

ISSN 2047-2854 (On-line)



THE BUSINESS & MANAGEMENT REVIEW

Volume 16 Number 2 August 2025



www.cberuk.com



**14th International Conference on Restructuring of the Global Economy
(ROGE)-Promoting Sustainability, University of Oxford, UK**

11-12 August 2025

Hosted by the
Centre for Business & Economic Research (CBER), UK
In association with
Future University in Egypt, Egypt

Abstract Proceedings

Method - Integrity - Camaraderie

www.cberuk.com

The Business and Management Review

Volume 16 Number 2 August 2025

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.

The Business & Management Review (BMR) is the official conference proceedings of the Centre for Business & Economic Research (CBER) the Editors, the Conference Chairs, member of the conference committee and Editorial Advisory Board is not responsible for authors expressed opinions, views, and the contents of the published manuscripts in the proceedings. The originality, proofreading of manuscripts and errors are the sole responsibility of the individual authors. All manuscripts/abstracts/extended abstracts submitted to the conference for review go under blind reviews for authenticity, ethical issues, and useful contributions. All accepted papers are included in the official conference proceedings titled "The Business & Management Review".

CBER reserves the right 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.

14th International Conference on Restructuring of the Global Economy (ROGE)-Promoting Sustainability, University of Oxford, UK

ROGE-2025 CONFERENCE COMMITTEE MEMBERS

Conference Honorary President

- **Prof. Ebada Sarhan**, President, Future University in Egypt

Conference Chairs

- **Dr. Palto Datta**, Regent College London, UK and Centre for Business & Economic Research, UK.
- **Professor Hany ElShamy**, Professor of Economics, Dean of Faculty of Commerce and Business Administration, Future University in Egypt

Conference Project Director

- **Dr B.R. Chakraborty**, London College of Contemporary Arts (LCCA) & Centre for Business & Economic Research (CBER), UK

Conference Committee

- **Prof. Warren Mathews**, University of Maryland, USA
- **Prof. Ahmed Salama**, Vice Dean for Education and Students Affairs, Faculty of Commerce and Business Administration, Future University in Egypt
- **Dr. Heba Abdelwahab**, Vice Dean for Postgraduate Studies and Research, Faculty of Commerce and Business Administration, Future University in Egypt
- **Prof. Srinivasan Sampalli**, Dalhousie University, Canada
- **Prof. (Dr.) Deepraj Mukherjee**, Kent State University, USA
- **Prof. (Dr.) David Graves**, Centre for Study of Organised Crime, UK
- **Prof. (Dr.) Gairik Das** –Review Editor, IISWBM, Kolkata, India
- **Dr Justin H. Beneke**, University of Winchester, UK
- **Dr Abdul Rahim Soomro**, Centre for Business & Economic Research, UK
- **De. Zulema Blair**, Dean, Business School, Medgar Evers College of the City University of New York, USA
- **Dr. Wallace Ford**, Medgar Evers College of the City University of New York, USA
- **Prof. Chris Bellamy**, Professor Emeritus, University of Greenwich, UK
- **Prof. Jo-Ann Rolle**, Former Dean, Medgar Evers College of City University of New York
- **Prof. Małgorzata Magdalena Hybka**, Poznań University of Economics and Business, Poland
- **Prof. (Dr.) Juan Carlos Botello**, Universidad Popular Autónoma del Estado de Puebla, Mexico
- **Prof. R. Srinivasan**, JBIMS, University of Mumbai, India
- **Prof. Dina Kreema**, Accounting Department Head, Faculty of Commerce and Business Administration, Future University in Egypt
- **Dr. Sahar Nagaty**, Business Administration Department Acting Head, Faculty of Commerce and Business Administration, Future University in Egypt
- **Dr. Hesham Elmasry**, Management Information Systems Department Acting Head, Faculty of Commerce and Business Administration, Future University in Egypt
- **Dr Michael Richard Wagner**, Director, Master of Arts in Human Resources Program, Carl H. Lindner College of Business, University of Cincinnati, USA

ROGE-2025 Editorial Advisory Board

- **Prof. Marianne Lewis**, Dean, Lindner College of Business, University of Cincinnati, USA
- **Prof. Marianne Lewis**, Dean, Lindner College of Business, University of Cincinnati, USA
- **Prof. Lourdes Casanova**, Director of the Emerging Markets Institute, S.C. Johnson School of Management, Cornell University, USA
- **Prof. Atish Prosad Mondal**, St. Xavier's College (Autonomous) Kolkata, India
- **Prof. Rodney Oudan**, Worcester State University in Massachusetts, USA

