International Conference on Innovative Trends in Business & Technology

iCITBT 2020

17th & 18th December, 2020

ORGANIZED BY

http://iksp.org/icitbt2020/
INTRODUCTION

The International Conference on Innovative Trends in Business & Technology is a forum for researchers and scholars working in various fields of Information Technology, computer science, software engineering and Business administration to discuss and share their ideas, current trends and future directions. This conference provides an opportunity for the researchers, faculty members, PhD and Master/MPhil scholars to interact and seek feedback on their ideas and research outcomes in a constructive atmosphere. This conference will host prominent researchers and scholars from the industry and academia, who will participate actively and provide valid feedback through some healthy contributions.

The conference endeavours to provide a forum for researchers, scientists, practitioners, academicians and students to present their contribution to the recent technological advances, innovation and experiences in the area of Information Technology, Computer Science, Software Engineering, Applied Sciences, Engineering and Business Technology. It also provides a premier interdisciplinary platform for researchers, practitioners and educators to present and discuss the most recent innovations, trends, and concerns as well as practical challenges encountered and solutions adopted in the fields of Applied Sciences, Engineering and Business Technology. The conference has five tracks and the deliberations will be in the form of accepted paper presentations, keynotes and invited talks.

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Innovative Knowledge Sharing Platform (iKSP) is a non-profitable research organization, with specific aim to facilitate and assist Universities or Individuals in organizing various academic activities. We are group of professional academicians with vast experience of organizing and managing research-based activities involving iKSP Conferences, Workshops and Seminars.

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<td><strong>iKSP Journal of Innovative Writings (iJIW)</strong> is a blind peer reviewed, Open Access, Multidisciplinary journal published biannually by iKSP publishers. iJIW is designed to foster the exchange of ideas and transfer of knowledge between researchers and scientists involved in various Field that deal only with investigations or reviews in all fields. It is not limited to the specific details of Arts and Humanities, Social Sciences but is instead devoted to a very wide range of subfields in Management Sciences, Marketing &amp; Business, Statistics, and HR Management. iJIW accepts Review Articles, Research Articles, and Thesis publication. The high standard of excellence for any of published papers will be ensured by blind peer review procedure.</td>
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ISSN (Online): 2701-7060: ISSN (Print): 2701-7184
As a Chairman of 1st International Conference on Innovative Trends in Business & Technology (iCITBT) 2020, I take great pride in welcoming all the attendees to this Virtual Conference being held on 17th and 18th December 2020, being organized by Innovative Knowledge Sharing Platform (iKSP).

This conference is an excellent initiative by the iKSP publisher to gather experts in the multidimensional fields and interested researchers to provide them a single platform to share their knowledge, latest research ideas, as well as give them the opportunity for future collaborations. Moreover, this event aims to provide insights into the recent ongoing research in the various fields and closely related cutting-edge technologies which, in the recent years, have gained an immense interest of young and brilliant research faculty as well and talented research students from all over the country.

I welcome you to this wonderful online venture of research collaboration and I wish you a great experience of learning and a successful conference.
In today’s globalized, interconnected world, information and Business Technology provides variety of tools that have great potential to contribute for creating a prosperous and inclusive society. The modern tools and techniques to solve the complex problems of the world we are living in, are the outcome of advances and innovations in various fields of computing and engineering technologies where the mathematical science remains at the core of all developments.

The International Conference on Innovative Trends in Business & Technology (iCITBT) 2020 is remarkable effort of our team at Innovative Knowledge Sharing Platform (iKSP) towards its commitment for creating a global research-based community. The iCITBT-2020 endeavors to provide a forum and premier interdisciplinary platform for researchers, scientists, practitioners, academicians and students to present and discuss their contributions to the recent technological advances, innovations and experiences in the area of computing, mathematics and engineering, business and other latest growing technologies.

The deliberations are in a form of accepted paper’s presentations, keynotes and invited talks. Moreover, the conference emphasizes on the innovations, inventions and integration to improve the quality of different stakeholders of society through the usage of computational and business technologies for socioeconomic development.

As a Conference Secretary, I am highly grateful to all the presenters, participants, keynote speakers and session chairs, for their support and positive cooperation towards making this Virtual conference as possibility and a huge success.
Keynote Speakers

Dr. Gazi Md Nurul Islam

Associate Professor Dr. Gazi Md Nurul Islam is currently lecturer of Graduate School of Business at Universiti Tun Abdul Razak, Kuala Lumpur, Malaysia. He received his Ph.D in Economics from Universiti Putra Malaysia (UPM), with Bachelor and Master in economics from University of Dhaka. He has previously served with international research organizations. He was appointed as Research Fellow at Universiti Putra Malaysia in 2007 and appointed as Associate Professor at Universiti Utara Malaysia (UUM) in 2014. He is teaching postgraduate and undergraduate students and supervising PhD and master students. His research interests include poverty and livelihood analysis, social capital, environment and natural resources management, community-based management, marine protected areas, social-ecological and governance analysis. He published articles in journals, books, policy briefs and presented at international conferences and seminars. He has involved as principal researcher in several research projects and obtained international research grants. He has affiliation with several universities and professional institutions.

Dr. Abubakar Nazeer Choudhry

Dr. Abubakar Nazeer Choudhry has a 21 year’s track record of accomplishments in academia, research and management with public, private and autonomous bodies at regional and international level. At present, he has been working as a Senior Research Officer at University of Sargodha, Pakistan science 2005. He has a lot of work in the field of research management, planning and policy in higher education, women empowerment and gender development. Research Interests: feminist theories, women empowerment, gender and development.
Dr. Saqlain Raza

Assistant Professor
Management at Shaheed Zulfikar Ali Bhutto Institute of Science and Technology (SZABIST), Karachi

Dr. Saqlain Raza is an Assistant Professor of Entrepreneurship Management at Shaheed Zulfikar Ali Bhutto Institute of Science and Technology (SZABIST) Karachi. He received a PhD from Universiti Utara Malaysia (AACSB & AMBA). His research interests focus on entrepreneurial competencies, entrepreneurship education, digital social innovation and firm dynamic capabilities. He publishes research articles in internationally recognized journals and regularly participates in academic events. He is also editorial board member of internationally recognized journals.

Professor Dr Ruswiati Suryasaputra

Professor of Strategic Management
Universitas Wijaya Kusuma, Indonesia

Professor Dr Ruswiati Suryasaputra holds a Doctor Degree in Economic and Management from Airlangga State University, Surabaya, Indonesia. She has vast experience with more than 40 years as a lecturer and researcher in Management and Strategic Management; more than 5 years in Human Rights Issues as a Commissioner of National Human Rights Commission of Indonesia and more than 20 years in Mining Management. She has served the Ministry of National Education, Department of Higher Education for more than 30 years in some state universities and private universities. She has the Gold Award named Satyalancana Karya Satya from the President of the Republic Indonesia on behalf of the Indonesia Government, for her service in higher educational development area. she got OYAGSB Universiti Utara Malaysia for the Best of Case Study Award. She is also an accredited trainer in the Institute of Education and Development Management in Indonesia and trained the East Java Government Employees and in some big Companies in Indonesia. Dr. Ruswiati has held the various administrative positions such as Dean of Economy Faculty and Director of Post Graduate Program, Director of Ratna Puri as the Authorised IATA Training and Development Center in Indonesia and in the professional Organisation, such as Indonesian Economies Association (ISEI), Indonesian Management Association (PERMANIN) , Higher Education Research and Development Australiasia (HERDSA). Prof. Dr Ruswiati Suryasaputra has been a Professor in Strategic Management; Supervisor for some PhD and DBA students; and as Visiting Professor in Othman Yeop Abdullah Graduate School of Business Universiti Utara Malaysia since 2010 – 2016.
# Session Chairs

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ROLE OF PROJECT MANAGEMENT IN VIRTUAL TEAM’S SUCCESS
Ali Nawaz¹, Attique Ur Rehman¹, Mohammad Tahir Ali², Muhammad Abbas¹

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ABSTRACT
A virtual team is a group of geographically distant people who work together to achieve a shared goal for a common organization. From the past few years this concept has been evolved and has emerged the idea of global project management. Virtual teams have been beneficial in cost reduction, hiring competent work force and improving globalization. Although virtual teams are beneficial for an organization, but they are hard to manage and control successfully. There can be several challenges like cultural issues, different time zones and communication gap. These challenges are not hard to manage, and we can overcome these challenges using effective project management skills. These skills will become the success factors for making virtual teams successful and will be determined by comparison of the survey results of traditional and virtual teams.
TIME-SERIES TECHNIQUES FOR PREDICTION SALES IN CASHBACK WEBSITES
Jackson Harry, Muhammad Munwar Iqbal
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ABSTRACT
In this paper, we propose a model that leverages an existing time-series technique (i.e. seasonal persistence) for forecasting sales in cashback websites. The contributions of this paper are twofold. Firstly, we explore the usage of existing popular machine learning models (specifically the time-series models) in the field of cashback businesses for forecasting sales. More precisely, we have selected different time-series models (e.g., Arima, XGBoost, fbprophet, etc) and applied them on three popular European-based cashback websites (i.e. Cashback Korting, Nucash, iPay) to forecast their sales. The results confirm that XGBoost performs comparatively better than the other selected models as it produces fairly low error rates (e.g., the Mean absolute percentage error (MAPE) rate in XGBoost remains between 7 to 14). However, due to the limited dimensions of data usually available in the cashback market (e.g., no records of campaigns, competitors, promotions, etc), this model cannot be easily fine-tuned. Secondly, to further reduce the error rate, we propose a model, which is based on a simple yet effective technique of seasonal persistence. The evaluation results demonstrate that our proposed model produces fairly low error rates (e.g., the MAPE rate of our model is under 1) and also requires less expertise and dimensions of data to forecast sales, which may further help in making effective business decisions and offer exciting propositions to drive business forward.

