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Editor's Message

We delightfully present to you, The Aspire Zone - 1st Issue of Volume 3. The enthusiastic write ups of our valuable writers are indubitably sufficient to hold the interest and admiration of the readers. The reflection of the faculty success and achievements and student's involvement is the epitome of this e-newsletter. This task of editing departmental e-newsletter would not have been possible without the sincere support of our Editorial team. Editorial team is thankful to all the worthy colleagues and HoD who dipped their oars in the turbulent water of the e-newsletter and have sailed it to the shore of its launch.

Best Regards
Mr. Shazil Turab - Lead Editor



Thought of the Day: Endurance and Anger

By: Dr. Aziz Ullah Sayal

Be it leaders in the world, politicians, rulers, chief executives or ordinary people, their real beauty is their endurance and anger. No short-tempered person in the world, no angry person and no hasty person can make progress. In the world, societies, nations, and countries move forward only in those who have the strength to endure. In which other people's opinions, ideas and differences are tolerated ...

If you just create the power of endurance within yourself then you do not need any other power except faith because man can often endure one abuse and escape hundreds of thousands of abuses and ignore one evil look and from the dirty eyes of the world. Gets saved But unfortunately, our country, our society, is running out of tolerance. Every one of us is ready to fight someone at any time. Perhaps it is this lack of endurance that has led to the highest number of murders and the highest number of accidents in the world in Pakistan, but the question arises here can we create tolerance within ourselves? The answer is yes, and the solution is in the life of the Messenger of God.

Once a Companion asked the Muhammad (PBUH)

"Prophet of Allah, tell me a formula to make life calm and beautiful."

He said: "Don't be angry. "He said: "There are three kinds of people in the world.

1. People who get angry quickly and quickly return to their original state; 2. People who get angry late and get back to normal soon ... 3. People who get angry late and return to their original state late ...

He said: "The best of them is the second kind of people, while the worst is the third kind of people."

Anger is the mother of 90% of the world's problems and 90% of life's problems can be eliminated if only anger can be controlled.

President Ayyub was the first Military Ruler of Pakistan. Every morning his butler would come to his bedroom with two packs of cigarettes in his tray and President Ayyub would start his morning by lighting a cigarette. He was on a visit to East Pakistan one day. In the morning he did not find the cigarette on his bed side table. General Ayyub Khan became very angry and started abusing Butler. When Ayyub Khan got tired of abusing him, Butler addressed him and said: If the leader of the nation cannot bear a onetime smoke pencil What will he run the country? I see a bleak future for the Pakistani army and this country. "Butler's words touched Ayyub Khan's heart. He quit smoking immediately and did not touch cigarettes for the rest of his life.

You must have heard the name of Rustam Zaman Gamma Wrestler India has never produced a wrestler like this before. Blood gushed from Gamma's head. Gamma wrapped his head in a muffler and returned home quietly. People said. "Pehlwan Sahib, we did not expect such weakness from you. If you had slapped the shopkeeper, he would have lost his life. "Gamma replied, "My strength did not make me a wrestler. My endurance has made me a wrestler and I will remain Rustam Zaman as long as my endurance will support me."

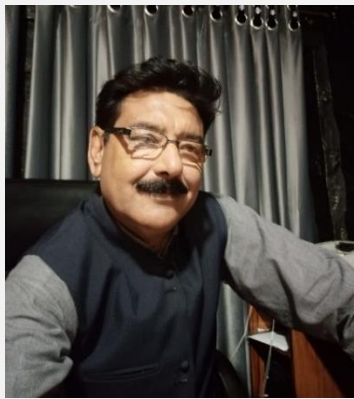
At the age of 75, Mao Zedong, the founding chairman of China, was ahead of all the leaders of his time in swimming. Mao was an expert in English, but he never spoke a word of English all his life.

You can imagine his endurance that he was told a joke in English. He understood the joke but remained silent but later when the translator translated the joke he would laugh heartily.

An incident of endurance was also narrated by Zaheer-ud-Din Babar, the first Mughal king of India.

He said that he had achieved only two and a half successes in his life. His first success was fighting with a dragon. When I Had to fight. His second success was itching. He once had an itch. The itching was so severe that he could not wear any clothes on his body. When the news of Babar's illness spread, his enemy Shabani Khan came to visit him. It was a place of drowning for Babar to go to his enemy in case of illness. Babar immediately put on his full royal robe and sat down in front of Shabani Khan for several hours despite of sever itching. Babar considered both events as his two great achievements and the victory of half the world as his half success.

Endurance is the world's largest antibiotic and the world's largest multivitamin.



Meet our Faculty

Head of Department in Focus

“Video provides a powerful way to help you prove your point.”

Department heads take charge of department. They monitor, lead, train and manage staff. They set goals for the department and facilitate the employees to achieve these goals. The prime role of head of an Academic Department is to provide strong academic leadership. Moreover, the head of department is responsible for faculty recruitment and development, faculty evaluation, program development, curriculum development and evaluation etc.

Fortunately, the Department of Management Sciences is honored to have such leader Dr. Aziz Ullah Sayal (Head of Department). Here is the list of few major highlights of his role in the department.

- Foster an atmosphere of creativity in an organization.
- Encourage other members to take up essential values vital for organizational success.
- Provide direction and helps everybody identify the roles that best fit skills and experience.
- Taking right decisions based on the prevailing circumstances.
- Committed to the success of department in particular and campus in general.
- Boosting staff morale by winning their trust.
- Balancing personal interest with organizational objective.

Department of management sciences has conducted a short interview in which several formal questions were asked from Dr. Aziz Ullah Sayal . Link is appended below.

<https://drive.google.com/file/d/1luO0C-l84BfWBsVvTB9OgAugd0xW0afB/view?usp=sharing>

Wealth VS Money

Wealth and money are not same. They can never be. When I see people using these terms interchangeably, I feel like correcting them most of the times but then again; everyone has their own view. What I believe is that money is the “notes”, mere piece of papers. The one, of course which satisfies today’s generation. One for which people quarrel, they take lives. That’s the reality of today.

Wealth on the other hand, is beauty of life. It is your family, your health, the idea of your existence and above all, your time. There’s a saying that goes like

“Being rich is having money. Being wealthy is having time.”