- **Prof. Michael D. MacColl**, Vancouver Island University, Canada
- **Prof. Wincenty Kulpa**, University of Rzeszów, Poland
- **Prof. Rahul Gupta Choudhury**, IFIM Business School, Bangalore, India
- **Dr. Eleni Aravopoulou**, St Mary's University, UK
- **Prof. Huseynova Khatira**, The Academy of Public Administration under the President of the Republic of Azerbaijan, Azerbaijan
- **Prof. (Dr)Padmakali Banerjee**, FRSA, Vice Chancellor, IILM University Gurugram, India
- **Dr Edyta Gheribi**, University of Lodz, Poland
- **Pro. (Dr) A. J Stagliano**, Department of Accounting, Erivan K. Haub School of Business, Saint Joseph's University, USA
- **Dr Rishiram Aryal**, FHEA, Senior Lecturer, School of Business and Law, Regent College London
- **Dr Seugnet Bronkhorst**, College of Business & Economics, University of Johannesburg, South Africa
- **Dr Bushra Usman**, Forman Christian College (Chartered University), Pakistan

14th International Conference on Restructuring of the Global Economy (ROGE)-Promoting Sustainability, University of Oxford, UK

Co-Sponsors



Centre for Business & Economic Research (CBER) was founded in London in 2006 with the aim of inspiring, recognizing, and supporting excellence in Business and Economic research. Currently, the Centre has three main areas of endeavour: organizing 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.



Future University in Egypt (FUE) was founded in 2006, by the Presidential Decree 254/2006 according to law number 101/1992 and executive regulations 219/2002, Future University in Egypt is a leading private university strategically located in the heart of new Cairo. FUE is dedicated to excellence in teaching, research & service. FUE is an educational institute committed to distinction, innovation and quality standards. FUE's priority is to stay abreast with the national, regional and international changes taking place in the interrelated fields of education, scientific research and community development, while consolidating values and professional ethics. All of the University's six faculties are fully accredited by the Supreme Council of Universities.

Future University in Egypt has achieved remarkable recognition in the QS World University Rankings 2025, issued by the Quacquarelli Symonds (QS) Foundation on June 4, 2024. According to QS World University Rankings, FUE has been ranked 901-950 globally in 2025 ranking and the top of private Universities in Egypt.

FUE Vision

To pursue an advanced worldwide ranking among universities

FUE Mission

Future University in Egypt (FUE) is an educational institute committed to distinction, innovation, and quality standards. FUE's priority is to stay abreast with the national, regional, and international changes taking place in the interrelated fields of education, scientific research, and community development,

WEBSITE: www.fue.edu.eg



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.



Forman Christian College, Lahore, Punjab, Pakistan is a Private not-for-profit liberal arts university in Lahore, Punjab, Pakistan. It was founded in 1864 and is administered by the Presbyterian Church. The university follows an American-style curriculum. The university has designed its four-year bachelor's degree program in accordance with the standards for accreditation in the U.S. Forman is also known for its noted alumni and staff, including Nobel laureate Arthur Compton, former Indian Prime Minister I. K. Gujral, former Pakistani Presidents Farooq Leghari and Pervez Musharraf, diplomat Jamsheed Marker, journalist Kuldip Nayar, and activist Eqbal Ahmad. As of 2020, Forman was home to 8,435 students including 3,173 Intermediate students, 4,712 Baccalaureate students and 550 graduate students. It also has 220 full-time faculty members (more than 100 of whom have PhDs) as well as an alumni population of well over 21,000.



The JBRMR is a scholarly and refereed journal that provides an authoritative source of information for scholars, academicians, and professionals in the fields of business and retail management. The objectives of the JBRMR are to attract and publish theoretical, conceptual, and empirical manuscripts from academics and professionals from all disciplines regarding a wide range of contemporary issues in business and retail management. The aims of the journal are to disseminate knowledge; provide a learned reference in the field; and facilitate communication between academic and research experts, and executives.



The International Journal of Maritime Crime and Security (IJMCS) is the first high-quality multi/interdisciplinary journal devoted to the newly identified field and academic discipline of maritime security and the study of maritime crime. The latter has been neglected, as the scientific study of crime has remained essentially landlocked. The Journal covers the following broadly constructed and interpreted disciplines as they relate to maritime security: economics, environmental studies, global governance studies, anthropological and cultural studies, human factors and psychology, security, criminology and crime science, cyber security, international and national law (Maritime Law, Law of the Sea and National Jurisdictions), political and policy perspectives, strategic security and war studies, naval and maritime history as they relate to current issues, maritime crime, including cyber-crime, fraud, piracy and armed robbery at sea, Illegal, Unregulated and Unreported (IUU) Fishing, smuggling, people trafficking, illegal immigration, stowaways and pollution, disaster management and resilience at sea and in littoral areas. 'Maritime Security' includes the port facility, offshore platform, and undersea resource extraction security – not just ships

ABSTRACT PROCEEDINGS
THE BUSINESS & MANAGEMENT REVIEW
ISSN 2047-2862 (ONLINE)

A statement about open access

*The official Abstract proceedings of the Centre for Business & Economic Research (CBER) are 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 publishing 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.*

Developing a conceptual managerial model to minimise organisational politics at State-owned electricity providers in emerging markets

E Mutambara

Northwest University Business School, South Africa

Keywords

Organisational politics, managerial behaviour, state-owned enterprise, electricity crisis, Zimbabwe, factor analysis, political behaviour, managerial effectiveness, SADC utilities.

