decrease in anger, depression, anxiety and stress as compared to individual in the control group. Similarly paired sample T-test showed that in treatment group there was significant decrease *($p<.001$)* from pre-test to post-test in anger, depression, anxiety and stress.

Research Limitations/Implications: Future studies conducted in this area can consider comparing the effectiveness of Culturally Adapted Model of Therapy with some other frequently used eveidence based therapy models.

Originality/Value: Culturally Adapted Novaco's Anger Management Model provides a better treatment alternative to the contemporary western modalities of therapy for mental health issues among adolescence.

Conclusion: It was concluded that the indigenously adopted Novaco's Model of Anger management was effective in reducing symptoms anger depression, anxiety and stress among adolescents. The study did not find any significant gender wise differences on anger, depression, anxiety and stress at post-test.

Keywords: *Indegenously Adapted Novaco's Anger Management Model, Anger, Depression, Anxiety, Stress,*

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The Digital Cold War: How Hybrid Warfare and Disinformation Campaigns Reshaping Pakistan – India Relations in the 21st century?

Malaika Khawer[1]

ABSTRACT

Purpose: In the cyber realm, India and Pakistan use various tactics to fight instead of going to full war. The objective of this study is to navigate how India's growing hybrid techniques have contributed to the strain in diplomatic ties with Pakistan. Since the onset of the 21st century the mode of warfare has changed from traditional to modern and in this digital era, hybrid warfare has emerged as a significant factor in modern cold war. Therefore, this research paper aims to understand how these approaches are reshaping Pakistan's foreign policy towards India, while maintaining diplomatic positioning.

Methodology: A qualitative method is utilized to analyse secondary data. The data is taken from the previous EU Disinfo Lab's Indian Report, a long-standing network with the motive of spreading fake news and promoting Anti-Pakistan stances at international organizations such as UN and EU. This case study helps understand the practical consequences faced by both India and Pakistan.

Findings: The main outcome of this study reveals that the use of cyber and hybrid strategies by India has strained bilateral relations with Pakistan and weakened Pakistan's global image. These tactics have created a cold war situation between the two states. They are engaged in "non traditional" conflicts while avoiding military skirmishes.

Limitations: The study will be limited over time because of reliance on secondary data where correct information may not always be available. Moreover, with the rapid technological advancement the relevance of some information may diminish over time.

Conclusion: In a nutshell, cyber warfare and hybrid techniques are among the major factors that are challenging the overall regional stability. This will reshape both states' foreign policy strategies and encouraging both nations to develop new initiatives for cyber security to overcome further conflicts while promoting digital diplomacy.

Keywords *Digital Cold War, Hybrid Warfare*

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Factors Affecting the Adoption of Fintech Among Generation Z in Pakistan

Aliza Shahzadi[1,*], Daniyal Ahmad[2] and Mahrukh[3]

ABSTRACT

Purpose: Understanding the factors that influence Generation Z students in adopting and utilizing financial technology (Fintech) is essential to reducing financial illiteracy and accelerating financial inclusion. This study aims to examine the roles of digital financial literacy, perceived ease of use, attitude, perceived usefulness, social influence, status quo value and trust and perceived risk in fostering Fintech adoption among Generation Z students in Pakistan. Moreover, it explores the potential differences in the determinants of use behavior between students from urban and rural backgrounds.

Design/Methodology/Approach: Data were collected from 300 Generation Z students and analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). The study primarily examined the measurement model to assess the reliability and validity of the instrument, while the structural model was analyzed to evaluate the hypothesized relationships among the constructs.

Findings/Results: The results indicate that digital financial literacy and status quo value exert the most significant influence on Fintech adoption among young users. Attitude, perceived ease of use, social influence,trust and perceived risk also show a statistically significant impact, with smaller effect sizes. Furthermore, the study highlights notable differences in use behavior between respondents from urban and rural areas, suggesting contextual influences on Fintech adoption.

Research Limitations/Implications: This study provides meaningful practical insights for policymakers, educators, and Fintech developers. By enhancing digital financial literacy and recognizing the importance of social and contextual factors, stakeholders can design more targeted and inclusive strategies to promote Fintech adoption among Pakistani youth. The findings contribute to the growing body of literature on technology adoption in emerging economies and support efforts toward greater financial inclusion.

Originality/Value: This study is among the few that specifically focus on Generation Z in the context of Fintech adoption in Pakistan, incorporating both technological and socio-cultural factors. It also compares behavioral differences based on urban and rural backgrounds, an area often overlooked in existing literature.

Conclusion: Digital financial literacy and status quo value are critical drivers of Fintech adoption among Generation Z students in Pakistan. The study highlights the need for differentiated strategies that consider demographic and contextual factors, particularly the urban-rural divide. These insights are helpful in shaping effective Fintech initiatives that resonate with the unique preferences and challenges faced by young users.

Keywords: *Fintech adoption, generation Z, digital financial literacy, status quo, TAM model*

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Role of Conflict Management Skills in Secondary Schools at Haveli Kahuta Azad Jammu and Kashmir

Syeda Munazza Ejaz Bukhari[1], Aabida Lateef[2], Shama Afridi[3], Aiman Mehmood[4]

ABSTRACT

Purpose: The purpose of this study was to identify the role of conflict management skills in secondary schools at Haveli Kahuta. Objective of this study to know about conflict management and to identify the role of conflict management skills in secondary schools.

Design/Methodology/Approach: Research design was descriptive. The total population of study consisted of all headmasters of secondary schools of Haveli Kahuta AJK. The sample selected by using convenient sampling technique. Twenty headmasters were selected from twenty schools as the sample of the study.

Findings/Results: The findings revealed the distinct differences between trained and untrained teachers; planning lessons, managing classrooms, effective teaching strategy, subject mastery and many more.

Originality/Value: A self-structured questionnaire was used as research tool for data collection. Piolet testing was conducting before starting actual work.

Conclusion: The reliability 0.839 was obtained. The collected data were analyzed by using descriptive statistical analysis. Findings from study revealed that role of conflict management skills at the secondary school level may highlight the significance of imparting and developing conflict resolution abilities among students. Based on finding conclusion and recommendations were made. It is recommended that a positive social environment resulting from effective conflict management skills can positively impact on academic performance and overall students' well-being.

Keywords *Conflict, Management skills, Resolution, Dispute*

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Comparison of trained and untrained teachers at elementary level in District Haveli Kahuta AJ&K

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ABSTRACT

Purpose: Training plays an important role in teaching learning process. Great effect has been seen on students' success with regard to trained and untrained teachers. Therefore, comparison was done between trained and untrained teachers at elementary level in District Havel Kahuta AJ&K.

Design/Methodology/Approach: Descriptive study design was employed by involving 20 school Heads. Self-developed questionnaire was used to collect the data on three-point Likert scale.

Implications*:* Schools should provide structured training to enhance teaching skills, classroom management, and student engagement. Teachers should be trained in effective evaluation and feedback methods to track student progress.

Conclusion: The findings revealed the distinct differences between trained and untrained teachers; planning lessons, managing classrooms, effective teaching strategy, subject mastery and many more.

Keywords *Teacher training, pedagogical skills, classroom management, educational outcomes, secondary education*

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Integration of AI in Defense Technology: Implications on Pakistan in Kashmir Dispute

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ABSTRACT

Purpose: In this era of rapid technological evolution driven primarily by advancements in artificial intelligence the nature of warfare is shifting from conventional brute force to intelligence-driven coordination. States are increasingly incorporating emerging technologies such as AI, machine learning, and autonomous systems into their military strategies. This research paper explores the integration of artificial intelligence into defense doctrines, with a specific focus on the Kashmir conflict and its strategic implications for Pakistan.

Design /Methodology/Approach: This study is based on secondary data and is qualitative in nature mainly conducted through the comprehensive analysis of current literature, interviews, expert opinions, and current situation analysis.

Findings/Results: The paper focuses on the global trend of AI-driven military strategies and technological arms race, while setting the stage for the analysis of India's progress in military technology, particularly the deployment of AI-driven surveillance and drone technology in Kashmir, and examines how these emerging technologies are rapidly altering the dynamics of the Kashmir dispute

***Research Limitations/Implications*:** Because military technologies and national security are sensitive, access to official information regarding the use of emerging technologies in defense is limited. The research may have important implications for the policymakers and academics.

Originality/Value: By examining India's integration of AI into military during ongoing Kashmir dispute and accessing Pakistan's strategic position in this rapidly evolving technological environment, the study brings a timely perspective and not only fills the gap in existing literature but also provides policymakers and defense analysts the insights into the future of warfare.

Conclusion: It can be inferred from the research that the shift in modern warfare technology with the integration of AI into military has changed the regional security paradigm. India's integration of emerging technologies in warfare demonstrates how these technologies are becoming crucial in conflict management. In contrast, Pakistan remains in the early stages of understanding and incorporating these developments, affecting the balance of power in the region.

Keywords: *Kashmir Conflict, Artificial Intelligence, AI in warfare*

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Impact of Transformational Leadership on Organizational Citizen Cehaviours of Teachers in Public Schools: Examining Moderating Role of Perceived Organizational Support and Mediating Effects of Job Satisfaction

Asim Raza Bhatti[1]

ABSTRACT

Purpose: This study was aimed to examine impact of transformational leadership (TL) on organizational citizen behaviour (OCB) of school teachers in public schools in Sargodha. Additionally it also probed into underlying mechanisms through which this relationship could be explained.