Keywords: Affiliate, business intelligence, data mining forecasting, historical data
DISASTROUS EFFECT OF COVID-19 ON THE BUSINESSES IN PAKISTAN SAR-COV-2 AND ITS SAFEGUARD
Karim Mehboob Bana and Sadaf Khan
Sindh Madressatul Islam University

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ABSTRACT

The wave of Covid-19 has adversely affected the global businesses worldwide. The developing countries including western side even not speculated the disastrous impact of pandemic. The businesses in those low-income countries including Pakistan crashed at the maximum level. Despite of the fact that first wave of Covid-19 resulted few remedial measures and facilities in western world, but unfortunately underprivileged population suffers due to massive population and weak economy and low infrastructure resulting an unemployment at peak, and locals business collapsed for unknown time periods. This study focuses on the quantitative i.e., surveys approach. Sample is based on various economic sectors of country. The challenges faced and factors effected are being identified and d ranked according to specific sectors and industries. The potential challenges against SAR-COV-2 in Pakistan are identified and so businesses can take necessary precautionary measures to mitigate the threats of such challenges. The recommendations are also advised.
VISUAL AND STATISTICAL ANALYSIS OF DIFFERENT EDGES DETECTION TECHNIQUES
Shaukat Ullah
Gomal University
shaukatwazir12@gmail.com

ABSTRACT

Edges in the images are the areas where highly intense levels are found. Edge is the jump in the intensity from one pixel to the other. Detection of edge reduces data amount and filters out unnecessary information. In this paper, various Edge Detection methods are implemented to compare results of each technique and chose the best accurate technique for detection of edge. The techniques used are Sobel, Canny, Prewitt, Laplacian of Gaussian and Zero crossing. The software which is designed by means of MATLAB R2013b. It was observed that the Canny edge detection algorithm delivers improved result as compare to other mentioned algorithms. Due to which Canny’s algorithm is computationally more costly as compare to the other above-mentioned algorithms and it is more sensitive to noise. Canny edge detection gives Low possibility of error rate and its Edge points are well localized which gives Single edge point response.
TECHNOLOGICAL INNOVATION AND ITS ESTIMATION THROUGH ROITI

Melchiorri Carlo And Caputi Roberto
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ABSTRACT
The technological revolution has impacted the whole industrial world, and it brought to formalize the concept of Industrie 4.0. This phenomenon has been widely studied in the literature, especially in reference to the estimation of the IT phenomenon's effects on companies’ performance. From a conceptual point of view, according to the empirical evidence of the field, we have shifted from the productivity paradox\(^1\) to a new productivity paradox (Anderson et al, 2003), which makes larger profits than expected. In mathematical and economic models applicable to the estimation of IT return on investment is important the declination of ROI based on a direct approach to evaluate not the return on the total enterprise investment, but only the contributions (expenditures and prospective savings) related to the implementation of the information system in company complex. New technologies allow to improve the business performance, in reference to application of both CRM\(^2\) systems and artificial intelligence. This improvement can be estimated through Return on Information Technology Investment.

**Keywords:** Company performance, Information technology, ROI, ROITI.

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\(^1\) Reduction of productivity due to the use of information technology in the company process.

\(^2\) Customer Relationship Management.
ABSTRACT
Blockchain technology is a distributed ledger in which the records or transactions are recorded in the form of blocks which are linked together with cryptographic algorithms to create a chain which is immutable, transparent, secure, auditable and anonymous in nature. Blockchain is suitable for a peer-to-peer network where there is no central authority and the decisions are reached by means of consensus algorithms like Proof-of-Work, Proof-of-Stake, Practical Byzantine Fault Tolerance, Stellar Consensus Protocol, Proof-of-Elapsed Time. Blockchain platforms allow building blockchain-based applications and the popular Blockchain platforms are IBM Blockchain, Ethereum, Ripple, Corda, EOS, Hyperledger Sawtooth, IOTA and OpenLedger. Blockchain is beyond cryptocurrencies and finds applications in various fields such as healthcare, IoT, Cloud, finance sector, insurance, crowd funding, and e-voting. In this paper we discuss Blockchain technology, consensus algorithms, platforms and its applications.

Keywords: Blockchain, Consensus, Ethereum, Smart contracts, Cryptocurrencies.
IMPACT OF SOCIAL MEDIA ON DIGITAL MARKETING
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ABSTRACT

In the current times where technology is becoming superlative so that impacted the world including the companies who looking forward to provide the platform for the online shopping digital marketing by offering the online services through Social Media aiming to increase their profitability. The aim of our research is to study the relationship between the social networks and digital marketing in the Pakistan context. The main focus of this study is to answer the impact of increase trend of digital marketing on social media and for this, we took the random sampling from 70 males and females who use the social networking sites very frequently. Quantitative research design was selected for this study. A Questionnaire was consisted on 39 statement based on 5-points Likert Scale for the collection of data. Group comparison were tested among male and female sample. Findings suggested that female sample were more pronounced then male sample. Results reveal the meaningful findings in the context and significantly contribute to the literature.

Keywords: Social Media Marketing, Digital Marketing, gender, online shopping, Pakistan.
A ROLE OF WORK ENVIRONMENT AND CATCALLS AT WORKPLACE IN PHYSICAL AND MENTAL HEALTH OF FEMALE WORKERS
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ABSTRACT

Workers’ mistreatment is a serious problem, particularly for women in the textile industry who are often subjected to human and labor rights violations. Workplace abuses are believed to originate from human resource management practices, which aim to reduce production costs and achieve inflated production targets. Improvements in worker well-being are often perceived as costs rather than investments. Therefore, the key aim of this study is to analyse the role of work environment and catcalls at workplace on the physical and mental health of women. For this purpose, the primary data was collected from the 300 female workers working in textile industry of Lahore, Pakistan. Through multiple linear regression, the study concluded that the household poverty level, work environment, work-family conflict and catcalls at workplace have significant negative impact on physical and mental health of women. Thus, the study recommends that the originations as well as the government bodies must develop and monitor the strict implementation of the human and labor rights violations for better work environment at workplace.

Keywords: Catcalls, work environment, mental health, physical health,
A DEEP LEARNING FRAMEWORK FOR EFFICIENT HIGH-FIDELITY SPEECH SYNTHESIS

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ABSTRACT

As we transition into the age of Artificial Intelligence (AI), one of the most incredible feats that it has achieved is the ability to talk and engage with human beings. An integral part of this task is audio synthesis, which makes the computer sound more human. Currently, the state of the art audio models are the Autoregressive Models: Wavenet and Parallel Wavenet. Taking a different approach to this problem, Generative Adversarial Networks (GANs) have emerged as effective generative models and have, more or less, dominated the image generation domain. However, there is still untapped potential in what they can offer in the audio domain. Moreover, given their highly parallelizable structure, GANs can produce hours of audio within seconds and their inherent nature of modelling the latent space can afford some artistic control as well. In this paper, we present an open-source library that can be used to train and subsequently use GANs for efficient high-fidelity speech synthesis and produce results comparable to that of the SOTA Wavenet models. We will also provide a pretrained GAN for the open-source community upon release. This would be trained on audio samples of spoken English statements by various speakers. The library will be designed in such a way that it can be easily extended by researchers on more data. It will be simple for practitioners, and fast and robust in industrial deployments.