Abstract

Electricity is a fundamental driver of economic development, yet state-owned electricity providers in the Southern African Development Community (SADC) have struggled with chronic power generation shortfalls for nearly three decades. This crisis, particularly pronounced in Zimbabwe, is increasingly attributed to rampant organisational politics. This study investigates employee perceptions and the effects of organisational politics on state-owned electricity utilities and explores managerial practices aimed at minimising such negative political behaviours. A quantitative research approach was adopted, using a structured Likert-scale questionnaire distributed to a randomly selected sample of 1,400 employees from a population of 2,210. Of the returned 358 questionnaires, 347 were valid, yielding a 24.78% effective response rate. Data analysis was conducted using SPSS 21.0, and exploratory factor analysis was performed to develop a conceptual framework. The results identified four key political behaviour factors: managerial behaviour, poor communication of objectives, unexpected employee actions, and unhealthy managerial practices. Additionally, three consequences of organisational politics and two clusters of managerial mitigation strategies—fairness and participation—were extracted. The study proposes a conceptual model to manage organisational politics in Zimbabwe's electricity sector, with potential applicability to other state-owned utilities across the SADC region. The model underscores the imperative for political sensitivity, transparent communication, and inclusive managerial practices to improve organisational performance and energy delivery.

Financial inclusion, poverty and economic growth in Sub-Saharan Africa

Kwadwo Agyei Nyantakyi

Moses Kyei

Ghana Institute of Management and Public Administration (GIMPA), Ghana

Samuel Tweneboah-Koduah

Department of Computer and Information Science, Gannon University, Erie, PA, USA

Charles Agyei

Regina Nyantakyiwah Oppong

Ghana Institute of Management and Public Administration (GIMPA), Ghana

Keywords

Financial Inclusion, Poverty, Economic Growth, Causality, Unemployment

Abstract

This study examines financial inclusion, which is defined as the provision of affordable financial services to low-income individuals and vulnerable groups. This highlights its role in promoting economic growth in Africa, particularly through mobile monetary initiatives that reduce poverty. This study reviews theories and empirical studies on the relationship between financial inclusion, poverty alleviation, and economic growth, and often notes that inconclusive results. Early theories suggest that access to financial services influences employment and production choices. This study aims to investigate the causality between financial inclusion, poverty, and economic growth in the sub-Saharan African context, emphasizing the need for further research.

Reconceptualizing AR/VR for Emerging Economies: Mobile-Based Solutions to Drive Accessibility and Adoption

Krithika Ravi Kumar

Hannah Anush

Ankit Pushpam

Campbellsville University, USA

Keywords

Augmented Reality, Virtual Reality, Emerging Markets, Mobile-Based VR, AR/VR Adoption Barriers, Immersive Experiences

Abstract

Augmented Reality (AR) and Virtual Reality (VR) technologies hold immense potential for revolutionizing industries such as education, healthcare, workforce training, and entertainment. Despite their transformative efficacy, the proliferation of AR and VR products and services in emerging markets remains impeded by exorbitant costs, infrastructural deficiencies, and a dearth of localized content. Conventional VR and AR devices encounter significant barriers, including the requirement for powerful computing hardware inaccessible to wider population, poor user experiences due to internet connectivity issues, and limited smartphone compatibility, all of which impede scalability. This study employed a mixed-method approach, using surveys and expert interviews to capture user experiences and identify key factors limiting adoption. Key findings indicate lack of regional content and ecosystem support, rather than technical constraints, was the primary cause of the rise and fall of AR/VR products on the market today. Practical implications suggest developing regional content, making VR apps more accessible for low-end devices, and introducing sustainable business models like pay-per-use experiences and ad-supported content can all hasten the adoption of AR and VR in emerging countries. Collaboration between governments and private-sector stakeholders is pivotal in enhancing digital infrastructure and accessibility. Given AR and VR technologies immense potential to democratize immersive experiences across education, healthcare, and workforce training, this research underscores the viability of mobile-based VR as an accessible, affordable, and scalable solution. However existing barriers can be addressed through strategic investments in infrastructure fortification, affordability, and localization. The study concludes by providing a prescriptive roadmap to technology developers, investors, and legislators looking to close the adoption gap between AR and VR in cost-sensitive areas.

