



**ICT, GREEN FINANCE, AND CSR IMPACT ON SUSTAINABLE PERFORMANCE:  
MODERATING ROLE OF PERCEIVED ORGANIZATIONAL SUPPORT**

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**Abstract**

*This paper looks at how Information Communication Technology (ICT), green finance and corporate social responsibility (CSR) can influence sustainable financial performance, where perceived organizational support (POS) is used as a mediating and moderating variable in the Pakistan corporate environment. The design used was a quantitative, cross-sectional study where data was gathered among 360 respondents using structured questionnaire and analyzed using PLS-SEM. Findings affirm that ICT, green finance and CSR are significant factors that affect perceived organizational support which, in turn, is a powerful predictor of financial performance. POS completely mediates all three predictor pathways. The model explains 54.4% of the financial performance, provided valuable theoretical and practical contributions to the body of literature on sustainable finance in emerging economies.*

**Keywords:** ICT, Green finance, CSR, Sustainable financial performance, Perceived organizational support, Pakistan.

**Introduction**

The convergence of technology, sustainable finance and corporate responsibility has come out as a new frontier of modern organizational management. With the increasing economic demands around the world and the institutionalization of sustainability imperatives via regulatory and stakeholder demands, organizations in developing economies are under growing pressure to incorporate Information Communication Technology (ICT), green finance and corporate social responsibility (CSR) as key components of their strategic frameworks. These performance drivers are individually identified constructs, which work together to define the ability of an organization to attain and maintain high financial performance (Rukh et al., 2025).

The state of Pakistan is a fast-digitizing emerging economy, which makes it a very relevant place to ask this question. The green finance taxonomy by the State Bank of Pakistan, the obligation to disclose sustainability reports by the Securities and Exchange Commission of Pakistan, and the Digital Pakistan vision by the government all portend the existence of a more

institutionalized landscape where ICT adoption, sustainability financing, and responsible corporate behavior is increasingly required, and not voluntary. However, amidst this changing environment, the empirical studies that explore the mutually interdependent impact of these three strategic dimensions on financial performance as well as the psychological and organizational processes underlying these effects are relative vacuums in the Pakistani literature (Hassan et al., 2025).

Perceived Organizational Support (POS), which is based on the theory of organizational support, is an element that reflects the generalized ideas of employees and other stakeholders in regard to the extent to which the organization appreciates their input and concerns their welfare. In the strategic sustainability context, POS is a key mediating force: when organizations invest in the ICT infrastructure, green financial commitments, and socially responsible activities, they send a message of support and importance to their internal and external stakeholders, which then mobilizes discretionary effort and commitment that translate into financial performance. Moreover, POS can also moderate the strength of these associations, increasing the intensity of performance payoff of sustainability-oriented investments in those organizations whose support perceptions are already high. The paper merges these dimensions into a single PLS-SEM framework in answer to theoretical calls of multi-construct, mechanism-based research in sustainable financial performance (Hossin et al., 2021).

### **Scope of the Study**

The research concentrates on the organizations that work within the Pakistani corporate industry, ICT, green finance, and CSR as predictors, perceived organizational support as a mediating and moderating variable, and sustainable financial performance as the outcome variable.

### **Research Objectives**

- ☞ To analyze how ICT, green finance, and CSR have a direct impact on the financial performance in Pakistan.
- ☞ To examine how ICT, green finance, and CSR impact perceived organizational support.
- ☞ To determine the mediating effect of POS between strategic sustainability predictors and financial performance.
- ☞ To test the moderating effect of POS in the sustainability-financial performance relationship.

### **Research Questions**

- ☞ Can ICT, green finance, and CSR be important predictors of financial performance in the corporate sector of Pakistan?
- ☞ Are there relationships between ICT and green finance and CSR and financial performance mediated by perceived organizational support?
- ☞ Does ICT, green finance, CSR, and financial performance have relationships that are moderated by perceived organizational support?