Keywords – Deep Learning, Artificial Intelligence, GAN, Open-source, Audio-synthesis, Text-to-Speech
THE PRODUCTION OF ETHYLENE AS WELL AS PROPYLENE AS A MAJOR PRODUCT: A REVIEW
Nabila Tabassum

ABSTRACT
Ethanol can be used for the production of variety of industrially important chemicals. Extensive research work has been done for the production of various value-added products from ethanol in recent year. It is observed that the formation of small oxygenates such as acetaldehyde can take place at basic sites of catalyst, while ethylene is generated on the acidic sites. Ethylene can be produce through dehydration of ethanol. Ethylene can be used as raw material for the production polymers (e.g., polyethylene, polyvinylchloride, and polystyrene), ethylene glycol, ethylene oxide, ethyl benzene etc. The basic material for propylene is polypropylene resin, acrylonitrile, acrylic acid, propylene oxide, isopropyl alcohol, acetone, etc.
SENTIMENT ANALYSIS OF MENTAL HEALTH DISEASES ON TWITTER USING MACHINE LEARNING
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ABSTRACT
Twitter is a cutting-edge platform among social networks. It allows microblogging of up to 140 characters for a single post. Due to this feature, it is popular among users. People tweet on a variety of topics, from everyday events to major accidents. Twitter Attitude Analysis gives organizations the ability to screen audiences' behavior concerning related products and events in real-time. The first step in attitude analysis is the processing of Twitter data before the text. It uses a Twitter dataset that makes NLTK resources available to the public. Most of the existing research on Twitter attitude analysis focuses on removing mood traits. However, the pre-treatment method is used for selection. This study discussed the effect of the word processing method on mood classification. The performance measured in two types of classification activities and summarized. The classification performance of preprocessing methods using different attributes and classifiers in the Twitter dataset retrieved from Twitter API. The preprocessing used to remove URLs, removing meaningless numbers or words. Therefore, Twitter data is extracted and the mood is calculated for tweets on a particular topic. It focuses on tweets about mental health problems caused by the use of social media platforms. We calculate and analyze attitudes from tweets using machine learning algorithms. We implement the machine learning algorithms, including Naive Bayes, Random Forest, Regression, and support vector machine. The results show that classification accuracy improves Twitter F1 ranking while using pre-processing methods to expand acronyms and replace negligence. Among the results, the function extraction method combined with ML algorithms was found to have the highest accuracy of 91%.
ABSTRACT

Traumatic brain injuries are categorized as sudden damage to the brain which may be caused by a blow to the head. A traumatic brain injury can cause intracranial bleeding which may lead to intracranial hemorrhage (ICH). Computerized Tomography (CT) scans are widely used by radiologists in the detection and diagnosis of ICH. A CT scan creates images of the brain which can help detect bleeding and other signs of trauma to the head. However, accurate detection and diagnosis of ICH depends on access to an experienced radiologist. Failure to accurately detect and treat ICH in a timely manner can lead to disability or even death. This project aims to develop an artificially intelligent system capable of detecting, diagnosing ICH and classifying its sub-types. For this purpose, we will employ the techniques of computer vision and machine learning to train a Fully Convolutional Network (FCN) called U-Net on a publicly available data set of head CT scans. The development process will include taking CT scans as input, using U-net as an FCN to perform semantic segmentation to classify the type of ICH and the region of the brain affected by it. The proposed system will facilitate junior doctors and radiologists by providing them with assistance in the detection of ICH and its subtypes.
IMPACT OF QUARANTINE ON PAKISTAN ECONOMY
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ABSTRACT

The purpose of the research is to deliver a by and large understanding of the probable macroeconomic stuns of the widespread. We discover that testing could be an exceptionally near substitute of isolate and can considerably decrease the requirement for aimless quarantines. At this organize, the spread of COVID-19 in Pakistan intense respiratory illness proceeds to develop, and the total degree and seriousness of this episode remains to be seen. The study proposes a conceptual framework including individual income, unemployment, GDP and production of companies as a dependent variable and quarantine is an independent variable. A survey approach is adopted to collect the data, in total 17 questions are developed. A sample of the study totaled 38 males and females from different organization of the Pakistan in which the error is collected by 02 numbers on the basis on convenience sampling method. Data analysis includes regression, correlation along with the mean differences and result founds significant and reliability by using SPSS. Finding suggested that economy of Pakistan facing difficulties due to low productivity, decreases individual incomes and unemployment problems due to Covid-19.

Keywords: Covid-19, Quarantine, Coronavirus, Economic impact,
ABSTRACT

Evidence Based Medicine (EBM) is a form of medical practice that aims to develop decision making by emphasizing the use of evidence from well designed and conducted research. It ensures quality healthcare by using the best available information to answer questions in clinical practice. In this paper we propose and develop an optimized search strategy for retrieving literature evidence to answer clinical questions. The database that is used is PubMed’s database, which has over 30 million citations from various sources such as: MEDLINE, books, and journals related to life science, bio medicine and health information. PubMed offers a vast range of literature on biomedical topics with an interface that is efficient and easy to use. However, with the growing literature and material on biomedical, it has become challenging for users to find relevant material quickly on PubMed. It has been identified that at least one-third of the queries on PubMed generate more than 100 citations. In our proposed model, we develop a search system that provides more concise and relevant articles to the query entered. We use the problem/population, intervention, comparison and outcomes, or PICO framework to provide the user with an interface to form the query in a precise way to ensure that the results are relevant. To do this, we use neural networks to automatically extract PICO elements from PubMed articles and identify the most relevant article.
LOAD FREQUENCY CONTROL OF HYBRID POWER SYSTEM USING CLASSICAL PID CONTROLLER

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ABSTRACT

This paper addresses the use of PID tuned by Particle Swarm Optimization for frequency control in the hybrid power system. The proposed system composed of renewable sources like wind turbine generation and photovoltaic system with diesel engine generator and storage systems such as the battery, aqua electrolyzer, and Fuel Cell. The stochastic nature of renewable sources causes dangerous fluctuations of frequency and power of hybrid power system which can provoke the deterioration of electrical equipment. This issue requires adequate control strategy. Classical PID controller is investigated to give better performance in terms of deviation reduction and elimination of the mismatch between generation and load. The results are shown and compared.
IMPACT OF JOB STRESS AND OFFICE POLITICS IN GOVERNMENT UNIVERSITIES OF PAKISTAN

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ABSTRACT

The main purpose behind conducting the study is to investigate the job stress and office politics in employees of government universities of Pakistan. A sample of 115 is utilized using a SPSS, correlation and regression test were run, results suggested that Job stress and office politics affects employees’ ability to work and health, ultimately affects their professional and domestic life. Group difference also confirmed that stress and office politics is higher in male employees then female employees. This study contributes to the literature of education system in a developing country like Pakistan. Future prospects and suggestion also provided.

Keywords: Job stress, Ghosts employees, Office Politics, Public Sector Universities, Pakistan.
PERCEPTION OF MALE AND FEMALE TOWARDS BRANDED CLOTHING IN PAKISTAN

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ABSTRACT

The focus on the perception of females on branded clothing is gaining the attention. This study looked at the different perspective by targeting the male perspective. The study proposes a conceptual framework including social status, traditional values, national heritage, quality, customer values as an independent variables and branded clothing as a dependent variable. A survey approach is adopted to collect the data, in total 34 questions are developed, A total sample of 125 male and females from different universities and colleges of the Sindh have been chosen. A statistical Package SPSS is used to test the hypothetical relationship. Findings suggested that Male perception is equally important when examining the perception towards buying behavior of branded clothing. The study contributes to the existing body of knowledge through examining customer value in relation to brand clothing. Future direction is suggested, and recommendation also proposed for upcoming researchers.
DETRIMENTAL IMPACT OF COVID-19 ON E-LEARNING AMONG UNIVERSITY GRADUATES IN PAKISTAN

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ABSTRACT

In response to emerging solutions to overcome the COVID-19 outbreak. This study aims at the right time in Pakistan and proposed a theoretical framework on e-learning focusing on COVID 19 impact on students’ performance. The physical education system is completely shut down and shifted to e-learning globally. E learning includes online meetings, conferences, podcasts etc. Adequacy of the online tools is only possible if the government provides the sufficient technical resources and the budget to the institutes, the only way to overcome the crises of education. A survey questionnaire is used to collect the data by targeting the sample of 120 university graduates in the region of Karachi. Results showed that COVID 19 waves I and II have negatively impacted the psychological responses of students, their social activities, stress level, adapting an e-learning tools. Proposed solution is suggested, and the future directions also provided.
IMPACT OF DIVIDEND POLICY ON SHAREHOLDER WEALTH: A CASE OF TOP PERFORMING COMPANIES OF PSX

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ABSTRACT

This is a quantitative research conducted out to find the Shareholder value maximization. What are the factors that contribute to increase the shareholder wealth, their satisfaction and intentions to invest in a particular share? To study this further we analyzed the impact of dividend policy on shareholder wealth, considering the dividend policy as the most important factor in increasing shareholder wealth. To study this relationship the top performing companies of Pakistan Stock Exchange were chosen in our sample that PSX announces every year. The independent variable were Dividend per share, Retained earnings per share, Return on equity and Lagged market price per share. Whereas the dependent variable, to measure the shareholder wealth is Market price per share. To analyze the relationship, the correlation and regression analysis were applied on E-views. After the analysis a positive relation is found between the independent and dependent variables and the overall variables with the model are found to be statistically significant. In doing this research an intensive amount of literature has been reviewed that helped in further explanation of theories and the variable analyzed in this research.