From Status to Sustainability? Counterfeit Luxury Consumption and Strategic Business Implications for Emerging Markets

Tinashe Chuchu

Division of Marketing,

School of Business Sciences,

University of the Witwatersrand, Johannesburg, South Africa

Keywords

consumer behaviour, counterfeit, emerging markets, luxury

Abstract

As global economic shifts intensify, the proliferation of counterfeit luxury goods poses unique challenges to sustainable market growth and brand legitimacy in emerging economies. This study investigates the psychological drivers influencing the intention to purchase counterfeit luxury brands, focusing on the role of price-quality inference and economic attitudes. Using the Theory of Planned Behaviour and Price-Quality Inference Theory, the research examines three key relationships: (1) the effect of price-quality inference on attitudes toward economic benefits, (2) the link between attitudes and purchase intention, and (3) the direct influence of price-quality inference on purchase intention. Data were collected from 380 consumers in Johannesburg, South Africa. Structural equation modeling revealed that price-quality inference was the strongest predictor of purchase intention, suggesting that consumers are more likely to buy counterfeits if they perceive the price to be fair, regardless of authenticity or quality. The findings offer critical insights for brand managers and retailers on countering counterfeit demand while promoting ethical and sustainable consumption practices in the Global South.

Exploratory Assessment of Cognitive and Emotional Biases in Investment Behaviour: Insights into Psychological Influences through Factor Analysis

Pranam Dhar

Department of Commerce,
West Bengal State University, India

Mr. Amit Boler

Department of Commerce
Purash Kanpur Haridas Nandi Mahavidyalaya
Research Scholar, Department of Commerce,
West Bengal State University, India

Keywords

Cognitive Bias, Emotional Bias, Mental accounting, Investors' psychology.

Abstract

This study investigates the influence of behavioural biases and subjective risk perception on investment decision-making within Kolkata's financial community. Traditional finance theories, which assume rational investor behaviour, often fail to address psychological factors influencing financial decisions. Behavioural finance, rooted in Prospect Theory and other frameworks, emphasizes the roles of cognitive biases, framing effects, and subjective risk in shaping investment behaviours. A mixed-methods approach was used, integrating quantitative data from respondents and qualitative insights through ethnographic methods and focus group discussions. Data collection employed structured questionnaires with demographic and psychological factors measured using a 5-point Likert scale. The findings highlight demographic variations, psychological biases, and perceived risks as key determinants of investment decisions. Exploratory Factor Analysis revealed latent psychological factors influencing behaviour. This study bridges a research gap by contextualizing behavioural finance theories in Kolkata, offering actionable insights for local financial professionals and contributing to the broader field of behavioural finance.

Happiness among Knowledge Workers

Margaret Cullen^a

Andre P. Calitz^b

Zebbion Vermaak^c

^aMargaret Diane Munro Cullen, Nelson Mandela University Business School, Nelson Mandela University, South Africa

^bAndré Paul Calitz, Department of Computing Science, Nelson Mandela University, South Africa

^cZebbion Vermaak, Nelson Mandela University Business School, Nelson Mandela University, South Africa

Keywords

Happiness, Knowledge workers, Subjective well-being, Software development organisation.

Abstract

Purpose of the research: This research aims to determine the level of happiness among knowledge workers within a South African software development organisation. Knowledge workers are defined as workers who have high degrees of expertise, education and experience, which they use to acquire, create, share and apply their knowledge in the workplace.

Design/methodology: The research methodology is quantitative, with the primary data gathered via an Internet-based self-completion questionnaire.

Results/findings: This study established that the independent factors of Company pride, Workplace influence, Leisure, Work relationships, Job satisfaction and Work-life balance all exerted a significant positive effect on

knowledge workers' happiness. The notion of happiness in the workplace is important, due to its potential to maximise employee performance and stimulate numerous benefits for both the employer organisation and the worker.

Practical implications and Conclusions: Promoting knowledge worker happiness within a software development organisation facilitates tangible benefits, such as enhanced development productivity, superior product quality, improved creativity/analytical thinking and improved company financial performance and employee retention.

Evaluation of the influence of data science on financial reporting quality: descriptive evidence from Nigeria

Gbenga Ayodele Adebayo

Department of Accounting, Confluence University of Science and Technology, Osara.
Kogi State, Nigeria

Keywords

Data Science, Financial Reporting Quality, Data Visualization, Big Data Analytics, Cloud Accounting, Blockchain.

Abstract

Technology advances have made it much easier to amass data in huge quantities. Capitalizing on this data helps create value and growth, which is why organizations invest in people and technological capabilities to extract greater value from data. This study evaluates the influence of data science on financial reporting quality, descriptive evidence from Nigeria. Data visualization, big data analytics, cloud accounting and blockchain were used to proxy data science. Survey research design was adopted through a well-structured questionnaire, cluster random sampling was used. Frequencies and percentages were used for the descriptive analysis while multiple regression analysis was adopted for the test of hypotheses. Findings show that data visualization has a positive and significant effect with p value (0.049) and coefficient of 0.187; blockchain has positive and significant effect on financial reporting quality with p value (0.000) and coefficient of 0.389; Big data analytics shows a positive and statistically insignificant effect on financial reporting quality with p value (0.095) and coefficient of 0.095 while cloud accounting has negative and statistically insignificant effect on financial reporting quality with p value (0.074) and coefficient of 0.095. The study concludes that data science has contributed to the field of accounting and quality financial reporting. This study therefore recommends the inclusion of graphs, tables and pictures suitable of enhance understanding and be better informed for an improved decision making. Accountants, auditors and all preparers of financial report should as a matter of policy be exposed to the knowledge of data science and such curriculum should be added to all financial reporting-related fields in our institutions. Government and organizations involve in Accounting, Finance, and Investment decisions should provide data science-enabling environment and invest in data science infrastructure. Cloud accounting users should be enlightened on its safety, security and usage.