In the present world, people are struggling for money but no satisfaction. They are striving for notes but not for the purity of life they are losing. Look around and you’ll realize, rich people aren’t as happy as they could’ve been somehow. These void souls are isolated and drowned in the sea of sadness. Because money can never buy happiness. Relationships strengthened bonds and investing time can buy that happiness people search for.

Wealth is not a material gain, but a state of mind.

Abeer Fatima
BBA-5



Research Project Accepted

By: Dr. Muhammad Tahir

Project Title: Examining the role of integrated reporting in enhancing the sustainable development goals (SDGs) performance: Evidence from Malaysia
Funding Amount: 25000 Malaysian RM
SPONSOR: University Technology Petronas (UTP, STIRF)
Duration: One Year (15/02/2022 to 14/02/2023)

What Went Wrong for Pakistan Economy?

According to the World Development Indicators, the trade to GDP ratio which is one of the leading indicators of global economic indicator was 32.319 percent for the economy of Pakistan in 1999. Per capita income was approximately 1013.543 US \$ in real terms which was quite satisfactory. The trade to GDP ratio of Pakistan was not only higher from the moderate size economy of Bangladesh but also from the giant economy of India in 1999. The per capita income of Pakistan was higher both from Bangladesh and India in the year 1999. In 2020, the trade to GDP ratio of Pakistan is lower not only from India but also from Bangladesh as evident from the statistics of World Development Indicators. At the same time, it is quite interesting to note that the per capita income of Pakistan is lowest as compared to Bangladesh and India in 2020. This brief analysis implies that the reduction in trade to GDP ratio owing to the restricted trade policies has negatively impacted the per capita income of Pakistan economy over the years.



Dr. Muhammad Tahir
Assistant Professor
Department of
Management Sciences,
CUI Abbottabad
Campus.

Study or Enjoy: A Student’s Dilemma

Being a student, especially in COMSATS, you know how undoubtedly exciting it is to hit that “choka” on your result card!

But wait, don’t forget that equally satisfying urge to enjoy your university life, those chit chats at the dhaba with a necessary cup of tea or coffee, those random hangouts with friends, it’s all worth mentioning.

So, what exactly should a student do then? Well, there is no specific direction to which one should be confined to, however an essence of all the flavors adds to the taste right!!

For me, university life has always been a roller coaster ride. There’s ups and downs, there’s pressure and time management, the adrenaline rush never stops. However, all that becomes tolerable when you have good company!

Yes, sincere friends are hard to find, and if you do, stick to them. They are the constant support you need to drive through this rocky road. Group discussions, bringing in new ideas, spending quality time, motivating each other, all these aspects are fundamental to true friendship. Neither do these precious bonds cost you your studies nor your leisure time.

Then what’s the dilemma about here?

Study or enjoy? My fellows, it’s both, only if you can opt out the greatest minds as your friends!

By: Hamna Mumtaz (BBA 6A)



Workshop on Quickbooks By Mr. Khurram Shehzad

The workshop on computerized Accounting (Quickbooks) was organized from October 11, 2021 to October 13, 2021, at Language Lab. The workshop was arranged by Mr. Khurram Shehzad, Lecturer Department of Management Sciences for the Business Students. The objective of the workshop was to aware Business students about the most famous and widely used accounting software that is used by small and mid-size businesses. The training helped the students to learn how to create companies in Quick books, manage accounts, creating vendors and customers, invoicing, Tax setting, billing a vendor, inventory setting, generating reports as this is the required skill that most of the small and medium enterprises seeks from the Business students. In this workshop the student learnt about all these basic requirements and practiced on real time on their systems. This workshop enhanced our student's knowledge of computerized accounting that will help them managing business accounts at any position.



Workshop on eCommerce By Ms. Huma Shakir

Department of Management Sciences has organized a one-day workshop under supervision of Madam Huma Shakir on 30th March 2022 for the students of BBA-6 (A & B) and CVE-8(A). The workshop was conducted in 2 sessions and attended by 110 students. The feedback and response of the students were excellent. The workshop was about "How to Setup the Store on Daraz.pk" where the students learned online selling of the products on Daraz.pk. The workshop will enable the students to start their own business with no charges and lowest possible investments. The students also got the idea of the practical implications of entrepreneurial concepts in the real world.



Annual Dinner

On 27th December 2021, the Executive Club society of Management Sciences department, under the supervision of **Ms. Ayesha Ismail and Mr. Zarak Khan**, arranged another annual management dinner. This dinner was welcome for the freshers and farewell for the students of last semester. It was an amazing and enjoyable event. Alluring and mesmerizing performances were performed in the form of songs, dramas, games, and other exciting forms of art that were fun and also focused on the prevailing social issues. The executive club effectively managed such a spectacular event.

In the last of event titles were given to the students of last semester by their juniors. Chief guests of event were Director CUI Abbottabad Dr. Imtiaz Ali Khan and Head of Management Sciences department Mr. Aziz Ullah Sayal who gave their honorable remarks at the end of the event and appreciated the effort of whole society.

Some glimpse of the event can be viewed from the link below: ↗

https://drive.google.com/file/d/1YqbFmp5b9IsN_L9N3QWz-Xxt1L80_NB3/view?usp=sharing



Workshop on Personal & Professional Development

On 14th December 2021, the **Executive Club** arranged a workshop on **personal and professional development** for the students of Management Sciences. It was indeed a wonderful session conducted by our respected speakers. We as students have a misled perception about education, that is, indulging ourselves into bookish and theoretical knowledge, without realizing how significant it is to work on grooming our personalities. The way we communicate, the way we dress, manage our time, build up our confidence, all of this is an integral part of our education.