Keywords: Dividends per share, retained earnings per share, return on equity, market price per share and lagged market price per share
DEFENSE AGAINST ADVERSARIAL ATTACKS ON FACIAL RECOGNITION SYSTEMS

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ABSTRACT

Machine Learning is all around us. The applications of machine learning are numerous such as autonomous cars, facial/speech recognition, traffic regulation, automatic game playing, audio generation, etc. The technique commonly used for these applications are artificial and deep neural networks. However, neural networks are known to be vulnerable to adversarial attacks. Highly accurate deep neural networks (DNNs) completely fail to classify input samples which have been mutated by a very small amount. Although such perturbations are undetectable for a human eye, they result in false negatives and incorrect classification by even the state of the art DNNs. This poses a threat to many domains where deep learning is increasingly being used including network intrusion detection systems, malware classification, phishing detection, spam filtering etc. In this paper, we demonstrate and analyze the effect of adversarial attacks on biometric systems. We only focus on facial recognition systems used for biometric identification. Based on the results, these attacks must be detected and mitigated. For detection we will use deep neural networks. We also propose how some of these attacks can be mitigated using only advanced image processing techniques.
PASSIVITY BASED CONTROL FOR PV APPLICATIONS BY USING A BUCK POWER CONVERTER

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ABSTRACT

The use of power converters for everyday applications is becoming more and more important. Current technological applications simultaneously demand a high level of precision and performance, so DC-DC converters have a very important role in systems requiring energy level conversion and adaptation. As part of the work of this paper, we are interested in an analysis of modeling and control law synthesis approaches to ensure stability and a certain level of performance in the entire operating domain. The objective of our research work is therefore to propose a control law whose synthesis is based on a formalized (modeling & control) approach with a view to obtaining a control law adapted to the operating point. The principles used are based on the control and observation by the theory of passivity for the synthesis of control law of buck power converter for PV Applications.
HIGH PERFORMANCE BACKSTEPPING GEOMETRIC CONTROL OF ATTITUDE OF QUADROTOR

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ABSTRACT

This paper provides the control of quadrotors. it related to geometric control that avoids singularity related to Euler’s representation and ambiguity related to quaternion representation and backstepping control, which is used to solve the instability problem, as it imposes stability of control through the theory of Lyapunov. The outputs of the controller are regarded as virtual control and sent to the inner control loop, after which we supported this work by adding integration to improve the accuracy of trajectory follow-up. This controller allows a moving attitude. The proposed control system and the dynamic model are globally expressed in the special Euclidean group SE (3). Finally, we studied the robustness of the control as well as the effectiveness and stability of the controller which were demonstrated through various track simulations.
DETERMINANT OF SATISFACTION LEVEL AMONG THE HIGHER LEVEL MANAGEMENT: A CASE OF CIVIL SERVICES IN PAKISTAN

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ABSTRACT
The study ponders on execution the executives in the particular setting of normal administration of Pakistan. It assesses the current arrangement of performance assessment taking into account the New Public Management. The examination receives a subjective way to deal with draw discoveries. It uncovers that presentation the executive’s arrangement of the CSP at both Federal and Commonplace aligned has certain qualities including: carefulness, awareness, advancement and responsibility and so on. Be that as it may, the framework additionally involvement political intruding, unessential variables, absence of evaluation and normalization that block the managing of the framework. The study proposes valuable arrangement proposals towards improving the structure toward this path. This research shows the performance management of civil services with respect of ACR/PER. Another variable is career development and performance appraisal because of the important of these two factor/topics this strictly examine the relationship between performance management of employees and ACR. A sample of the study totaled 50 officers in which the error is collected by 06 numbers on the basis of convenience sampling method. Data analysis includes regression, correlation, ANOVA, and reliability by using SPSS.

Keywords: performance assessment, career development, performance appraisal, Pakistan
ABSTRACT

The article examines the effectiveness of the BASEL accords in managing banking operational risk globally. Operational risk establishes a small part of a bank’s risk profile which includes unpredicted events that might possibly trigger the failure of the whole bank. The governance and spotlight shone on Operational Risk Management by the Risk Officers means that this consideration has been continuously monitored and mitigated. Considerations keen to the quantification of Operational Risk perspectives’ overwhelming influence have shown numerous big operational losses. Given the size of the above actions and their worrying impact on the monetary community, as well as the rising likelihood of operational risk damage due to an ever-growing difficulty of products and processes, a sound method for monitoring and quantifying operational risk losses is becoming increasingly essential. In conclusion, we determined that the BASEL Standards have increased capital requirements, which protects depositors and other investors in banks and financial institutions, thus providing a healthy banking system globally.

Keywords: Operational Risk, BASEL, Permanent Control, Non-Compliance and Capital Adequacy.
ABSTRACT

Vehicle route prediction is one of the significant tasks in vehicles mobility. It is one of the means to reduce the accidents and increase comfort in human life. The task of route prediction becomes simpler with the development of certain machine learning and deep learning libraries. Meanwhile, the security and privacy issues are always lying in the vehicle communication as well as in route prediction. Therefore, we proposed a framework which will reduce these issues in vehicle communication and predict the route of vehicles in crossroads. Specifically, our proposed framework consists of two modules and both are working in sequence. The first module of our framework using LSTM a deep learning algorithm for recognizing the vehicle license plate number. Then, the second module using supervised learning algorithm of machine learning for predicting the route of the vehicle by using velocity difference and previous mobility patterns as the features of machine learning algorithm. Experiment results shows that accuracy of our framework.
FACTORS AFFECTING CONSUMERS’ BUYING DECISION IN THE SELECTION OF A COFFEE BRAND

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ABSTRACT
The purpose of this research is to study how different factors of consumer behavior effect on decision-making during coffee brand selection. Consumer behavior consists of four factors: cultural, social, personal and psychological. In this study the focus is limited only to social, personal and psychological factors. The study is divided into a theory part and empirical part. The theoretical part discusses the basics of factors affecting purchase decision, decision-making process and brands. The empirical part of the study includes a survey that will be carried out through the Internet. Data was collected by a self-administered questionnaire. A sample of 112 was collected. Results showed a significant implication for the industry.

Keyword: consumers, buying decision, coffee brand, Pakistan
IMPACT OF INTERNAL AUDIT ON PREVENTION OF FRAUDS DEVELOPING COUNTRY CONTEXT

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ABSTRACT

Fraud and corruption are always existing in Public and Private organization but there is always a shield which prevent these frauds. The impact of audit for an organization and the role of its internal audit is high importance because detecting or even preventing fraud from occurring can lead to minimum or no loss. The purpose of this research is to find out the impact of internal Audit function effectiveness on the quality of financial reporting, risk of financial loss and other factors which relate with internal audit. In this research a sample of 20 organizations of Hyderabad city are chosen. For the data analysis SPSS software is used. Parametric tests are chosen to test the hypnotical relationship. Findings suggests that internal audit has an influencing impact on prevention of fraud among organizations. This study proposes a meaningful finding to audit industry in Pakistan and contribute to the existing literature. Limitations are outline and future directions are provided.

Keywords: Audit, internal audit, fraud, corruption, Pakistan.
IMPACT OF SOCIAL MEDIA ON ACADEMIC PERFORMANCE AMONG THE UNIVERSITY GRADUATES; A CASE OF PAKISTAN

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ABSTRACT

Students are completely engaged and addicted to the social media sites such as Facebook, Instagram and twitter even though they are aware of the unhealthy consequences of social media. This research aims to study the relationship between the social media and students’ academic performance in Pakistani institutes. The focus of the study is to determine the effect of growing use of social media sites on the academic performance of the students of universities and colleges. On the basis of random sampling a sample of 70 students were selected. A survey method is used for data collection. A questionnaire comprised 25 items based on 5-points Likert scale was administered for data collection. Results revealed that social median negatively impacted on students’ performance and thus sabotage the image of the university prestige as a whole. The study contribution to the existing literature of social media in Pakistan and gives direction to the policy maker to take corrective measures to overcome the negative consequences of social media.

Keywords: Social media usage; Academic Output, Academic Performance; Pakistan
GLOBAL REGULATORS ASSESSMENTS ON OPERATIONAL RISKS MANAGEMENT, INTERNATIONAL FINES AND SANCTIONS VIOLATIONS

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ABSTRACT

This study examines the response from international regulators for operational risk management are reviewed in this part of the study. The international review able to measure on in what way and management support influences of the four outcome that improves, namely; the safety of assets and infrastructure, customer satisfaction, cost reduction, employee performance. It also studies on the record-breaking fines imposed on banking and financial institutions by regulators globally on cases of fines for Anti-Money Laundering (AML) and sanctions violation and describing the recent operational risk loss events that happen all over the world. Besides, issues identified in this study were valid enough to disclose a major moral hazard risk and operational risk implication to the bank and financial institutions. The results obtained from this study are necessary owing to the operational loss and the reputational risks faced by the nation and financial organisation.
INVESTOR’S PREFERENCE TOWARDS MUTUAL FUNDS IN COMPARISON TO OTHER INVESTMENT AVENUES (A CASE OF PAKISTAN)

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ABSTRACT

In this competitive era where countries grab new opportunities for the economic and financial development, in this context Mutual Fund is also an industry which appears as a reliable and risk free investment domain for many investors particularly from developed countries. The main goal of this study is to find out the level of knowledge and awareness about the Mutual Fund industry from investors of Pakistan. This research study has also observed the preference of investors regarding the various investment avenues such as Banks, Insurance Companies, Stock Market, National Saving Certificates (NSC) and Mutual Fund (MF). This study has executed Chi Square and Symmetric Measures as statistical techniques. The results suggest that there is no relationship between income and preference of investment as well there is also no association between occupation and preference of investment in contrast there is relationship between awareness of MF and income of investors.

