



2nd COMSATS International Business Research Conference: A Conference for Business, Economics and Behavioral Sciences

**Conference Dinner Venue: COMSATS Institute of Information Technology
Raiwind Road Lahore—Pakistan**

**Conference Dinner Hosted by
Director, CIIT Lahore
November 13, 2009 (Friday 8:00 PM to 10:00 PM)**

**Conference Venue: COMSATS Institute of Information Technology
Raiwind Road Lahore—Pakistan**

**Conference Sessions
November 14, 2009 (Saturday)**

Opening Ceremony

Time	Event
8:30—8:45	IDs to be issued
8:46—9:00	Guests to be seated
9:00—9:05	Recitation from Holy Quran
9:06—9:15	Welcome speech by Conference Chair
9:16—9:25	Speech by Head Management Sciences Department
9:26—9:35	Speech by Dean Faculty of Business Administration
9:36—9:45	Speech by Chief Guest
9:46—10:30	Key note speech: Professor Inayat U. Mangla Western Michigan University, USA
10:30—11:00	Refreshments

CONCURRENT PRESENTATION SESSIONS

Session A1: Contemporary Issues in Human Resource Management

Room: A2

Saturday, 14th November: 11:00 AM – 1:00 PM

Session Chair :

- **“Gender Differences and Leadership: An Empirical Evidence”**, Dr. Mahmood Ahmad Bodla & Ghulam Hussain, *COMSATS Institute of Information Technology, Sahiwal, Pakistan.*
- **“Determining Effective Way of Career Management Practices in Pakistan: An Exploratory Study”**, Muhammad Haroon, *National University of Modern Languages, Islamabad, Pakistan.*
- **“Relationship between Work Life Balance and Personality Factors among Male Bank Employees”**, Syeda Ismat Ikram, *Quaid-i-Azam University Islamabad-Pakistan.*
- **“An Analysis of Demographic Characteristics and Employment Status of Pakistani Labor Force”**, Madiha Younus.
- **“Impact of Employees’ Performance Management System to Achieve the Objectives of the Organizations”**, Faisal Tehseen Shah, Muhammad Mahmood Aslam, and Irum Fatima Gulzar, *COMSATS Institute of Information Technology Lahore, Pakistan.*
- **“Determinants of Employee Retention in Telecom sector of Pakistan”**, Madiha Shoaib, Ayesha Noor, Syed Raza Tirmizi and Sajid Bashir, *Army Public College of Management Sciences, Rawalpindi, Pakistan.*
- **“Examining Organizational Citizenship Behavior as the outcome of Organizational commitment: A study of Universities Teachers of Pakistan”**, Ayesha Noor, *Army Public College of Management Sciences, Rawalpindi, Pakistan.*

Session A2: Banking and Microfinance

Room: A3

Saturday, 14th November: 11:00 AM – 1:00 PM

Session Chair :

- **“Micro financing: A Burden or Blessing”**, Dr Mehboob Ahmad & Khalid Zaman, *Foundation University Islamabad, Pakistan.*
- **“Retail Banking and Service Quality, a Comparison between Public and Private Sector Banks in India”**, Dr. S.M. Imamul-Huqe, *Aligarh Muslim University, Aligarh UP India.*
- **“How Effective Are Microfinance Programmes In Reaching The Poorest? Investigating Depth of Outreach across Rural Punjab In Pakistan”**, Asad Kamran Ghalib, *The University Of Manchester, UK.*
- **“Bridging Gap between Desirability and Availability of Banking Services - Excellent Road Map for Banks”**, Dr. R.K. Uppal and Rosy Chawla, *D.A.V. College, Malout (Punjab), India.*
- **“Islamic Banking: Solution to Poverty in World with Special Reference to India”**, Fayaz Ahmad Lone *Aligarh Muslim University, Aligarh UP India.*
- **“Bank Loan Officers' Perceptions of Corporate Financial Disclosure in the Banking Sector of Bangladesh: An Empirical Analysis”**, Alim Al Ayub Ahmed, *Asian University of Bangladesh* and Dr. Madan Mohan Dey, *Rajshahi University of Bangladesh.*
- **“Comparison of Islamic and Conventional Banking in Pakistan”**, Abdul Ghafoor Awan.
- **“Evaluating the Impact of Bank Branch Closure on the Remaining Branches Using Spatial Interaction Model”**, Masoud Ghorbani, Farhad Samadzadegan, Mohammad A. Rajabi, *University of Tehran, Tehran, Iran.*

Session A3: International Trade and Economics**Room: A4**

Saturday, 14th November: 11:00 AM – 1:00 PM

Session Chair :