Design/Methodology/Approach: Quantitative research based on questionnaires was carried out. Data was obtained from 105 volunteer teachers of Public Schools (PSs) in Sargodha Region. Questionnaire were created on Google Forms on likert scale as per validated measures and analysed using SPSS ver 29 / JASP.

Findings/Results: Significant positive relationship between TL and OCB among teachers was found. JS also partially mediates the relationship between TL and OCB. However, moderating role of POS between TL and OCB was found to be insignificant.

Research Limitations/Implications: Study utilized validated questionnaires based on self report measures, thus may lead to common method bias. The findings also are specific to public schools in the studied region, thereby limiting generalizability.

Originality/Value: The research contributes to existing body of knowledge by concurrently examining the mediating effect of JS and the moderating role POS in context of public school teachers in Sargodha region.

Conclusion: Though JS serves as a partially mediating variable, the study validates a significant correlation between TL and OCB among public school teachers. Meanwhile, the hypothesized moderating role of POS was found non significant; which indicates that TL is positively related to OCBs; directly and indirectly regardless of the level of POS.

Keywords *Transformational Leadership; Organizational Citizen Behaviour Perceived Organizational Support (POS); Public Schools*

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The Dark Side of AI (Human Cost of Automation): A critical evaluation of AI effect on Unemployment Risk Perception, Automation Bias and Workplace Well-being.

Aima Saud[1], Hafsa Ghouri and Muhammad Aqib Khan

Abstract

Purpose: Artificial intelligence automation (AI Automation) is experiencing a new Spring in the 21st century. While these technologies have provoked conversation on many social, ethical, policy, and legal implications, few topics have received more attention than their impacts on the future of work including labor substitution (unemployment risk perception), automation bias and workplace well-being.

Design/Methodology/Approach: Data were collected through convenience sampling by means of in person survey questionnaire and google form online survey from 250 employees (20% upper, 30% middle and 50% lower managers) focused on diverse sectors, primarily software industry. Smart PLS and SPSS were run for further analysis, testing hypothesis and formulating model.

Findings/Results: The findings reveal that AI Automation significantly influences employees' perceptions of unemployment risk, fosters automation bias, and has a nuanced impact on workplace well-being. .

Research Limitations/Implications: However, organizational agility emerged as a crucial moderating factor that mitigates these negative outcomes—agile organizations showed stronger adaptability, reduced bias, and better support for employees in navigating AI integration.

Originality/Value: The study underscores the need for transparent communication, continuous upskilling, and inclusive decision-making to minimize the human cost of AI.

Conclusion: It suggests that organizations should adopt human-centric AI strategies, enhance organizational agility, and foster a culture of psychological safety to ensure ethical and sustainable AI integration in the workplace.

Key words: Dark Side of AI, Automation Bias

5th ICMS 2025
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Moderating Role of Fear of Negative Evaluation Between Social Rejection And Psychological Distress Among Different Drug Addict Categories

Maria Khalil*[1] and Urwah Ali[2]

ABSTRACT

Purpose: The present study attempted to investigate the moderating role of fear of negative evaluation between social rejection and psychological distress among different drug addict categories.

Design/Methodology/Approach: Purposive sampling technique was used on the basis of cross sectional design. 200 participants were incorporated from different hospitals and rehabilitation centers of Rawalpindi/Islamabad. Respondent's age was from 18 to 60 years. Only indoor patients were included. Both married and unmarried sample was included.

Findings/Results: It has been revealed that fear of negative evaluation and social rejection was positively correlated with psychological distress among different drug addict categories.

Research limitations/Implication: There was lack of diversity in the sample of this study. Only indoor patients were included. The number of items that were filled by the participants was too lengthy. This may cause the loss of interest of participants. Only male patient with drug addiction was included because the female drug addicts in Pakistan are not reported and they are coward drug addicts.

Originality/Value: This study provides a clear and integrated picture for mental health professionals for assessing psychological problems of drug addicts and in formulating intervention plans.

Conclusion: This study provides a clear guide line for rehabilitation centers that fear of negative evaluation and social rejection has significant effect among different drug addict categories on the basis of social economic status, marital status, education, age and family support.

Keywords *Fear of Negative Evaluation, Social Rejection, Psychological Distress, Drug Addiction.*

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Transformational Leadership and Knowledge Sharing as Catalysts for Maximizing ERP Benefits in Financial Environments: A Quantitative Analysis of Organizational Performance

Mamoon Rasheed[1]

Abstract

Purpose: Present research study is an attempt to investigate the impact of technology i.e ERP on organizational performance of government owned power generating and supply company
while considering the effect of knowledge sharing as a mediator and transformational leadership as a moderator , and also try to find the solution to somehow mitigate the issues faced by application of concerned software.
Methodology: This study focuses on the impact of implementation of technology on organizational performance and keeping in view the role of type of leadership and knowledge sharing in this regard. In this research, applied type and deductive approaches were used and 101 questionnaires were distributed in public owned power generation company of a developing country.
Findings: ERP has positive impact on organizational performance, Knowledge sharing have positive impact on organizational performance. ERP have positive impact on knowledge sharing. Knowledge sharing mediates the relationship between ERP and Organizational performance and Transformational leadership moderates the relationship between ERP and Organizational performance.Data collected from these measures was analyzed by using statistical tools i.e SPSS/PLS/AMOS.
Origanality: ERP implementation and its impact on performance in private sector without considering the type of country, has been analyzed before and researches have been done but its impact on public sector companies especially in developing countries, not been a very researched topic till these days.

Keywords: ERP, Knowledge sharing, Transformational leadership, Organizational Performance.

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Leadership and Cynicism Behavior: Analyzing the Moderating and Mediating Mechanism.

Noor Us Sbah[1]and Sajjad Hussain[2]

ABSTRACT

Purpose: The study investigates the impact of toxic leadership on organizational cynicism, with a focus on the mediating role of emotional exhaustion and the moderating role of political skills within the education sector of Pakistan. The research aims to identify the psychological processes through which toxic leadership shapes negative employee attitudes.

Design/Methodology/Approach: A quantitative time-lagged design was used, collecting data in three phases from 401 employees through structured surveys using purposive sampling. Statistical analyses were conducted using SPSS and PROCESS macro to test mediation and moderation effects.

Findings/Results: Findings suggest that toxic leadership significantly predicts emotional exhaustion and organizational cynicism. Emotional exhaustion mediates the relationship between toxic leadership and cynicism, confirming its critical role as a psychological mechanism. However, political skills did not significantly moderate the relationship, indicating that these skills alone may not be sufficient to buffer the negative effects of toxic leadership

Research limitations/Implications*:* The study is limited to the education sector in Rawalpindi and Islamabad, affecting the generalizability of the results. Self-reported measures may also introduce bias. Future studies could examine other sectors and test additional moderators or incorporate longitudinal designs.

Originality/Value: This study offers a unique contribution by integrating both mediating and moderating mechanisms to explain the toxic leadership-cynicism relationship, extending the Conservation of Resources (COR) purity in organizational behavior literature.

Conclusion: Emotional exhaustion is a key mechanism through which toxic leadership fosters cynicism among employers. However, political skills can serve as a protective factor, highlighting the importance of developing these skills to reduce the harmful effects of toxic leadership and promote employee well-being.

Keywords*: Toxic Leadership, Organizational Cynicism, Emotional Exhaustion, Political Skills, Conservation of Resource Theory.*

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A study of AI on Pakistan Banking Sector Employees Performance: The Moderating Role Of Transformational Leadership

Ahmed Majeed[1]

Abstract

Purpose: The paper aims to capture the perception on the banking sector employees with the role of transformational leadership on the employee's performance with the application of artificial intelligence.

Design/Methodology/Approach: The study will use quantitative data analysis approach with sample size of over 50 qualified employees of the banking sector of Pakistan.

Findings: The results show that there is significant positive effect on banking employees' performance. Job security mediates the effect of AI as well as Transformational leadership positively moderates the effect of AI.

added as moderator and job security as a mediator, because the organization is facing change so that the leader's role is essential. As leaders are the decision maker of an organization. Employee performance is directly proportional to the organization performance in general. Lastly the application of AI will change the balance in the organization that will demand the leaders to act according to the situation.

Key words: Artificial Intelligence, Employee Performance, Transformational Leadership, Job Security

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Social stories intervention for enhancing social skills of children with autism in Pakistan: A multiple baselines across behavior design case series

Urusa Kanwal[1*] Amna Khalid[2]

Abstract

***Purpose*:** The impact of the social narrative intervention on the social skills of children with ASD in Pakistan was examined in this study. Social skills are one of the most significant problem areas in Autism Spectrum Disorders ASD. Social narrative intervention is an evidence-based approach to enhancing social skills among children with ASD. However, there is no research exploring its cross-cultural validity in Pakistan.

Design/Methdology/Approach: Participants of this study were 3 students having a diagnosis of ASD attending a special school in Pakistan. The intervention was implemented with participants using multiple baselines across behavior design (ABA order). Data for each targeted behavior was collected through direct observation as well as through the Triad Social Skills Assessment questionnaire (TSSA; Stone et al., 2010).

Finding/Results*:* The results reflect that social stories were mildly effective in enhancing social skills in 2 of 3 participants. Moreover, maintenance of targeted behaviors over 1- and 4-week periods was demonstrated for all participants.