For this very reason we invited our honourable speakers to familiarize the students with some significant guidelines needed to develop themselves in both personal and professional aspects. Our speakers for the session were:

- Mr. Umar Hassan (**Lead yourself first!**)
- Ms. Nadia Baig Uzbek (**Values, norms, and Ethics**)
- Mr. Zarak Khan (**Tolerance and Inspiration**)
- Mr. Asad Rifaq (**Dress to succeed**)
- Dr. Syed Afzal Shah (**Entrepreneurial mindset among students**)
- Mr Ubaid Ali (**Importance of Communication Skills**)
- Dr. Jamil Anwar (**Managing Yourself**)
- Dr. Aziz Ullah Sayyal -HOD (**Closing Remarks**)

Every speaker excellently delivered their topics and kept us awake and energized throughout their motivational talks. During the leadership session, the audience took part in a fun activity by logging in on **menti.com**. Everyone submitted responses related to their strengths and weaknesses and the skills they want to learn. Similarly, a fruitful discussion was led on how to keep oneself morally and ethically strong, while inculcating in ourselves tolerance, honesty, self-esteem, and emotional stability. Additionally, it's necessary to work on our physical aspects as well like body language, gestures, expressions, and the proper way to dress in a professional environment. To top it all up into a single plate, the session on entrepreneurship provided the students with a whole new outlook on how to think out of the box and bring a change by stepping into the world of business.

The workshop concluded with the distinguished HOD Dr. Aziz Ullah Sayyal, as he gave some golden advice to the students on how to move on with their life and achieve their ambitions successfully.



Impact Of Social Media Marketing on Purchase Intention:

A Case Study of Comsats University Islamabad, Abbottabad Campus

The World has seen an enormous change in communication among and between people as it becomes faster, convenient, effective, and efficient in a decade. The major credit for this change is, without doubt, goes to the social media platforms. Now, individuals have many platforms ranging from Twitter to Facebook where they can interact, exchange ideas, express preferences, give feedback, and whatnot. Social media sites alter the way people behave while purchasing as they are the podiums through which people get awareness, new ideas, various choices, etc. Now the power shift is observed from the sellers towards the consumers. The need of the hour for businesses is to manage the social media tools productively for capturing the maximum market share. The study was designed to elaborate the three SMM mediums, namely e-WOM, Attitude towards SMA, and peer-communication impact on Purchase intention of COMSATS University Islamabad, Abbottabad Campus undergraduate and graduate students. The independent constructs were extracted by reviewing prior literature work. The sample size of 170 respondents was drawn using convenient and snowball sampling techniques. The data is gathered from Generation Y and Z by using Questionnaires. The data was quantitative; five points Likert scale was used. For interpretation of data, Descriptive and Regression analysis was used. The research finding shows that independent variables positively impact the dependent variable, i.e., purchase intention.

By: Anoosha Ashfaq Shah

Registration Number: FA18-BBA-056



#meetourfaculty

Dr. Yasir Bin Tariq

Assistant Professor

Department of
Management Sciences,
CUI Abbottabad Campus.

Every member of the academic workforce is expected to boost the learning environment through instruction, applied research, scholarly activity, and service that support the institutional mission. It is a basic standard that all members of the academic staff, of whatever rank, shall always be held accountable for effective performance of his/her workload expectations and foster mutual relationships with supervisors, peers, students, and the University community.

The department of Management Sciences is privileged to have such multi-talented faculty member with unique teaching and supervision skills. The following points show his major roles in the department.

- ❖ Effective classroom teaching
- ❖ Academic advising and counseling of students
- ❖ Participation in departmental committee work.
- ❖ Active participation in applied research and scholarly activities.
- ❖ Supporting the recruitment of students
- ❖ Initiatives that are designed to help students succeed academically, as well as other assigned duties.

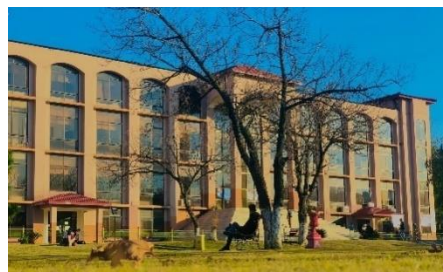
Interview:

<https://drive.google.com/file/d/1RdbJyo0u7EDGq4Gt4xQx3xfmWvzvEw8/view>

FINANCIAL INCLUSION “A CASE STUDY OF MOBILE MONEY IN PAKISTAN”

Financial inclusion is the need of time, for all the countries if they aim to go with the flow of the world, they must adopt innovation in every aspect whether it is related to the social or the economic sector. Branchless banking is the factor related to financial inclusion further in branchless banking mobile money is currently considered as the game-changer. As it is the main source of fintech. Trends towards the latest technological means are increasing very rapidly. The world is shifting from conventional, time-consuming ways of transaction to the world of mobile phones where they can make all their transactions with easy access, cost-effective, and sustainable ways. In Pakistan after 2008 state banks regularized branchless banking. Different companies started their mobile money services that are now leading the market. Telenor launched EASYPAISA app after that jazz launched JAZZ CASH, Mobilink UPAISA, OMNI, and many more mobile money services are now functional in Pakistan. This service not only facilitates the financial users in transactions purposes but also plays a significant role in daily utility and bill payments, transfer of money to faraway places within a few minutes, no difficulty of following long-term bank account procedures, and many more. According to research and studies that are conducted on the trend of mobile money in Pakistan there is relatively a rising trend in customers' preferences towards mobile money. From this research that is primarily based on secondary data it is concluded that there is a positive trend of mobile money adoption rate in all over Pakistan. This trend varies in males and females this is because of the lack of knowledge in females of backward areas of Pakistan. The world came to a halt at the start of the new decade. In early 2020, the COVID-19 epidemic took root and spread across the globe, fast becoming much more than a health problem. Mobile money providers worked quickly to mitigate the damage to citizens, governments, and companies from the start of the pandemic.

By: Sana Farhad



#saygoodbye

The employees (from higher to Lower level) are integral part of any organization. They are the ones who contribute effectively towards its productive functioning. Hence, it is the right of every employee to get appreciation and recognition for their hard work especially the one who is getting retired. The success of every institution depends on the performance of its employees at every level. Hard work and honesty are the two important components of high performance. The department of Management sciences is fortunate to have such hardworking and honest employee Mr. Muhammad Pervaiz (Naib Qasid). He will soon get retirement in June 2022 after serving the campus for 22 years. The department of management sciences is acknowledging his hard work, honesty, and his contribution for the campus. Whole department is wishing him a blessed and healthy life and best wishes for his future accomplishments.

https://drive.google.com/file/d/1JopoJagElFFZ0cU55JIVirLCw9QOhi_M/view





Impact of self-leadership on Perceived Performance: A case Study of Qarshi Industry

The organization selected for this study is “**Qarshi Industries (Pvt.) Ltd**”. Qarshi Industries (Pvt) Ltd. company developed from humble beginnings in 1968 to become Pakistan's largest herbal pharmaceutical company, with several international certifications and accreditations.