- **“Trade Liberalization and Welfare Effects of South Asia Free Trade Agreement (SAFTA) on Pakistan’s Agriculture by Using CGE Model”**, F.M.Shaikh, Nazir Ahmed Gopang & M.Saleem Rahpoto, *SZABAC-Dokri- Larkana, University of Sindh and SALU-Khairpur, Pakistan.*
- **“Basket Peg or Flex: A Template for Assessing the Competitiveness of Pakistan’s Trade Sector”**, Seemab Rana, *Bahaudin Zakaria University, Multan, Pakistan.*
- **“Developing Countries Attitudes towards Business Ethics: Understanding Differing Perspectives and How to Change Attitudes”**, Dr Isham Pawan Ahmad, *International Islamic University, Malaysia.*
- **“Competition Policy and Developing Economies – Relevance and Implications in the Realm of WTO”**, Navdeep Kumar, *Lyallpur Khalsa College, Jalandhar (PB.)-India.*
- **“Twin Deficit and Economic Growth in case of Pakistan: Time Series Evidence”**, Somia Irum, Shahid Ali and Mahpara Sadaqat, *AERC, University of Karachi, Pakistan.*
- **“Impact of Globalization and FDI on Rural Poverty of Pakistan by Using CGE Model”**, F. M. Shaikh, *SZABAC-Dokri, Sindh, Pakistan.*
- **“The Impact of Domestic Private Credit on Export Performance: Empirical Evidence from Bangladesh”**, Md. Gazi Salah Uddin, Haydory Akbar Ahmed and Mohammad Maksudul Karim, *East West University, Bangladesh, BRAC University, Dhaka, Bangladesh, Southeast University, Dhaka, Bangladesh.*

Session A4: Marketing Communication and Customer Relationship Management**Room: A5**

Saturday, 14th November: 11:00 AM – 1:00 PM

Session Chair :

- **“Effects of Advertisement on Consumer Behavior of University Students”**, Aneez Bashir & Najma Iqbal Malik, *University of Sargodha, Pakistan.*
- **“Determinants of Consumer Retentions in Cellular Industry of Pakistan”**, Jawaria Fatima Ali and Imran Ali, Waseemullah, Ishfaq Ahmed and Muhammad Akram, *COMSATS Institute of Information Technology, Lahore, Pakistan, Rawalpindi College of Commerce, Rawalpindi, Pakistan, Hailey College of Commerce, University of Punjab, Lahore, Pakistan.*
- **“Evaluating the Executive Effects of Honoring Plan for Clients Concerning the Rate of the Bank Customer’s Loyalty (A case study- central Melli bank, Tonekabon Branch-IRAN)”**, Dr Mehrdad Goudarzvand Chegini and Dr Mohammad Taleghani, *Islamic Azad University-Rasht Branch-Iran.*
- **“Increasing Brand Communication through Brand Visibility in Retail Outlets in Small Cities and Rural Areas of Bangladesh”**, Moslehuddin Khaled, *Independent University, Bangladesh.*
- **“Identify the Relationship Marketing Orientation of Customers’ on their Sales Person in Sri Lankan Banking Sector”**, Nalin Abeysekera, *Open University of Sri Lanka.*
- **“Exploring the Difference between Stayers and Switchers as Corporate Customers for Life Insurance Companies in Sindh”**, Falah-ud-Din Butt, Niaz Ahmed Bhutto & Ghulam Abbas, *Institute of Business Administration, Sukkur, Pakistan.*
- **“Factors in Environmental Advertising Influencing Consumer’s Purchase Intention”**, Habib Ahmad, *International Islamic University, Islamabad, Pakistan.*

Session A5: Strategic and Entrepreneurship Management I**Room: A6**

Saturday, 14th November: 11:00 AM – 1:00 PM

Session Chair :

- **“Entrepreneurial Skills Enhance the Achievement Level of Leaders at School Level in Lahore”**, Farhat Munir, Farah Naz, *University of Management & Technology, Lahore, Pakistan.*
- **“Identifying ERP Factors in Human Resource Department of Multi-Cultured Organizations”**, Afsheen Jalil, Syeda Tayyaba Zahra Naqvi & Kanwal Shahid, *International Islamic University Islamabad, Pakistan.*
- **“An Empirical Work: Is Your Organization a Learning Organization”**, Rabia Kiran, *University of Management & Technology Lahore, Pakistan.*
- **“Reasons for Starting a Business: A Study of the Informal Sector in Dhaka Metropolis Area”**, Md Kamrul Hassan and M. Sayeed Alam, *East West University, Dhaka, Bangladesh.*
- **“The Vulnerability of SMEs to Macroeconomic Conditions”**, Shafiq ur Rehman, *School of Management, University of Liverpool UK.*
- **“Voice of customer a Quality Function Deployment approach: a quick review and its implementation in small organization”**, Faisal Tahseen Shah and Usman Javed Gilani, *COMSATS Institute of Information Technology, Lahore, Pakistan.*
- **“Human Resource Development”**, Seema Arif & Saima Akram, *University of Central Punjab Lahore. Pakistan*
- **“Managing Cultural Diversity”**, Moises Lopez McNair, *DePaul University, Chicago, USA.*