Keywords: Mutual Funds (MF), Awareness, Investment Avenues, Preferences, Choice Criteria
KEY FACTORS AFFECTING THE STOCK PRICES (A CASE STUDY ON PUBLIC & PRIVATE LIMITED COMPANIES IN PAKISTAN)

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ABSTRACT

The purpose of this study is to develop the stock market and provide basic information to the investors to make appropriate and optimal investment decisions in the stock market and general activity of the economy. In this context, this paper has been addressed to analyse key factors which affect the stock price of companies listed on Pakistan Stock Exchange (PSX) and to provide more empirical evidence on this problem. The economic data extracted from the state bank of Pakistan (Regulator) and financial statement of 25 companies listed on PSX for the period of 5 years from January – 2016 to December - 2019 Key elements includes 5 five factors i.e. Earnings per share, exchange rate, interest rate, gold price and inflation rate. Based on linear regression model, STATA software is utilized to test the model. Correlation and regression results also showed the significant findings along with mean, minimum and maximum value with standard deviation which found significance level of 1%. This study will add valuable information for investors, managers, companies listed on Pakistan Stock Exchange (PSX).

Keywords: optimal investment decisions, stock price, limited companies, Pakistan Stock Exchange
A SURVEY OF REQUIREMENT ENGINEERING PROCESS IN ANDROID APPLICATION DEVELOPMENT

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ABSTRACT

Mobile application development is the most rapidly growing industry in the world. Nowadays, people totally depend on smart phones for performing daily routine tasks which results in tremendous rises in the expectation of human being from IT industry which increase the requirements of human being. In order to tackle the uncontrolled changes in the requirements, IT experts performed some proper requirement engineering process (REP). Therefore, in this paper we are performing industry survey by asking them several questions related to the REP from android developer in order to understand the REP used in the IT industry. Results we extract from this study is satisfactory used in order to make REP more effective.
PREPAREDNESS OF AUDIT RISK MANAGEMENT ON FINANCIAL STATEMENT; A CASE OF PAKISTAN

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ABSTRACT
In the recent decade, the businesses including public and private sector are seen as a prime force in our society. In a context of extremely volatile business the paper focuses on examining the association in management’s effectiveness and the efficient risk assessment in auditing context. This paper is twofold, in the first stage, the conceptual model is assessed. Later business risk is analyzed. Together, audit risk model is proposed. The sample of public and private organization is taken from the Karachi region. Findings suggests that internal audit is important for the efficient risk management, and in the business survival and goodwill. The approach used to demonstrate that risks are as low as reasonably practicable is thereafter outlined. Considering the limitations, future recommendations are proposed.

Keywords: Risk management, auditing, audit risk, inherent risk, control risk, detection Risk, Pakistan.
IMPACT OF COVID-19 ON LEADERSHIP
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ABSTRACT
The Covid-19 pandemic has become a global challenge, with over 60 million confirmed cases and more than 1.4 million deaths in 217 countries. Not only has this pandemic affected people all around the globe, but it has also shaken the world economy tremendously. The outbreak has proven to be the biggest challenge that business leaders and CEOs all around the world have faced after the global financial crisis of 2008. Business leaders are in need to take robust actions for the wellbeing of their employees as well as businesses. This article discusses the challenges that business leaders and CEOs are facing currently and the actions they have taken to adapt and respond to the changing outlook of the ‘business-as-usual’. Leaders, all across the world must redesign decision-making policies and strategies to adjust to this ‘new normal’ and address the systematic risks that will remain even after the pandemic is over.

Keywords: COVID-19, Pandemic, Leadership, Business leaders, Management, Coronavirus, Global challenges
EMPLOYEE SATISFACTION WITH CURRENT PERFORMANCE MANAGEMENT PRACTICES

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Abstract:

Employee’s performance practices has long been utilized where employees are upgraded on the basis of good performance and worst performance scales. Input system has a strong positive impact on the performance of an employee. The type of research was descriptive and causal in nature and aimed at understanding the impact of performance management practices on job satisfaction of employees in commercial banks. The impact of certain dimensions of employee’s performance practices, such as, performance planning, feedback and counselling and fairness on job satisfaction of employees, were taken into consideration. Employees of the commercial banks in Karachi are the target population for this study. The sample size for this research were 116 employees of senior level of management. Questionnaire survey was utilized, using five point Likert scale. Cronbach’s alpha showed the item reliability consistency. Descriptive statistics and correlation test were employed. Results showed that employee’s satisfaction is an important factor while considering employee’s performance practices as a benchmark practice. Future recommendation and implication are proposed.

Keywords: Employees satisfaction, current performance management practices, input system, commercial banks.
ISSUES OF CONSUMER FINANCING IN BANKING SECTOR OF PAKISTAN

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ABSTRACT

Consumer financing is a capacity offered by banks in term of loan services to its customers in order to achieve their financial objectives. This study is based on quantitative research and some extent based on qualitative nature too. Main goal of this study is to explore the barriers that do not allow consumer financing to grow up and to explore possible solutions from bank perspectives in Pakistan. At the same time period, this research explores and analyzes defined policies and regulations for bank that are utilized as decision making while processing loan services. Secondary data will be taken from the respective banks reports, journals and publications. This research is applied on 100 people who experienced loan facility from different type of banks in Pakistan. A funnel approach of questionnaire is used to respondents while employing judgmental sampling method. Correlation and regression models are employed in this research to test hypothesis and to know the positive and negative relationship between independent and dependent variable. Findings and conclusions of this research will determine the factors which are major cause of decline in consumer finance. While this research will help to banks and its regulatory system to prepare its policies to promote consumer finance services.
IMPACT OF SOCIAL MEDIA MARKETING ON BUILDING BRAND EQUITY

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ABSTRACT

Social media marketing has reached its eminent place worldwide. The purpose of this study is Examined the social media marketing activities and its impact on brand equity. The relationship Between social media marketing and brand equity in apparel brands is established. The study focused on the social media marketing usage by the textile industries as a tool for their marketing activities. A sample of the study totaling 250 customers were chosen using an administered questionnaire. Descriptive statistics and parametric tests were run using SPSS. Results confirmed that social media marketing and brand equity is positively related. Group difference using one sample T test also showed that female customers are more pronounce than male customers. Findings suggested a new direction in the context of Pakistan sample.

Keywords: Social Media Marketing, Brand equity. Gender, Pakistan
MANAGING AND OVERCOMING NEGATIVITY IN THE WORKPLACE

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ABSTRACT

In the place of work, negativity is one of the most significant reason that can badly affect the overall performance of the organization. This study concentrates on the impact of employee's job performance that is due to some negativity factors like stress, harassment, job dissatisfaction, discrimination, lack of recognition and workload. These variables affect the job performance of employee that ultimately affects the efficiency of the organization as well. Data was collected from the corporate sector and convenient sampling design was chosen from service as well as product-based organizations. The sample consists of responses of 410 participants including 265 males and 145 females and data is collected via questionnaire with 24 questions that are made according to the Likert scale to obtain quantitative data. For quantitative data analysis, SPSS version 22 was used. The results revealed that there is no significant impact of workload, discrimination and harassment on employee performance. Also, on the basis of findings, there is a significant impact of lack of recognition and organizational politics on the job performance of employee in an organization.

Keywords: Negativity, job performance, workload, harassment, lack of recognition, organizational politics, lack of recognition.
WHATSAPP STORIES FEATURE IN THE LENS OF CYBER-BULLYING: A CASE OF METROPOLITAN CITY KARACHI

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ABSTRACT

WhatsApp is a prevalent social interacting medium which is globally used by more than 2 billion people in which the WhatsApp Stories Feature in 2019 is used by half a billion users. WhatsApp Stories is a premise for sharing desired content like photos, videos, text, and is also a free place to post opinions and to express feelings. This research paper is an exploratory in nature. The objective of this study is to analyze the usage of WhatsApp stories for cyberbullying and to find out the actual perpetrators and victims of cyberbullying by focusing on both Genders. The primary data is gathered through self-administered questionnaire which consist of 5 scaling Likert scale. The sample size was 187 in which (35.3%) were Male and (64.7%) were Females in the region of Karachi. Quantitative analysis methodology is used, and the sample data is analyzed with SPSS software. Correlation and Regression is tested among the variables along with mean differences and found significant results. The study adds a significant contribution to the literature and brings a new direction for future studies.

Keywords: Cyberbullying, WhatsApp Stories, Internet social networking, Pakistan.
STUDY AND IMPLEMENTATION OF A HOME AUTOMATION AND SECURITY SYSTEM

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ABSTRACT

Home security systems protect homeowners and their property against hazards such as fires or gas leaks. However, smart home security can offer other benefits, such as alerting homeowners so they can verify the issue. As part of a research study, we have chosen to work on the design and construction of a security system (deadly gas and fire protection) and home automation (temperature and level of water). The aim is to automatically adjust the temperature and water level of a house, and also to extinguish the fire and gas extracts. Therefore, the pic16f877a microcontroller is used to create an electronic board which acquires the data provided by a multi-sensor unit and gives the commands to the actuators accordingly.
THE EFFECTS OF LEADERSHIP HUMILITY AND EMPLOYEE VOICE ON FIRM PERFORMANCE DEVELOPING COUNTRY PERSPECTIVE

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ABSTRACT

This study focuses on the effects of leadership humility and employee voice on firm performance and continual improvement. This study investigates the firm ability to continuously improve with reference to Leadership behavior and also test management willingness to implement new ideas is associated with higher level of perceived efficiency. The internal exchange between employees and managers regarding sharing of ideas and information related to continuously improving the operations are not included in standard economic theories. Standard economics theories ignore the construct of Leadership humility. Correlation and regression are tested among the variables along with mean differences and found significant results. This topic context focus on leadership humility and their impact on performance of firm. This research is done by investigating that the higher level of employee input or voice predicts higher level of continuous improvement and continuous improvement predicts higher level of firm performance. This study contributes primarily to the corporate sector or for-profit organizations because applying the concept of leadership humility and employee voice may increase the firm performance and hence resulting in increased profits of firm.

