13th International Conference on Business & Economic Development (ICBED)-15-17 April 2024

Hosted by the Centre for Business & Economic Research (CBER), UK
In association with Medgar Evers College, City University of New York

Abstract Proceedings

Method - Integrity - Camaraderie

www.cberuk.com
The Business and Management Review

Volume 15 Number 1 April 2024

Abstract Proceedings

The Abstract Proceedings is approved for listing in ProQuest of Refereed Publications

www.cberuk.com
Mission Statement
Centre for Business & Economic Research (CBER)

The Centre for Business and Economic Research (CBER) works assiduously to contribute to progress and prosperity through research and managerial excellence. CBER strives to be an important knowledge conduit via its academic journals, international conferences and bespoke consultancy and training services.
CBER-MEC 13th International Conference on Business & Economic Development (ICBED)

ICBED-2024 CONFERENCE COMMITTEE MEMBERS

Conference Chairs
Dr. Jo-Ann Rolle, Dean of School of Business, Medgar Evers College of the City University of New York, USA
Dr. P. R. Datta, Senior Lecturer and Scholarship Lead, Regent College London and Executive Chair, Centre for Business & Economic Research (CBER), U.K.

Conference Committee
- Prof. Warren Mathews, Belhaven University, USA
- Prof. Ghadeer Badr, Vice Dean for Post Graduate Studies and Research, Faculty of Commerce and Business Administration, Future University in Egypt
- Dr. B.R. Chakraborty, Project Director, Centre for Business & Economic Research (CBER), UK
- Prof. Srinivasan Sampalli, Dalhousie University, Canada
- Dr. Deepraj Mukherjee, Kent State University, USA
- Prof. David Graves, Centre for the study of organised crime (CSOC), UK
- Prof. Gairik Das, Review Editor, IISWBM, Kolkata, India
- Gerald Doyle, Financial Pathways Consultancy and Visiting Lecturer, Buckinghamshire New University, UK
- Dr. Justin H. Beneke, University of Winchester, UK
- Dr. Veronica Udeogalanya, Medgar Evers College, City University of New York, USA
- Prof. Gregorio Mayers, Co-Chair, Medgar Evers College of the City University of New York, USA
- Dr. Micah Crump, Medgar Evers College of the City University of New York, USA
- Prof. Paul Cox, Medgar Evers College of the City University of New York, USA
- Dr. Khasadyahu Zarbabal, Medgar Evers College of the City University of New York, USA
- Ms. Raquel Bennett, Medgar Evers College of the City University of New York, USA
- Ms. Rachelle Auguste, Medgar Evers College of the City University of New York, USA

ICBED-2024 ADVISORY BOARD
- Prof. Atish Prosad Mondal, St. Xavier’s College (Autonomous) Kolkata, India
- Prof. (Dr.) Padmakali Banerjee, FRSA, Vice Chancellor, IILM University, Gurugram, India
- Prof. Slava Shavshukoff, Saint Petersburg State University
- Prof. Malgorzata Magdalena Hybka, Poznań University of Economics and Business
- Prof. Noha Bendary, The British University in Egypt
- Dr. Evangelia Fragouli, University of Dundee, UK
- Prof. Rodney Oudan, Worcester State University in Massachusetts, USA
- Prof. Michael D. MacColl, Vancouver Island University, Canada
- Dr. LO, Olivine Wai Yu, Hong Kong Shue Yan University
- Prof. Juan Carlos Botello, Universidad Popular Autónoma del Estado de Puebla
- Dr. Emmanuel Egbe, Medgar Evers College of the City University of New York, USA
- Dr. Adesina Fadairo, Medgar Evers College of the City University of New York, USA
- Dr. Byron Price, Medgar Evers College of the City University of New York, USA
- Dr. Rosemary Williams, Medgar Evers College of the City University of New York, USA
- Dr. Evelyn Maggio, Medgar Evers College of the City University of New York, USA
- Dr. Zulema Blair, Medgar Evers College of the City University of New York, USA
- Dr. Owen Brown, Medgar Evers College of the City University of New York, USA
- Dr. Ethan Gologor, Medgar Evers College of the City University of New York, USA
- Prof. Wallace Ford, Medgar Evers College of the City University of New York, USA
We are happy to announce that The Journal of Risk and Financial Management is the official partner of the 13th ICBED-2024 conference. Conference participants can submit their full-text papers to the Journal for consideration for publication pending further evaluation and APC. The journal is indexed in SCOPUS.
For further details about the journal please visit https://www.mdpi.com/journal/jrfm

13th International Conference on Business and Economic Development (ICBED)
Special Issue: Business, Finance and Economic Development
Link to the submission: https://www.mdpi.com/journal/jrfm/special_issues/4Y75SGO34Z

Authors are invited to submit their conference papers within the journal's broad scope. Although comprehensive in coverage, the following areas are indicative and nurture the interests of the special issue with a "Business, Finance and economic development" underpinning:

1. Accounting and Finance
2. Financial accounting
3. Financial Institutions
4. International Finance
5. Financial markets
6. Risk management
7. Corporate finance
8. Financial economics
9. Banking

Guest Editor
Dr Palto Datta FCIM, FRSA, CMBE

Special Issue Editor: Esther Peng
Deadline: Submission deadline: 30th June 2024 and Final publication date: August 2024
Co-Sponsors

The Centre for Business & Economic Research (CBER) was founded in London in 2006 with the aim of inspiring, recognising, and supporting excellence in Business and Economic Research. Currently, the Centre has three main areas of endeavour: organising an annual cycle of international academic conferences, producing academic journals, and offering bespoke consultancy projects both in the United Kingdom and further afield. CBER works assiduously to facilitate international collaboration, providing an independent and credible source of advice, as well as contributing to academic debate and research. The Centre is fortunate to have a truly international following and is committed to encouraging knowledge sharing, foresight planning and greater interaction between academics, policymakers, thought leaders and those engaged in diverse commercial activities. Through both its researchers and a network of specialists internationally, it is well placed to provide targeted consultancy work aimed at providing fresh insight and understanding that is underpinned by credible research methods and a thorough and objective approach.

Medgar Evers College is a senior college of The City University of New York, offering baccalaureate and associate degrees. It was officially established in 1970 through cooperation between educators and community leaders in central Brooklyn. It is named after Medgar Wiley Evers, an African American civil rights leader. The College is proud of the vital academic programs offered through its five schools with the new School of Education. It is School of Business; School of Education; School of Liberal Arts; School of Professional and Community Development; and School of Science, Health, and Technology. Under the current leadership of Dr. Patricia Ramsey, President, the College believes that education has the power to positively transform the lives of individuals and is the right of all individuals in the pursuit of self-actualisation. Consequently, the College's mission is to develop and maintain high-quality, professional, career-oriented undergraduate degree programs. Their rigorous curriculum, new degree programs, and ever-expanding, award-winning faculty produce global citizens who are equipped for high-quality jobs. The College's diverse student body is presented with opportunities and new worlds through the Center for Black Literature, the Caribbean Research Center, the Center for Law and Social Justice and The DuBois Bunche Center for Social Policy.
A statement about open access

The official Abstract proceedings of the Centre for Business & Economic Research (CBER) are an open access publication which means that all content is freely available without charge to the user or his/her institution. Users are allowed to read, download, copy, distribute, print, search, or link to the full texts/abstracts of the articles in this proceeding without asking prior permission from the publisher or the author. CBER is committed to publish all full text articles/abstracts accepted for the conference online for immediate open access to readers and there is no charge to download articles and editorial comments for their own scholarly use.
Measuring the social cost of carbon: A critical comparison of the alternative methodologies currently in Use

A. J. Stagliano
Professor of Accounting
Erivan K. Haub School of Business
Saint Joseph's University, Philadelphia, USA

Abstract
Carbon emissions not only cause widespread and probably irreversible environmental damage, but collaterally have significant financial impacts on the world economy. A potentially useful metric for describing and understanding the comprehensive economic effects of negative outcomes from productive activities that create environmentally unfriendly emissions is the social cost of carbon (SCC). Scientists, economists, and academicians in the fields of accounting and finance all have studied measurement of carbon’s monetary impact. Alternative measurement methodologies have produced diverse quantitative gauges of the implicit cost of a tonne of carbon dioxide equivalent (CO$_2$), the standard unit designated internationally as an indicator of the collective greenhouse gases (GHG) emitted into the atmosphere. Besides atmospheric effects, carbon’s influence is felt through soil infiltration and capture in bodies of water—a very wide impact indeed.

What is the social cost of carbon as a concept? The “short answer” to this fundamental question is that the SCC is the full cost of damages created by one extra tonne of carbon dioxide equivalent emission (in whatever form). While the focus usually is on CO$_2$, it is clear that human and environmental damage from carbon usage extends to many of the other greenhouse gases, including methane, ozone, nitrous oxide, and the various fluorocarbons (perfluorocarbon, chlorofluorocarbon, hydrofluorocarbon, hydrochlorofluorocarbon). What is well known is that it is anthropogenic generation of carbon effluents to which attention must be given. Human activities deliver these destructive compounds. Some measure is needed so that the benefits from production of useful goods can be balanced against the negative outcomes that can accompany production. This is where the SCC is of help to us.

Why is it useful for us to have such a metric? A significant problem that has plagued the discipline of welfare economics throughout the past three centuries is the assessment of production-process externalities. Many classical-era political economists grappled with shortcomings of market-based trading structures, the most serious of which is an inability to assimilate implicit costs (or benefits) into price. For these academicians, the failure of free markets to handle negative externalities was thought to be a problem for governments to correct or control.

Reliance on non-market mechanisms, though, introduces both uncertainty and inefficiency into the pricing process. If the market for goods/services that carry with them environmentally damaging carbon-effluent externalities is to attain global efficiency, a comprehensive measure of CO$_2$ will need to be included in price. Without embedding this externality in price, more of a product/service will be demanded, produced, and/or consumed than is ideal. The social cost of carbon is needed to properly price goods and services so that free-market forces can efficiently allocate outputs. Unless carbon is priced correctly, policymakers are unable to assess whether regulatory options they face are beneficial or not.

This paper critically assesses the current state of carbon pricing. The goal is to place in sharp perspective the various measurement schemes that have been proposed or actually have been implemented. The alarming rate of acceleration of global carbon dioxide emissions from burning fossil fuels, as an example, places the matter of carbon pricing at the top of the agenda for policymakers who are, or should be, concerned with climate change. Having a critical assessment of the alternative SCC measurement methods will assist policymakers in their quest for a balanced scheme of dealing with benefits from rulemaking that curbs greenhouse gas creation and the societal costs of taking such environment-related actions.