This study is about self-leadership and the perceived performance of employees in the Qarshi Industry, which shows that how much influence self-leadership strategies are in the Qarshi Industry. Data was collected through a questionnaire. The population size is 1200 in Qarshi Industry in which 1000 are contract based while 200 are permanent. A sample of 50 employees were chosen from middle management. The questionnaire was based on three variables, behavior focus, natural reward, and constructive thought pattern strategies. The results show that behavior focus and natural reward strategies are promoted in Qarshi Industry and Qarshi Industry focuses on constructive thought patterns to increase the perceived performance of employees. According to the survey, employees are satisfied with the self-leadership programs of the Qarshi Industry but there are still some shortcomings. As employees feel every individual cannot take action to solve problems on their own. They are not getting the maximum opportunities to take action to solve the problems on their own. Some recommendations are also mentioned in the research for Qarshi Industry which says that how company plays an important role to boost up the self-leadership skills in employees which alternatively increase their perceived performance. Qarshi Industry is one of the leading organizations of Pakistan because of their best practices and good work environment for their employees as they promote self-leadership due to which employees get attracted towards the company and they retain them as well.

By: Abdul Ahad

Comparative Analysis on Financial Performance: Case Study of Master Trading and Bath Village

In 2019, the first case of coronavirus had reported in the city of Wuhan, which is the province of China. This new virus was named as coronavirus or covid-19 and within a short time the covid19 epidemic spread throughout the world. March 11, 2020, the world health organization declared covid-19 as pandemic. According to (World meters 2020) on September 6, 2020 that more than 26.9 million people were infected and more than 881 thousand deaths due to COVID-19. To control the spreading of COVID-19 pandemic globally by restriction on travelling, tourism, the closes of all business, order to stay at home and maintain social distancing. Due to Covid-19 not only international business were affected, but national and local businesses were also affected. The Pakistan tiles and sanitary industry were at great risk because people around the world were unable to come outside their houses or travel due to the restriction imposed by government and to stop the transport within a country to control the spreading of coronavirus. There is a critical need to address the different effected businesses and analyze their financial condition during this pandemic. In this, study the evaluation of tiles industry and their economic condition was carried out in local level, based on their loss.

The main goal of this project is to measure the performance of two local companies on specific components of financial statement and to analyze their financial performance will take 4 year's financial data of both the companies, starting from 2017 to 2020 which will cover our comparative research of financial performance. And after analyzing the components of financial statements of both the companies we will be comparing both the companies to see who performed better after covid-19. And what were the factors which effected both the businesses.

By: Wanya Khan

FA18-BBA-013

Econspire

The Economics Society (Econspire) at COMSATS University Islamabad, Abbottabad is an academically based organization closely incorporated with the Program of Economics and shall focus on promoting both social and professional economic information and networking for economics majors and any student interested in the field of economics. This will be achieved through various speakers of diversified expertise, group discussion such as seminars, awareness, and dissemination of information pertaining to employment, consultancies and further education, and any other means which benefit the members of the society.

The CUI, Abbottabad honor code will apply to all students at Economics Society. In addition to this, the Center for Student Involvement code will be strictly adhered to by the society and all students who are associated with the society. Failure to meet the CUI, Abbottabad code or the Center for Student Involvement guidelines for proper behavior will be grounds for removal from the society.

Eligibility Membership will be open to all full-time students at CUI, Economics Program.

Removal & Discipline of Members

If a member fails to uphold the conduct befitting of a or the University honor code, the officers (Committee) or other members of the society may seek to have this member removed. This will be done only after a notification to the member in question, and the officers (Committee members) meet first to discuss with the member his/her conduct. After this the pattern will decide if they still feel it necessary to remove him/her from the society for breaching the rules of student behavior.

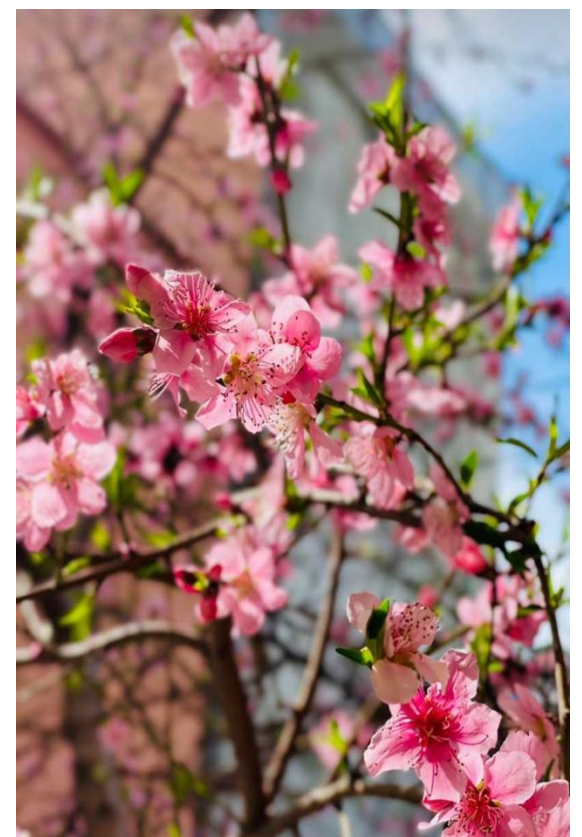
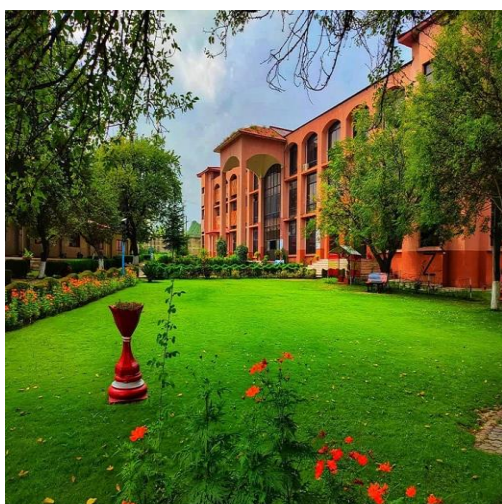