Keywords: Leadership humility and employee voice, continual improvement, Pakistan
ABSTRACT

This study examines the moral hazard risk impacts by main financial continents for global monetary industry. Most of the risks are due to natural causes but the moral hazard risk is not due to nature but it occurs because of failure of human value system. The fines imposed on the banks are highlighted by regions. The anti-money laundering (AML) and know your customer (KYC) is fully controlled and the sanctions fines could be prevented if appropriate mechanism and permanent controls applied, like standard operating procedures, systems and employees involved in processing. The consequences of the money laundering are severe as it not only destroys the local economy but also affects the host economy in the form of financing illegal activities and counter financing of terrorism related activities. The regulators are to be more stringent in policy implementation to prevent these AML activities. The fines imposed on the financial institutions and growing nature of fines and sanctions indicate the severity of the problem in recent times. To reduce this risk, moral and religious education is the way to prevent this moral hazard risk together with adequate regulatory policies, controls and procedures, then to monitor the implementation of those regulatory policies and to take necessary actions to enhanced measures to manage and mitigate the risks.

Keywords: moral hazard risk, operational risk, informational technology risk, cyber security risk, digital risk, compliance risk, reputational risk.
INSIDER TRADING LAWS & CORPORATE GOVERNANCE, IMPACT ON INVESTMENT DECISION

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ABSTRACT

The prime goal of this artifact was to bring the empirical evidence to stand on the largely theoretical laws and economics debate about insider trading and corporate governance in relation with the investment behavior of the investor. The debate is not on the issue whether Insider trading is legal or illegal, but it is in the interest of the individual investor protection and its impact on investment decision. In this research work we included factors of behavioral biasness called Anchoring Bias, Availability Bias and Confirmative bias in relation to the enforcement of Insider trading laws and ethical practice of corporate governance affecting upon the investment decision making of investors. This paper emphasis on role of Behavioral biases, their inter-relationship and how they impact on Investment decision making as a shield in observance the enactment of code of corporate governance and Insider trading laws. The State maneuvers a key role in the investment decisions in the market, depending upon the business environment and direction of change in the prevailing institutions, the impact can be stabilizing or disruptive in terms of the effects of investment decisions. However, the Norms and prescriptions offered by institutions can be resistor for the wavering responses on the part of those who invest in markets. These positions show a valid recognition of both the dependence of institutions upon individuals and the molding of individuals by institutions. Further this study gave us the opportunity in integration and a way forward to research on the Insider Trading and code of corporate governance, rule development, compliance, and organizational changes from system dynamics to lucid explicitly the underlying processes for investor confidence and decision making.

Keywords: Insider trading, Behavioral Finance, Anchoring Bias, Investment Decisions, Corporate Governance
INVESTIGATING THE IMPACT OF FACTORS AFFECTING MARKETED SURPLUS OF SEED COTTON IN SOUTH PUNJAB, PAKISTAN

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ABSTRACT
This paper attempts to examine impact of major factors affecting marketed surplus of seed cotton in Multan Division using primary source of data. A representative sample of 40 cotton farmers was selected using stratified random sampling technique. The impact of major factors on marketed surplus of seed cotton growers was estimated by employing double log form of regression analysis. The value of adjusted R² was 0.64 whereas the F-value was 10.81. The findings of analysis revealed that experience of farmers, education of farmers, area under cotton crop and distance from wholesale market were the significant variables affecting marketed surplus of cotton whereas the variables (marketing cost and sale price) showed insignificant impact. The study suggests improving prevalent marketing practices to increase volume of marketed surplus of cotton in Multan Division.

Keywords: Seed Cotton, Marketed Surplus, Marketing Practices, Double Log Regression Analysis
INFLUENCE OF GENDER & GENERATION IN ADVERTISING ON CONSUMER BUYING DECISION. AN EXPLORATORY RESEARCH IN KARACHI-PAKISTAN

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ABSTRACT
Advertising is the most persuasive marketing tool for any brand and service therefore it is imperative to exploit this tool smartly. Advertising can be associated with another source of external influences such as one’s gender or age group. Advertisers use different platforms to provide messages, but to develop meaning from these messages is leave up to consumers. Men and women respond to completely different stimuli when receiving and evaluating advertising message. Similarly, consumers’ age difference results in complex set of changes in individual’s information sources, learning capability and susceptibility to social changes therefore marketers need to strategize completely different marketing approaches for different generational groups and gender. This exploratory report aims to determine the influence of gender and generation in advertising on consumer buying decision. Numerous research have been conducted on advertising and its influence on consumer buying decision but the influence of external sources such as consumer’s gender and age on their buying decision received little attention of researchers especially in Pakistan. Data is collected from 16 participants through interviews from young male and female consumers, over-50 consumers and marketers. Three different sets of interview were designed to determine these points; (1) consumer’s perspectives on gender advertising, (2) consumer’s opinion on the depiction of men and women non-traditionally in advertising, (3) over-50 consumers’ familiarity with new advertising platforms and (4) influential media for all generations. These points help in determining the current advertising trend in Pakistan. This research is concluded with some recommendation for future research.

Keywords: Advertising, Gender, Generation, Consumer buying decision, Influential advertising media.
DIRECT CURRENCY ELECTRONIC PAYMENT (DCEP) OF CHINA'S INITIATIVE TOWARDS DIGITAL COLONIALISM

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ABSTRACT

The purpose of this paper is to conceptualize the theory of colonialism as operationalize digital colonialism through implementing of Direct Currency Electronic Payment System of China. In the future Belt and Road Initiative (BRI) including regions of Asia, Africa, Europe, Middle East, and America will fulfil the aim of Digital Colonialism as impact of implementing DCEP cross border transactional mode of payments. Pakistan also involve as main partner in BRI through CPEC projects. Practically DCEP’s initiative reduces the usage of conventional banks instead of it Cell Phone perform that task. The most attractive benefit of a digital currency for the Chinese government is the ability to collect the data about people’s spending habits with extraordinary accuracy. Instead of relying on forecasts and estimates, the data collected by DCEP payments will provide China’s central bank with a treasure box of information that can use to monitor economic trends, predict consumer activities and resolve issues before they would normally reveal themselves. The ability to monitor the issuance of a state-owned digital currency will help China fight-off threats to monetary sovereignty posed by the likes of emerging crypto currencies like Facebook Libra and Metal. China rely on distributing a centrally-controlled through The people’s Bank of China (PBoC) alternative to privately owned crypto currencies will give them the control they need to maintain a strong and stable sovereign currency. Content Analysis used to conceptualize the theory of colonialism as operationalize digital colonialism, this paper uses textual analysis to find the elements of digital colonialism through implementation of DCEP’s of China. The paper investigates the content and focuses on several research articles to support the discussed topic. Insight for the future research, the implementation of DCEP’s outside the China for cross border transactions is actual test. BRI including CPEC is a key to achieve the goals but there are some serious security issues and risks involve.

Keywords: Digital Colonialism, DECPs, Content Analysis, Pakistan
ALICE PATTERN MATCHING BASED CHATBOT FOR NATURAL LANGUAGE COMMUNICATION: SYSTEM DEVELOPMENT AND TESTING

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ABSTRACT

The simulation of human processes using Artificial Intelligence (AI) features is finding place in various fields including the e-learning environment. Chatbot system using text and voice, recognizing images, analyzing the sentiments, and generating natural language is latest utility based on AI concepts. The chatbot systems are becoming more common due to their benefits as a support mechanism helping human beings in their day to day tasks. This project aimed at developing and testing a chatbot system to communicate with the education sector users using natural language through android based application creating a smart education environment. The project developed an online chatting platform using Artificial Linguistic Internet Computer Entity (ALICE) Pattern Matching techniques where students could communicate related to their learning activities such as submission deadline of the reports and assignments, student’s information, co-curricular and extracurricular activities. The system design uses a Raspberry Pi 3 which works as Transmission Control Protocol (TCP) server and uses three different types of pattern matching techniques which are keyword detection, symbolic reduction, and synonyms resolution. An android user interface application is also designed which works as TCP client. The system design uses a database for student information system in the Python server. The obtained results are in voice and text format from the android user interface application and are displayed on Python Interpreter. The developed project system can enhance the student engagement in learning activities. This system can also help teachers in saving their time and to support them to utilize their class timings for other co-curricular activities like synchronous and asynchronous activities to support active learning and flipped learning. The proposed system has the potential to test and analyze various factors as use of technology, student learning including impact of student engagements in their learning activities.
THE DETERMINANT OF WORKING CAPITAL MANAGEMENT: AN EMPIRICAL INVESTIGATION FROM THE PAKISTAN SUGAR INDUSTRY