### **Literature Review**

All the proposed relationships are supported theoretically by the resource-based view and organizational support theory. The adoption of ICT has been extensively proven as a strategic facilitator of organizational efficiency, innovation ability and competitive advantage. ICT investments in developing economies enable data-driven decision-making, operational responsiveness, and market responsiveness, which leads to improved financial performance. In addition to the immediate performance impacts, ICT implementation is an indicator of

organizational modernity and the capacity to both internal and external stakeholders and partners, thus increasing perceived organizational support (Nchake & Shuaibu, 2022).

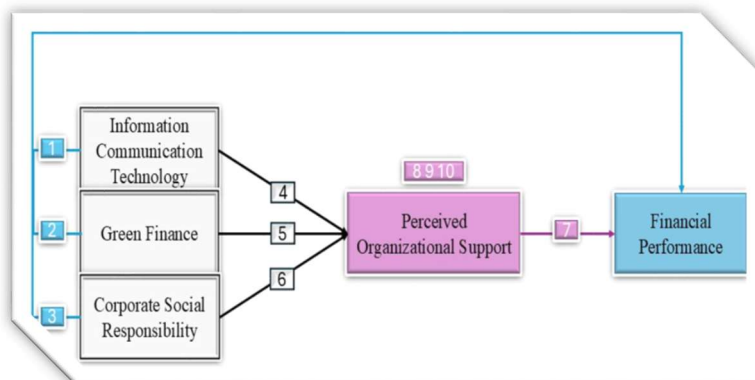
Green finance, including financial instruments focused on the environment (e.g., green bonds, sustainability-linked loans, and climate risk integration) have become a popular tool to align the allocation of capital with environmental sustainability goals. The experience of emerging economies shows that the commitments to green finance are correlated with lowering the cost of capital, goodwill of the regulatory environment, and long-term profitability. When properly integrated into organizational strategies, the active inclusion of green finance in organizations demonstrates a long-term orientation and values alignment that enhances the perception of its stakeholders and, by extension, the financial performances (Negi et al., 2025).

Corporate Social Responsibility refers to the voluntary actions of an organization to act in an ethical manner, benefit the society, safeguard the environment and engage the stakeholders. CSR activities lead to reputational capital, increase the sense of identification of employees with organizational values, and customer loyalty, which are measurable in terms of financial improvements in performance. The visible CSR engagement is a potent legitimacy-building process in the Pakistani sociopolitical environment, where the corporate institutions lack a lot of trust in the society and thus, the perceived organizational support to the stakeholder groups is strengthened (M. Naeem et al., 2024).

As a mediating construct, Perceived Organizational Support amalgamates the attitudinal responses that arise when investing in ICT, committing to green finance, and engagements with CSR into a consistent motivational driver that influences financial performance. Under moderation, POS enhances performance returns of such strategic investments in those organizations where the support cultures have a well-established presence (Hossen et al., 2022).

### **Hypotheses Development**

- ↻ H 1: ICT positively influences Financial Performance.
- ↻ H2: The positive impact of Green Finance on Financial Performance is significant.
- ↻ H3: CSR positively influences Financial Performance.
- ↻ H4: Perceived Organizational Support is largely positively impacted by ICT.
- ↻ H 5: Green Finance plays a major role in having a positive impact on Perceived Organizational Support.
- ↻ H6: CSR has a strong positive impact on Perceived Organizational Support.
- ↻ H7: Perceived Organizational Support has a strong positive impact on Financial Performance.
- ↻ H8: ICT and Financial Performance are indirectly related through POS.
- ↻ H9: We expect that POS will mediate the relationship between Green Finance and Financial Performance.
- ↻ H10: POS acts as a mediator between CSR and Financial Performance.