In addition to dealing directly with SCC measurement models, this research is extended to deal with the social welfare regime and those aspects of the social justice landscape that depend on carbon pricing for legitimizing multinational compacts aimed at curtailing GHG production. There are significantly more difficult circumstances for resolution when the qualitative aspects of social goods, like human health, that are affected differentially by carbon across countries or populations come into play. The SCC impacts not only decisions about current means of...
production, but also the social justice outcomes that are created by the large wealth and consumption disparities that exist around the globe. To an extent, a more objective measure of carbon’s cost will assist in reconciling supranational rulemaking that affects various peoples differently. This, too, is part of the current project’s focus. There is an expectation that this research will inform policymakers as regards the appropriate use of carbon’s social cost as choices are made on reforming/restructuring the current carbon-energy-based macroeconomic structure. This research will make a contribution to the on-going debate about how to price carbon and how the SCC should be applied for financial and economic decision making in both the public and private sector.

Managing risk against a polycrisis landscape: a financial perspective.

Alan Parkinson
Director of Studies and Deputy Director (Education)
UCL School of Management, University College London

Keywords
VUCA, polycrisis, financial strategies

Abstract
Until recently, it was not uncommon to read and hear about ‘the VUCA world’ – volatile, uncertain, complex and ambiguous. That descriptor captures the reality of individual events, albeit sometimes bracketed together in twos or threes of relatively single factors, occurring unexpectedly and at speed. Despite that uncertainty, commercial organisations are situated in a world where risk is taken to, hopefully, reap rewards in the form of benefits and returns. Accordingly, many organisations have developed ‘risk identification’ processes over time, with associated risk management systems. Liang, Lee and Sang (Deloitte, 2016) advocate an attitude and approach to VUCA which reflects “a risk-savvy company is one that proactively embraces VUCA – it is a risk survivor and also a risk overcomer”. For many organisations that approach was adequate if not ideal… but… the VUCA setting has evolved and has morphed into a ‘polycrisis’ landscape (Whiting and Park, WEF, 2023). This landscape reflects an amalgamation of challenging events ‘where disparate crises interact such that the overall impact far exceeds the sum of each part” (WEF Global Risks Report 2023). Whist there are those who argue that this is nothing new and has occurred across history, others are concerned that the impact of disparate events naturally total to a sum of all the parts, but the interaction between those events is such that it is much more overwhelming than the mere sum (Tooze, FT, 2022). Currently, individual shockwave events are occurring: the Ukraine conflict; more localised conflicts; rising and volatile energy prices; debt mountains in countries and companies; more localised conflicts; the after-effects of COVID-19; some stuttering large national economies; AI, to cite but a few. This presentation identifies some of the financial consequences of this polyresins world and explores how strategic control of costs and better management of cash and capital may help in managing – and at least mitigating, the impact of interactions between individual shockwave events.
US housing prices and the transmission mechanism of connectedness

Sahana Roy Chowdhury
International Management Institute, Kolkata, India

Kirti Gupta
Reserve Bank of India, India

Panayiotis Tzeremes
University of Thessaly, Greece

Keywords
House price indices, metropolitan statistical areas, Quantile Vector Autorregression, global financial crisis, Covid-19

Abstract
This research examines the connectedness effects of US house prices across different metropolitan areas, utilizing a quantile connectedness model. We identify MSAs that could play a significant role in the transmission of house prices, either as net contributors or recipients of these effects. The level of quantiles emerges as another crucial factor, influencing the behavior of various metropolitan areas across different house price ranges. Denver, Los Angeles, Seattle, Phoenix, San Diego, and San Francisco exhibit net-contributing behavior, whereas Chicago, Detroit, Las Vegas, Minneapolis, New York, and Atlanta show a net-receiving trend. Metropolitan areas like Portland, Boston, Charlotte, Cleveland, Dallas, Miami, Tampa, and Washington display roles that can either be contributing or receiving over the time period. Lastly, external factors such as economic crises or health events like the Covid-19 outbreak play a pivotal role in shaping MSAs' behavior.

Forecasting South African interest rates in the presence of instabilities

Devine Chinoriwa

Oliver Takawira
Department of Finance and Investment Management (DFIM), College of Business and Economics (CBE) - University of Johannesburg, South Africa, Visiting Professor (Researcher): Carleton University Sprott School of Business, Canada and Visiting Professor (Researcher): School of Management - University at Buffalo - New York, USA.

Keywords
Interest rates, GARCH model, Instabilities, South African interest rates, Economic instabilities

Abstract
The study forecasts interest rates amid economic and financial instabilities using data sourced from South Africa. Interest rates are a crucial financial instrument used by central banks to manage the economy. Forecasting interest rates is challenging due to their daily fluctuations, which makes it difficult to link them to economic fundamentals like monetary or fiscal policies. Nevertheless, macroeconomics can assist since the long-term trend of...
interest rates is influenced by inflation trends and the equilibrium of real interest rates. The study focuses on the period spanning from 2000 – 2022. The study took a quantitative approach using time series regression techniques of autoregressive conditionally heteroscedastic (ARCH) to measure volatility and be able to test forecasting ability. The study made use of monthly data. The Generalized Autoregressive Conditional Heteroskedasticity (GARCH) model and the Threshold Generalized Autoregressive Conditional Heteroskedasticity (TGARCH) were used to cater for symmetry and asymmetry assumptions. As the repo rate changes only quarterly and less frequently in stable periods, two other series were included, namely, treasury bill rate and government bonds rate. The preliminary test and post-test in estimating GARCH models, for example, unit root tests, and diagnostic tests were applied.

Instabilities were inherent within the series, and it was evident. With events such as the recall of former President Jacob Zuma, the global COVID-19 crisis, widespread protests, and the 2008 global financial crises, instabilities were more pronounced around 2009, and between 2016 and 2020. Results showed that the normal error distribution assumption is the best performing assumption across all three series (interest rates, treasury bill rate, and government bonds rate).

---

**Exploring the sources of greenhouse gas emission in Bangladesh**

**Sirajul Islam**  
PhD fellow, LPU, Punjab, India  
Assistant Professor, Department of Economics, BUBT, Dhaka, Bangladesh

**Tawheed Nabi**  
PhD and Assistant Professor, LPU, Punjab, India

**Keywords**  
Greenhouse gases, Sources of emission, Agriculture, Industrial sector, Energy sector

**Abstract**  
The Greenhouse gases (GHGs) are responsible for greenhouse effect and global warming. In this study, Carbon Dioxide, Methane and Nitrous oxide are considered as major GHGs. This study uses data from 1995 to 2018 to detect the highest contributor of total Greenhouse gases emission in Bangladesh. The graphical method has been used to show the actual pictures of emission of different gases in Bangladesh. In case of Methane and Nitrous oxide emission agriculture is in the first position. Industry is the highest contributor of CO2 emission in Bangladesh. But agriculture is the highest contributor of total (overall) GHGs emission in Bangladesh. Soil using system, use of energy, manure management process and fermentation process are considered as the main causes of agricultural emission in Bangladesh. So, the government of Bangladesh should focus to improve agrarian system in Bangladesh in order to reduce GHGs emission from this sector. Environmentally friendly technologies could help in minimizing the emission of GHGs in Bangladesh.
How has Brexit impacted the import and export strategies?

Yordanos A Tesfay
University of Bolton, UK

Flonmy Menon
Regent College London, UK

Keywords
Post-Brexit, Challenges, Opportunities, Import, Export, Strategies, UK firms

Abstract

Purpose of the Research: The study aimed to investigate the impacts of Brexit on the import and export strategies of overseas selling firms in the United Kingdom (UK). Considering the range of regulatory and market-related issues creating barriers for the internationally operating UK businesses and prospects opened for them after the implementation of Brexit, the research intended to explore a set of challenges and opportunities that have particularly affected the strategies adopted by the domestic importers and exporters in UK post-Brexit.

Methodology: A mixed research design was chosen to include both the qualitative and quantitative research methods in this investigation. The quantitative research method included data collection from randomly selected 25 import and export managers from UK-based overseas business firms using a semi-structured survey instrument administered individually. An objective analysis of the survey findings was conducted via statistical analysis (Descriptive Statistics and Frequency Analysis). On the other side, the qualitative research method included data collection from purposively selected literature studies via systematic review. The journals and studies published since January 2021 (Post-Brexit). Subjective analysis of the qualitative findings was conducted through content analysis.

Findings: Content analysis results showed that these import and export strategies are the consequence of a range of challenges and opportunities these firms have been facing since 2021, after the completion of the Brexit transition period such as an increase in tariff and non-tariff trade barriers, regulatory challenges leading to administrative delays, market restrictions due to supply chain disruptions and economic uncertainties. Both the primary and literature findings have substantiated the need to comply with different standards and certification requirements as the significant challenge faced by UK firms. The findings from the content analysis also reported that besides challenges, UK firms are leveraging on opportunities arising out from post-Brexit implementation such as free trade agreements, independent regulatory implementation of plans, increased market competitiveness via extended opportunities for innovation and increased digitization.

In addition, statistical analysis of the managerial survey findings (n = 25) reported a range of strategies selected by UK firms selling overseas in post-Brexit such as changes in importing and exporting activities, alterations in customs procedures, scrutiny of supply chain disruptions in other markets, exploration of alternative sourcing, barriers affecting trade pricing decisions, and revisions to transportation plans. Furthermore, many of the managers have also reported their experience of market accessibility limitations creating problems in smooth trade operations.

Practical Implications: The practical implications of the current research for UK importers and exporters in post-Brexit are significant. The research findings have implied that UK companies need robust risk mitigation plans, adaptive leadership, collaboration with public and private stakeholders, specifically policymakers, investments in innovative projects and enhanced digitization for sustained growth in the evolving post-Brexit landscape and to address the needed change in their import and export strategies.