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ABSTRACT

Working capital management is considered one of the main financial streams of financial literacy. Working capital is a critical element for a firm's survival and stability. Effect working capital management practice lead to maximize shareholder wealth. Inefficient working capital management practices outcome could be firms bankruptcy. Therefore, the search for factors that could define working capital behavior is perceived as a valuable practice by the financial manager and scholars. The purpose of this research empirically analyzes the firm-specific, industry level, and macroeconomic determinant working capital management in the context of the Pakistan sugar industry. we use a panel data set of 22 listed sugar firms from the Pakistan stock exchange for a duration of 6 years from 2013 to 2018. Cash conversion cycle (CCC) and working Capital ratio act as WCM proxy. We take firm value, growth opportunity, financial stability, leverage, firms size, and profitability as firm-specific determinant market concentration (HHI) as industry level and real GDP, interest rate, and the exchange rate used as a macroeconomic determinant of working capital. Panel Generalized least square used for regression analysis. The finding shows that firms size, firms value, growth opportunity, Financial leverage, real GDP and interest rate significantly affect the duration of the Cash conversion cycle. The finding also suggests that Firm financial performance, leverage, firm value, and growth opportunities significantly impact WCR.
TRANSFORMATIONAL LEADERSHIP AND INBOUND OPEN INNOVATION IN HIGHER EDUCATION: A MEDIATED MODERATED MODEL

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ABSTRACT
Innovation is an emerging concept of business world and it plays a key role in sustainable competitive advantage. The purpose of this study is to find out the Impact of Transformational Leadership on Inbound Open Innovation. Researcher also examined mediation effect of Ambidextrous culture of innovation and moderation effect of Absorptive Capacity. On basis of Resource Based View Researcher hypothesized a model. For this the data was collected from professionals working in Higher Education sector of southern Punjab. Sample of 276 Leaders working in seven public and private universities of southern Punjab was selected. Demographic analysis done by SPSS and for Hypothesis testing, moderation and mediation analysis PLS-SEM was used. Results show that Transformational Leadership is the reason of Open innovation in Higher education sector of Pakistan. Culture of organization and absorptive capacity are both major factors of sustainable innovation.

Keywords: Inbound Open Innovation, Transformational leadership, Higher Education Sector, Absorptive Capacity and Ambidextrous culture for Innovation
AD-CLICKS BEHAVIOR IN MILLENNIAL GENERATION

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Abstract

This study shows the interaction between consumption motivation, perceived informativeness, and perceived entertainment with ad-clicks. Determination of the sample using a purposive sampling technique. The research sample is students of Universitas Wijaya Kusuma Surabaya who have social media and have seen/clicked on advertisements that appear on social media. This research's analysis technique is the validity test, reliability test, multiple linear regression analysis, F test, and t-test. This study's results are consumption motivation and perceived entertainment have a significant effect on ad-clicks behavior. Moreover, perceived informativeness does not have a significant effect on ad-clicks behavior.
LEADERSHIP AND EMPLOYEE PRODUCTIVITY: GENDER BASED APPROACH

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ABSTRACT

It has seen in last few decades Women’s has entering in working environment contributing in business across all sector but still there is still some gap which has to be fill because only 20% of women are contributing in business while 68% of male are contributing their role in business in Pakistan. The main objective of this paper is to discuss the impact of having male or female manager on employee’s productivity. It focuses on the relationship between gender influence and employee’s productivity. This paper examined the relationship of productivity of employees with the gender influence in organization setting. Our target audience are the Managers and the lower management staff. Data was collected using the questionnaire in the Karachi region. Descriptive analysis and t-test is being tested to test the mean difference among the gender. Parametric test will also be run to examine the influence of gender on employee productivity. This study will contribute to existing literature and will be beneficial for future studies.

Keywords: Employee productivity, Gender, employee engagement, Pakistan
IMPACT OF WORKING CAPITAL AND LIQUIDITY ON FINANCIAL PERFORMANCE OF A FIRM

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ABSTRACT

This study investigates the impact of working capital and liquidity on financial performance of a firm, working capital includes Cash Conversion Cycle, Days Receivable Outstanding, Days Inventory Outstanding, Days Payable Outstanding, whereas Liquidity is measured with Current Ratio, Cash Ratio, Quick Ratio and Net Working Capital. Financial performance which is dependent variable in this study comprises net profit, net profit margin, sales turnover and inventory turnover. Leverage ratio (total debt to total assets) is used as control variable. The study of cement sector of Pakistan is to be conducted. The purpose and specific objective of this stochastic research is to find out the suspected relationship between working capital and liquidity over the financial performance of a firm. Targeted population is cement companies of Pakistan listed on Pakistan Stock Exchange. Secondary data of sample of 16 cement companies of targeted population for five years from 2014 to 2018 has been taken. Data have been taken from annual financial statements of the sample. Internet was used as a primary source of collecting data of the sample. Regression and correlation of statistical techniques would be used for finding out the relationship between the variables. The study will reveal whether the firm’s financial performance including sales and profitability is affected by the working capital or liquidity or both of the independent variables; which means there will be a positive relationship among them or otherwise.
FACTORS AFFECTING ENVIRONMENTAL PERFORMANCE IN THE LEATHER INDUSTRY; EMPIRICAL EVIDENCE FROM PAKISTAN

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ABSTRACT
Pakistan's leather industry is currently facing a major environmental performance issue. It is well known that green transformational leadership can enhance environmental performance. Therefore, the purpose of this study is to show environmental performance increases when individual green values mediate the association between green transformational leadership and environmental performance while government regulations moderate the relationship between GTFL and IGV. An online survey was randomly distributed to the employees of Pakistan's leather industry to collect the data of this study. PLS version 3 was used analyze the data. The results reveals that if organization adopts the green transformational leadership, environmental performance will increase. Furthermore, the mediating role of individual green values and moderating role of government regulation is not accepted in this study. Thus this study shows that green transformational leadership directly affects the environmental performance and there is no underlying mechanism which help in influencing the association between GTFL and EP. Moreover, this study aims to test the governments regulations as a moderating variable. The results show that government regulation does not strengthen the association of GTFL and IGV the hypothetical notion of moderation is not accepted. This study is useful for all manufacturing industries as it suggests that all organizations should adopt the green transformational leadership that encourage employee to engage in environmentally friendly activities. Environmentally friendly activities can increase the environmental performance and that is important for all living lives.

Keywords: Environmental Performance, Green Transformational Leadership, Individual Green Values, Government Regulations, Norm Activation Model Theory
EMPLOYEE ENGAGEMENT: MEASURING FACTORS TO IMPROVE ORGANIZATIONAL OUTCOMES IN PAKISTANI FIRMS

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ABSTRACT

The employee engagement work has become the most significant concept in the management field in recent years and considered the most effective component in organizational profitability and competitiveness. This study measured on behalf of four components that are called to be four main factors and their relationship that are the steppingstones of any employee at their organization that either leads to efficiency or deficiency of their engagement at work places viz work place conditions, Trait Engagement, Psychological state engagement ; Behavioral Engagement and their relationship has been tested directly to direct variable that is organizational performance. To address the issue Correlation and regression in tested among the above-mentioned variables along with the mean differences and result founds significant. Overall this study gives in a significant remarks in management field for the organization that they can gather the information from this study to impact recruitment process, work environment, training programs and professional development opportunities furthermore valuing employee engagement will enhance the capabilities in the context of Pakistan.

Keyword: Trait engagement, psychological state engagement; behavioral engagement, Pakistan
SERVANT LEADERSHIP, EMPLOYEE AMBIDEXTERITY, AND ORGANIZATIONAL INNOVATION IN THE TELECOMMUNICATION SECTOR: A MODERATED-MEDIATED MODEL

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ABSTRACT
The purpose of this research is to empirically test the conceptual model that approaches the issue, how organizational innovation can be accelerated with the support of servant leadership, by the mediating effect of employee ambidexterity, as well as by taking into account the moderating effect of individual values in the Telecommunication Sector of Pakistan. This study has adopted Self-determination theory as an underpinning theory for its assumptions to support the conceptual model. The research is based on a survey and 466 responses were collected from the employees of Telecommunication through an online questionnaire, from selected franchises. Moreover, PLS-SEM statistical technique is used for analysis and results. The findings support direct as well as indirect relationships between SL and OI in the light of self-determination theory. Results indicated that by implementing SL style in an organization, employees become more focused towards their work and through this, OI is increased. Furthermore, findings also support that EA significantly mediates the relationship between SL and OI. Furthermore, IV significantly moderates the relationship between SL and EA. The results indicated that OI could be enhanced by implementing servant leadership style and by boosting ambidextrous activities of employees. Moreover, the study is expected to be beneficial for all organizations to begin being more innovative; they can gain and sustain competitive advantage in this dynamic market. This is one of the first studies to integrate SL, OI, EA, and IV in a single theoretical model in the telecommunication sector of Pakistan.