The relationship between climate change, macroeconomic indicators and bank performance

Ian Gangata

Oliver Takawira

Department of Finance & Investment Management, College of Business and Economics
University of Johannesburg, Johannesburg, South Africa.

Keywords

Climate Change, Banks Performance, Return on Equity, Net Interest Margin, Return on Assets, Temperature at 2 Meters, Precipitation Sum Average

Abstract

This study is pursuing research on the influence of climate change and macroeconomic factors on bank performance is essential for risk management, long-term sustainability, regulatory compliance, reputation

management, and strategic planning. It also aligns banks with global efforts to address climate change and its potential economic consequences. The study makes use of quantitative analysis using secondary data sourced from Iress, IMF database, SARB and the data was collected in quarterly format from 2000 to 2022. The study applied the multiple regression analysis, and the aim was to create a model that connects climate change to banks performance. Climate affect macroeconomic indicators which affect banks or climate change affect banks directly. The model uses climate change and macroeconomic variables as inputs, and the climate change variables were obtained from the two sources namely the climate watch online platform (greenhouse gas emission) and the World Bank climate knowledge portal (temperature and precipitation) emission) and the World Bank climate knowledge portal (temperature and precipitation). Macroeconomic inputs variables include inflation, changes in economic output and exchange rates. The data variables were gathered from Iress, IMF database and the SARB. The analysis of the data was done through statistical software called EViews. The findings revealed that both measures of climate change have a negative effect on bank performance thus profitability. The results also indicated that growth as measured by GDP and inflation are important factors determining the performance of the bank performance. The results obtained imply that policies aimed at mitigating the effects of climate change on the bank performance should be pursued.

Impact of Economic Status on Perceived Buying Intention of University Professors towards the Energy Efficient Appliances in India

Narinder Kumar

School of Economics and Public Policy, RV University, Bengaluru, Karnataka, India.

Veer Gangwar

Lovely Professional University, Jalandhar, Punjab. India.

Kiran Sood

Chitkara Business School, Chitkara University, India..

Rahul Sharma

GEH University, India

Keywords

Energy Efficient Appliances, Green Behaviour, Green Skepticism, Green Product Paradox, PLS-SEM, Economic Status, Attitude

Abstract

This study investigates the nuanced interplay between economic status and perceived buying intention toward energy-efficient appliances among university professors in India, a demographic characterized by high educational attainment and environmental awareness. Grounded in the Theory of Planned Behaviour (TPB), the research extends the traditional framework by integrating environmental concern and environmental knowledge as responsible for shaping consumers' attitude, and by testing economic status as a moderating variable. Using a cross-sectional design and data from 300 respondents employed in higher education institutions, the study applies Partial Least Squares Structural Equation Modelling (PLS-SEM) to evaluate the strength and significance of relationships among constructs.

Contrary to conventional economic theory, the findings reveal that economic status does not significantly influence purchase intention, challenging the assumption that affordability is a primary barrier to green consumption. Instead, environmental concern and environmental knowledge emerge as dominant predictors of consumer attitude, which in turn strongly drives purchase intention ($\beta = 0.694$, $p < 0.001$). The moderation analysis further confirms that the interaction between economic status and attitude has an insignificant effect on purchase intention ($\beta = -0.026$, $p = 0.864$), suggesting that intrinsic motivation and environmental consciousness override the income-based constraints in this context.

The study also uncovers that subjective norms and eco-label knowledge do not significantly shape consumer attitude, hinting at a latent skepticism or limited trust in external cues such as labelling and peer influence. This finding diverges from prior literature and raises questions about the efficacy of green marketing and labelling strategies in influencing educated consumers. Reliability and validity metrics – including high Cronbach's alpha,

AVE, and HTMT ratios – affirm the robustness of the measurement model, while R^2 values indicate that attitude explains nearly 60% of the variance in purchase intention.

Practically, the research underscores the importance of fostering environmental knowledge and concern through targeted educational and policy interventions, rather than relying solely on economic incentives or labelling schemes. The results advocate for a shift in marketing and policy focus, from price subsidies to awareness campaigns and moral framing, to enhance adoption of energy-efficient technologies. The study also calls for a re-evaluation of demand-side assumptions in sustainability discourse, especially in contexts where consumers exhibit high intrinsic motivation.