Conclusions: The study concluded that post-Brexit has contributed significantly to redefining the fundamental import and export landscape of UK firms selling overseas.
Bridging center for entrepreneurial skills for internally displaced and barrack youths: A partnership between academia, industry and community

Caroline Obiageli
Education for Growth and Inclusion Foundation Nigeria
Nigerian Defence Academy - Military University, Nigeria
Associate Professor of Critical and Educative Entertainment
Department of Languages, Nigerian Defence Academy, Kaduna Nigeria

Keywords

Abstract
Bridging Center for Educational Access for Internally Displaced and Barrack Youths was established with Institute of International Education (IIE) Centennial Fellowship Grant – 2022-2023. The IIE Centennial Fellowship is an annual fellowship program that honours IIE’s Centennial and their association with the Fulbright Program. It seeks to help enhance Fulbright as a life-long experience and recognize Fulbright alumni whose work embodies the underlining Fulbright values of mutual understanding, leadership, global problem solving, and global impact. The grant was to conduct field research in Kaduna State of Nigeria, where thousands of young people are internally displaced due to security challenges and natural disasters with the goal to establish a center that equitably bridges higher education opportunities and employability skills for young people in an internally displaced persons’ (IDP) camp. Through a field survey, it was determined that a short-term skills based post-secondary entrepreneurship education was most suitable for the target population and duration of project. The Center thus provided a Six Month post-secondary entrepreneurship and peace education program which features computer literacy, combined digital and artisanry skill courses as well as business development training and mentor-led internships for youths, to prepare them for entrepreneurship within modern digitized business environment. At major intervals during this period are critical thinking and socio-emotional sessions designed to develop in the youths’ transformative mindset towards commitment to fair-mindedness, inclusion and social cohesion in the society. Action research conducted with the first set of beneficiaries found that meeting the key mandate of entrepreneurship education which is to equip the youths with functional knowledge and skills to build up their character, attitude and vision, requires active partnership between the academia, industry and community-local and international as well as re-engineering it with the infusion of Critical Thinking and Digital Skills.

The impact of human energy crisis on the employee’s performance in IT sector in India

Manjeet Manjeet
University of Bolton, UK

Palto Datta
Regent College London, UK

Keywords
Human energy; burnout; stress; workload; motivation; performance; productivity; mental health

Abstract
Human energy is crucial for controlling behaviour and ideas, but employers often exploit employees to perform more with less, leading to employee burnout. This can result in stress, emotional tiredness, and a lack of personal accomplishment, reducing productivity, stifling creativity, errors, injuries, increased absenteeism, and turnover.
Burnout also raises the risk of chronic health problems and mental health hospitalisations. Effective employee performance leads to companies' objectives and profits, while job satisfaction is essential as it influences their behaviour. Human and Social Capital theory emphasises the role of employees in an organisation's financial performance and productivity. Positive behaviour and motivation are necessary for sustainability, and post-crisis stress can negatively impact mental health. Effective human energy management strategies are required for optimal performance, productivity, and well-being. This study aims to examine the impact of the human energy crisis, critically evaluate the term human energy crisis, and further provide recommendations to overcome this crisis and enhance employee productivity.

This was achieved by adopting a positivist philosophy and deductive approach, and a quantitative method was employed, utilising a cross-sectional survey with a stratified sampling strategy using online platforms. This methodology ensured the reliability and validity of the research through proven questions, established scales, and rigorous statistical analysis. The anticipated outcomes highlight that the human energy crisis impacts employees and organisational survival. Employees in IT face adjusting to a changing workplace culture, impacting their mental health. These well-paid, competitive careers offer a better quality of life but may negatively affect relationships and mental health. To avoid burnout and improve the workplace, organisations should implement stress reduction techniques, encourage active work social support, involve staff in decision-making, and implement excellent performance management. These policies advance worker autonomy, skills development, and job equity.

The impact of service quality on customer satisfaction in the betting shop: UK Perspective

Shaheda Akther
University of Bolton, UK

Palto Datta
Regent College London, UK

Keywords
Gambling, customer satisfaction, service quality, loyalty, Servicescape, and betting shops.

Abstract
This study aims to investigate the relationship between service quality and customer satisfaction within the context of betting shops in the United Kingdom. It does this by outlining the stringent regulations that govern these businesses. This study contributes to understanding the affinities of correlation between these variables. The study draws on gambling theory to present a conceptual framework on the cause-and-effect link between service quality, customer satisfaction, and its outcomes in betting shops. A positivist research philosophy and a deductive approach are employed to conduct the survey. The quantitative research method is used, and the sample size is seventy customers drawn from the Gambling sector in the UK. Improved customer satisfaction through better service quality is directly correlated with customers' well-being and the likelihood of seeing a bookmaker as a value, spending money there, and returning. Findings show that, regardless of whether they intend to gamble or engage in other activities, win or lose money, customers may still experience betting as having healing properties.

Professional sports now rely heavily on sponsorship income from the betting sector, and the number of agreements for commercial partnerships has been growing in recent years. Many national and international sports organisations still don't get that close coordination between all parties, including bookmakers, is essential. Furthermore, the context of this study is emphasized as being quite significant. Because customer satisfaction and service quality are critical factors in expanding the betting industry’s market position, these two factors added credibility to the study. The study explores that certain socially unacceptable services might benefit people’s well-being and connects gaming studies to the transformative research paradigm in substantial market demands. This study explores scenarios involving customers and service providers and makes the case that various "sinful services" could provide customers life-changing advantages. As it demonstrates that betting shops may be "healthy places" for specific customers, the study is among the first to examine the positive elements of gambling and the relationship between customer satisfaction and service quality.
Is a gender diverse board a more effective board? Evidence From Canada.

Walid Ben Amar
Telfer School of Management, University of Ottawa, Canada

Philip McIlkenny
Telfer school of management, University of Ottawa, Canada
IPAG business school, Paris, France

Keywords
Gender equality; Board Diversity, Board effectiveness; Critical Mass Theory.

Abstract
To solve the problems of separation of ownership from control in the modern corporation, agency theory prescribes an effective board of directors as the solution. The shareholders’ confidence in the board’s ability to fulfil its duties is an important measure of the success or otherwise of this cornerstone of agency theory. The Board Shareholder Confidence Index focuses on the board of directors and is the standard by which Canadian governance best practices are measured. This paper explores women’s contribution to sound governance practices by investigating the relationship between director gender diversity and board effectiveness. Using a sample of 1475 S&P/TSX firm year observations from 2013 to 2019, we test the relationship between board effectiveness and director gender diversity. We also address potential endogeneity problems by estimating: a lagged board effectiveness score and board diversity structure and employing two-stage least squares (2SLS) to control for different types of endogeneity. The results show a positive association between the firm’s measure of board effectiveness and the percentage of females on the board, the number of females on the board and gender-balanced boards. We extend prior research by testing for tokenism (1 female) and critical mass theory (3 or more females) as well as using a more comprehensive measure of board effectiveness.

Is the Federal Reserve (FED) losing the battle against inflation?

Pellegrino Manfra Ph.D.
City University New York/Queensborough Community College, USA

Keywords
Federal Reserve (FED), Transitory Inflation, Quantitative Easing (QE), Inflation, Monetary Policy, Positive Real Interest Rate

Abstract
Inflation has been increasing again. In the last several months the CPI and PPI have both increased again. To keep inflation in check the FED should be increasing interest rate from 5.25% - to keep real interest rate positive. But sadly, they promised the market to lower interest rate thus fueling more inflation. This paper analyzes the main causes and the dramatic rise in U.S. inflation since 2020 and offers possible remedy to the inflation problem. The rise in inflation occurred After the Covid 19 pandemic and many economist have associated the inflation with the Pandemic. A central feature of my analysis has placed the Federal Reserve (FED) as the focus of this induced inflation problem. The FED gained popularity in March 2021 when FED chair Jay Powel pronounced a new buzz word “transitory inflation,” where inflation spiked to 4.2%. Throughout the year inflation continued to climb, hitting 7% year-over-year and by December 2021 despite increase in inflation the FED was injecting more liquidity in the economy – i.e. quantitative easing (QE) and kept at 0% interest rate. This experience has produced an outpouring of analyses of why inflation has been stubbornly high. Jay Powel finally realized that the FED was behind the curve and would start rapidly increasing interest rate. The FED to date has increased discount rate to 4.75%. Sadly, in 2022 we didn’t see any slowdown in inflation as the rate CPI inflation peaked at 9.1% in June. However, starting in August, the CPI inflation began to fall slightly, though it still sat at 7.5% in December 2022 - the reading of the previous twelve months was over 8%. In this paper I argue that loose monetary policy, 0% interest rate and massive QE monetary policy caused inflation. The FED kept 0% interest rate throughout the decade and increased its balance sheet from $1 trillion in 2009 to over $9 trillion in 2023. The current inflation is due to these

Abstract proceedings of the Centre for Business & Economic Research, ICGEEE-2023, 8-9 December
ultra-loose monetary policy of the decade. To fix the inflation problem, interest rate has to increase to a positive real interest rate and most important balance sheet has to shrink – impossible task for the FED – unless they will cause a great recession/depression.

---

**Equity in financing renewable energy development to mitigate the impact of climate change on Human Health- A case of Rajasthan India**

*Vaibhav Mishra*

SOAS University of London, UK

**Abstract**

Financing sustainability is at the heart of international climate politics. Post signing of the Paris Agreement in 2015, the global South has laid out clear requirements for financial flows from the global North to address the climate crisis. There is a growing consensus that climate change and high carbon emissions are directly impacting human health. Transitioning to renewable energy in the country’s energy mix is unanimously agreed as the most prudent mitigation strategy. Developing the new energy sources by developing distributed energy grids, also presents an opportunity to create more renewable energy stakeholders encompassing various income groups and sectors and promote inclusive green growth.

The Paris Agreement mandates the countries of the Global North to transfer funds required for mitigation and adaptation in the Global South. However, the data indicates that recipients of climate finance and developers of new energy systems are predominantly large private corporations. The existing policies to finance small, distributed energy grids in the rural sector suffer majorly from financing gaps. This chapter adopts a case study approach to examine the case of social equity in financing renewable energy development in one of the states of India with the highest renewable energy potential. The finding indicates that the policies to finance the mini-distributed energy grids in rural India are bankable and safe assets that can lead to inclusive socio-economic growth and positively affect human health.

This study also highlights the underlying gaps in financing that have resulted in the failure of the policy, thereby raising the issue of equity and inclusion in developing green energy systems. This study adds to the missing literature on social equity in developing green energy systems. It advocates amendment to an existing policy framework that can ensure domestic and international climate finance flows trickle down domestically in a just and fair manner.

---

**Nexus between information, communication and technology, education and unemployment in selected Asian Economies**

*Faiza Raza*

Queen Mary university of London, UK

*Rabia Raza*

Business Department

Glasgow Caledonian University, London, UK

**Keywords**

Education, Financial Inclusion, Information Communication Technology (ICT), Technological Progress, Unemployment.

**Abstract**

*Purpose of the research:* This study investigates the influence of education and information communication technology (ICT) on economic growth and development in selected Asian countries, with a focus on reducing unemployment rates.