Session A6: Educational Research**Room: A7**

Saturday, 14th November: 11:00 AM – 1:00 PM

Session Chair :

- **“University-Industry Cooperation: Problems and Prospects in Case of Pakistan”**, Haroon Rashid, *COMSATS Institute of Information Technology, Sahiwal, Pakistan.*
- **“On the Relationship of Demography and Academic Dishonest Behaviors of Students”**, Mian Sajid Nazir & Muhammad Shakeel Aslam, *COMSATS Institute of Information Technology, Lahore, Pakistan.*
- **“The Current Context Teachers and Teaching in Pakistan”**, Farah Naz, Rahat Munir & Abida Khalid *University of Management & Technology Lahore, Pakistan.*
- **“Quality in Higher Education: Issues and Current Practices”**, Dr Mahr Muhammad Saeed Akhtar and Muhammad Shaban Rafi, *University of the Punjab and University of Management Technology, Lahore, Pakistan.*
- **“An Empirical Study to Examine the Influence of School Teacher’s Personality Traits on Their Leadership Style”**, Rahila Nizami, Dr. Kamran Siddiqui, and Ijaz Ahmad Tatlah, *University of Management and Technology, Lahore, Pakistan.*
- **“Quality Management in Higher Education- A Perspective”**, Saba Rana, *Lahore School of Economics, Lahore, Pakistan.*

LUNCH ----- 1:00 PM – 2:00 PM

Session A1: Development Economics**Room: A2**

Saturday, 14th November: 2:00 PM – 4:00 PM

Session Chair :

- ❑ **“Forecasting In-Market Pharmaceutical Products: A comparison of forecasting methods”**, Salman Ahmad, *COMSATS Institute of Information Technology, Abbottabad, Pakistan.*
- ❑ **“Changing Nature of State-Business Relations in India: Implications for Social and Labour Market Policies”**, Atul Sood, *Jawaharlal Nehru University, New Delhi, India.*
- ❑ **“Islamic Micro-Finance and Poverty Alleviation: A Case of Pakistan”**, Waheed Akhter, Nadeem Akhtar, Khurram Jafri, *COMSATS Institute of IT, Lahore, Pakistan.*
- ❑ **“Agro Business Potential in Pakistan and Strategies to Develop it in Pakistan”**, Fahmeed Idrees & Rizwan Ullah Khan Niazi, *COMSATS Institute of IT, Lahore, Pakistan.*
- ❑ **“The Relationship between Life Satisfaction, Happiness and Dysfunctional Attitudes among Students of Islamic Azad University Azadshahr Branch”**, Hossnieh Goodarzi, *Islamic Azad University, Iran.*
- ❑ **“Financial Performance and Earnings of Poor People: A Case Study of Pakistan”**, Muhammad Shahbaz and Dr. A.R. Chaudhary, *COMSATS Institute of Information Technology, Lahore., Pakistan, National College of Business Administration and Economics, Lahore, Pakistan.*
- ❑ **“Industrialization and Local Economic Development: Lesson learned from Italy, Pakistan, and Brazil”**, Ahmad Saeed Khan, *University of Trento, Italy.*

Session A2: Contemporary Issues in Marketing**Room: A3**

Saturday, 14th November: 2:00 PM – 4:00 PM

Session Chair :