Objectives of the Econspire

- 1- Marketing for Economics as a career
- 2- Image building of Our Organization, Department and Economics as a Discipline.
- 3- Corporate Social responsibility.
- 4- Campus, city and outreach conduct of seminars focusing Economic relevancies.
- 5- Invitation to the national and international Guest speakers focusing Economics.
- 6- Creating awareness of Economic wellbeing among the masses.
- 7- Carrying Research activities.
- 8- Creating the opportunities of consultancies for the students and faculty of Economics.
- 9- Creating awareness about the sustainability of Natural Resources among the masses
- 10- Keeping Liaison with alumni.
- 11- Conducting seminars on burning Economic issues.
- 12- Creating Awareness about the loss of Environment among the people.
- 13- Participating in all University's, National Events.
- 14- Arranging Fun filled activities in the University.
- 15- Participation in the Provincial or Federal Government Educational Activities.



Spring at the Campus



Travel Blog: Hunza Valley- A Way to Heaven

By: Ms. Madiha Shafique (PhD. Scholar)

Life is a blend of sweet and sour incidents. It is always hard to remember painful events but refreshing to recollect and cherish beautiful happenings of life. One of the beautiful experiences I had recently, is my trip to Hunza Valley. Sometimes I think, how beautiful the actual heaven would be when I take a glimpse of the mesmerizing beauty of this world. Hunza Valley is among those beautiful areas which make us submit ourselves to the unlimited magnificence of the Almighty. The captivating charm of the valley won't let you come out of it for some time. Therefore, I decided to share some interesting facts regarding Hunza.

Hunza Valley is the northern part of Gilgit Baltistan. Most of the people fly to Gilgit for visiting Hunza Valley. Although one can also drive to Hunza Valley through KKH, which is a very fine road, side by side the river, giving you an opportunity to capture lovely landscapes on the way. The drive from Islamabad to Hunza is almost 17 hours. But if you want to save time, the better idea is to fly to Gilgit Airport. The best part of flying to Gilgit is that you get to watch the drone view of lake Saif-ul-Maluk, Nanga Parbat, and Challas city, which itself is a wonderful experience. The visibility of high-rise peaks shows that you have entered the Gilgit area. These peaks are so tall that you will see your plane is flying below the peaks. The flight only takes 45 minutes from Islamabad to Gilgit. Gilgit has a small airport, therefore you don't need to wait long for your baggage. In 15 minutes you are out of the airport with all your stuff.

Hunza is two- and half-hour drive from Gilgit city. We quickly got into our ride and started the journey towards Hunza. The road goes alongside the fast-flowing river and high-rise mountains. The strange thing about these mountains is that these mountains are completely barren from the top. You get to pass Nagar in order to reach Hunza. The best spot on the way is Rakaposhi viewpoint where you can watch the Rakaposhi peak and huge glacier in the front. Here you also feel the smell of walnuts in the air. The best thing here is to get a cup of tea, a freshly baked walnut cookie and enjoy the sight of Rakaposhi peak with the glacier's cool breeze. This will wear off all your journey's exhaustion. The Nagar valley has certain other attractions such as Rakaposhi base camp, Minipun village famous for its traditional dishes, Rush lake, Hopper valley, and Hopper glacier viewpoint.

Entering Hunza Valley is an exceptional experience. High-rise peaks are completely barren at the



top and green at the bottom which makes a strange color combination surrounding the valley. The land contains gigantic mountains having enormous caves inside which creates an impression as it might have been a land of giants in the past. The fast-flowing river passes in between the lush green valley. Karim Abad is the main area of Hunza, where you can find excellent hotels, restaurants, guest houses, and cottages to stay. Most of the people used to complain regarding low taste food in Gilgit. But if only you know good places to eat, this problem gets solved. One should also try local dishes including Mumtoos, Chupshoru, and Dodo. You may find the best bakeries in Karim Abad as well. One shouldn't come back without tasting De Hunza café's walnut cake.

Hunza people are cheerful, friendly, and hospitable. The most amazing fact about them is their cleanliness. For that reason, unlike other tourist areas in Pakistan, Hunza's tourist spots are clean maintaining the true colors of nature. The literacy rate in Hunza is almost 100 percent and the crime rate is 0 percent. Those people are very hardworking as well. Surprisingly, you won't find any beggars in the valley. In Hunza 95 percent of the people are Ismaili, 4 percent are Ahl-e-Tashee and 1 percent are Ahl-e sunnat. Every house has a small garden in the front full of fruit trees including apple, apricot, and walnuts. So you can always find a bunch of fresh fruits and dried fruit there.

The next day, we had to travel to Khunjarab top, which is a China border. On a way, vast mountains expressing different colors along with the green belt and a river seem like a fairyland. Aatadbad lake's aqua blue color water makes you astonished, and Passu cones leave you enthralled. Lake Borith is another amazing tourist spot. When the sunlight touches the green water of Lake Borith, it shines like stars all over the lake's surface. The scenic view makes you stun for some time. Khunjarab top is over fifteen thousand feet above sea level. It's freezing up there. That place never gets the rain; you always get to see snow showers over there. While going to Khunjarab top, you may find many yaks on the way. Yaks seem like beautiful magical creatures out of this world. Although we didn't get a chance to see one, but people told us there are also ibexes and cheetahs living on the top of mountains. Sometimes people see them when they come down to drink water on the river.

Hunza has a rich history, which is visible from the old forts built there including Altit and Baltit Fort and 1000 years old village. These old buildings give you a glimpse of how common people and kings and queens used to live long ago. The construction and planning of these old buildings amaze the spectators. There are seven different languages spoken in Gilgit Baltistan, and the local language of Hunza is Borushkee. The Raja had been ruling these states till the 1970s when Mr. Bhutto finished this rule and merged it with the government.