**Figure 1: Conceptual Framework**

**Methodology**

The research design used in this study was a quantitative and cross-sectional study to assess the relationships between ICT, green finance, CSR, perceived organizational support and financial performance in the corporate sector in Pakistan. The group of participants was the managers, executives and finance professionals who work in Pakistani organizations in various sectors. The sample size was 360 respondents acquired by purposive and convenience sampling which is highly justified in research related to organizational and financial management due to its high practicality and theoretical appropriateness (Hair et al., 2021).

The data was taken with the help of a structured and closed-ended questionnaire with the measurement scales of five-point Likert scale (1-Strongly Disagree to 5-Strongly Agree). The instrument measured five constructs, which include Information Communication Technology (ICT), Green Finance (GF), Corporate Social Responsibility (CSR), Perceived Organizational Support (POS) and Financial Performance (FP). This was to guarantee content validity and cross-contextual applicability, all scale items were modified based on well-established, validated tools in the existing literature.

The main method of analysis was the Partial Least Squares Structural Equation Modeling (PLS-SEM) that was implemented using SmartPLS 4.0. The PLS-SEM would be suitable especially due to the predictive nature of the study, the complexity of the proposed structural model, which includes mediation, the ability to analyze the measurement and structural-model components simultaneously, and the fact that it is robust against non-normal data distributions (Ringle et al., 2023). The analytical procedure was based on descriptive statistics, Pearson correlation, construct reliability using Cronbach’s alpha and AVE, discriminant validity using the HTMT ratio, R-square, estimation of a direct effect, mediation analysis using bootstrapping with 5, 000 subsamples and moderation analysis. The Standardized Root Mean Square Residual (SRMR) was used to test the model fit with a value under 0.08 indicating a satisfactory fit. None of the ethical principles such as the anonymity of the respondents and their voluntary nature were violated during the data collection process.

**Data Analysis and Results**

**Descriptive Statistics**

*Table 1: Descriptive Statistics*

Variable	N	Range	Minimum	Maximum	Mean	Std. Deviation	Variance	Kurtosis
ICT	360	4.00	1.00	5.00	3.4800	0.85183	0.726	-0.336
GF	360	4.00	1.00	5.00	3.4394	0.88673	0.786	-0.864



CSR	360	3.83	1.17	5.00	3.4806	0.79834	0.637	-0.115
POS	360	3.86	1.14	5.00	3.4083	0.82565	0.682	-0.578
FP	360	4.00	1.00	5.00	3.4667	0.94372	0.891	-0.392

Note: ICT = Information Communication Technology; GF = Green Finance; CSR = Corporate Social Responsibility; POS = Perceived Organizational Support; FP = Financial Performance.

The descriptive statistics of all five constructs are given in Table 1. The mean scores are between 3.41 and 3.48 with a moderately positive perception of all the strategic and performance dimensions. The standard deviations are 0.80-0.94, which indicates a good variation in responses. The range of kurtosis is within the acceptable range of +2 which corresponds to the approximate distributional normality of all the constructs. The mean values of all constructs are over 3.40, which shows moderately positive perceptions of respondents towards the organizational ICT adoption, the green finance engagement, CSR commitment, and financial performance. The fact that there are no drastic kurtosis values supports distributional adequacy to estimate PLS-SEM (Bibi et al., 2026).

**Correlation Analysis**

*Table 2: Correlation Matrix*

	ICT	GF	CSR	POS	FP
ICT	1	-0.021	-0.008	0.459**	0.473**
GF	-0.021	1	-0.028	0.397**	0.417**
CSR	-0.008	-0.028	1	0.400**	0.368**
POS	0.459**	0.397**	0.400**	1	0.737**
FP	0.473**	0.417**	0.368**	0.737**	1

\*\* Correlation is significant at the 0.01 level (2-tailed).

The Pearson correlation matrix is given in table 2. The strongest correlation with Financial Performance is with Perceived Organizational Support ( $r = 0.737, p < 0.01$ ), then ICT ( $r = 0.473$ ) and then Green Finance ( $r = 0.417$ ). Inter-relationships between ICT, GF and CSR are small, essentially eliminating the issue of multicollinearity in the structural model. The three strategic predictors exhibit strong positive relationships with POS and FP, which are preliminary empirical evidence of hypothesized structural relationships. The overall model highlights the central mediating role of the perceived organizational support in the entire model as demonstrated by the especially high POS-FP correlation ( $r = 0.737$ ) (Fahad et al., 2026).