By isolating economic status as a non-significant moderator, this work contributes a critical perspective to the green consumer behavior literature and opens avenues for future research on behavioral segmentation, longitudinal analysis, and alternative indicators of economic capacity. It also offers actionable insights for policymakers and marketers aiming to accelerate India's transition toward sustainable consumption, particularly within the educated and environmentally conscious segments of society.

Transforming Public Service Performance through Training and Development: A Study of Nigerian Government Agencies

Tina Martha Akinbo

Sampson Ogah

Department of Management and Accounting
Lead City University Ibadan Nigeria

Keywords

Training and development, public service performance, Nigerian government agencies, inefficiencies, effective governance

Abstract

This study investigated the impacts of training and development on public service performance within Nigerian government agencies. Persistent inefficiencies in training within these agencies present significant challenges to effective governance and the delivery of public services. Although there are various training and development (T&D) programs designed to enhance performance, a considerable number of these agencies continue to underperform. This research is contextualized within Human Capital Theory. The study is a descriptive cross-sectional survey. By analyzing a sample of 1,216 public servants, the researchers identified critical demographic variables, including gender, marital status, age, and years of service, and educational qualifications that influence perceptions of training effectiveness. The results indicate that over 90% of respondents agree that adequate training and development opportunities enhance their performance, reflecting a strong commitment to continuous learning. Moreover, findings underscored the importance of aligning training initiatives with career advancement opportunities; 90.7% of participants acknowledge awareness of promotion criteria and career development prospects. The study also explored the effectiveness of employee reward systems; 92.7% of respondents perceive rewards as motivating and equitable, thereby fostering a conducive work culture. Additionally, 87% of respondents view performance appraisal processes as transparent and fair, which is essential to the overall framework for performance improvement. The insights highlight the necessity for strategic investments in training and transparent reward mechanisms, which serve as key drivers of public sector effectiveness. This research advocates for an enhanced focus on human capital development within Nigerian government agencies, positing that targeted investments in training, effective reward systems and clear performance appraisals can substantially transform public service delivery. Enhancing transparency and meritocracy in the reward system can strengthen motivation, while the establishment of clear performance appraisal frameworks, incorporating regular feedback and aligning with defined career advancement criteria, will empower employees.

Bridging ESG and DEI for Sustainable Economic Restructuring: Implementation Strategies in the Global IT Industry

Somya Shahi

Research Scholar (DBA), ESGCI-Paris; Sales Excellence
C&MI Lead, Accenture Gurugram, Haryana, India

Sujata Shahi

Professor – OB&HR, Gurugram, Haryana, India

Keywords

Diversity Equity Inclusion, ESG Reporting, Implementation Strategies, IT Companies, Organizational Governance, Policy-Practice Gap

Abstract

This paper investigates how multinational Information Technology (IT) corporations implement and maintain Diversity, Equity, and Inclusion (DEI) initiatives as part of their Environmental, Social, and Governance (ESG) practices across different regulatory environments and external pressures. Drawing on secondary data from 50 international IT corporations, we employ correlation analysis, multiple regression, and cluster analysis to examine the relationship between ESG practices and DEI outcomes, with particular attention to implementation strategies and contextual factors. Our findings reveal four distinct organizational profiles based on ESG-DEI approaches, ranging from companies demonstrating comprehensive integration to those showing minimal commitment. Companies that maintain DEI initiatives achieve significantly better outcomes across all measured dimensions than those that scale back such efforts. Three key factors emerge as critical for successful DEI implementation: integration with business strategy, development of robust success metrics, and resilience-building initiatives. Implementation strategies strongly mediate the relationship between ESG practices and DEI outcomes, suggesting that effective implementation is crucial for translating ESG commitments into tangible DEI results. Notable regional variations exist, with European companies generally showing the highest ESG and DEI scores, followed by North American and Asia-Pacific companies. External environmental factors significantly influence the ESG-DEI relationship, with regulatory frameworks and stakeholder pressure positively affecting outcomes, while political pressure often has a negative effect. The findings contribute to an integrated theoretical framework combining Stakeholder Theory, Resource-Based View, and Institutional Theory, demonstrating how organizational responses to institutional pressures are shaped by stakeholder expectations and strategic resource considerations. For practitioners, our results highlight the importance of strategic integration, robust measurement systems, and resilience-building capabilities in developing sustainable DEI initiatives that can withstand varying external pressures.