Our last stop was on Eagle Nest's view, which is on the top of Karim Abad. Eagle Nest's view allows you to watch the entire valley in a single glance. You can find the best views of all the famous peaks around you. To watch the sunset and sun rising is amazing at this point. The golden peak is the highlight of this area, when the sun sets it leaves its golden rays on the top of the snow-covered peak, which seems like it is glowing when the rest of everything goes dark. That sight cannot be described in words. One can get lost in that scene for hours and hours. If any of my friends are planning a vacation to Europe, I would recommend them to visit Hunza first.

RESEARCH CORNER



Faculty Research

Muhammad Tahir, Khan, Imran Naseem, Syed Afzal Moshadi Shah (2022)
Military Expenditures and Quality of Life in ASEAN, Exploring the Unexplored:
International Journal of Social Economics, Vol 48 Issue 10
Doi: <https://doi.org/10.1108/IJSE-03-2021-0150>

Syed Waqar Ahmed Shah, Syed Afzal Moshadi Shah, Jamil Anwar and Said Shah (2021)
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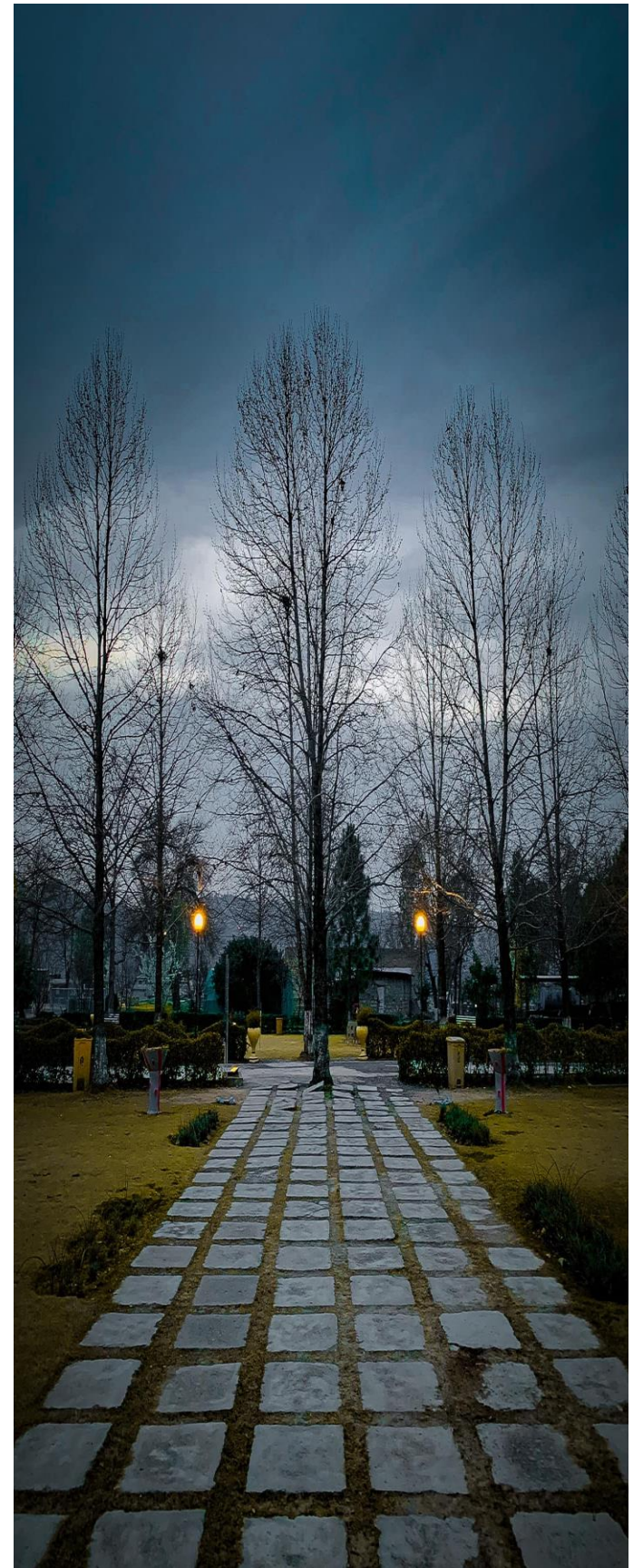
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Impact Of Strategy, Change, And Psychological Capital On Organizational Performance Through Organizational Resilience: An Analysis Of SMEs In Pakistan



Mr. Syed M Hussain Raza is a doctoral candidate at the department of Management Science. He is also working as an academic instructor at PMA Kakul under auspices of National University of Science and Technology (NUST), Islamabad. He has a diversified academic background along-side teaching and administrative experience at various national and international levels. He holds degrees of MS (HRM) from NUML Islamabad, MBA (Finance) from Karachi University, MSc (Computer Science) from Karachi University, MA (English) from Hazara University, Advance interpretership in French Language from Université Félix Houphouët-Boigny, Post Graduate Diploma in Information Sciences from Karachi University. He has been imparting academic instructions to undergraduate students at Kakul Academy since 2006 in fields of Management Science and Computer Science. His areas of interest range from Pure & Applied Sciences to Social Sciences including Strategic Management, Finance, Artificial Intelligence, Education, Management Information Systems, Information Security, Peace and Conflict studies, Geographical Information System & Remote sensing, and Foreign and national language learning etc.

Business organizations are basic building blocks of any country's economy. These organizations range from large public organizations to privately held micro-SMEs. Quite routinely, these organizations are confronted with disruptive events which threaten their activities, effectiveness, and viability. Researchers believe that frequency of high magnitude global events is on rise, which necessitates building of resilient and reliable organizations. In recent years, there is a sharp increase in management research about building resilient and reliable organizations. Organizational resilience is a pivotal concept for survival and sustainability of SMEs owing to their size and importance in economy. As per definition, SMEs being lean organizations, are more prone to both internal and external events. In this context, our research on firm level organizational resilience attempts to understand, explain, and predict this phenomenon in an organization and its antecedents. We are proposing a new model for firm level organizational resilience which suggests adequate blending of strategy; change and psychological capabilities of employees to