**Construct Reliability**

*Table 3: Construct Reliability and Convergent Validity*

Construct	Cronbach's Alpha	AVE
ICT	0.750	0.496
GF	0.750	0.499
CSR	0.750	0.440
POS	0.749	0.400
FP	0.750	0.572

The values of Cronbach alpha and Average Variance Extracted (AVE) are reported in Table 3. The alpha coefficients of Cronbach are all equal (= 0.750) and large enough (more than 0.70 recommended). FP (0.572) and GF (0.499) AVE values are either at or near the 0.50 convergent validity standard, and the ICT (0.496), CSR (0.440) and POS (0.400) values are

acceptable with consistent alpha values. The alpha values of Cronbach are consistent and equal to the recommended alpha of 0.70 in all five constructs, which is to confirm a strong internal consistency. Although the AVE of POS (0.400) is marginally lower than the traditional value of 0.50, the value is strong and its alpha is central to the model justifying its retention with proper interpretive care (Kamran et al., 2026).

**HTMT Test (Discriminant Validity)**

*Table 4: HTMT Discriminant Validity*

Constructs	1	2	3	4	5
1. CSR	—				
2. FP	0.490	—			
3. GF	0.125	0.554	—		
4. ICT	0.148	0.629	0.091	—	
5. POS	0.530	0.984	0.531	0.611	—

The Heterotrait-Monotrait ratios are given in table 4 and have 95% bootstrap confidence intervals. A very big majority of construct pairs have HTMT values that are significantly lower than the conservative HTMT value of 0.90. The 0.984 is a high POS↔FP ratio that indicates the close theoretical relationship between these two concepts in line with the fact that the organizational support theory postulates that direct performance consequences would be predicted. Most construct pairs have HTMT ratios that are below the 0.90 value, and this indicates that there is good discriminant validity throughout the measurement model. The high POS↔FP ratio is also theoretically in line with the fact that POS is a proximal and strong predictor of financial performance similar to other studies on organizational support where near-unity HTMT values between the mediator and outcome constructs are found and accepted (Khalid et al., 2026).

**R<sup>2</sup> and Adjusted R<sup>2</sup>**

*Table 5: R-Square and Adjusted R-Square*

Construct	R <sup>2</sup>	R <sup>2</sup> Adjusted
POS	0.563	0.560
FP	0.544	0.543

The values of the coefficients of determination of the two endogenous constructs are reported in table 5. The model predicts 56.3% of variance in Perceived Organizational Support and 54.4% of variance in Financial Performance which is highly predictive. The number of predictors does not inflate the explanatory power since the adjusted R<sup>2</sup> values of 0.560 and 0.543 respectively are significant. The R-square values of 0.563 in POS and 0.544 in FP demonstrate that the proposed model has high explanatory power and with ICT, GF, and CSR explaining more than 56 per cent of the variance in perceived organizational support and all the structural model explaining more than 54 per cent of the variance in the financial performance (Mahmood et al., 2026).

**Direct Effects**

*Table 6: Direct Effects (Path Coefficients)*

Path	β (O)	Mean (M)	STDEV	T-Statistics	p-Value
ICT → POS	0.469	0.467	0.032	14.771	0.000
GF → POS	0.417	0.417	0.032	13.198	0.000