- ❑ **“Factors Determining Brand Image: A Product Comparison of Proctor & Gamble and Uniliver in Pakistan”**, Ali Raza Nemati & Samia Shamshad, *Riphah International University & Foundation University, Islamabad, Pakistan.*
- ❑ **“An Analysis of Consumer Values, Needs and Behavior for Liquid Milk in Hazara, Pakistan”**, Khadija Humayun & SAF Hasnu, *COMSATS Institute of Information Technology, Abbottabad, Pakistan.*
- ❑ **“The Marriage of Information & Communication Technologies and New Product Development: A Case of Pakistan Tobacco Company”**, Amjad Shamim, *International Islamic University Islamabad, Pakistan.*
- ❑ **“Marketability of ‘Made In SAARC’ versus ‘Made In Bangladesh’ – Overcoming the Negative Country of Origin Effect”**, Kohinoor Biswas, Md. Gazi Salah Uddin and M Sayeed Alam, *East West University, Dhaka, Bangladesh.*
- ❑ **“To Propose the Most Effective and Practical Mode to Make the Campaign ‘Acer for Every Student’ A Major Commercial Success”**, Sarah Ahmed, Shazia Khawar, Dr Najma Najam, *Pakistan Institute of Engineering and Applied Sciences, Pakistan.*
- ❑ **“Consumers’ Usage and Attitude for Credit Cards: A Descriptive Study of Pakistani Consumer”**, Afshan Ahmed and Madiha Ahmed, *Bahria University, Islamabad, Pakistan, National University of Science and Technology, Rawalpindi, Pakistan.*
- ❑ **“Socialization Agents and Adolescents Skepticism towards Personal Care and Food Products Advertising: The Mediating Effect of Marketplace Knowledge”**, Dr. Shahbaz Shabbir Gill and Nisar Ahmad, *COMSATS Institute of Information Technology, Lahore Pakistan, International Islamic University, Islamabad Pakistan.*

Session A3: Job Satisfaction and Employees Performance**Room: A4**

Saturday, 14th November: 2:00 PM – 4:00 PM

Session Chair :

- **“Factors Affecting Teamwork & Organization/Employee Productivity”**, Javeria Safdar, *Foundation University Institute of Engineering and Sciences, Rawalpindi, Pakistan.*
- **“Relationship between Work Life Balance and Job Satisfaction among Employees”**, Syeda Ismat Ikram & Momna Anwar, *Quaid-i-Azam University Islamabad-Pakistan.*
- **“Path Goal Theory: A Study of Employee Job Satisfaction in Telecom Sector”**, Sikandar Hayyat Malik and Dr. Hamid Hassan Mian, *State Bank of Pakistan, Karachi, Pakistan, Federal Education College, Islamabad, Pakistan.*
- **“An Investigation of the Relation between Personality Characteristics and Job Burnout”**, Safari Shahrbanoo, Goodarzi Hosniyeh and Bayani Aliasghar, *Islamic Azad University, Iran.*
- **“Job Satisfaction: Determinants affecting Job Satisfaction Phenomenon”**, Dr. Ghazala Yasmeen, Mussart Anwar, Javeria, *University of Peshawar, Pakistan.*
- **“Individual Differences and Stress-Performance Relationship”**, Rubina Kazmi, Shehla Amjad & Dilawar Khan, *COMSATS Institute of Information Technology, Abbottabad, Pakistan, Ayub Medical College, Abbottabad, Pakistan.*
- **“Job Satisfaction among Pakistani Teachers,” Effect of Working Condition, Pay-Benefits, and Relationship with Coworkers”**, Dr. Shahbaz Shabbir Gill and Khursheed Ahmad, *COMSATS Institute of Information Technology, Lahore Pakistan, International Islamic University, Islamabad Pakistan.*

Session A4: Strategic and Entrepreneurship Management II**Room: A5**

Saturday, 14th November: 2:00 PM – 4:00 PM

Session Chair :

- **“The Evaluation of Employees’ Thinking About Performance Appraisals, Trainings and Development in a New Competitive Era of Globalization: Study Conducted In Export Based Textile Organizations of Punjab, Pakistan”**, Dr. Babak Mahmood, *The University of Faisalabad, Pakistan.*
- **“Supportive Learning Environment - A Basic Ingredient of Learning Organization”**, Salman Shabbir, *University of Management & Technology Lahore, Pakistan.*
- **“Entrepreneur Opportunities for Mobile Phone Industry, A Growth Model for E-Business Firms”**, Faiz.M.Shaikh & Dr. Madad Ali Shah, *SZABAC-Dokri, & IBA Sukkur, Pakistan.*
- **“A Habermassian Examination of Conflicts in Projects”**, Saleem Gul and Prof. Terry Williams, *University of Southampton, United Kingdom.*
- **“Mintzberg’s Strategy Continuum: Philosophic and Theoretical Underpinnings”**, Naveed Yazdani, *University of Management & Technology Lahore, Pakistan.*
- **“The Role of Socio-Cultural Factors In Shaping Entrepreneurial Orientation of The World’s Largest Migrant Entrepreneurs: The Case of Afghan Diasporas”**, Ali Muhammad, Dr. Saeed Akbar and Prof. Murray Dalziel, *University of Liverpool Management School, University of Liverpool, UK.*
- **“Knowledge Management in Higher Education: A Case Study of COMSATS, Lahore”**, Khurram Jafri, Nadeem Akhter, and Waheed Akhter, *COMSATS Institute of IT, Lahore, Pakistan.*