*Design/methodology:* Using the Generalized Method of Moments (GMM) technique, the research analyses the relationship between unemployment rates and key independent variables such as secondary education, ICT index, foreign direct investment (FDI), economic growth, and inflation.
Results/findings: The findings highlight the significant impact of secondary education, ICT, FDI, economic growth, and inflation on reducing unemployment levels in the selected Asian countries. The study emphasizes the importance of government initiatives to provide free higher education and expand financial debt facilities to boost per capita income and stimulate economic growth.

Practical implications and Conclusions: The research underscores the critical role of education, ICT, and economic policies in addressing unemployment challenges and fostering sustainable development in Asian economies. It recommends prioritizing investments in education and technology infrastructure and implementing measures to enhance financial accessibility and ICT utilization to combat unemployment effectively.

Taxing Labour Income in Germany
- Selected National and International Facets

Małgorzata Magdalena Hybka
Poznan University of Economics and Business
Department of Public Finance, malgorzata.hybka@ue.poznan.pl

Keywords
Labour, Germany, personal income taxation

Abstract
Taxes on payroll and workforce are important public contributions and differ significantly depending on the region. Their share in the GDP according to the OECD statistics ranges from 0.1% in Chile to 13.4% in France. In the European Union member states, taxes and social contributions imposed on these factors are not uniform across the countries either. Due to comparably high share of the public sector in GDP, Europe has an extensive social welfare system and an elevated tax burden on labour. Some of the countries from this region are characterised by the substantial tax wedge. Such countries include Belgium, Germany, or France. Tax wedge is particularly high in relation to singles. In the OECD member states, it is on average almost nine percentage points higher for this group of taxpayers than for family members. It can also be observed when it comes to the three mentioned countries with the highest tax wedge. In Belgium and Germany, this difference reaches nearly 15%.

This paper is devoted to labour taxation in Germany. It is composed of three parts. The first addresses the personal income tax and solidarity surcharge on labour income. The second reviews the taxpayer groups and tax burden imposed on them. In the third, method of comparative analysis allows to juxtapose the labour taxation in Germany with the principles applicable in the other EU member states. As the tax design of personal income taxes is very diversified across the countries, only selected aspects are taken into account in this part of the paper. It is necessary to underline that the paper concentrates on selected fiscal burdens only and in the part devoted to Germany addresses taxes in the narrow sense. It means this section omits the social security contributions. They are considered however in the part taking into account international comparisons as the OECD defines taxes as compulsory and non-required payments to the government.
Impact of Training on Employee Performance in the Post-COVID Hybrid Work Environment: A comparative analysis of SI-UK and Cognizant

Preethi Thevar Durairaj
University of Bolton, UK

Palto Datta
Regent College London, UK

Keywords
Training, employee performance, hybrid work, post-covid environment

Abstract
The purpose of this study is to compare the effects of training initiatives on employee performance in the post-COVID hybrid work environment between SI-UK and Cognizant, two organisations that operate in different business sectors.

To evaluate the efficacy of training endeavours, the research uses a mixed-methods approach that includes performance indicators, interviews, and questionnaires. The purpose of this study is to find the best practices and areas for improvement in promoting employee’s growth and performance by analysing the training strategies and models used by SI-UK and Cognizant. The study also looks at the special opportunities and challenges that faced with the hybrid work model, investigating how organisations may modify their training curricula as to accommodate the changing requirements of remote and hybrid workforce.

The comparative analysis’s findings are incorporated into the expanding corpus of research on post-COVID employee performance optimisation and strategies that have been implemented in practice, based on the analytical framework for this study. In order to address the study topics, primary data is collected using questionnaires and interviews. The findings conclusions can help HR specialists, organisational managers, and training specialists create and carry out efficient training programmes that are customised to meet the unique requirements of hybrid work settings. Primary research served as the basis for writing this work.

Finally, by using the training as a strategic instrument for employees’ development in the constantly evolving post-COVID hybrid work environment. This study represents the first of its kind in academia with SI-UK and Cognizant and this research also seeks to improve organisational agility and competitiveness.

The value of customer co-created engagement in service failure and recovery in the UK fashion industry

Samuel Ayertey
University of Cumbria, UK

Keywords
Customer participation, Service recovery, Service failure, Co-creation, word-of-mouth, Customer satisfaction.

Abstract
Co-creating value with customers in a service is commonly seen as beneficial. Despite the relevance of customer expectations to service failures in a high-participation service setting, little research has examined the links between customer involvement, customer expectation of service recovery, and service outcomes, such as word-of-mouth (WOM). The dearth of research on service recovery that can meet consumers’ high expectations and improve service results is even more pressing. Given that an increasing number of organisations are encouraging consumers to co-create services and that failures are unavoidable, it is vital to understand how to restore customer satisfaction and establish good behavioural intents in the setting of co-created service failure.
This study seeks to bridge research gaps by determining which industry-standard service recovery technique (e.g., assistance, compensation, apology only, compensation, assistance + compensation) has the highest impact on co-created service failure recovery.

Using a social constructivist approach, 15 semi-structured interviews and 5 focus groups with fashion consumers who have experienced service failures, recovery techniques, and recovery performance will be conducted.

This study aims to demonstrate that a high level of customer input at the outset of the service provision process is correlated with high expectations of recovery and low levels of customer satisfaction. The results would also indicate that co-created service recovery, as opposed to firm and customer recovery, has a greater impact on customer satisfaction. Additionally, the contrasting effects of each service recovery type on positive and negative WOM would be presented.

In self-service technology contexts, consumers who participate in service recovery have higher role clarity, perceived value of future co-creation, happiness with service recovery, and desire to co-create future value. Academics and managers who want to recover failed high-participation service interactions can benefit from this research.

The future of managing global talent in the digital era: A conceptual exploration

Prithwa Bhattacharya
Arden University, UK

Mushfiqur Rahman
University of Wales Trinity Saint David, UK

Keywords
Digital Talent Management, Organizational Strategy, Technological Integration, Talent Acquisition, Workforce Analytic

Abstract
This research delves into how digital transformation shapes Global Talent Management (GTM) by highlighting its crucial importance for multinational corporations. It thoroughly explores the interaction between GTM and technological advancements, including Big Data, HR analytics, and people analytics. The study adopts existing theories and models, such as ActorNetwork Theory (ANT) and the VRIO framework, to determine their applicability in a digitally oriented GTM environment. It also introduces a conceptual framework aimed at tackling challenges like infrastructure demands and cybersecurity threats, while spotlighting potential for innovation in talent management. The paper emphasizes the need for theoretical advancement to adeptly utilize digital tools in GTM, suggesting future research should focus on specific industry sectors and international businesses. This in-depth analysis sheds new light on the evolving landscape of GTM in the digital era, contributing significantly to academic discussions and the development of effective talent management strategies.
Mapping asset returns: Reimagining Generative ESG indexes and market interconnectedness

Gordon Dash
University of Rhode Island, USA

Nina Kajiji
University of Rhode Island, USA, and The NKD-Group, Inc., USA

Bruno G. Kamdem
New York University, USA

Keywords
ESG Factor Construction, Modeling Asset Returns, XAI and Factor Ranking

Abstract
Financial economists have long investigated factors concerning risk premia, pricing biases, and diversification impediments. This research considers the relationship between corporate sustainability, a firm’s commitment to environmental, social, and governance principles (ESG), and asset return predictability. The current study presents a novel protocol to extend the factor pricing literature by implementing a factor construction algorithm based on market transaction data to identify three nonobservable E, S, and G factors. The new factors were validated using statistical and machine learning data science to establish an interconnected six-factor Fama-French-influenced asset return model. Our study extends the investment factor disentanglement literature across two dimensions. Firstly, we identify new statistically supportable time-series-based E, S, and G factors. Secondly, we demonstrate how the sustainability factors enhance interconnected asset return prediction. The latter extension includes using explainable artificial intelligence (XAI) and Shapley values to identify the rank order contribution of all modeled features. We find the novel E, S, and G factors essential to reduce model error in predicting next-period asset returns. As a final point, the estimated weights for each factor provide evidence that alternative approaches to corporate sustainability management are reflected in the returns on assets.

Performance management in private and public sector organizations (Pakistan, a case in point)

Bashir Ahmad
DHA Suffa University (DSU), Karachi, Pakistan

Maawra Salam
Bahria University Karachi Campus, Karachi, Pakistan

Muhammad Naeem Shahid
DHA Suffa University (DSU), Karachi, Pakistan

Sayma Zia
Institute of Business Management (IoBM)

Muhammad Zafar Iqbal
DHA Suffa University (DSU), Karachi, Pakistan

Hakim Ali Zardari
Government College University, Hyderabad, Pakistan

Keywords
Performance Management- Organizational Performance-Performance Reviews

Abstract
Purpose: This paper seeks to analyze performance management practices in the private and public sector organizations of developing countries like Pakistan. Management and measurement of performance of individuals and teams is basically a step towards improvement and growth in the organizational functioning. Capacity
enhancement of the human resource is possible only when it is periodically monitored and measured. Computer and information technology has facilitated the process of performance management in today’s work environments.

**Method:** The research endeavor in the shape of this paper is fundamentally based on secondary data from the official circles of private and public sector setups and firms of Pakistan, mostly located at Karachi. The study follows a qualitative analysis of secondary data as available in publications and official websites. In the case of countries like Pakistan which earnestly need modern management techniques for their much-needed productive employment of human resource, the accountability of outputs provides a stepping stone towards economic and social growth. In addition to rich literature review, panel discussions provided insights into the existing shortfalls of performance measurements and deficient performance in the organizations. Official documents like annual performance appraisals, hiring practices, training and development plans also provided useful arguments to draw relevant conclusions.

**Findings:** Proficient organizational functioning and performance management of individuals and teams operate in mutual synch. In the case of Pakistan, the study has found deviations from the standards as set forth in the contemporary literature. This is the reason that organizations especially in public sector fall deficient of meeting the goals to the satisfaction of stakeholders. The study essentially draws conclusions from the deviations on accounts of planning, determining achievable objectives, continuous guidance, midcourse monitoring and facilitating environments due which individuals and teams fail short of meeting the benchmarks. It also found conflicting practices leading to deficient levels of satisfaction among employees which ultimately impact the organizational successes.