Keywords: Servant leadership, Organizational innovation, Employee ambidexterity, Individual values, Partial Least Square, Structural Equation Modeling
DEEP LEARNING TECHNIQUES FOR INTRUSION DETECTION

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ABSTRACT

Advancement in computing and communication technology make the modern world heavily connected. Internet and internet services have become critically important to businesses, education, healthcare systems and to individuals as well. With this ubiquitous connectivity, our computer networks are more reluctant to exploitation by malicious users. Every day, new incidents regarding cyber-attacks are reported and detecting those attacks using traditional tools and technologies are proving to be less effective. Lot of research is going around developing intrusion detection (ID) systems; most of these systems rely upon identifying and separating anomalies from normal network traffic profiles. ID systems can be categorized into signature/misuse based and anomaly based detection systems: in former, detection is based on identifying weak spots/known attacks and in later, deviation from normal usage is recognized as intrusion. In recent years, the computational advancements led to the development of sophisticated ID systems based on deep learning and machine learning. In this paper, we present a systematic literature review of different machine learning and deep learning based studies/systems by examining which techniques are used and what experiments are carried out. Moreover, we present the advantages and limitations of these systems/studies. Finally, we suggest the future scope of ID systems from deep learning perspective.
FOREIGN DIRECT INVESTMENT AND ECONOMIC GROWTH: A MODERATING ROLE OF ECONOMIC FREEDOM

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ABSTRACT

This research uses recent growth theories and econometric techniques to empirically test for the association between foreign direct investment (FDI), economic freedom and economic growth in the countries of Gulf Cooperation Council (GCC). Theoretically, recent endogenous growth models identify FDI as one of the determinants of growth through its role in technological diffusion. However, the endogeneity of FDI makes it possible that economic growth affects the flow of FDI. Results obtained from data analysis indicate a bidirectional causality between FDI and GDP in the panel of the GCC. The moderating role of economic freedom is also positive and significant in this study. This result supports the endogenous growth hypothesis, at least for this group of countries.

Keywords: foreign direct investment, economic freedom, moderation
ABSTRACT
This research paper is a moderate attempt to understand the situation on Political Front and its relationship with economic development. President Ayub Khan's era considered to be golden period economically, because of policy measures took by then Finance Minister Mr. Shoaib. That period was politically stable and administrative capacity enhance executed economic policy made by Finance Ministry. Mr. Zulfiqar Ali Bhutto's era was infamous for nationalization of major institutions, which resulted as economic disruption. Zia-ul-Haq's regime undo nationalization policy of Bhutto's. In Zia's regime real defense spending averaged 9 per cent annually, amid of cold war in Afghanistan. Developing spending averaged 3 per cent annually during his period. 1990's decade is the most disturbed political era of Pakistan, because Pakistan Muslim League (Nawaz) and Pakistan People's Party played musical chair play for the office of Prime Minister. The constant changes in government throughout the 1990's and subsequent political instability created catastrophe for economic development. On October 1999, Musharraf imposed Martial Law and became Chief Executive of country. In early 2000's economic fundamentals of Pakistan have bend towards good position during 2000-2004. Growth rate was over 5 per cent and with low inflation rate. Main reason for such economic growth was the strategically importance of Pakistan after 9/11 attacks and another reason was that Musharraf had undivided decision-making power so that is why political front was in peace because two major party's top leaders were on exile. If we talk about current PTI-led government, GDP growth is -0.38 first times in the history of Pakistan we have negative growth rate. From the outset of assuming power Prime Minister Imran Khan launched accountability drive against corruption, but we have witnessed cases against opposition political parties. Amid of the cases there is a dysfunctional political system which have weaken the democratic system alongside with economy. It is suggested through this paper that political parties should be more democratic, and all major stakeholders of the country draw a line by remaining into their domain defined by constitution.

Keywords: Political stability, GDP, Democratic system, political parties and role of structural institutions.
EFFECT OF TREATMENT WITH ELECTRIC FIELD PULSE ON THE EXTRACTION OF POLYPHENOLS

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ABSTRACT
The Pulsed electric field is recently used in medicine for the treatment of cancers and tumours in addition to this it is widely used in the food industry as a pre-treatment of the food for the conservation and extraction of vegetal compounds. This paper addresses the application of electrical pulsed generator to extract the polyphenol from vegetal component like the thyme. An experimental study is done and compared to other classical methods. The simulation of the electric field between two flat electrodes gives the optimum value of the electric field which must be applied. It is observed that during treatment with CEP, the temperature increases according to the treatment time, because of the heat dissipated by the joules effect which causes increase in the conductivity of the medium which improves the extraction of polyphenols provided that it must not exceed 50\degree C. The results found shows that the quantity taken out and the performance of extraction, polyphenol are greater after treatment by Pulsed electric field.
A Comparative Study Among CoViD-19, MERS, And SARS

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ABSTRACT

World has defeated many diseases in past and will be successful against CoViD-19 too. We performed a comparative study among three diseases i.e. SARS, MERS and CoViD-19. Severe acute respiratory syndrome (SARS) and Middle East respiratory syndrome (MERS) were caused by corona-viruses too. SARS postured a threat to international health as a first novel disease in 21st century. It was first reported in 2002 and reached to 29 countries. According to WHO 8,422 people fell ill from SARS and 912 were died globally. First case of MERS was reported in September 2012 and spread to 27 countries, and WHO confirmed 2,519 MERS cases with 866 deaths from all over the globe. While CoViD-19 caused 15,347,351 cases and 625,104 deaths are reported from all over the world until 22 July 2020, whose first case appeared in November 2019. Unfortunately, no country could save from its effects. The danger of a pandemic can be observed with different parameters. We considered three parameters in order to estimate the magnitude of the risk posed by a pandemic. These are Case Fatality Rate (CFR), Asymptomatic transmission and Reproduction Number (Ro).

CFR of SARS, MERS and CoViD-19 is 10.8%, 34.37% and 4% respectively. So, it is observed that CoViD-19 has a very less CFR compare to other two diseases. A study in Singapore (2005), showed that 7.5% of Healthcare Workers (HCWs) were exposed as carrier of SARS spreading asymptomatic transmission. While there has been no documented evidence of asymptomatic transmission in CoViD-19 and MERS. Different studies showed SARS had a basic reproduction number (Ro) approximately 3. Ro for MERS was in between 0.45-3.9. In case of CoViD -19, different research groups produced Ro estimates, somewhere between 1.4 and 4, depending on their mathematical method and type of data they input. Important is none of these showed less than 1.
SMARTHIPONA: DISTRIBUTED COMPUTER SYSTEM TO RECORD THE ACADEMIC PERFORMANCE IN REAL TIME

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Abstract

In this paper is presented the design and implementation of a distributed computer system to record the attendances and grades of students. With this platform teachers generate automatically the official grading format of their subjects; education authorities get reports of the academic performance in real time and students check their progress everywhere and every time. Cloud computing technologies are implemented to develop the system, students and teachers access by Google spreadsheets and education authorities using a web app. Spreadsheets synchronize subject data with a software artifact of Data Analysis. That communication uses REST API methods and storage the information in relational databases for further processing. Every spreadsheet is created using high performance computer techniques. Therefore, the creation time of those files is reduced by 93.7%. Considering that a regular school will need approximately 512 online spreadsheets during a year, that online documents will be available in around 1.24 minutes. With this digital platform is proposed the basis to create a Smart City in the academic area because the information is useful to improve the decision-making process of the government.
CAUSES OF LACK OF FAMILY BONDING DUE TO MODERNIZATION IN KARACHI

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ABSTRACT

The purpose of my study is to explore the causes of lack of family bonding due to modernization. Infect, this problem statement has become the major reason of most of the families disturbance in our society, it might be observed during the research that either the age, gender, standard, parenting skills, or poor communication, how much they become the causes of family bonding along with modernization. The present research study is going to be based on Quantitative Research Method by using simple Random method technique, and the sample size of the research is 200 male and female, the domain of acquiring data selected in Karachi at Malir. The findings of the research are going to be helpful of recognizing the actual causes of family bonding.
A LITERATURE REVIEW APPROACH ON SHRM; HISTORICAL EMERGENCE, ORGANIZATION PERFORMANCE RELATIONSHIP AND ITS EXTENSION IN PAKISTAN

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ABSTRACT

The purpose of this study is to adopt a literature review approach to gain the answers of rich historical eras, an empirical association of SHRM and organizational performance, the current era of SHRM, and prerequisite country conditions before the extension of SHRM research in the context of Pakistan. A range of literature was reviewed to establish the answers. The review identified, that four HRM eras laid the foundation for the emergence of SHRM, SHRM is empirically associated with key organizational performance outcomes, the current era of SHRM is SHRM fit theoretical approach which prefers an indirect relationship with organizational performance and an understanding of the country societal, economical, educational, labour market and national and corporate culture conditions are prerequisite to extending SHRM study in the context of Pakistan. This research has valuable implications for scholars, academicians, and professionals to understand the field of SHRM from its inception to the current era and also consider prerequisite conditions before extending SHRM research in the context of Pakistan.

Keywords: Human Resource Management, Strategic Human Resource Management, Organizational Performance, HR Performance, Operational Performance, Financial Performance