Session A5: Corporate Finance and Capital Markets**Room: A6**

Saturday, 14th November: 2:00 PM – 4:00 PM

Session Chair :

- **“Corporate Derivatives and Exchange Rate Exposure: Does a Relationship Exist?”** Talat Afza and Atia Alam, *COMSATS Institute of Information Technology, Lahore, Pakistan.*
- **“The Significance of Financial Literacy”**, Farooq Rasheed & Muhammad Arshad, *Air University Islamabad, Islamabad, Pakistan.*
- **“An Empirical Analysis of Performance Measurement of the Disclosure in Financial Reporting: A Study of Banking Sector in Bangladesh”**, Alim Al Ayub Ahmed and Mushfiq Ahmed, *Asian University of Bangladesh, Rajshahi University of Bangladesh.*
- **“Factors Influencing the Price-earnings Multiples and Stock Values in the Karachi Stock Exchange”**, Dr. Muhammad Azam, *University of Nanterre, France.*
- **“Day-of-the-Week Effect: Evidence from Dhaka Stock Exchange under Six-Days-a-Week Trading”**, Md. Lutfur Rahman, Nurun Nahar and Farid Ahmed Molla, *Northern University, Bangladesh.*
- **“Managing Liquidity in Credit Crisis: A study of Pakistan Listed Companies”**, Syed Muhammad Noaman Ahmed Shah, *Faculté de Droit d'Economie et de Gestion, Rue de Blois, ORLEANS Cedex2, France.*
- **“Theoretical Assessment for an Appropriate Exchange Rate Regime in Perspectives of Pakistan’s External Sector Performance”**, Seemab Rana, *Bahaudin Zakaria University, Multan, Pakistan.*

Session A6: Information Technology and E-Business**Room: A7**

Saturday, 14th November: 2:00 PM – 4:30 PM

Session Chair:

- **“Success of E-commerce Management System: A case Study of EBay”**, Shehla Zaman, *COMSATS Institute of Information Technology, Abbottabad, Pakistan.*
- **“Prospects of Adopting On-Line Advertising: Firms practicing E-businesses in Pakistan”**, Hammad Mushtaq and Haroon Rashid, *COMSATS Institute of Information Technology, Sahiwal, Pakistan.*
- **“Cyber Crimes: Criminal Exploitation of New Technologies (A Case Study of Pakistan)”**, Dr. Khair-uz-Zaman, Dr. Ghulam Farid & M. Imran Khan, *Qurtuba University of Science and IT, D. I. Khan, Pakistan.*
- **“Failure of E-Government Initiatives: A Case Study of N.W.F.P.”**, Naveed Iqbal & Dr. Shehla Amjad, *COMSATS Institute of Information Technology, Abbottabad, Pakistan.*
- **“Failures of Public Sector IT Projects: Causes and Suggestions for Remedial Measures”**, Qurat-ul-Ain Naqvi & Dr. Shamas-ur-Rehman Toor, *Information Technology Board, Muzaffarabad, Azad Kashmir, University of New South Wales, Sydney, Australia.*
- **“The Impact of Offshore Software Business on IT Professionals Profiles: (Software Industry Perspective)”**, Muhammad Ishfaq Khan, Muzaffar Ali Qureshi & Hafiz Muhammad Adnan Khan, *Mohammad Ali Jinnah University Islamabad, Pakistan, COMSATS Institute of Information Technology Islamabad, Pakistan, Asian Institute of Research Islamabad, Pakistan.*
- **“Geometric Pattern of DNA Help in Signal Processing By Using (HMM) Model”**, Naila Rozi, *Sir Syed University, Pakistan.*
- **“E-Banking Adoption in Developing Economies: A Critical Analysis of Obstacles”**, Richard Nyangosi and Dr. J.S Arora, *Guru Nank Dev University, Amritsar, Khalsa College of Technology and Business, Mohali, India.*
- **“Role of Multi Agent System for Adoptive e-Market”**, Khubaib Ahmed Qureshi, *HIMS-IT Dept, HIMS, Hamdard University, Pakistan.*
- **“Business Process Management Bridge between Business and Information Technology”**, Dr. Majed Rashid and Salman Sikandar Rana, *Allama Iqbal Open University, Islamabad, Pakistan.*