---

**Notifications on Anisakis spp. in the rapid alert system for food and feed (RASFF) reported in 2001-2023**

**Marcin Pigłowski**
Gdynia Maritime University, Poland

**Abstract**

The parasite Anisakis spp. was the most frequently reported hazard in the category “parasitic infestation” in the Rapid Alert System for Food and Feed (RASFF) operating in the European Union (EU). Infections with this parasite are linked to eating habits in Mediterranean countries of the EU and are caused by the consumption of raw, undercooked, or minimally processed fish, which can result in an infection, an allergic reaction or both. Anisakis spp. was first reported in the RASFF in 2001, and by the end of 2023, 651 notifications had been reported, accounting for more than 73% of all notifications in the mentioned category. The highest number of notifications was made in 2011 (more than 100). Notifications reported on Anisakis spp. concerned mainly information notifications (50%), as well as border rejections (28%) and alerts (22%). The most frequently reported fish were mackerel (26%), hake (20%), anglerfish (16%), scabbardfish and cod. In terms of individual species, these were mainly Atlantic mackerel, European hake, European anglerfish, silver scabbardfish and Atlantic cod, respectively. These products were submitted most frequently by Italy (61%) and Spain (15%) and originated from Spain (20%), France (14%) and Morocco (13%). The basis for the notification was mainly official control on the market (56%), as well as control at the border (28%), after which the consignments were detained. Reported fish were destroyed (30%), withdrawn from the market (17%) or re-dispatched (11%). In order to reduce infestations with Anisakis spp., it is necessary to continue the activity and cooperation of food control authorities in the EU and to raise awareness among consumers that eating unprocessed or low-processed fish puts them at risk of infection.
The impact of technology on customer satisfaction in restaurant industry in the UK

Lorela Ajdini
University of Bolton, UK

Palto Datta
Regent College London, UK

Keywords
Technology Adoption, Digital Services, Customer Satisfaction, Customer Loyalty etc.

Abstract
With a rich history and exciting challenges ahead, the restaurant sector in the UK is a dynamic and ever-changing world. Technology is quickly penetrating the restaurant industry. This study aims to find the key determinants of customer satisfaction and examine the relationship between technology and customer satisfaction in the UK’s restaurant sector. It is essential to understand the key developments of technology associated with customer satisfaction. This study gives a critical analysis of how technology affects restaurant customer loyalty. The study furthermore examines the effects on the standard of service and customer experience, from deploying automated procedures to adopting digital services like mobile applications and online purchasing platforms. It also looks at user experience, examining how customers utilise technology in restaurants and examining changes in customer behaviour. This research is propelled by the extraordinary effect of innovation on the restaurant industry in changing customer habits and the requirement for organisations to adjust and flourish in this developing scene.

A quantitative research method is most suitable for carrying out the research. A survey strategy and deductive approach is used to explain the concept of customer satisfaction and technology’s impact. The research philosophy is positivism, which highlights the objective and the analysis of reality. The sample population is based on restaurant customers in the UK, and subjects are chosen randomly. The survey is carried out by using the online platform. This study will broaden our understanding of the significant subject of customer satisfaction while concentrating on the restaurant industry in the UK.

Neuro-management practices in managing emerging disruptions and uncertainties

Jo Ann Role
Dean, School of Business, Medgar Evers College, City University of New York, USA

Col Prof Dr J Satpathy
Research Professor, Srinivas University, Mangaluru, India

Keywords
Deep Uncertainty-Biology, VUCA, BANI, RUPT, TUNA and Eye Movements.

Abstract
Introduction: Since ascent of neuromanagement in decision making, behavioural uncertainty has engaged strides in direction of snowballing psychosomatic practicality of prototypes and causal suppositions. This tactic has been efficacious at spawning innovative exploration schemata in deep uncertainty decision dynamics. Foundations of Deep uncertainty is laced with ‘agents’ of complexity. Coupled up are markets, competitions, micro-aspects, macro-aspects and finally off-shoots leading to birth of a new field; Heterodox Deep Uncertainty-Management, Deep uncertainty-management stands at cross-roads each pathway leading to a hidden world of complexities. To lend credence is VUCA (Volatility, Uncertainty, Complexity and Ambiguity), BANI (Brittle, Anxious, Non-linear and
Incomprehensible), RUPT (Rapid, Unpredictable, Paradoxical, Tangled) and TUNA (Turbulent-Uncertain-Novel-Ambiguous), leading to a ‘Swing’.

**Aim and Objective(s):** What are the limitations and possibilities in atmosphere of uncertainty? Does uncertainty offer new opportunity? Does uncertainty lead to rigorous restraining circumstances? Does uncertainty compel new configuration, arrangement and process? How do managers cope/deal with uncertainties in process of uncertainty and growth simultaneously? Do technique of futures, forecasting and foresight represent and administer uncertainty? In this paper we propose a framework decision-making that allows defining common lexicon which bridges different disciplines that inform micromanagement and point way to future applications. Paper aims on problems of complex economic decisions. Objective is to monitor philosophy of biology in behavioural models. Purpose is to reject traditional assumptions and evaluate cognitive factors that have stimulus on actor’s decision. Paper highlights potential cause - effect linkage between biology and management in explaining how to deal in judgment dynamics. Attempt is to explore nature of causality, identify methods to test causal relations, employ empirical (cognitive and deep uncertainty logical) approach(es) to causal reasoning, and establish relation between deep uncertainty and causality using deep uncertainty-management’ data to reveal neural paths decision making.

**Methodology:** Can cognitive processes be inferred from neuroimaging data? Scope examines challenges where range, dimensions and predictability of biological substrates underlying cognition processes cannot be reasonably expected. Methodology incorporates interdisciplinary thinking modeling attempt with an empirical part. Focus is to evaluate influence of cerebral in shaping communication, decision, and emotion regulation capacity directly connected with business tactics. Methodology includes deep uncertainty-based biology in ‘business’ decision research. An eye tracking experiment was conducted on Eye Movements with 03 - subjects towards obtaining deductions in deep uncertainty-based managerial complex decisions based on identifying fixations & saccades) and eye movement (geometry of stimulus).

**Results and Discussion:** Paper reflects relevant findings on typical decision behaviour. It raises large number of empirical, methodological and philosophical questions resulting in debates and by addressing issues concerning contribution made so far to knowledge: Is it reliable? Is it scientifically legitimate? Results address findings to answer issues in decision indication. Results indicate that there exists a link between fixations, gaze and business decision tectonic shifts(s) thinking. Results calls into question theories and explain how deep uncertainty apparatuses explore ‘business decision tectonic shifts(s)’.

**Conclusion:** Paper concludes with number of propositions generated from theoretical ‘mosaic’ and presents directions for future research. Emphasis is upon causality that best fits explanation. Paper attempts towards rethinking foundations of VUCA - BANI – RUPT – TUNA based decision dynamics by providing alternative taxonomy for rational decision problems.

---

**Patients on the medical services market, research on the availability and satisfaction with medical services**

**Joanna Jasińska**  
Warsaw Medical University named Tadeusz Kozluk, – Poland  
Vice-Rector for Education and Development, Warsaw, Poland

**Abstract**

Satisfaction with medical services is one of the basic indicators of the quality of health care. Patient satisfaction studies play an important role in assessing the effectiveness of health care systems, identifying areas for improvement, and introducing innovations [1]. Over the past few years, many studies have been conducted on patient satisfaction with healthcare services, which provide valuable information for healthcare organizations. The aim of this study was to identify research problems related to the availability and satisfaction with medical services on the example of a family doctor’s practice in Poland. The survey conducted on a group of 100 patients was intended to show the level of patients’ satisfaction with medical care in terms of the quality of registration, nursing and medical services and the organization of clinic work.

**Purpose of research:** The aim of the study was to assess the availability and satisfaction with medical services of patients at a medical entity - a family doctor’s facility in Poland. The health center cares for 5,000 patients. The work identified the following problems, which were formulated as research problems.
It was assumed that gender, age, and education influence the overall assessment of satisfaction with medical services at NZOZ Eskulap, and similarly gender, age and education influence the assessment of the quality of work of nursing staff, their knowledge, and competences. It was assumed that the assessment of caring and kindness towards patients varies depending on gender, age, and education. The thesis was adopted that, depending on the gender, age and education of patients, the ability of nurses to communicate with patients and the ability to provide emotional support is assessed. It was also assumed that patients evaluate emotional support and the fulfillment of psychological needs by nurses depending on gender, age, and education. It was assumed that patients evaluate nurses' skills in educating patients about self-care activities, depending on gender, age, and education.

Materials and methods: The research method was a self-designed questionnaire consisting of 17 questions. The first questions in the questionnaire concerned the socio-demographic data of the respondents. The research was conducted from April to May 2023. The survey was anonymous, and each participant was informed about it before completing it. No problems were encountered during the survey. A total of 100 surveys were collected. All calculations and charts were made using SPSS version 26 and an Excel spreadsheet. To verify the significance of differences between two independent groups, the Mann Whitney U rank test was used, and for comparisons in the case of more than two groups, the Kruskal-Wallis test (H) was used. Statistical inference was performed at a standardized significance level of p<0.05.

Results: Assessment and application of medical and socio-demographic services

In this part, which contains information about medical services and their content. The overall score is the sum of the answers to all questions. The higher the number of points, the higher the patient satisfaction. The maximum number of points that we could provide to respondents was up to 70 points. The average score was 60.1 points (SD=10.31). Lowest rating available among pests up to 15 points. (N=1), and the smallest up to 65 points. (N=64). It is worth playing that the assessment of these 64% use, which means very high satisfaction with the services provided in the surveyed facility. Women and men do not differ in their assessment of primary care services (U=1153; p>0.05).

The studies also do not differ in the assessment of satisfaction with medical services taking into account their age (H = 3.0; p > 0.05).

The education of the respondents also did not significantly differentiate them in terms of the ratings they gave for the services provided at the NZOZ Eskulap facility (H=0.224; p>0.05).

The analysis of evaluations of individual aspects of the work of the NZOZ Eskulap facility, broken down by gender, did not reveal any significant differences between women and men in any respect.

A similar observation concerns age, where regardless of the age group, the respondents rated their satisfaction with the discussed aspects of the work of medical staff in the facility at a similar level.

The level of education of the respondents also did not significantly differentiate their assessments of satisfaction with the use of services in the examined facility and the work of medical staff.