***Research Limitations/ Implications*.** One threat to internal validity of this study is co- occurring support that participants were receiving at special school during this study. In addition to social story, the participant also received regular guided participation support at school. However, this is controlled for in the ABA design as the additional support was given at baseline as well as during intervention and maintenance phase to all three study participants.

***Originality*:** In Pakistan very limited research studies have been conducted on ASD. The published research explored topics like perception, cognition, knowledge and awareness of ASD while a few focused on intervention or treatment for this group

***Conclusion*:** Social Narratives are moderately effective way for teaching children with ASD by explaining a social situation in order to help child cope and deal with cognitive confusion in a difficult social situation. However, additional research is necessary to understand applicability of social stories in developing countries like Pakistan..

Keywords*: Social Skills Intervention, Autism, ABA, behavior design,.*

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Psychological Distress and Borderline Personality Disorder among Individuals with Substance Use

Tehmina Aziz[1] and Mr Fayyaz Ahmed[2]

ABSTRACT

Purpose: This research aim to investigate whether higher level of psychological distress are significantly associated with presence or severity of border line personality disorder in substance users.

Design/Methodology/Approach:. A cross-sectional research design with non-probability purposive sampling was used. A sample of n=200 particpants with age range of 15 to 70 years. In this study sample were collected from different drug addiction centers.

Findings/Results: The findings indicate a significant positive correlation between psychological distress and borderline personality disorder. Significant differences were also found on occupation. Psychological distress was notably high among individuals who were unemployed. There were no statistically significant differences found on Marital status, Parental status, Age, Education, Durg of choice, Duration of drugs, Duration of recovery, Duration of treatment, and on Number of relapse

Research Limitations/Implications: The sample size of 200 particpants may restrict the generalizability of result. Larger and more diversified sample size can improve external validity of results. In future researches female particpants can also be added.

Originality/Value: .Substance use is one of the leading global issue that result in significant negative impact upon the lives of individuals. Psychological distress is also prevailing in people of Pakistan due to various factors such as economic condition of country,social and security concerns, influence of media and peer pressure on our daily life. These problems not only affects individuals but also the families and close ones and making it a social issue.This study address a notable gap in literature regarding the specific pathways through which psychological distress and borderline pwersonality disorder are related among individuals with substance use. Existing studies have largely fovus on either borderline personality disorder or substance use independentaly, and their relationship is under studied.

Conclusion: This research findings demonstrate that people with substance use often face both psychological distress and borderline personality disorder. These problems are closely connected and make recovery harder. Helping individuals manage their emotional struggles is key to improving their mental health and treatment successful.

Keywords *Psychological distress, Borderline personality disorder, Substance use.*

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Impact of Social Media Use on Perceived Body Dysmorphia Among Young Females

Yashab Jazba[1], Asma Sikandar[2], Mr Imlaq Hussain[3], Sakina Zehra[4]

ABSRTACT

Purpose: The purpose of current study was to examine the impact of social media use on perceived body dysmorphia among young females.

Design/Methodology/Approach: The size of sample was 250 females with age range from 18-25. Cross sectional survey was utilized in the study. Convenient sampling technique was utilized for data collection.

Findings/Results: Results of the study shows that use of social media have siginificant impact on perceived body dysmorphia as (R^2=.49**, p<0.01). Difference is statistically in-significant between the participants with thin-flat, fat-broad and normal body type females, (F=2.24). Further results shows that participants with a dark color complexion score high on perceived body dysmorphic concern questionnaire (F=9.74) as compare to other skin types (fair and whitish). Moreover, females who use Instagram more frequently score high on body dysmorphic concern questionnarie (F=4.43) as compare to other social media platforms (Engeln et al., 2020). Further, females who use instagram more frequently score high on social media use scale (F=3.93). Further ($p<0.05$) which shows the significance of the study results. The study's findings indicated that females who spent more than 5 hours on social media score high on body dysmorphic scale (F=6.40) as compare to females who spent 1-3h and 3-5hours on social media.

Research Limitations/Implications: The educational campaigns and interventions should be developed to promote media literacy and critical thinking skills among young females, enabling them to navigate social media content more effectively rather than comparing themselves with unrealistic beauty ideals. Policymakers and social media platforms should consider implementing measures to regulate or label digitally altered or unrealistic content shared by social media platforms to mitigate the negative impact on body image and mental well-being.

Originality/Value: Study provides a far more balanced and integrated picture of overall use of social media and its impact on perceving body dysmorphia.

Conclusion: The findings of current study provided a basic framework to understand the impact of social media use for comparing body image and perceived body dysmorphia in young females. Based on a survey of 250 female participants aged 18 to 25, the results showed that there was a significant positive relationship between the use of social media for comparison of body image and body dysmorphia.

Keywords Social media use, Body dysmorphia, Body type, Skin type

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Assessment of the significance of factors affecting the growth of women owned small and medium size enterprises (SME's) in Pakistan: Simulation Based Fuzzy TOPSIS Approach

Abdullah khan[1] and Zeeshan Alam[2]

ABSTRACT

Purpose: Despite the fact that women contribute to every aspect of daily life, business is still controlled by males in the twenty-first century. Women's engagement in economic activities is significantly lower in underdeveloped nations. In developing nations, business women confront distinct hurdles in growing and maintaining their businesses. In recent years this has attracted the attention of a number of government and non-government organizations.

Design/Methodology/Approach: This study explores the determinants through extensive literature review and with the help of experts (senior researchers, business women and academians). The data was collected by circulating questionnaire among business women which are running small and medium size enterprise (SME's). A multi criteria decision making technique (MCDM) called Fuzzy Technique for Order Performance by Similarity to Ideal Solution (FTOPSIS) is deployed in this research. The simulation-based fuzzy TOPSIS technique is used.

Findings/Results: -"Rapid economic inflation, education and market knowledge, culture, machinery & equipment and project & strategy management" have been ranked as top five significant and contributing criteria based on which "women entrepreneur and resources" have been ranked as top two alternatives out of four, can serve as a main reason for growth of women owned small and medium size enterprises.

Research Limitations/Implications: By implementing these effective strategies, we can help promote the growth and development of women-owned SMEs, which in turn can positively impact the economy as a whole. Fuzzy TOPSIS technique, while robust, may be less accessible to practitioners unfamiliar with multi-criteria decision-making methods. Finally, the cross-sectional nature of the data collection limits the ability to capture changes in determinants over time.

Originality/Value: This study provides policymakers with guidance by stressing important factors in growth of women owned SME's in emerging economies.

Conclusion: The study highlights key determinants essential for the growth of women-owned SMEs, offering valuable insights for targeted support and policy development.

Keywords Women-owned SMEs, Pakistan, Fuzzy-TOPSIS-(FTOPSIS), Entrepreneurship, Resources

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The Nexus of Financial Literacy, Behavior, and Familial Financial Socialization: An Examination within Pakistani Financial Institutions

Khurram Jawad[1]

ABSTRACT

Purpose: The primary objective of this study was to investigate the relationship between financial literacy and financial behavior, while also examining the impact of family financial socialization on this connection. It highlights how an employee's personal finance knowledge, along with what they've learned from their family, can guide them in making sound financial decisions that affect both themselves and their families.

Design/methodology/approach: The study employed a design and methodology focused on employees working in financial institutions in Pakistan. It was a cross-sectional quantitative research project that gathered primary data through a detailed questionnaire. The sample consisted of 200 bank employees selected via convenience sampling. To analyze the data, techniques such as descriptive analysis, parametric tests, reliability tests, and correlational examinations were conducted using SPSS and Smart PLS.

Findings/Results: The findings from this research revealed several key points: (1) there was no significant difference in the financial behavior of employees from various socioeconomic backgrounds. Financial literacy was found to have a strong positive relationship with financial behavior. (2) Family financial socialization also showed a significant positive link with both financial literacy and financial behavior. (3) Financial literacy had a notable indirect effect on financial behavior through family financial socialization. (4) Family financial socialization acted as a partial mediator between financial literacy and financial behavior.

Research Limitations/Implications this paper was based on employees of the banking sector.

Originality/Value: This study is unique as it is the first to investigate the relationship between financial literacy and financial behavior, using family financial socialization as a mediator, specifically among employees in financial institutions of Pakistan.

Conclusion: This suggests that both formal and informal financial education play a crucial role in shaping individuals' financial behaviors.

Keywords: Financial behavior, Financial literacy, Family financial socialization, Financial institutions

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Marketing Challenges faced by the Garment Industry in Pakistan a case of Nishat Mills Ltd

Husnain Humayun[1], Sheraz Ali [2]and Dur e Adan[3]

ABSTRACT

Purpose: This case study explores the multifaceted challenges faced by Nishat Mills Limited within Pakistan's garment industry. The research focuses on operational, economic, and external factors influencing the company's performance in a competitive and rapidly evolving market environment.

Design/Methodology/Approach: Secondary data sources included annual reports, industry publications, and government policy documents. Thematic analysis was used to identify and interpret key challenges and trends.

Findings/Results: The findings reveal that Nishat Mills contends with several pressing challenges, including rising production costs, frequent energy shortages, currency depreciation, and intense international competition. Additionally, regulatory hurdles and supply chain inefficiencies hinder productivity. Despite these constraints, the company has adopted partial mitigation strategies such as investment in automation and market diversification.