ensure organizational resilience, which will further guarantee sustainability and superior performance during turbulent times. Organizational Resource based View (RBV) serves as backbone theory for our research that emphasizes on contribution of internal capabilities (employee psychological characteristics i.e. Psycap) along-side Strategy and Change toward organizational outcome (Organizational Resilience) which result in better performance. We will use primary data by seeking response from managers of selected Pakistani SMEs using questionnaire and analyzing through quantitative methods. Our research will be explanatory and cross-sectional. We have developed our hypothesis from already existing theory and have set out to verify already existent theory while proposing a modification in form of mediation of Organizational Resilience construct, which is supported by theory. Hence, we will follow deductive research approach and positivist paradigm. We will apply statistical methods to reach to our results and conclusion. We intend to present an overall analysis of Pakistani SMEs. To achieve this end we will randomly select a sample size of 1000 sample of Pakistani SMEs. The sample will be representative of all Pakistani SMEs as we will not focus on their sector-wise distribution of SMEs. This ensures the validity of our analysis of Pakistani SMEs. By following the rules of randomization these results will be highly generalizable. Our cross-sectional study will adopt survey method to get data from atleast two to three top Managers of selected Pakistani SMEs. The gathered data will be analyzed using smart PLS (Partial Least Square) - Structured Equation Modeling (SEM) and SPSS. Borrowed scales will be used for all constructs we want to measure. We will draw our sample from registered SMEs in Pakistan. We intend carrying out a comparative study of SMEs to ascertain the impact of our proposed research model. This research contributes to the determinants of organizational resilience in SMEs which are fragmented so far. Another contribution of this research is use of organization-employee paradigm based on resource-based theory. Primary data through questionnaire from 30% randomly selected tourism and general SMEs will be obtained which are registered in Karachi Stock Exchange. Inference will be drawn about the validity of the model and its applicability. These inferences will be followed by practical suggestions for implementation in SMEs and a new roadmap for future research.



Dr. Muhammad Asif

Assistant Professor,
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ANSO-BIDI School Training on Innovation, Sustainable Development and Leadership Enhancement

Dr. Muhammad Asif has participated in second term of ANSO-BIDI School Training on Sustainable Development and Leadership Enhancement being held from 17th of November 2021 to 19th of January 2022. The training project consisted of 9 modules which lasted for 3 months and each module was conducted in one week time. The basic purpose of this training was to exchange and interact among the trainees of ANSO-BIDI School and promoting interconnection of science and technology innovation in leading countries of the world. Besides, it was designed to increase consensus on sustainable development within the B&R area, and to increase mutual understanding as well as form a long-term training and exchange mechanism. About hundred trainees from 15 different countries of the world participated in this training.

ANSO-BIDI Institute Network partners with international organization such as Alliance of International Science Organizations (ANSO) and multiple universities and institutions are:

1. Politecnico di Milano in Italy
2. University of Toronto
3. The National Science and Technology Development Agency (NSTDA) in Thailand
4. The Commission on Science and Technology for Sustainable Development in the South (COMSATS) in Pakistan
5. National Academy of Sciences, Republic of Armenia (NASRA)
6. Jahangir Nagar University in Bangladesh

Prof. Desheng Wu, Director of the Research Centre for Environmental Economics of University of Chinese Academy of Science (UCAS) presided over the training. Prof. John Birge Professor, University of Chicago, USA, Prof. Suzanne de Treville, Professor of Operations Management at the University of Lausanne, Prof. James H. Lambert, Professor of Engineering Systems and Environment, University of Virginia, Prof. Philippe De Maeyer, Professor in Cartography and GIS at Ghent University (UGent), Belgium, Prof. John Hassler, and Prof. Kaylan Singhal were the resource persons for this training.

Development of Customer Satisfaction Index for Pakistan
By: Khadija Hamayun



Khadija Hamayun belongs to Comsats family and doing her PhD. She is from the pioneer badge of PhD program that started in Fall 2016.

Khadija did her BBA (Hons) from Hazara University Manshara (2001-2005). Her Specialization was in finance. Her undergraduate report was ‘The Analysis of financial statements of Waheed Hafeez Ghee Industries (Pvt) Ltd Hattar, Pakistan’.

Khadija completed her MS (Management Sciences) that marked 18 years of her education from Comsats University Islamabad, Abbottabad Campus 2008. Now she is a PhD student and interested in constructing customer satisfaction index for Pakistan.

Faculty Achievement

Dr Syed Afzal Moshadi won two awards on Oct 05, 2021. First “Research productivity award” for research publications during 2017 and second “Project collaboration Award” for earning a collaboration with University Sains Malaysia of worth Rs. 2 million.



Hunger for economic development is utmost priority of every organization. For that purpose, they put profitability via customer satisfaction on the top of their wish list. Firm measures the present and future performance for sustainability. In today’s environment knowledge, customer relations and systems are the utmost economic assets. The knowledge about economy and companies’ performance is hard to know. The questions about these performances are harder to answer. In such circumstances, where we are going and what our future is? more difficult to answer. The nations and corporate’s economy are rapidly changed as compared to our theories and measurements. In order to fill this gap between what is known and what is our requirement to know, national customer satisfaction indices are constructed. Customer satisfaction index is a market driven performance measure for the organizations. The prior indices are recognizing as a significant evaluative system for comparing and enhancing the customer satisfaction across the industries. These indices are built on the system of cause-and-effect relationships. The current study investigates the prior indices for identifying the possible shortcomings and improvements. The two-prime purposes of this study are (1) to propose and examine a number of amendments and improvements to the prior indices that are incorporates in the Pakistan customer satisfaction index model (PCSI), and (2) current investigation adapt a design that incorporates the online and offline indices into a single comprehensive model. The study is based on the Expectation-Confirmation/Disconfirmation Theory, Theory of reasoned action (TRA), Theory of technological acceptance, and Exit, voice and loyalty theory (EVL).

In market economy, there is a tug of war between suppliers for pulling customer, whereas there is no competition between the customers for products. The significance of economic activity is defined by customer satisfaction, because in the final analysis customer satisfaction matters most rather than the amount of production or consumption in an economy. The product of customer satisfaction is customer loyalty, which fallouts in profitability and high company performance. Therefore, customer satisfaction has a major role in customer relationship management and marketing research. According to marketing concept satisfying customers is a step towards the achievement of marketing target and profitability, so organizations make the efforts and strategies to fully satisfy their customers. The marketing success potential is measured by measuring customer satisfaction. three components of customer satisfaction: response (cognitive and emotions), particular focus (product, expectations and experience), at particular time (after choice and consumption based on accumulated experiences).