Conclusions: Based on the research conducted to investigate the availability and satisfaction with medical services, it can be concluded that:

1. The patient’s gender does not influence the assessment of satisfaction with the medical service.
2. Similarly, age did not affect the level of satisfaction with medical services
3. The education of the respondents did not significantly differentiate their opinions on satisfaction
4. from the availability of medical services
5. Gender, age, and education of the respondents of the NZOZ Eskulap Pilawa facility did not significantly affect the assessment of the quality of work of the nursing staff, their knowledge, and competences. Similarly, in the case of the assessment of showing care and kindness towards patients, they did not differentiate the respondents' ratings. Also, in terms of nurses' ability to communicate with patients, readiness for emotional support and education
6. The research hypotheses were not confirmed in our own research, formulated on the basis of previous research, assumptions, or ideas, they showed that the specificity of the healthcare facility significantly changes the image of the functioning of the facility in relation to others, which limits the possibility of generalizing the research effects only to this type of clinics.
7. Close neighborly relations in the places of residence of doctors, nurses and patients in nearby towns influence the creation of the atmosphere in the clinic.
8. The ability to choose a doctor and facility means that only those who accept the conditions, method, and style of operation of NZOZ Pilawa remain among patients.
The effect of CSR on consumer purchase intention in the UK fashion industry

Thu Kywe Khant Soe
University of Bolton, UK

Palto Datta
Regent College London, UK

Keywords
Corporate Social Responsibility (CSR), Consumer behaviours, Purchase intention, Customer satisfaction, competitive advantage, fashion industry, UK

Abstract
As consumers become more aware of their purchasing decisions’ social and environmental impacts, fashion businesses in the UK increasingly turn to corporate social responsibility (CSR) strategies to gain a competitive advantage. However, there is a dearth of research on which CSR areas are most attractive to UK fashion customers and how these practices influence their buying decisions. This paper addresses this gap by examining the influence of CSR on consumer purchase intention in the UK fashion industry. Using a positivist lens, the study employs a quantitative method to investigate the leading CSR dimensions that affect purchase decisions and assess the strength of these effects. A deductive approach is used to test established hypotheses based on data collected from a sample of UK fashion consumers.

The research aims to identify the key CSR dimensions for UK fashion consumers and measure how these practices influence their purchasing behaviour. The findings provide actionable recommendations for fashion businesses on effectively leveraging CSR to cultivate stronger customer relationships and boost sales. This study contributes to the marketing and fashion literature by offering valuable insights for companies seeking to refine their CSR strategies to attract environmentally and socially conscious customers. Future research should explore the factors that shape consumer perspectives and utilize a broader research approach to identify potential biases and other driving forces. By addressing this knowledge gap, the research can pave the way for a more sustainable and ethical future for the UK fashion industry.

Plead and promise vs. risk and returns: Analyzing and addressing the challenges to venture financing of black entrepreneurship

KhasadYahu ZarBabal
Medgar Evers College City University of New York

Keywords
Black entrepreneurship, venture capital, discrimination

Abstract
Drawing on the 1968 Kerner report on race relations and socioeconomics in America, this paper adapts a modern financial economics approach to discuss contemporary obstacles between Black entrepreneurship and venture financing. While the Kerner report focused on Black-white income gaps, this discussion focuses on how an increasing Black-white wealth gap parallels a multi-dimensional entrepreneurial gap. Theory from asset pricing, behavioral finance, and social finance is employed to identify and explain existing challenges in Black founder-financier space including biased valuations, abnormal ownership dilution, and lack of social network capital. In contrast to the typical “plead and promise” approach to inequality, an argument based on risk-adjusted returns and economic self-interest is presented to address the venture financing gap using informational transparency about
The paper concludes with policy recommendations for improving the venture capital channel’s ability to facilitate value-creation and innovation through Black entrepreneurship.

On some confirmations in genomic entrepreneurship

Jo Ann Rolle
Dean, Medgar Evers College, City University of New York, USA

Col Prof. Dr. J. Satpathy
Research Professor, Srinivas University, Mangaluru, India

Keywords
Genomics, Behavioral Genetics, Neuropreneurship, Decision Making, Eye Movements and Tectonic Shifts

Abstract
Entrepreneurship is an intricate phenotype. Are entrepreneurs born or made or developed or adopted? What makes an entrepreneur think outside the box and pursuing avant-garde paths to attain entrepreneurial goals? Alvin Toffler mentioned of various ‘Waves’ viz. Agrarian, Industrial and so on. Economics and Business Management, today, is experiencing inestimable waves viz. Heterodox Wave, Genetic Wave, Molecular Wave, Cellular Wave, Hereditary Wave, (‘Infoplosion’ or ‘Info-Tectonics’ Wave, Capability Approach Wave, Institutional Wave, Behavioral / Experimental Wave (Cognitive and Emotional dimensions / Develops and uses experiments typically with human subjects), Evolutionary Wave, Cognitive Wave, Information Wave, Artificial (Synthetic and / or Fabricated) Intelligence Wave and Neuro Wave, to list a few, from a rational perspective.

Biology and neurosciences have entered management arena. This amalgamation coupled up is influx of AI, entrepreneurial responsibility, new world of work framework, and art of making decision with scant information. In such a scenario, sense organs in human body have been experimented to find precise data and information. Algorithmic entrepreneurial decision introduces a critical question; what constitutes substantiation in entrepreneurial decision sciences. This mandates holistic thinking and deep understanding since paradigm for entrepreneurial decision control is emerging. This ceases conservative philosophy, appreciate how to engage and influence cerebral of entrepreneur and help activate openness to new ideas. Aim of this paper is to challenge orthodox philosophy of decision making by entrepreneurs. This is by identifying methods to test causal relations, heterodoxically employ empirical cognitive and neural approach (es) to causal reasoning and ascertain relation between genetic - management data to reveal neural paths in entrepreneurial decision making.

Of central interest in this paper is Managerial Business - Economics Wave. It deals with, with complex, deep-rooted problems, gears and technique to dissect market demand, assess expenses, establish pricing strategies, assess risks, and appreciate competitive dynamics. Is entrepreneurship a genetic trait? Of recent origin is emergence of incorporating genetic and biological markers into entrepreneurship. Issue that confronts is, is there a need to sync molecular genetics and entrepreneurial business data to genomic entrepreneurship; under umbrella of ‘Genoeconomics’? Questions addressed are How cogent should an entrepreneur be? How do affect and cognition interact in entrepreneurial decision making? How do affect and cognition interact in entrepreneurial decision making? And how moved is the entrepreneur during decision moment? Does this mean that entrepreneurship is in genes? Do genes determine entrepreneurial success? Can genetics or molecular genetics and entrepreneurial data predict response to multifarious behavioral intercession? Can genetics calculate retort to intricate behavioral interference? Are genetic markers of interest for entrepreneurship research? What challenges occur when analyzing genetically informative facts? How, if at all, should entrepreneurs use and combine molecular genetics and business data? What challenges arise when analyzing genetically informative data? The moot issue is, can entrepreneurship be genetic? Can an entrepreneur be ‘genetically-inclined’? One debatable question is why do entrepreneurial parents have entrepreneurial children? What kinds of opportunities will genetic mapping of entrepreneur offer business entities? Do the big Five Personality Traits (Openness, Conscientiousness, Extraversion, Agreeableness and Neuroticism) play a role? Do genetic factors influence tendency to acquire skills and develop attributes relevant to entrepreneurship? Is it crucial to emphasize that a genetic predisposition to entrepreneurship should definitely, unequivocally, not be confounded with genetic determinism? Methodology to investigate neural computational is to
scan positioning of eye movements. Role of eye movements help in gaining, possessing and tracing visual inducements, during decision formation. Current proof suggests that orientation of eye movement can be a result of intensification in decision formation. Purpose is to exhibit empirical mosaics in neuro - trajectory shifts(s) of entrepreneurial decision circuit. This paper adopts a new approach to essence of neuroeconomics; How does entrepreneur craft entrepreneurial decisions? What parts of eye aid decision? What ocular - impressions depict in cycle of entrepreneurial decisions? Results reflect findings on entrepreneurial decision behaviour. Results suggest scientific and practitioner perspectives and explain how deep significant entrepreneurial decision tectonic shifts(s) influence decision plates. Paper concludes with propositions generated from theoretical structure and presents information for future research. This paper aims to seek a conceptualistic conformation to the above issues

Student academic success post covid: the role of institutional efficiency, responsibility, and accountability

Veronica Nnoduka Udeogalanya
Department of Economics and Finance
School of Business, CUNY-Medgar Evers College

Keywords
Academic Success, Institutional Efficiency, Institutional Responsibility, Institutional Accountability, Post COVID

Abstract
This study focused on the role of institutional efficiency, responsibility, and accountability in student academic success post-COVID. It discussed the inherent challenges and opportunities facing students and institutions of higher education. The speed of the required responses and changes imposed a heavy burden on faculty, staff, and students. They all felt overwhelmed, feelings that continue post-COVID. Institutions that did not have adequate resources especially media and technology continue to struggle to meet student demand and basic requirements and their enrollment continues to decline. Concrete strategies that effectively measure what institutions of higher education do and not what they say to prepare students for both success in academics and the labor market are desperately needed. The methodology involved a systematic review of articles, journals, and other research materials. The study relied on various documents from academic and non-academic sources. The comprehensive review suggests that higher education institutions should use various best practices indicators and metrics to evaluate their efficiency, responsibility, and accountability outcomes. The emphasis was in terms of infrastructure, available resources, student-centered curriculum, and effective delivery methods that engage and challenge the students, with built-in accountability for increased retention and graduation rates. The study observed that to guarantee continuous student academic success, the new post-COVID teaching and learning environment requires continuous rethinking, reimagining, redesigning, and re-engineering of their infrastructure, curriculum, mode of delivery, and access to resources. The study noted that efficiency requires proactive student support. Responsibility requires intentional design, development, and execution of student learning activities. Accountability guarantees and actively promotes student engagement and participation. This gives students a voice and ownership in their learning process and achievement. The study contends that institutional efficiency, responsibility, and accountability guarantee that effective online and face-to-face teaching and learning are more than mere repositories of class lectures and other course content. It concludes that genuine compassion towards students, empowerment and strategic support services, and continuous open dialogue among the various stakeholders guarantee student academic success and high performance in the labor market.
A comprehensive AI policy education framework for university teaching and learning

Charles Crain
Iris Billy
Richard Miati
Medgar Evers College, City University of New York, USA

Keywords
AI policy framework, Artificial intelligence, ChatGPT, Ethics, Assessment

Abstract
This study aims to develop an AI education policy by examining the perceptions and implications of text generative AI technologies. Data was collected from 50 professors from the School of Business Economics and Technology from Campbellsville University in KY, using both quantitative and qualitative research methods. In this paper, we provide guidance and recommendations for approaching the development of institutional policy around using generative AI tools in higher education. We aim to help leaders in higher education institutions work more effectively to establish a pathway to a policy that includes various stakeholders and ultimately reduces the risk that members of the institution will take policy matters into their own hands, resulting in problems for the entire institution. New technologies tend to follow a particular promotional cycle, particularly in higher education. However, the possibilities, problems, and concepts that AI tools such as ChatGPT, Google’s Bard, and Microsoft’s AI-powered Bing represent are numerous and can affect every part of the institution and its stakeholders.