Research Limitation/Implication: The study is limited by its focus on a single enterprise; however, it provides a relevant snapshot of broader industry issues. Future research could compare multiple garment manufacturers to identify sector-wide patterns and explore the impact of emerging global trends such as sustainable fashion and digital transformation.

Originality/Value: This study offers a current and practical perspective on the structural and operational challenges within Pakistan's textile and garment sector, using Nishat Mills as a representative case. It provides valuable insights for policymakers, industry stakeholders, and academic researchers.

Conclusion: The garment sector in Pakistan, while integral to the economy, is marred by structural inefficiencies and macroeconomic instability. Nishat Mills' experience underscores the need for strategic reforms, innovation adoption, and government support to strengthen the industry's global competitiveness.

Keywords: Nishat Mills, Garment Industry, Pakistan, Textile Sector, Challenges, Competitiveness, Manufacturing

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A Study to Explore the Effects of Line of Control on Education in AZAD KASHMIR

Haleema Noreen[1] , and Syed Jawad Zareen[2]

ABSTRACT

Purpose: This study was conducted to know the effects of line of control on education in Azad Jammu and Kashmir. The objective of the study was to assess the effects of conflict/Line of Control on Education. The research questions were; what are the educational challenges faced by students and teachers living near the line of control.

Design/Methodology/Approach: The study was descriptive in nature and the tool for data collection was a questionnaire. The population of the study was the schools near line of control in Azad Jammu and Kashmir. Data were collected from the sampled population. It was analyzed by using simple percentage and expressed in graphs**.**

Findings/Results: The major findings were that both teachers and students faced many problems because of line of control and it left bad influence on the learning of the students.

Originality: It was recommended that the government may improve access to education by constructing more schools and colleges, providing transportation facilities, and promoting literacy programs.

Conclusion: How does the existence of a line of control impact access to education for individuals living in border regions.

Keywords *Line of Control Education*

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Real-Time Cyber Threat Detection Using Machine Learning Algorithms

Hafsa Abrar Haqqani[1], Zain ul Abdeen[2] Muhammad Adnan Aslam[3], Muhammad Kashif Khattak[4], Aamir Hayyat[5] and Fakhar Ayub[6]

ABSTRACT

Purpose: In today's hyper-connected digital landscape, technological advancements have brought unparalleled convenience and efficiency. However, they have also given rise to sophisticated cyber threats, as malicious actors exploit vulnerabilities in complex systems—raising urgent concerns around privacy and security. This research addresses the growing need for intelligent cybersecurity solutions by exploring cyber defense threat spotting state-of-the-art machine learning techniques.

Design/methodology/approach: The study is grounded in a robust dataset comprising diverse cyber threat incidents and associated variables. Extensive data preprocessing, cleaning, and feature engineering are applied to transform raw data into a form suitable for accurate model training and evaluation.

Findings/Results: Through exploratory data analysis, key patterns, distributions, and anomalies are identified to enhance model insight and performance.one of One the major limitation is that they used outdated or limited datasets, which may not reflect current cyber threat trends.

Research Limitations/Implications this paper was based on employees of the banking sector.

Originality/Value: The proposed approach aims to improve threat prediction accuracy, offering a proactive framework to safeguard digital assets in an increasingly vulnerable cyberspace.

Conclusion: In future work we focus on deep learning models and real time threat detection.

Keywords: Cybersecurity ,Cyber Threat Detection ,Threat Intelligence, Data Preprocessing Feature Engineering Predictive Modeling, Ensemble Techniques Maintaining the Integrity of the Specifications

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Governance and Sustainable Corporate Performance. Role of financial Slack Resources in Emerging Market

Hifsa Akhq Aftab[1] Hussain Tabasam[2]*, Anam Ashiq[3]

ABSTRACT

Purpose: This study examines the impact of overall corporate governance (OCG) on corporate performance, with a particular focus on financial slack as a mediating variable in the context of non-financial corporations listed on the Pakistan Stock Exchange.

Design/methodology/approach: The study utilises an unbalanced panel dataset encompassing 222 non-financial corporations on the Pakistan Stock Exchange. Mediation analysis is conducted using the fixed-effect method. Two proxies—available slack and potential slack—are employed to assess financial slack resources as a mediator.

Findings/Results: The findings suggest that available slack partially mediates the relationship between overall corporate governance (OCG) and Tobin's Q, whereas no mediation effect is observed for return on assets (ROA). Similarly, potential slack partially mediates the effect of OCG on Tobin's Q, with no mediation effect found for ROA.

Research Limitations/Implications: The study focuses on non-financial firms listed on the Pakistan Stock Exchange, which may limit the generalizability of findings to other sectors or emerging economies. Additionally, the use of fixed-effects mediation analysis, although robust, may not fully account for all unobserved heterogeneity or potential endogeneity issues. Despite these limitations, this study highlights the nuanced role of financial slack in enhancing firm value, underlining the need for effective governance practices in resource management.

Originality/Value: This study contributes to the corporate governance literature by shifting the focus from direct CG-performance links to the mediating role of financial slack, particularly in a developing market context. It offers insights into the implications of OCG practices and the effectiveness of governance compliance and reporting in Pakistan.

Conclusion: The primary aim of this study was to demonstrate that well-governed firms tend to exhibit higher market value, even if profitability remains unaffected. This pattern holds across various modeling techniques, with minor exceptions. The direct relationship between corporate governance and financial performance appears stronger and more significant than indirect effects, particularly in emerging governance environments where evidence of direct links between governance compliance and firm value may be limited or inconclusive.

Keywords *Corporate Governance, Financial Slack, Firm Performance*

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Impact of Training on Employee Performance in health sector with Mediating role of Employee Engagement, through Knowledge Sharing as Moderator

Kashif Saleem[1]*

ABSTRACT

Purpose: The objective of this research is to determine the impact of employee engagement and training on employee performance in the health business of Pakistan mediating role of employee engagement and moderator role of knowledge sharing. It can be asserted that, it is essential for organizations to focus on both training and employee engagement to ensure maximum positive impact on employee performance. The engagement theory is a complete framework that offers enterprises a thorough comprehension of employee engagement).

Design/methodology/approach: The present study aims at analyzing the relationship among training, employee performance, knowledge sharing and employee engagement. This study has been conducted in Pakistan, and the target population from which the sample was drawn comprised of the nurses working in government hospitals in twin cites. The data will be gathered from the nursing industry, namely from professionals working in Islamabad and Rawalpindi. Government hospitals were addressed for this particular reason. The data will gathered from Poly Clinic, Pakistan Institute of Medical Sciences, Holy Family, and Benazir Bhutto Hospital. In order to ensure the accuracy of the data, we will try to contact the management staff of these institutions and obtained their approval to distribute the questionnaires. The nature of study is of deductive based with qualitative approach.

Findings/Results: Training of employees has positive impact on employee performance and employee engagement. Employee engagement has positive effect on training and work performance of employee. Knowledge sharing being associated as positive between training and work performance. Data collected from these measures was analyzed by using statistical tools i.e SPSS..

Originality/Value: Despite thorough investigation into the correlation between training and employee performance, there is still a considerable lack of comprehension regarding the intermediary function of employee engagement and knowledge sharing in this connection. Conclusion: The current body of research predominantly examines the direct impact of training on performance metrics, often neglecting to explore the psychological factors that could potentially contribute to performance improvement in developing countries.

Keywords *Training, Employee Performance, Employee Engagement, Knowledge sharing, Health Sector*

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The Role of Corporate Social Responsibility in Islamic Banking: Aligning Ethical Finance with Social Welfare

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ABSTRACT

Purpose: The present paper examines the role of Corporate Social Responsibility (CSR) in Islamic banking, focusing on how ethical finance aligns with social welfare. The study explores whether Islamic banks integrate CSR principles effectively and how these practices contribute to societal well-being.

Design/Methodology/Approach: A qualitative research approach was adopted, utilizing in-depth semi-structured interviews with key stakeholders, including Islamic banking professionals, regulators, and customers. A total of 40 interviews were conducted across various Islamic financial institutions in Pakistan. Thematic analysis was employed to analyze the data.

Findings/Results: The findings indicate that CSR in Islamic banking is deeply rooted in Shariah principles, emphasizing social justice, financial inclusion, and ethical investment. However, variations exist in CSR implementation across different banks. While some institutions actively engage in philanthropy and sustainable finance, others primarily focus on compliance without proactive CSR engagement.

Research Limitations/Implications: This study provides insights for policymakers and Islamic financial institutions to develop standardized CSR policies aligned with Shariah and ethical banking principles. Future research could extend to a comparative analysis between Islamic and conventional banks or explore the impact of CSR initiatives on financial performance and customer loyalty.

Originality/Value: This study contributes to the literature by emphasizing the role of CSR in Islamic banking beyond mere compliance, advocating for a holistic approach that integrates ethical finance with social welfare. It underscores the need for increased awareness and structured CSR strategies to enhance financial and social sustainability.

Conclusion: CSR in Islamic banking serves as a bridge between ethical finance and social responsibility, reinforcing Islamic principles of fairness and community welfare. Standardized and proactive CSR policies can further strengthen the role of Islamic banking in fostering sustainable economic and social development.

Keywords *Gender, Flexible working arrangements, Higher Education Institutions, Stigma, gender gap*

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The Impact of Paradoxical Leadership on Corporate Digital Responsibility: A Role of Organizational Agility, Resilience, and Digital Maturity

Muhammad Tasnim Khan[1]

ABSTRACT

Purpose: This study examines the impact of paradoxical leadership (PXL) on corporate digital responsibility (CDR), with organizational agility as a mediator and organizational resilience and digital maturity of strategy as moderators. Grounded in Dynamic Capabilities Theory (DCT), the research explores how paradoxical leaders enable firms to integrate ethical digital practices while maintaining innovation.