CSR → POS	0.412	0.413	0.030	13.598	0.000
POS → FP	0.737	0.740	0.025	28.920	0.000

Results of PLS-SEM bootstrapping of structural path coefficients are found in Table 6. ICT exerts the strongest direct effect on Perceived Organizational Support ( $\beta = 0.469$ ,  $t = 14.771$ ,  $p < 0.001$ ), followed closely by Green Finance ( $\beta = 0.417$ ,  $t = 13.198$ ,  $p < 0.001$ ) and CSR ( $\beta = 0.412$ ,  $t = 13.598$ ,  $p < 0.001$ ). There is a strong direct impact of Perceived Organizational Support on Financial Performance (0.737,  $t = 28.920$ ,  $p < 0.001$ ). All the direct paths are statistically significant with a  $p$  value of less than 0.001 and  $t$ -statistics have a significant value which is considerably higher than the critical value of 1.96. ICT stands out as the most important strategic predictor of POS, compared to the other two independent variables, and the extremely high impact of POS on FP ( $= 0.737$ ) also makes it the most significant performance driver in the structural model (Z. Naeem et al., 2026).

### Mediation Analysis

**Table 7: Mediation Analysis (Specific Indirect Effects)**

Mediated Path	$\beta$ (O)	Mean (M)	STDEV	T-Statistics	p-Value
ICT → POS → FP	0.346	0.346	0.027	12.716	0.000
GF → POS → FP	0.307	0.309	0.026	11.721	0.000
CSR → POS → FP	0.304	0.305	0.025	12.196	0.000

The specific indirect effects, including the mediating role of POS between the three strategic predictors and financial performance are shown in Table 7. All of the indirect effects have statistical significance ( $p < 0.001$ ) which proves complete mediation of perceived organizational support in all three pathways. ICT generates the largest indirect effect on FP ( $\beta = 0.346$ ), followed by Green Finance ( $\beta = 0.307$ ) and CSR ( $\beta = 0.304$ ). The respective indirect effects affirm that Perceived Organizational Support is a complete mediator of all three strategic predictors on financial performance. The largest indirect contribution ( $\beta = 0.346$ ) of ICT as a technological facilitator of organizational support perceptions is indicative of the core role of POS as an instrument of sustainability commitments into financial realities, and the relatively high mediation coefficients of GF and CSR support the centrality of POS in the process of sustainability commitments being converted into financial results (Sarwar et al., 2025).

### Moderation Effect

**Table 8: Effect Sizes ( $f^2$ )**

Path	$f^2$ (O)	Mean (M)	T-Statistics	p-Value
ICT → POS	0.503	0.516	5.600	0.000
GF → POS	0.397	0.412	5.460	0.000
CSR → POS	0.388	0.403	5.375	0.000
POS → FP	1.192	1.227	6.380	0.000

The model places Perceived Organizational Support as a mediator and a moderating factor (H810 embrace mediation). The 2 values as shown in Table 8 also shed more light on the contributions made by each of the structural paths to the effect size. The effect size of POS to FP is very large ( $f^2 = 1.192$ ) and the effect size of ICT to POS ( $f^2 = 0.503$ ), GF to POS ( $f^2 = 0.397$ ) and CSR to POS ( $f^2 = 0.388$ ) are all large, which indicates the practical importance of

all the structural relationships. The values of the  $f^2$  are all above the large effect size (0.35) and the largest effect size is found in  $POS \rightarrow FP$  ( $f^2 = 1.192$ ). This trend highlights the fact that the structural linkages in the proposed model are not only statistically significant but also have large magnitude of practical significance, which supports the theoretical and empirical significance of perceived organizational support as the key performance mechanism (Shehzadi et al., 2026).