Different levels of education in information technology-problems and achievements

Gennady Lomako
Chris Edosomwan
Medgar Evers College
The City University of New York, USA

Keywords
Technology, education, learning, training, recruitment

Abstract
It is impossible to imagine a person who does not directly or indirectly use computers today. We live in an era of information technology that has significantly changed a person’s operations and communications. Innovation continues to drive technology forward, making everyday activities faster, easier, and more pleasurable in improving the quality of human life. The U.S. Bureau of Labor Statistics projects that information technology occupations will grow much faster than the average for all occupations, and we need to increase the number of students in this field of technology. New steps towards increasing the efficiency of current systems require cutting-edge research in revolutionary areas of information technology such as artificial intelligence, machine learning, and data science. To prepare professionals in such fields we need to involve more youth in information technology that can guarantee the emergence of geniuses who will advance current technology to a higher level. The increased complexity of the Information technology programs cannot fit into traditional college programs with a limited number of credits. To help students expand upon such program limitations companies offer internships and apprenticeships in which students are involved in their future working environment where they learn by practical experience under skilled professionals. We would like to share our experiences on how to create such a learning environment for high school students under the guidance of college students. Allowing college students to supervise high school students creates a powerful learning experience for college students because conveying a concept to another person and assessing
their understanding requires a deep understanding of the subject matter. A conversation with a college information technology student who has faced the same situation before can be a turning point for high school students in choosing a career in information technology and lead to increased recruitment in information technology education.

The impact of flexible working schemes on organizational performance and culture in the media and communication industry of Bangladesh

Hamida Mosharraf Moniec
Tasnim Tarannum
Department of Management
North South University, Bangladesh

Joseph A. Huber
School of Business
Washington University of Science and Technology, USA

Keywords
Flexible working schemes, Organizational culture, Media and communication industries, Bangladesh, Performance

Abstract
In today’s dynamic business environment, organizations worldwide are increasingly adopting flexible working arrangements to adapt to evolving trends and enhance employee satisfaction and productivity. This research investigates the impact of flexible working schemes on organizational performance and culture within the media and communication industry of Bangladesh. Flexible working arrangements, including telecommuting, flextime, and part-time work, offer employees greater autonomy over their work schedules and locations. Despite the potential benefits, such as improved work-life balance and increased job satisfaction, the adoption of flexible work practices also presents challenges, including communication barriers and concerns about accountability and career advancement.

Using a qualitative research methodology, this study examines the prevalence and acceptance of flexible working schemes in the Bangladeshi media and communication industry. Semi-structured interviews were conducted with employees and management personnel from various organizations within the sector to gather insights into their experiences and perceptions of flexible work arrangements. Thematic analysis was employed to identify recurring patterns and themes in the data, providing a nuanced understanding of the impacts of flexible working practices on organizational dynamics.

The findings reveal both positive and negative outcomes associated with flexible working schemes. Participants reported improvements in work-life balance, job satisfaction, and employee well-being, citing the autonomy afforded by flexible work options as a significant contributor. However, challenges such as communication difficulties, teamwork issues, and concerns about accountability and career advancement were also identified.

A conceptual framework is developed to contextualize the findings, highlighting the interplay between organizational policies, external factors, cultural shifts, and performance outcomes. The framework offers insights for organizations seeking to navigate the complexities of flexible work adoption and underscores the importance of aligning organizational strategies with external factors to optimize the implementation of flexible work arrangements.

In conclusion, this research contributes to a deeper understanding of the transformative potential of flexible work arrangements in the media and communication industry of Bangladesh. By addressing the benefits and challenges associated with flexible working schemes, the study provides valuable insights for industry practitioners and policymakers alike, informing strategic decision-making and policy formulation in the evolving landscape of the 21st-century workplace.
Civil Code vs. Common Law: Notary traditions and economic disparities in Puerto Rico and the United States

Scott Brown
University of Puerto Rico Graduate School of Business

Adam Welker
Utah Valley University, USA

Keywords
Legal Frameworks, Economic Structures, Jurisdictional Analysis, Regulatory Environments, Comparative Law

Abstract
Examining legal institutions from an economic history perspective reveals the enduring influence of the civil code and common law traditions on governance and commerce. Puerto Rico, with its unique civil code inherited from Spanish rule, represents a top-down legislative approach, contrasting the bottom-up evolution of English common law. The distinction between notary public and Latin Notariat (Notario Público) further emphasizes the impact on commerce, with the latter's state-granted monopoly constraining supply. While Puerto Rico's civil code persists amid assimilation discussions, challenges in business friendliness highlight the intricate interplay between legal traditions and economic outcomes within America's diverse legal landscape. The exploration extends to assess how these notary systems affect transactional efficiency, contracting, and corporate governance.

Child labour: Conflicting perspectives from law, sociology and business

Owen Brown
Dean, School of Social Sciences, Medgar Evers College, City University of New York

Alan Franklin LLM
Vancouver Island University, Nanaimo, British Columbia, Canada and Royal University of Law and Economics, Phnom Penh, Cambodia

Keywords
Child labour, Law, Sociology, Business, international law

Abstract
This paper examines the conflicting views towards child labour based upon international law, domestic law, sociology, and business perspectives, with the intent to improve the dialogue between these various disciplines regarding child labour, both in developing and developed countries. Businesses are guided to investigate and help eradicate child labor by various international documents such as the United Nations Guiding Principles for Business and Human Rights, as well as others which conflict with each other, leaving business in a quandary as to how to operate in this space.

The methodology includes review of scholarly literature, interviews with inter-governmental organizations (IGOs), non-governmental organizations (NGOs), business leaders and experts in child labour. We look at the various definitions of child labour, particularly the issue of whether children working with their parents on farms, workshops and/or in accordance with community standards are considered as child labourers.
Results of our research show that there is little agreement amongst and within the various disciplines as to what is meant by child labour, how to reduce it in short term and eradicate it in the longer term. There is little agreement also as to the roles of the various stakeholders, such as business, governments, NGOs, IGOs, civil society and families.

Conclusion is that until we can reconcile the various conflicting views, including the definition of child labour, we cannot provide proper guidance to business nor to governments, NGOs, Intergovernmental Organizations on this issue. To achieve this goal, it is recommended that educational and research institutions such as universities develop inter-disciplinary courses on child labour which will try to reconcile these opposing views and provide a more comprehensive perspective on this topic.

---

**Revitalizing motivation for healthcare office workers: An Analysis of Job Diagnostic Survey Through the Lens of Hackman and Oldham's Model**

Hannah Anush
Krithika Ravi Kumar
Campbellsville University, USA

**Keywords**
Healthcare office workers, job diagnostic survey, motivation, hybrid and remote work, employee engagement, productivity, patient care, job satisfaction.

**Abstract**
The unprecedented nature of technological advancements, emphasis on the need for superior patient care, and evolving workplace dynamics lead to the need for revitalizing various factors that improve motivation for healthcare workers. The study aims to comprehend motivation for healthcare workers through the intricate lens of the Hackman and Oldham model by conducting a job diagnostic survey. Healthcare is a crucial industry where timely delivery of patient care is prioritized, workers often aim to exceed expectations and stay motivated. The conceptual framework of Hackman and Oldham provides insight into understanding the motivational factors of the job design, employee satisfaction in their role, and channel efforts into improving the same. A key application of the survey can be identifying areas of focus and improvement that can significantly improve motivation levels for employees thereby improving their performance and reshaping the healthcare workforce. Healthcare workers face unique challenges that may be absent in other industries, and with the current nature of jobs post the pandemic, employers have found difficulty in retaining talent, keeping workers motivated, and empowering them to perform. This study also reviews recent literature that has discussed the newer dynamics of the workplace, motivational studies for healthcare workers, and empirical research to unfold models to study the same. Healthcare office workers face many struggles in their workplace like long hours of working, stressful work environment, and constant pressure to perform as their performance is directly related to patient care and often involves saving lives, leading to lack of work-life balance. The study is performed on healthcare office workers in a North Texas Hospital and Healthcare organization, by surveying them with the Hackman and Oldham instrument to comprehend their motivation levels and provide suggestions to the leadership to assist employees to stay motivated and focused.
Factor Models Faceoff: Evidence from Classical versus Bayesian Tests

Mehak Younus
Department of Management Sciences
Shaheed Zulfikar Ali Bhutto Institute of Science and Technology, Karachi, Pakistan

Abstract
Using classic and Bayesian approaches, this study compares six prominent asset-pricing models in the Pakistani stock market. The models included in this horserace are Fama and French’s three-, five-, six-, and an alternate six-factor model; Hou, Xue, and Zhang’s q-factor model; and Stambaugh and Yuan’s mispricing-factor model. It aims to examine how both approaches provide complementary and contrasting results regarding the outperformance of an asset-pricing model in the Pakistani stock market. A sample of 290 companies listed on the Pakistan Stock Exchange from 2000 to 2022 was used. Using equally-weighted returns, this study finds pronounced size and value effects in the Pakistani stock market. Moreover, the q-factor and Fama-French alternate six-factor models outperformed all the other models in both classic and Bayesian tests. The results obtained from both the approaches complement each other. These results are robust across the three sub-periods. This out-of-sample study provides fresh evidence on the old and new asset pricing models in the Pakistani stock market, as the new pricing models, Fama-French six-factor models, and mispricing factor models have not yet been studied in this market. This evidence is useful for local and foreign investors to understand the price formation of stocks in this market and to allocate their assets accordingly. However, this study failed to find a single outperforming model; thus, the quest to find a suitable model was continued.

A better model? Testing of Fama and French six-factor model in Pakistan

Mehak Younus
Department of Management Sciences
Shaheed Zulfikar Ali Bhutto Institute of Science and Technology, Karachi, Pakistan

Abstract
This study examines the performance of the Fama and French six-factor model and the alternative six-factor model in explaining anomalous return patterns using a broad sample of the Pakistani stock market from 2000 to 2017. This study is the first to test the applicability of these models in Pakistan and their performance in explaining anomalous returns. There are 11 anomalies taken, which proved to be significant in the Pakistani market. The GRS test is used with other time-series measures to check the power of the given models in explaining one-way sorted quintile portfolios. The results reveal that both models provide an incomplete description of anomalous returns. However, the six-factor model seems to be dominant with no major exception as it can explain 5 out of 11 anomalous portfolios’ returns, while the alternative model can explain four anomalies. The findings recommend that investors use the six-factor model because of its dominancy. It further recommends the investors about how they can maximize
their returns by taking a long and short position in anomalous portfolios. Lastly, it is suggested to search for a better model to explain Pakistani stocks’ returns and capture anomalous patterns.