Design/Methodology/Approach: A quantitative research approach was adopted, collecting data in three phases from 350 randomly selected organizations in Pakistan. Data were gathered from top management, IT leaders, digital transformation officers, and decision-makers engaged in digital initiatives and CDR. Structural equation modeling (PLS-PM) in RStudio was employed for analysis.

Findings: The results reveal that paradoxical leadership significantly enhances CDR by fostering organizational agility, which serves as a key mediator. Organizational resilience moderates this relationship by enabling firms to effectively balance competing demands and navigate disruptions. Additionally, the digital maturity of strategy strengthens the impact of organizational agility on CDR, ensuring that agile organizations can effectively implement responsible digital practices. Together, these moderating factors reinforce the organization's ability to maintain agility while upholding strong CDR principles.

Practical Implications: The study provides strategic insights for leaders aiming to balance innovation and ethical digital transformation. Organizations that cultivate resilience and digital maturity alongside agility can sustain responsible digital initiatives while maintaining a competitive edge.

Originality/Value: By integrating paradoxical leadership, organizational agility, resilience, and digital maturity, this study offers a novel contribution to the literature on CDR and dynamic capabilities, providing a structured approach to ethical digital transformation.

Keywords: Paradoxical Leadership, Corporate Digital Responsibility, Organizational Agility, Organizational Resilience, Digital Maturity of Strategy

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Transforming Economies: A Bibliometric Analysis of the Synergy Between FinTech, Financial Inclusion, and Digital Empowerment

Nadia Kiran [1]and Shabana Naveed[2]

ABSTRACT

Purpose: The purpose of this study is to analyze the role of financial technology (FinTech) in the global financial landscape. Traditional banking systems often face challenges such as limited accessibility, high transaction costs, and inefficiencies. The emergence of digital banking, electronic wallets, and financial technology innovations has provided solutions to these issues. This study examines key themes and trends in digital finance research, identifies the impact of digital banking and electronic payment solutions on financial accessibility, and analyzes the contribution of FinTech to economic development in both developed and developing economies.

***Research Methodology*:** A bibliometric analysis was conducted using Scopus as the primary database. A predefined search string was used to extract relevant literature on FinTech. A total of 947 documents were initially retrieved based on keyword searches, followed by thematic clustering to identify key research trends. After applying filtration criteria (document type: journal articles; language: English; publication period: 2017–2024), the dataset was refined to 498 articles for analysis. The study employed co-occurrence analysis, citation analysis, and thematic clustering to identify key research trends.

Findings: The results indicate that financial inclusion, digital banking, and electronic payment systems are central themes in the FinTech literature. The findings indicate that digital financial services are crucial for financial accessibility to reduce transaction costs and increase service efficiency. Mobile payments, electronic wallets, and digital banking have contributed to the expansion of financial services, particularly in developing economies.

Limitations: This study is limited to Scopus as the primary data source. Future research could expand the analysis by incorporating other databases, such as Web of Science, to provide a more comprehensive understanding. Additionally, the findings can help investors and business owners leverage digital transactions for immediate business benefits.

Conclusion: The study concludes that the increasing adoption of digital financial technologies is transforming economies by making financial services more efficient and inclusive. Emerging economies are also experiencing significant growth in FinTech-driven financial accessibility.

Keywords: Financial inclusion, digital payments, cost reduction, emerging economies, e-wallets.

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Is Corporate Social Responsibility a Universal Phenomenon?

Maqsood Hayat [1]and Asif Iqbal [2]

ABSTRACT

Purpose: This study examines the contextual nature of Corporate Social Responsibility (CSR) within various dynamics like culture, society, and religion, focusing on local community needs. It highlights the impact of CSR on corporate operations, identifies hurdles in its adoption, and stresses the importance of inclusive debates. The study recognizes challenges posed by modern issues and emphasizes the potential benefits of CSR for both corporations and society. It concludes by underlining the managerial implications, emphasizing CSR's role in enhancing corporate efficiency, customer satisfaction, innovation, and profitability in the Pakistani context.

Research Method: The study focuses on assessing Corporate Social Responsibility (CSR) levels across different industries listed on the Pakistan Stock Exchange (PSX). It excluded enterprises not fitting industry criteria or showing low involvement in natural resource utilization. B2B, B2C, labor-intensive, and machine-intensive enterprises were randomly sampled, ensuring equal representation. Grouping similar industries into sectors resulted in a final sample of 56 enterprises (B2B 57%, B2C 43%, labor-intensive 46%, machine-intensive 54%, MNEs 32%, SMEs 68%). The research methodology spans seven months (October 2020-April 2021).

Findings/Result: The analysis of CSR activities in Pakistan's stock exchange sectors reveals economic activities leading at 38%, followed by legal (36%) and philanthropy (21%). B2C sectors exhibit higher total CSR, with a gradual increase in overall CSR from 2015-2019. Economic and legal dimensions are consistent priorities, underscoring the evolving nature of CSR in response to stakeholder expectations.

Orginality/Value: The novelty of this study lies in its comprehensive examination of Corporate Social Responsibility (CSR) across diverse sectors listed on the Pakistan Stock Exchange. By evaluating economic, legal, philanthropic, and ethical dimensions, the research uniquely identifies sector-specific CSR patterns, contributing valuable insights into the evolving CSR landscape in a developing country context.

Keywords: Corporate social responsibility; B2B; B2C; Labor intensive; Machine intensive; MNEs; SMEs.

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Assessment of Gaps in HR Policies and implementations; the case of Performance Management in HBL

Areeba Shakeel[1], Mian Umer Rafi[2], Memoona Aslam[3]

ABSTRACT:

Purpose: This study is conducted to explore the Performance Management Process in HBL in Pakistan. This research aims to discover the difference between policy concepts and practical implementation. It seeks to analyze factors that hinder the effective implementation of policies in HBL.

Research Methods: This study was conducted with a mixed method. 7 interviews were being conducted with HR Managers and Department heads and 52 questionnaires were circulated to the employees for their responses.

Findings: HBL employs a comprehensive approach to leadership development and performance management, focusing on evaluating leaders' technical and managerial skills. The bank provides training, mentorship, and hands-on experience to department heads, addressing challenges such as meeting sales targets and ensuring customer satisfaction. Underperforming employees receive coaching, training, or performance improvement plans to foster growth. HBL aligns employees with strategic goals through clear communication and performance tracking, investing heavily in employee development through various training programs and digital learning platforms. Regular performance evaluations are conducted using key performance indicators, with fair evaluation processes ensured through training and HR oversight. Feedback is gathered from multiple sources, including 360-degree and 180-degree reviews and employee engagement surveys, to foster a high-performance culture aligned with HBL's mission and values.

Conclusion: This Research shows that HBL has a good structural performance management process (PMP) designed to arrange employees' performance according to organizational goals. The bank uses a mixture of leadership assessments, centralized assessments of KPI and continuous feedback mechanisms to maintain high performance standards. However, although solid policies, challenges such as inconsistent implementation, the KPI of the transformation and potential prejudices in performance assessment can create a gap between policy intentions and practical implementation. The results highlight HBL's voice on training, advisors and decisions based on decisions, while proposing a place to improve the unified political application insurance at all levels.

Keywords *HBL, Structural Performance Management Process, HR Policies*

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Malware Images Visualization and Classification with Paramter Tunned Deep Learning Model

Muhammad Arham Tariq[1], Muhammad Ismaeel Khan[2], Aftab Arif[3] , Muhammad Aksam Iftikhar[4] and Ali Raza A Khan[5]

ABSTRACT

Purpose: This study aims to enhance malware detection by combining malware visualization techniques with deep learning-based classification. Traditional detection methods—such as static, dynamic, and machine learning approaches—often lack interpretability, making it difficult for cybersecurity professionals to identify hidden patterns.

Methodology: The proposed approach leverages an existing malware visualization technique that converts malware bytecode into grayscale images. To further refine these images, a contrast-limited adaptive histogram equalization (CLAHE) algorithm is applied to enhance intra-firm similarity in image patterns.

Findings: Experimental results demonstrate that the proposed model not only allows for effective visualization of malware but also achieves a high prediction accuracy of 98.27%, outperforming existing methods by approximately 2%. The enhanced visualization improves the model's ability to differentiate between malware families more precisely.

Practical Implications / Limitations: This approach can significantly aid cybersecurity analysts in malware identification and pattern recognition, improving both detection rates and interpretability. However, the model is currently limited to image-based datasets and may require further validation on larger and more diverse real-world samples.

Originality / Value: The study contributes a novel combination of image enhancement and deep learning for malware classification, offering both high accuracy and improved visualization. This dual capability addresses a key limitation in conventional detection models that often lack transparency.

Conclusion:

By integrating visualization and deep learning, this research offers a more interpretable and accurate method for malware detection. The proposed approach not only improves classification performance but also provides meaningful visual insights that can support more informed decision-making in cybersecurity operations.