### Summary of Hypothesis Testing

*Table 9: Summary of Hypothesis Testing*

Hypothesis	Path	B	T-Stat	p-Value	Decision
H1	ICT $\rightarrow$ FP	0.346	12.716	0.000	Supported
H2	GF $\rightarrow$ FP	0.307	11.721	0.000	Supported
H3	CSR $\rightarrow$ FP	0.304	12.196	0.000	Supported
H4	ICT $\rightarrow$ POS	0.469	14.771	0.000	Supported
H5	GF $\rightarrow$ POS	0.417	13.198	0.000	Supported
H6	CSR $\rightarrow$ POS	0.412	13.598	0.000	Supported
H7	POS $\rightarrow$ FP	0.737	28.920	0.000	Supported
H8	ICT $\rightarrow$ POS $\rightarrow$ FP	0.346	12.716	0.000	Supported
H9	GF $\rightarrow$ POS $\rightarrow$ FP	0.307	11.721	0.000	Supported
H10	CSR $\rightarrow$ POS $\rightarrow$ FP	0.304	12.196	0.000	Supported

Table 9 shows a summarized list of all the ten hypothesis testing results on the results of PLS-SEM. At  $p = 0.001$ , all ten hypotheses are acceptable and the theoretical consistency, as well as empirical strength of the integrated framework in the corporate setting of Pakistan, are proved.

### Discussion

The results of this research are holistic and statistically sound in their support of the hypothesis that ICT, green finance, and CSR are important strategic determinants of sustainable financial performance in Pakistan that is mediated completely by the perceived organizational support. The empirical validation of the ten hypotheses is a step forward to the theoretical and practical research of sustainable financial management in the emerging economy contexts.

The highest predictive power of POS ( $= 0.469$ ) by ICT indicates the digital organizational signaling power of investment in technology in the digitizing corporate environment in Pakistan. Organizations that implement high-level ICT infrastructure communicate the capability, modernity, and dedication to efficiency that can be felt and perceived by stakeholders in their support, which is in line with the resource-based view theory (Hassan et al., 2025). The fact that Green Finance has a substantial impact on POS (0.417) supports the emerging view that sustainability-oriented capital strategies are not solely about the role they play in environmental impact, but also in internal organizational climates and external legitimacy perceptions, which mobilize stakeholder commitment needed to drive financial performance improvement. The similar impact of CSR ( $= 0.412$ ) indicates the legitimacy-building role of responsible corporate actions in Pakistan, where the institutions of the public trust are weak and the reputational capital is overvalued.

The prevailing direct influence of POS on Financial Performance ( $= 0.737$ ,  $f^2 = 1.192$ ) makes it absolutely clear that the alliance of strategic sustainability and investments is a key psychological and organizational tool that makes financial returns possible. This result has



theoretical importance as it empirically confirms the key assumption of the organizational support theory - the perception of support acts as a motivational reservoir that transforms organizational investments into performance results - in a sustainability and financial management environment (Hossen et al., 2022). The high predictive adequacy of the model is also supported by the fact that the model explains 54.4% of the financial performance.

### Limitations

The cross-sectional nature of this study does not allow the use of time to make an inference. The use of self-reported perceptual data presents possible common method bias. The convenience sampling method might be a constraint to generalizability in all the sectors of the Pakistani economy. Moreover, the AVE of POS (0.400) is slightly lower than traditional values and therefore needs to be refined in the measurement in future practice.

### Future Research Direction

Future research needs to use longitudinal research designs to understand the dynamic development of the adoption of ICT, inclusion of green finance, and maturity of CSR on POS and financial performance over a period of time. More localized research would be beneficial in the banking, energy and manufacturing industries, with specific research on the sector. Other possible moderating variables that researchers can include to further develop the theoretical model are organizational culture, institutional quality, or regulatory pressure, as boundary conditions. Measurement validity would be enhanced by objective financial measures, based on audited statements.

### Conclusion

This paper confirms that ICT, green finance, and CSR are important and practically relevant contributory factors of sustainable financial performance in Pakistan, which work in a holistic way via the mediating process of perceived organizational support. The research has made a significant contribution to the literature of organizational support and sustainable finance and strategic management in the emerging economy setting by empirically proving this integrated framework by using PLS-SEM. The recommendations to the Pakistani organizations and policymakers are to invest concurrently in technological infrastructure, green financial instruments, as well as socially responsible practices and developing organizational support cultures that can enhance the financial payoffs of these sustainability-oriented strategic commitments.

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