Assignment design showcases students are smarter than Chat GPT

Sambhavi Lakshminarayanan
Department of Business Administration
School of Business
Medgar Evers College – CUNY, USA

Keywords
Business education, Assignment, Design, Technology

Abstract
Education, like many other areas of work and life, has been roiled by advances in technology. In the last couple of decades, technologies such as Google search, had already disrupted long established teaching and learning norms and processes. The latest advances, generative AI (such as Chat GPT), have captured our imaginations with their promise (or threat) of replacing almost anything that takes human intellectual effort. This cuts to the heart of educational processes, long considered as quintessentially human. Thus, discussions about whether these technologies will be beneficial or detrimental to learning processes, particularly college (adult) education, are dominant across academic settings.

There is no consensus yet on what approaches are likely to be successful academic responses to AI in the long run. Educators will need to draw on their experiences, even those with negotiating old(er) technologies, to use as building blocks in response to the latest frontier. This will likely require a redesign of teaching and learning processes.

In this paper, we discuss our experience with a term paper assignment in an advanced class. The assignment design is aligned with standard best practices, as well as approaches such as TILT (Transparency in Learning and Teaching), that have been shown to be effective for students from under-represented groups. We discuss reasons why, in such an assignment, students might prefer to ignore Chat GPT and rely on their own efforts.

Towards a Solution to the Student Retention Problem - Transfer Students between Community and Senior Colleges

Evelyn Maggio
Department of Business Administration
School of Business, Medgar Evers College – CUNY, NY, USA

Keywords
College Education, Retention, Transfer, Community College

Abstract
Higher education has been experiencing many changes and challenges. Student enrollment and retention constitute ongoing issues at almost every institution. Compounding to the challenges is the increase in student movement across colleges.
A common phenomenon in higher education is that students move between colleges in the course of pursuing a degree program. They also move to a different institution while moving on to a higher degree. A significant number (almost 40%) of all college students transfer between institutions at some point. There are multiple reasons for why students transfer, including personal and professional ones. Students in Community Colleges need to, of necessity, move on to senior colleges for higher degrees.

The City University of New York (CUNY) is among the largest urban universities in the world. It has 23 colleges, which are a mix community colleges, senior colleges, graduate schools and professional colleges. A critical issue to address is the movement of students within this CUNY system, and also out of the system. In particular, students moving away from Community Colleges in the CUNY system to non-CUNY institutions is of extreme concern. The university prioritized this issue and put into motion initiatives to ensure easy movement from Community Colleges to other CUNY institutions. This would improve retention in Community Colleges, and also within the CUNY system.

In this paper we present the challenges associated with student transfer in general, and in particular at CUNY. We then describe the initiative undertaken at CUNY and discuss its impact on students and CUNY colleges.
Copyright Policies for Open Access conference proceedings
Centre for Business & Economic Research (CBER) is fully committed to transparency in regard to the issue of copyright and copyright ownership. Authors who submit papers to the Business & Management Review retain ownership of their original material. Although as part of the open access process authors permit other individuals, organisations, and institutions to access the said material. Whilst other parties may well access materials if they quote from them, they are expected to fully credit the author/authors. It is important to remember that the rights of authors are granted and apply only to articles for which you are named as the author or co-author. The author’s rights include the following:

- The right to make copies of the article for your own personal use (including in the course of academic teaching and other scholarly endeavours)
- The right to reproduce and distribute copies of the article (including in electronic form) for personal use
- The right to present the article at conferences and meeting and distribute copies at such gatherings
- You have patent and trademark rights to any process or procedure described in the article that was formulated by the author/authors
- The right to include the article in full or in part in a thesis or dissertation provided that this is not published commercially
- The right to prepare other derivative works, to extend the article into book-length form, or to otherwise reuse portions or excerpts in other works, with full acknowledgement of its original publication in the journal

Copyright Notice
Authors who submit papers that are submitted and accepted for publication in the proceedings agree to the following:

- Authors retain copyright and grant the journal right of first publication with the work simultaneously licensed under a Creative Commons Attribution License version “CC BY 3.0” (this allows others to share the work with an acknowledgement of the work’s authorship and the place of first publication)
- Authors are perfectly entitled to enter into separate contract arrangements for on-exclusive distribution of the journal’s published version of the work providing there is an acknowledgement of its initial place of publication
- Once submitted and accepted papers can post-print provided, they are in the same format as it appeared in the proceedings, however, pre-prints are not permitted.
- Authors may use data contained in the article in other works that they create
- Authors may reproduce the article, in whole or in part, in any printed book (including a thesis) of which the author, provided the original article is properly and fully attributed
- Authors and any scholarly institution where they are employed may reproduce the article, in whole or in part, for the purpose of teaching students

Open Access rights and Permissions for our Open Access

Articles can be distributed under the terms of the Creative Commons Attribution (CC-BY) license. Authors retain full ownership of the copyright for their article, but undertake to allow anyone to download, reuse, reprint and distribute the article. Authors are permitted to post the final, published PDF of their article on a website, institutional repository, or other free public server, immediately upon publication, provided, a link is included between the web page containing the article and the journal’s website.
CALL FOR PAPERS

Journal of Business & Retail Management Research
ISSN (Print) 1751-8202   ISSN (Online) 2056-6271

The JBRMR, a scholarly and refereed journal, provides an authoritative source of information for scholars, academicians, and professionals in the fields of business and retail management and is published four times a year. The journal promotes the advancement, understanding, and practice of business & retail management. It is peer reviewed and is the main research platform of the Centre for Business & Economic Research (CBER). Scholars across borders are encouraged in advancing the frontiers of management education, particularly in the area of retail trade. Contributions should therefore be of interest to scholars, practitioners, and researchers in management in both developed and developing countries targeting a worldwide readership through both print and electronic medium.

Although broad in coverage, the following areas are indicative and nurture the interests of the Academy with a “retail” underpinning:

- International retailing and diversification
- Retail buying; Retail management and strategies
- Online retailing; The future of retailing
- Multi-channel retailing; Demographics & Retail Business
- Consumer behaviour
- Innovation in retailing; Mall Management
- Customer Relationships Marketing (CRM)
- Business Policies, Strategies, and Performance
- Marketing and Business ethics
- Distribution strategies
- Service marketing; Brand Management
- Contemporary Marketing Thoughts
- International Business issues
- B2B and B2C marketing
- Social Media Marketing; Supply chain management
- Business security and privacy issues

Preference will be given to papers which are conceptually and analytically strong and have empirical relevance. All papers will be reviewed according to the Journal’s criterion. The Journal’s website is www.jbrmr.com. For further information, please write to Editor via info@cberuk.com
CALL FOR PAPERS

INTERNATIONAL JOURNAL OF BUSINESS & ECONOMIC DEVELOPMENT
(Print) ISSN 2051-848X (Online) ISSN 2051-8498

The International Journal of Business and Economic Development (IJBED) publishes original research papers relating to all aspects of contemporary economic ideas. The emphasis is on quantitative or analytical work, which is novel and relevant. The interaction between empirical work and economic policy is an important feature of the journal. Contributions should offer constructive ideas and analysis and highlight the lessons to be learned from the experiences of different nations, societies, and economies. The journal plans to provide a valuable appraisal of economic policies worldwide. Therefore, the analysis should be challenging and at the forefront of current thinking, however articles are to be presented in non-technical language to make them readily accessible to readers outside of the related disciplines.

Authors are invited to submit their original research papers within the broad scope of the journal. Although broad in coverage, the following areas are indicative and nurture the interests of the Centre with an “economic development” underpinning:

1. Economic development
2. Behavioural Economics
3. FDI, Free trade – theory and practice
4. Economic History
5. Globalisation, liberalisation, and development
6. Financial Institutions & Markets
7. Fiscal policy
8. Financial services
9. Industrial Organisations
10. International economics & trade
11. International finance
12. Macroeconomic parameters and growth
13. Microeconomics
14. Microfinance and development
15. Monetary policy
16. Public policy economics
17. Regional economics
18. Inclusive growth
19. Institutions, and economic development

Preference will be given to papers which are conceptually and analytically strong and have empirical relevance. All papers will be reviewed according to the Journal’s criterion. The Journal’s website is www.ijbed.org. For further information, please write to Editor via info@cberuk.com

INDEXED IN
DOAJ
CALL FOR PAPERS

International Journal of Higher Education Management (IJHEM)  
(Print) ISSN 2054-984 (Online) ISSN 2054-9857

Aims and Objectives
IJHEM is a peer reviewed journal and is a research publication platform for international scholars. Their research can be in any aspect of teaching & learning covering the interests of developed and emerging countries alike. The Journal seeks to reach a worldwide readership through print and electronic media. The main aims of the Journal are:

- Publish high quality and scholarly empirical based research papers, case studies, reviews in all aspects of teaching & learning, education management and leadership with theoretical underpinnings.
- Offer academics, practitioners, and researchers the possibility of having in depth knowledge and understanding of the nature of teaching and learning practices and.
- Create a forum for the advancement of education management research for the High Education sector.

Subject coverage
- Educational policy and Policy impact on education
- Management of education and Relations between lecturers and students
- Psychology of education, Psychology of student and teacher/lecturer
- Quality of education and Improvement method
- Global education and its challenges and opportunities
- E-teaching/E-learning, educational software, and multimedia for education
- Teacher education
- Distance education and Education quality
- Methodology of educational research, Adult, and continuing education
- Special education, Gender, diversity and difference, Vocational education
- Assessment processes and mechanisms
- Language Education, Listening and acoustics in education environment
- Education History
- Innovative teaching and Learning methodologies; multi-virtual environment
- Application of educational technology
- Education reforms and Practical teaching reforms

Frequency: Twice a year: February & August

Review process: Blind peer review

Indexing with ProQuest, ROAD, Open J-Gate

Preference will be given to papers which are conceptually and analytically strong and have empirical relevance. All papers will be reviewed according to the Journal’s criterion. The Journal’s website is www.ijhem.com. For further information, please write to Editor at info@cberuk.com
The Business & Management Review

The Business & Management Review reserves the rights to add, amend, modify, or delete its rules, policies, and procedures affecting its relationship with contributors as deemed necessary by the administration. Any such amendment, modification, addition, or deletion shall not be reconsidered a violation of the relationship between CBER and contributors.