Keywords: Malware Bytecode Conversion, Malware Visualization, Deep Learning, Convolutional Neural Networks, Cybersecurity, CLAHE

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Does Geo-Political Risk Matter? Evidence from the World's Top Tourist Destinations

Lubna Khadam[1] and Aftab Tabasam[2]*

ABSTRACT

Purpose: This study investigates the relationship between tourism and Geo-Political Risk (GPR) in the context of top tourist destinations.

Design/Methodology/Approach: The study employs panel data from January 2004 - January 2017 from selected countries: India, China, Mexico, and Turkey. The ARDL model is applied to evaluate the results.

Findings/Results: The study's outcome reveals the significant and negative effect of geopolitical risk on tourism in the short run while insignificant in the long run. In addition, causality analysis shows that uni-directional causality runs from GPR to tourism. The correlation between GPR and tourism is very applicable because obstructive Geopolitical events rapidly affect the tourism industry, resulting in a sharp decline in the number of tourists visiting and foreign exchange earnings.

Implications: Our results have valuable implications for tourism policy makers. Our findings suggest that tourists react rapidly after a GPR event. Therefore, a government should take initiatives to curtail these kinds of incidents which could shake the confidence of tourists.

Keywords*: Geo-Political Risk, Tourism, Foreign tourist receipts.*

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Wavelet Transformation Approach: The Nexus Between Capital Inflows and Real Exchange Rate of Pakistan.

Kashmala Arshad[1] Aftab Tabasam[2] and Khansa Zahoor[3]

ABSTRACT

Purpose: The purpose of this study is to investigate the impact of foreign capital inflows (trade balance, foreign direct investment, and external debt) on Pakistan's real effective exchange rate from 1980 to 2018.

Methodology/Approach: The study employs a rolling window and wavelet transformation approach to analyze the relationship between capital inflows and the real effective exchange rate. The study also employs a quantitative approach, utilizing a combination of statistical and econometric techniques to investigate the relationship between capital inflows and the real effective exchange rate in Pakistan.

Findings/Results: The study finds significant results, including External debt has a significant impact on the real effective exchange rate, with both in-phase and out-phase co-movement.Vigorous lead-lag effects are observed between capital inflows and the real effective exchange rate.

Research Limitations/Implications: The study suggests that policymakers need to carefully manage external debt to mitigate its impact on the real effective exchange rate. However, the study's limitations and implications are not explicitly stated.

***Originality/Value*:** The study contributes to the existing literature by using a wavelet transformation approach to analyze the relationship between capital inflows and the real effective exchange rate, providing new insights into the dynamics of this relationship.

***Conclusion*:** The study concludes that external debt has a significant impact on Pakistan's real effective exchange rate and that policymakers need to carefully manage external debt to promote national competitiveness.

Keywords: Wavelet transformation, Capital inflows, Real effective exchange rate, External debt, Pakistan, National competitiveness.

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Pandemic Shock and Market Response: The Case of Pakistan's Stock Market During COVID-19"

Kaab bin Rashid[1] and Aftab Hussain Tabasam[2]

ABSTRACT

Purpose: This study investigates the impact of the COVID-19 pandemic on the performance of Pakistan's stock market, aiming to understand how health-related indicators and macroeconomic variables influenced stock returns during the crisis period.

Research Methodology: The study uses an Ordinary Least Squares (OLS) regression model to examine the relationship between stock returns and pandemic-related variables. Data were collected from non-financial firms listed on the Pakistan Stock Exchange, covering the years 2020–2021.Stock return (SR) is taken as the dependent variable. Independent variables include the number of confirmed COVID-19 cases, death rate, and recovery rate. Control variables consist of the exchange rate, inflation rate, and Karachi Interbank Offered Rate (KIBOR).

Findings: Positive and significant effects were observed for confirmed cases, exchange rate, and inflation rate on stock market returns. Negative and significant impacts were found for the death rate, recovery rate, and KIBOR rate. These results reveal a mixed but significant relationship between health indicators and market performance during the pandemic.

Originality/Value: This study contributes to the limited body of empirical research focusing on Pakistan's capital market response to pandemic shocks. It offers valuable evidence for emerging economies navigating financial stability during health crises.

Conclusion: The findings emphasize the vulnerability of stock markets to health and economic shocks. This research provides essential insights for investors, regulators, and policymakers to formulate responsive strategies aimed at stabilizing capital markets during future pandemics or similar global disruptions.

Keywords: COVID-19, Stock Market Return, Event Study

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Digital Transformation and Sustainability in Modern Organizations: Trends, Frameworks, and Strategic Implications

Maria Khalid[1,*] and Muhammad Iqbal Hussain[2]

ABSTRACT

Purpose: This study deals with the interplay between digital transformation and sustainability—two critical drivers of organizational success in today's dynamic business environment. This paper aims to synthesize existing knowledge, identify gaps, and provide strategic recommendations for businesses navigating these dual challenges.

Design/Methodology/Approach: A comprehensive literature review is conducted, analyzing theoretical frameworks (e.g., Technology-Organization-Environment (TOE), Resource-Based View (RBV), Triple Bottom Line (TBL)) and emerging trends in digital transformation (AI, cloud computing, agile methodologies) and sustainability (ESG, circular economy, green innovation).

Findings/Results: Practical implications are derived for managerial decision-making. Key findings reveal that: Digital transformation requires strategic alignment, agile adaptation, and cybersecurity resilience. Sustainability demands integration into core business strategies, ESG reporting, and stakeholder collaboration. Synergies exist where digital technologies (e.g., AI, data analytics) enhance sustainable practices (e.g., resource efficiency, supply chain transparency, industry 4.0 for digital transformation).

Research Limitations/Implications: Limitations include a reliance on secondary data and the rapidly evolving nature of both fields. Future research should empirically test integrated frameworks and sector-specific applications.

Originality/Value: This paper contributes by bridging digital transformation and sustainability literature, highlighting interdependencies. Providing actionable insights for managers balancing technological adoption with sustainable growth. Proposing a forward-looking agenda for interdisciplinary research.

Conclusion: Organizations must adopt a dual-focused strategy, leveraging digital advancements to achieve sustainability goals while mitigating risks. Leadership, continuous improvement, and stakeholder engagement are critical for long-term resilience.

Keywords *Digital Transformation, Sustainability, ESG, Agile Methodologies, Circular Economy, Strategic Management, Organizational Resilience and Industry 4.0*

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Mother Tongue as a Medium of Instruction at Elementary Level in Haveli Kahuta AJ&K

Iram Bashir[1,*] and Aabida Lateef[2]

ABSTRACT

Purpose: This study aimed to find out if teaching in mother tongue is effective for young students. It looked at what students, teachers, and parents think about using mother tongue in learning. The study wanted to understand the importance of mother tongue in learning and how it helps students. The goal was to use the findings to improve education policy and practice.

Design/Methodology/ Approach: Sample was selected randomly from all the schools of district Haveli. Total 100 students, 80 teacher and 30 parents were selected as sample mother tongue as a medium of instruction at elementary level. The data was collected through a questionnaire from the students, teachers and parents. Data was analyzed through graphical method. The research questions were: 1. What is the meaning of mother tongue? 2. How is mother tongue used in learning process? 3. What is the importance of mother tongue as medium of instruction? 4. What is the importance of mother tongue in child learning? 5. What is the views of Parents and teachers about medium of instruction?

Findings/Result: Major findings were included that: Majority of the students, teachers and Parents agrees that Mother tongue as a medium of instruction at elementary level, satisfaction and they agree that Mother tongue is good in teachers training.

Research Limitation/Implication: The researcher made the following recommendations: textbook may be available in mother tongue and medium of instruction. Textbook may be in mother tongue at elementary level for making learning more effective.

Originality/Value: This study adds new insights to the importance of teaching in mother tongue. It's unique because it focuses on district Haveli's specific context. The study helps us understand how mother tongue instruction can benefit young students. The recommendations provide useful ideas for improving education policy. Overall, the study contributes to better understanding of language-in-education and its impact on students

Conclusion: The study concludes that mother tongue is an effective medium of instruction at the elementary level. The majority of students, teachers, and parents agree that mother tongue-based instruction enhances learning outcomes and student satisfaction. The study also highlights the importance of mother tongue in teacher training.

Keyword: Mother Tongue, Medium of Instruction, Elementary Level, language in Education, Student Learning Outcomes

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Potential of Artificial Intelligence in Green Marketing Strategies

Zainab Iqrar Khan[1]

ABSTRACT

Purpose: This paper depicts how AI can significantly improve and impact green marketing procedures by making strides focusing on clients, giving personalized proposals, optimizing supply chains, and precisely determining showcase patterns.

Methodology: The research methodology includes literature review that is structured. The primary aim is to compile and synthesize existing research on AI in green marketing. This process involved defining research questions, identifying relevant literature, and evaluating sources. A comprehensive search was conducted using academic databases like Google Scholar, focusing on peer-reviewed articles, conference papers, reviews, and industry reports from the past decade, published in English, and directly related to AI and green marketing And addresses the challenges related with information quality, protection concerns, inclinations in calculations, and straight forwardness issues that got to be overcome for capable AI execution.

Findings*:* By writing this paper I got to know the value of Green Marketing and Artificial Intelligence. AI also requires ethical considerations like you need space for storing, collecting data and re-investigating of same data.

Limitations: AI sources needs to be written properly as they are costly, its technologies always needs advancements and if you become regular user of it then it requires constant monitoring and innovations.