The Social Field of Servant Leadership Development: A Grounded Theory Perspective

Simon Taylor

Graduate School of Business and Leadership
University Of KwaZulu-Natal, South Africa

Keywords

Servant leadership, social field theory, leadership development, grounded theory, holistic leadership, community service, Bourdieu

Abstract

This study explores the processes through which a holistic leadership development program cultivates a personal philosophy and practice of servant leadership. Using a grounded theory approach, the research investigates how participation in the Hilton College Servant Leadership Development Programme (HCSLDP) influences the leadership trajectories of its alumni. The study draws on in-depth qualitative data from 36 former students who engaged in the program, employing Strauss and Corbin's (1990) paradigm model to analyse how various factors interact to shape the development of servant leadership attributes. The findings reveal that leadership opportunities

within the program serve as critical catalysts in fostering servant leadership identity and practice. However, the impact of these experiences is contingent upon key intervening conditions, including interactions with influential mentors, the participants' self-concept, personal choices, and individual values. These factors collectively contribute to the internalization of servant leadership principles, emphasizing humility, service to others, and ethical decision-making. To further contextualize these findings, this study integrates Pierre Bourdieu's social field theory, providing a broader sociological perspective on leadership development. By examining the structured environments (fields) in which leadership growth occurs, the research highlights how habitus (deep-seated dispositions shaped by past experiences) and different forms of capital—social, cultural, and symbolic—interact to influence leadership outcomes. This theoretical lens allows for a deeper understanding of how individuals navigate leadership development spaces and how the institutional and cultural contexts of these environments shape the assimilation of servant leadership values. The study's implications extend beyond Hilton College, offering insights into the design and implementation of leadership development initiatives across various educational and organizational settings. Specifically, it underscores the importance of structured leadership experiences that incorporate mentorship, reflective practice, and ethical decision-making. Additionally, it highlights the necessity of creating social environments that reinforce servant leadership principles, ensuring that leadership development efforts align with broader community and organizational values. By bridging grounded theory with social field theory, this research contributes to both leadership development scholarship and practical applications in educational and professional contexts. It offers a nuanced understanding of how servant leadership is cultivated, emphasizing the interplay between personal agency, structured experiences, and broader social influences in shaping ethical, community-oriented leadership practices.

The Impact of Sub-crises on Follower Perceptions of Crisis Leadership Effectiveness

Stephanie Baldwin

Mark Fulford

Hannah Anush

Campbellsville University, USA

Keywords

Crisis leadership, follower perception, crisis event, Covid, Conflict

Abstract

This multi-faceted study explores the dynamics of crisis leadership by examining follower perceptions of leadership effectiveness during a primary crisis as well as the impact concurrent sub-crises may have on those perceptions. The research is set against the backdrop of the Covid-19 pandemic, a global crisis that tested leadership across industries. Simultaneously, sub-crises such as racial injustice, voter rights controversies, and political unrest amplified the complexity of leadership challenges in the US. The study was conducted in a Fortune 150 organization, to investigate how these sub-crises influenced follower perceptions of leadership effectiveness. A comprehensive view of crisis leadership was developed, assessing key leadership dimensions such as communication, health and safety, resource availability, consistency, fairness, and employee voice. Data from 334 employees were collected through a survey and analyzed using correlation, regression, and chi-square analyses. The findings demonstrate the significant impact crisis sub-events have on follower perceptions of leadership effectiveness. The results conclude that effective crisis leadership requires not only managing the primary crisis but also navigating the complexities introduced by sub-crises. Leaders who exhibit empathy, adaptability, and consistency in their decision-making are more likely to maintain trust and organizational stability. These findings have implications for developing adaptive crisis leadership frameworks that account for both immediate and cascading challenges.

Do consumers trust the Bot? A study of consumer trust in conversational AI Systems

Aamna Abdin

Thapar Institute of Engineering and Technology, Punjab, India

Md. Shahnawaz Abdin

Department of Management, SMBS, Jamia Hamdard, New Delhi, India

Keywords

Brand Communication, Consumer Trust, Conversational AI, Human-AI Interaction, Operational Efficiency, Personalisation

Abstract

Conversational AI systems such as chatbots and virtual assistants have taken customer interaction by storm. Businesses can integrate these customisable chatbots into various customer service channels, including messaging apps, social media platforms, and live chat. From Amazon's chatbot, which replaces the human aspect of customer service, to AI-powered refrigerators that create recipes, these technologies promise efficiency and scalability. However, they raise an important question: Do consumers trust these bots? This review paper critically examines existing academic literature on consumer trust in Conversational AI systems, focusing on how trust is formed, maintained, and sometimes eroded during human-AI interactions.

The study adopts a literature survey approach, drawing from peer-reviewed research across marketing, psychology, and human-computer interaction. It identifies key trust factors such as perceived competence, emotional intelligence, transparency, and personalisation. Despite growing interest in the field, research still has some important gaps. There is a limited understanding of how trust develops over time; little attention is paid to how trust can be repaired after things go wrong, and very few studies look at cultural differences in how people relate to AI. This review stresses the need to design Conversational AI systems that are efficient, trustworthy, human-centred, and ethically responsible.