Customer satisfaction index (CSI) is evaluative system that compare and enhance customer satisfaction across industries and firms. For the investments in the resources, index anticipate strategic decision making for categories on the basis of what is most important for the consumer to sustain their loyalty. The index scores explicitly work as an intangible economic indicator, which is utilized for evaluating economic feasibility of international trade, industries, and companies. Customer satisfaction indices are developing and studying in marketing field and indices for the electronic commerce are developing in Management Information System (MIS). However, a single index for both concerns has not yet been developed and tested. The consumer behavior regarding environment of online shopping is unlike from those of offline shopping environment. For that very reason the study is specifically focusing on the development of CSI for both offline and online business environment. Thus, the prime objective is development of a model for measuring the level of customer satisfaction, which is target by technology as well. Reliability and validity of proposed index will be analyses. Moreover, the correlation between the level of purchasing intentions and customer satisfaction level will be exam in order to scrutinize hypothetical and logical index quality. PCSI is better suited in this era of emerging technologies. The index will offer useful insight for both the online and offline managers in strategies formulation. The firms will be able to use a single scale for measuring and assessing both offline and online business performance. This study will offer practical suggestions for performance improvement and how to gain a competitive advantage. It provides fundamental guidelines to policy maker and marketers to address the questions effectively and efficiently like why customers are dissatisfied or satisfied? How company is handling complaints, whether the procedures are effective? How customer satisfaction can be improved? How effective efforts have been met for improving the customer satisfaction? As compared to the competitors, where the firm is standing regarding customer satisfaction?

List of MS Research Thesis Defended Fall 2021

S. No	Student Name	Supervisor	Thesis Title
MS(Economics)			
01	Rabiya Malik	Dr. Malik Fahim Bashir	Nexus between Environment and Innovation: A Global Perspective
02	Sadia Sher Afgan	Dr. Muhammad Tahir	An Empirical Investigation of Terrorism and FDI Inflows in Terror Affected Economies
03	Abdul Qadeer	Dr. Muhammad Asim Afridi	Agriculture and Environmental Degradation in Developing Countries: The Role of Income
04	Aisha Bibi	Dr. Aziz Ullah Sayal	Impacts of Foreign Remittances on Human Development: Evidence from Developing Countries
05	Abid Zada	Dr. Aziz Ullah Sayal	Marble Dust Exposure and Compensating Wage Differential: Empirical Evidence from Marble Factories of District Buner
MS(Banking and Finance)			
06	Mehwish Bibi	Dr. Naveed Jan	Examining the Relationship between Performance of Firms and Enterprise Risk Management (ERM) Practices in Pakistan
07	Afqar Ismail	Dr. Jamil Anwar	The Impact of Business Strategy on Financial Performance and Cash Policy in Banking Sector of Pakistan
MS(Project Management)			
08	Mishal	Dr. Muhammad Asif	Impact of Project Management Practices on SMEs Performance-Mediating Role of Knowledge Sharing
09	Anum Rashid	Dr. Imran Khan	An Empirical Investigation of the Project Management Professionalization and Top Management Involvement on Firm Innovativeness: A Case Study of Hospitals of Hazara Division, Pakistan
10	Aqsa Zaheer Asim	Dr. Naveed Iqbal	Analyzing the Impact of Local Stakeholder Attributes on Performance of Disaster Recovery Projects: Evidence from Swat District
11	Verda Khan	Dr. Shakir Hafeez	Impact of Top Management Support and Information Technology Governance on Project Performance
12	Sami Raza	Dr. Muhammad Asif	Critical Success Factors and its Impact on Project Success: A Case Study of Renewable Energy Projects in KPK, Pakistan
13	Suha Khan	Dr. Jamil Anwar	The Impact of Team Wisdom on Project Outcomes: A Study of Software Development Projects in Pakistan
14	Anum Rehman	Dr. Naveed Iqbal	Analyzing the Relationship between Cultural Intelligence and Teams Performance: The Role of Interpersonal Trust and Organizational Embeddedness in Context of Turkey
15	Ali Zameer	Dr. Jamil Anwar	The Analysis of Change Orders on Cost and Schedule Performance: A Comparison of Design-Build and Design-Bid-Build Projects in Pakistan
16	Syed Salman Mehmood	Dr. Naveed Iqbal	Analyzing the Influence of Critical Success Factors on Value for Money
17	Salikh Khan Jadoon	Dr. Jamil Anwar	The Relationship of Project Management Methodologies and Project Success: An Analysis of IT Firms in Pakistan
MS(Management Sciences)			
18	Syed Sohail Shah	Dr. Muhammad Tahir	Impact of Bank Lending on Economic Growth in Pakistan: An Empirical Analysis
19	Mian Abdul Majid	Dr. Yasir Bin Tariq	A Retrospective Study of Basel III and Probability of Default: The Case of Pakistan
20	Fiza Sajjad	Dr. Shakir Hafeez	Performance-Enhancing Compensation Practices and Employee Productivity: The Role of Workplace Bullying
21	Muhammad Zubair	Dr. Muhammad Mudassar Abbasi	The Impact of Job Satisfaction and Organizational Commitment on Turnover Intention through Organizational Citizenship Behavior and Leadership Styles
22	Ayesha Sajjad	Dr. Muhammad Mudassar Abbasi	Impact of Job Satisfaction on Employee Performance: The Mediating Role of Motivation
23	Aiman Sakimdad	Dr. Muhammad Asif	Impact of Forensic Accounting Techniques on Financial Crimes
24	Seemi Naveed	Dr. Malik Fahim Bashir	The Effect of Service Quality on Bank's Financial Performance: A Comparative Study of Conventional and Islamic Banks in Pakistan
25	Uzair Shafique	Dr. Bilal Bin Saeed	Rewards and Employees' Intention to Stay: The Mediating Role of Work Engagement and the Moderating Role of Organizational Justice
26	Muhammad Zeeshan	Dr. Naveed Iqbal	Analyzing the Effect of Project Complexity and Project Team Absorptive Capacity on Project Performance

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