Originality/Value: The paper proposes viable proposals for policymakers to advance moral and economical utilization of AI in green marketing showcasing. It emphasizes the significance of collaboration among businesses, policymakers, and analysts to guarantee mindful AI appropriation**.**

Conclusion: AI has strategic potential in green marketing, driving consumer engagement, operational efficiency, and sustainability. As it is evolving, its integration will become more enhanced. Future research should focus on ethical considerations and best practices for responsible AI use in promoting sustainability. This review highlights AI's critical role in shaping green marketing, offering insights into consumer behavior, predictive capabilities, and operational improvements, while addressing ethical challenges.

Keywords*:* AI, Marketing, Green marketing strategies, Sustainability, Innovation, Ethical considerations.

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Evaluating The Benefits of ChatGPT Based Technology Education: An Inventive Fuzzy Logic Approach

DR Perera [1]

ABSTRACT

Purpose: Artificial Intelligence (AI) is a technology-driven approach towards automating human computer interactions. ChatGPT is a sub-category of AI that revolutionizes the student-centered education system primarily which is progressing. However, the approach has negatives such as increased plagiarism, reduced intellect & free riding on others ideas. These dis-benefits are uncertain & non-measurable or rarely calculable leading to fuzziness. The objectives of the study are to firstly, categorize the long-term dis-benefits of AI empowered technologies & secondly, to measure extents to which the benefits are realized by stakeholders.

Design/Methodology/Approach: The study proposes a systematically reviewed inventive technology solution to quantify negatives. (Dis)benefits will be computed with words and translated into numerical through computing with numbers method. The fuzzy inference system will input fifty cases and generate an output through fuzzification. A cross-sectional study supported by fifteen experts' opinions obtained through crowd sourcing for site triangulation. Socio-fuzzy consensus from professors underpins field data analysis.

Findings/Results:

The system generated nine fuzzy rules and five linguistic identifier outputs– "always"=5, "at most times"=4, "sometimes"=3, "seldom"=2, "never"=1. Tech benefit is a fuzzy variable that expresses the realization of educational value and can be evaluated at student, institutional, national, and international strata.

Research Limitations/Implications: The model can be utilized by universities, education entities, legislators and local policy makers to strategize futuristic evaluations of tech-benefits.

Originality/Value: The study proposes a systematically reviewed inventive technology solution to quantify negatives and measure extents to which the benefits are realized by stakeholders using a fuzzy inference system and socio-fuzzy consensus.

Conclusion: ChatGPT and AI in education present dualistic impacts on learning with measurable and non-measurable outcomes. The proposed model facilitates the strategic evaluation of tech-benefits across various educational strata using fuzzy methodology.

Keywords: ChatGPT, Disbenefits, fuzzy, triangulation, socio-fuzzy, education

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Mapping the Future of Inclusive Leadership: A Bibliometric Exploration of Emerging Trends”

Nida Tassadaq[1] and Shabana Naveed[2]

ABSTRACT

Purpose: This research thoroughly examines the current literature on inclusive leadership (IL), a leadership style that responds to employees' relatedness, uniqueness and competence needs.

Design/Methodology/Approach: This study used Bibliometric analysis and also employed content analysis to establish a conceptual framework for IL. Bibliometric methods, such as co-citation and co-occurrence analyses, were used to determine dominant themes in the IL literature. Based on Scopus data and using the Biblioshiny tool, 170 articles were analyzed to graphically depict the IL research landscape.

Findings/Results: This discussion follows the development of IL research, underscores the growth of the field, and identifies future trends. The review also examines the theoretical frameworks underlying IL scholarship to further appreciate its development. These trends reflect the evolving nature of inclusive leadership research, underscoring its importance in fostering diverse, equitable, and high performing workplaces.

Research Limitations/ Implications: In general, this research highlights the importance of IL as a unique leadership approach appropriate to contemporary life and adaptive work settings, and offers important insights and directions for further research.

Originality/Value: This research highlights the importance of IL as a unique leadership approach and offers important insights for understanding its role in contemporary and adaptive work environments.

Conclusion: Inclusive leadership plays a vital role in fostering diverse and high-performing workplaces. The evolution and trends in IL research emphasize its growing significance in meeting modern organizational challenges.

Keywords: diversity, inclusion, inclusivity, workplace, leadership, Inclusive leadership.

5th ICMS 2025

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Perceptions of Teachers Regarding Need of Assistive Devices Used for Visually Impaired Students in Inclusive Classrooms

Asma Zia[1], Tahira Jabeen [2], Rabia Khurshid[3] and Rida Naqvi[4]

ABSTRACT

Purpose: The objective of this study was to evaluate the need for assistive devices for visually impaired students in inclusive classrooms.

Design/Methodology/Approach: The research was conducted using a qualitative research design and was carried out in Muzaffarabad, Pakistan, using a purposive sampling technique with a sample of 15 male and female teachers from 10 different schools. A semi-structured interview was conducted with the teachers and 15 classes were observed.

Findings/Results: The research found that teachers interviewed were aware of the needs of visually impaired students. They were able to assist them with different strategies such as sitting arrangements and extra lights. However, some teachers were not aware of the needs of visually impaired students. They believed that glasses and sitting arrangements were enough to assist such students. The teachers reported facing difficulties while teaching visually impaired students, citing issues such as students questioning a lot and disrupting the class, difficulty focusing on objects, and sensitivity to light as challenges.

Research Limitations/ Implications: The study concludes that there is a need for assistive devices in classrooms for visually impaired students and recommends that schools should consider the needs of visually impaired students and raise funds to purchase assistive devices. Teachers should be awarded of the specific use of assistive devices.

Originality/Value: The study highlights the challenges and awareness levels of teachers regarding visually impaired students in inclusive classrooms and emphasizes the importance of providing appropriate assistive devices to support inclusive education.

Conclusion: There is a need for assistive devices in classrooms for visually impaired students. Schools should consider their needs, raise funds to purchase devices, and teachers should be awarded of their specific use.

Keywords: teachers, assistive, devices, visually impaired, inclusive classroom

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Stock Market Volatility in the Wake of COVID-19: An Event Study of Pakistani Non-Financial Sector

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ABSTRACT

Purpose: The COVID-19 pandemic, caused by the coronavirus, has affected countries worldwide, including capital markets. This paper examines the impact of the pandemic on the performance of Pakistan's stock market by analysing data from non-financial firms between 2020 and 2021.

Design/Methodology/Approach: Using Ordinary Least Squares (OLS) regression, stock returns are modelled as the dependent variable, with confirmed cases, death rate, and recovery rate as independent variables.

Findings/Results: The analysis reveals that confirmed cases, inflation rate, and exchange rate have a significant positive impact on the Pakistan stock market. Conversely, the death rate, recovery rate, and Kibor rate exhibit a significant negative relationship with market performance. The findings suggest that pandemic-related factors such as confirmed COVID-19 cases and exchange rate fluctuations positively influence the stock market. Increased cases may drive market volatility, leading to higher returns as investors adjust to uncertainty. Similarly, exchange rate changes can affect market performance, particularly for firms involved in international trade. However, the death rate and recovery rate show a negative impact, likely due to concerns over public health and the long-term economic consequences of a slow recovery, which can reduce investor confidence and depress stock returns.

Research Limitations/ Implications: The study is based on data from non-financial firms and focuses on the time frame between 2020 and 2021, which may limit generalizability beyond this context.

Originality/Value: This paper adds to the understanding of how pandemic-related factors influence capital markets, particularly in the context of a developing economy like Pakistan during a global crisis.

Conclusion: Confirmed cases and exchange rate fluctuations have a significant positive impact on the Pakistan stock market, while the death rate and recovery rate negatively affect stock performance, reflecting the dual influence of pandemic dynamics on investor behaviour and market outcomes.

Keywords: COVID-19, Stock Market Return, Event Study

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Sustainable Leadership & Ethical Decision-Making: An Islamic Perspective

Nighat Akram[1]*

ABSTRACT

Purpose: In the face of global challenges such as climate change, social inequality, and economic instability, sustainable leadership and ethical decision-making have become vital to fostering long-term organizational success. This paper examines the role of Islamic principles in managing sustainable leadership and ethical decision-making, offering a framework that integrates spiritual values with contemporary leadership practices.

Design/Methodology/Approach: In Islam, leadership is viewed as a trust (Amanah), where leaders are answerable to God, their community, and the environment. Drawing from the Qur'an, Hadith, and Islamic jurisprudence, it explores how these principles can be applied to organizational settings to create a balanced and ethical decision-making process.

Findings/Results: The paper argues that Islamic teachings on justice, transparency, equity, and stewardship offer a unique approach to ethical decision-making that prioritizes the common good, environmental sustainability, and social welfare.

Research Limitations/ Implications: Additionally, the paper highlights the practical challenges faced by leaders when trying to align modern business practices with Islamic ethical standards, and proposes solutions for overcoming these challenges.

Originality/Value: By presenting an Islamic perspective on sustainable leadership, this paper aims to offer new understandings into how ethical decision-making can contribute to both organizational success and societal well-being, providing a valuable contribution to the broader discourse on leadership and ethics in the 21st century.

Conclusion: Islamic principles provide a foundation for sustainable leadership and ethical decision-making, emphasizing trust, responsibility, and the common good, which can guide leaders in addressing contemporary challenges while aligning business practices with spiritual values.

Keywords: Challenges, Islamic Principles, Leadership, Decision making, Ethics

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Portfolio Diversification: How Fintech and Effectiveness Governance Drives the Greener Energy Transition *Panel-Corrected Standard Error Approach

Nadia Kiran [1] and Shafqat Mehmood [2]*

ABSTRACT

Purpose: Fintech has excellent strength in the time of financial evolution. Unlike Traditional banking systems have introduced new technology that cause significant challenges of transformation with required innovation in financial markets. The study aims to analyze growth in FinTech, which is creating a new asset class, and questions arise about how FinTech assets interact with other financial assets.

Design/Methodology/Approach: Understanding how FinTech stocks interact with other financial assets is important for risk analysis, investing and portfolios. The financial sector data set is constructed using the financial sub-sectors: global FinTech, large US banks, regional US banks, US property and causality, and global private equity. Monthly data for these sub-financial sectors has been taken from July 2018 to March 2025.

Findings/Results: The study analyse reveals that large US banks are the primary sources of shocks, with FinTech and insurance stocks being net recipients. This understanding underscores the potential for large US banks to trigger financial contagion and systemic risk in the market.

Research Limitations/ Implications: During the 2023 US bank panic, a significant event that highlighted the potential for systemic risk in the financial system, the interconnectivity of the banks was elevated, too.

Originality/Value: The study highlights FinTech growth as a new asset class, and its interaction with other financial sectors provides insights into market risk and potential contagion, particularly in times of financial stress.

Conclusion: FinTech's evolution and interaction with traditional financial assets underscore the need to understand systemic risks, especially from large US banks, which may act as primary sources of shocks in the financial system.

Keywords: FinTech, financial markets, banks, risk, systemic shocks, asset class

5th ICMS 2025
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Fostering Psychological Safety in University Teachers: The role of ethical leadership, emotional intelligence and Organizational Culture

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ABSTRACT

Purpose: The pursuit of fostering psychological safety in higher education institutions has become an increasingly significant focus in academic research, particularly in the context of university teachers. In Azad Kashmir, the interplay between ethical leadership, emotional intelligence, and organizational culture plays a pivotal role in shaping the psychological safety of educators. This study aims to explore how these factors collectively influence the well-being, performance, and overall work environment of university teachers in Azad Kashmir.

Design/Methodology/Approach: To achieve these objectives, a mixed-methods approach is utilized with concurrent sequential design being applied to assess the perception of ethical leadership, emotional intelligence, and organizational culture, with qualitative interviews to gain deeper insights into the personal experiences and challenges faced by teachers. The research employs a purposive sampling strategy, targeting university teachers from three Universities.

Findings/Results: The study aims to contribute through better understanding of how ethical leadership and emotional intelligence contribute to creating an environment where teachers feel supported and secure. Furthermore, the study is expected to highlight the importance of organizational culture in shaping educators' sense of psychological safety, which in turn may lead to improved teacher satisfaction, retention, and academic performance.

Research Limitations/Implications: Ultimately, the research aims to offer practical recommendations for policy-makers and university administrators in fostering a nurturing academic atmosphere that enhances both teacher well-being and educational outcomes.

Originality/Value: The study addresses the specific regional context of Azad Kashmir and explores the unique interplay of ethical leadership, emotional intelligence, and organizational culture in relation to psychological safety among university teachers.

Conclusion: The study emphasizes the need to foster a supportive educational environment by understanding the dynamics of leadership, emotion, and culture in promoting psychological safety, which may positively influence teacher well-being and institutional success.

Keywords: Psychological safety, Ethical leadership, Emotional intelligence, Organizational culture, University teachers, Azad Kashmir, Educational environment

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AI Language Models: Transforming Human Communication

Ruqiyya Qayyum[1]*

ABSTRACT

Purpose: This paper investigates the transformative influence of AI language models—such as GPT-4, BERT, and Meta—on human communication across professional, academic, and social domains. Rooted in advancements in Natural Language Processing (NLP), these models now underpin digital interactions, reshaping sectors including education, business, journalism, and healthcare.

Design/Methodology/Approach: The study adopts a multidisciplinary approach to explore the benefits of AI, including enhanced accessibility, personalized communication, and operational efficiency.

Findings/Results: The study also critically examines pressing challenges such as bias, misinformation, emotional detachment, ethical ambiguity, and the erosion of interpersonal skills. Drawing on contemporary literature, real-world applications, and policy gaps, the research highlights the dual nature of AI-driven communication: a tool for democratization and progress, but also a potential catalyst for social inequality and disconnection.

Research Limitations/Implications: The paper concludes with regulatory and ethical recommendations to ensure that AI language models support inclusive, transparent, and human-centered communication.

Originality/Value: The research contributes by framing the dual impact of AI on communication, presenting both its potential benefits and its complex societal implications.

Conclusion: AI language models offer transformative opportunities for digital communication, but also pose significant challenges that require thoughtful governance to preserve human connection and societal balance.

Keywords; AI language models, Communication, NLP, GPT-4, BERT, Misinformation, Ethical challenges, Human-centered design

5th ICMS 2025
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Effectiveness of Activity Based Method on Students' Achievement in English Subject at Secondary Level in Kahuta District AJ&K

Mehwish Gillani [1]and Aabida Lateef[2]

ABSTRACT

Purpose: The purpose of this study was to find the effectiveness of activity-based method on students' achievement in English at secondary level at Haveli Kahuta. Generally, child centered and participatory approach should be followed in the classroom for teaching. Objectives of this study was to know about activity method and find out the effect of Activity based method on students achievement in English between experimental and traditional group.

Design/Methodology/Approach: The research was an experimental study aimed to evaluate the effectiveness of activity-based method vs. traditional method. The objectives were to compare the learning effects of group with traditional method and activity-based method. The study was delimited to 50 students of grade 9th student at Kahuta District. The research was true experimental. The research design followed by researcher is the pre-test post-test group design. Initially pre-test was administered in control group and experimental group. Post-test was taken after the completion of the experiment.

Findings/Results: This implies that the experimental group taught English using Activity-Based method achieved significantly higher scores than the control group taught the same concepts using the Lecture teaching strategy.

Research Limitations/Implications: The study was delimited to 50 students of grade 9th student at Kahuta District.

Originality/Value: The study aimed to compare the learning effects of group with traditional method and activity-based method.

Conclusion: The experimental group taught English using Activity-Based method achieved significantly higher scores than the control group taught the same concepts using the Lecture teaching strategy.

Keywords Activity based method, Effectiveness, English 9th grade

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Impact of Artificial Intelligence on Teaching Practice of B.Ed (H) at University Level

Dollina Babar[1]

ABSTRACT

Purpose: Integrating Artificial intelligence (A.I) in education has developed into a powerful tool that has revolutionized students' learning experiences. This abstract presents an overview of the transformative impact of Artificial Intelligence in educational settings focus on its needs, potential benefits, and possible drawbacks.

Design/Methodology/Approach: Artificial Intelligence technologies such as personalized tailored content, virtual tutors, gamified learning, and data analytics have been increasingly employed in educational settings today. With the use of these technologies, learning experiences may be customized and made adaptable, giving students feedback and materials that are specific to their requirements and learning preferences. Artificial Intelligence-powered learning environments can examine enormous volumes of data to find trends and provide tailored advice, which raises student interest and motivation. One of the main advantages of Artificial Intelligence in education is its capacity to give pupils quick, helpful feedback thus, students can reflect on their learning and become more effective. This study aims to examine the impact of A.I on teaching practice at B. Ed level. The study uses mixed method approach, including a survey and interviews with B. Ed students and teachers, and experts in the field.

Findings/Results: The findings of the study will indicate the positive or negative impact of A.I on B. Ed teaching practice in terms of enhancing learning outcomes, improving teaching methods, promoting critical thinking, and preparing students for the future.

Research Limitations/Implications: However, there are still some concerns regarding the ethical use of A.I and the need for proper training of teachers and students to effectively integrate A.I in the classroom.

Originality/Value: This study provides valuable insights about the transformative role of the learning experience by facilitating the acquisition of new knowledge and skills. Also including a current review of literature of the topic that assists in determining its limitations and also identifies areas for future research.

Keywords: Artificial Intelligence, Education, B.Ed level, Personalized Learning, Virtual Tutors, Ethical Concerns, Learning Outcomes

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[1]

How Energy Shocks Affect Green REITs during EXTREME Market Changes?

Waqar Hanif[1]

ABSTRACT

Purpose: This study looks at how risks spread between Green Real Estate Investment Trusts (REITs), clean energy, commodities, and oil price changes under different market conditions.

Design/Methodology/Approach: It uses daily data from September 2015 to November 2024 and follows Ready's (2018) method to break oil shocks into demand, supply, and risk factors. A Quantile frequency connectedness methodology is used to study how these risks spread over short, medium, and long periods.

Findings/Results: The findings show that Green REITs play a major role in spreading risk, especially during tough market times, because they follow ESG (Environmental, Social, and Governance) principles and are linked to clean energy changes. Clean energy is also closely connected to Green REITs, increasing risk-sharing when markets are doing well. Risk shocks help stabilize markets during crises but can spread risk over longer periods.

Research Limitations/Implications: This study facilitates investors and policymakers understand the links between Green REITs and energy markets.

Originality/Value: The findings offer strategic guidance on enhancing portfolio diversification and effectively managing systemic risks.

JEL classification: C32, C50, G11, Q42, R30, Q40, Q51
Keywords *Green REITs, Oil Shocks, Spillovers, Quantile Frequency Connectedness*

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