Institutional Theory & Corporate Social Responsibility: A comparative case study on ESG integration, Ethical disclosure and ESG Risk of Unilever and Boohoo

Samira Iltaf

Pavan Chakravarthula

Birmingham City University, UK

Keywords

Corporate Social Responsibility (CSR), Institutional Theory, Corporate Governance, Environmental, Social and Governance (ESG), Symbolic Vs Substantive CSR, Ethical Business Practices, Corporate Financial Performance, Stakeholder Trust.

Abstract

Amid the growing demand for transparency in corporate reporting globally, companies started using Corporate Social Responsibility as a strategic mechanism for fostering stakeholder trust and achieving long-term sustainability. This study adopts a comparative case study approach to critically examine how companies are leveraging their CSR narratives to win trust and secure institutional investment. Focusing on Unilever and Boohoo, the research examines the CSR integration and its authenticity with the company's actual practices. A genuine alignment of CSR with operational conduct exemplifies the creation of social value. Whereas questions posed on the credibility of a company's ethical claims, public commitments, and social responsibility act as a destroyer of the company's value. Drawing on Institutional Theory, the research applies normative, coercive, and mimetic pressures to assess the influence of institutional expectations on corporate behaviour. The study employs qualitative methods, analysing secondary data, to explore the relationship between CSR communication, Corporate Governance policies, and actual practices. The study offers critical insights into a transparent integration of CSR into a company's strategy and

operational practices for investors, scholars and regulators interested in CSR accountability. The study followed a case study approach which revealed that Unilever demonstrated substantive CSR engagement whereas Boohoo exhibits symbolic CSR practices. This resulted in higher ESG score and lower ESG risk metrics of Unilever with a positive correlation between their CSR practices and improved corporate financial performance. In Boohoo, despite their policies and efforts to improve ESG rankings, the financial performance has declined over the period of last five years demonstrating the nature of their CSR practices and lack of alignment of the same with operational practices and corporate strategy. The research contributes to the discourse on institutional legitimacy and CSR authenticity offering critical insights for corporations, investors, regulators, and academics interested in transparent CSR practices and integration of the same into corporate strategy and governance.

Obesity and Selected Health Outcomes in Sub-Saharan Africa: The role of regulatory Institutions

Emmanuel Mawuli Anane-Whyte

Edward Nketiah-Amponsah

Department of Economics, University of Ghana, Ghana

Keywords

Obesity, Diabetes Prevalence, Cardiovascular Diseases, Life Expectancy, Generalized Method of Moment Estimation, Sub-Saharan Africa, Regulatory Institutions.

Abstract

This study examines how regulatory institutions moderate obesity to influence health outcomes in Sub-Saharan Africa (SSA). The system generalized method of moment estimation technique was applied to a panel data spanning the period 2005-2019 for 26 SSA countries. Diabetes prevalence, mortality due to cardiovascular diseases and life expectancy at birth were employed as health outcomes in the study. The findings indicate that regulatory institutions moderate the negative impact of obesity on the selected health outcomes and promote health. In fact, regulatory institutions alone as measured by the rule of law do not have any significant effect on health outcomes. However, when rule of law is interacted with obesity, it reduces diabetes prevalence and death due to cardiovascular diseases by 0.008 and 0.13 percentage points respectively. In addition, when regulatory institutions moderate obesity, it improves life expectancy by 0.09 year over the study period. The study suggests that government regulatory institutions in SSA should be equipped with the necessary tools and legislation to enable them perform their functions diligently. The institutions should also be given the requisite resources to ensure periodic institutional review of performance all aimed at improving health outcomes.

A conceptual framework for Chief Information Officers (CIO), IT strategy and IT disconnect; in organizations to deliver their expectations in the African context

Martin Otu Offei

Computer Science, Koforidua Technical University, Ghana

Keywords

CIO, Digital leadership, IT disconnect, IT strategy, Organization expectation

Abstract

Purpose of the research- Traditionally, the focus of the digital leaders was on information technology (IT) stability and operational efficiency, but these areas are now table stakes, and top chief Information Officers (CIOs) collaborate with executive counterparts to identify potential for growth enabled by technology. As the boundaries between products, services, and technology become hazier, the CIO is expected to help make a difference at the front end, improving the customer experience and supporting revenue and growth. However, most IT tasks are not connected with the futurist demand thus creating a disconnect that affects the overall performance of the organization. IT disconnect is prominent on the African continent because most CIOs are not part of the top

management thus affecting IT alignment in organizations. The purpose is to develop a framework to help organization deal with all aspect to enable them achieve expected outcomes on the African continent and beyond.

Design/methodology- This study used qualitative approach by talking to practitioners in the field of business and IT in the African context. In order to obtain a thorough understanding of the framework for the constructs (Chief Information Officers (CIO), IT strategy, IT disconnect and expectation of organizations). Case studies and interviews were used as two main data collection techniques.

Results/findings- This IT disconnect is prominent on the African continent because most CIOs are not part of the top management thus affecting IT alignment in organizations. Unlike most organizations in the West, including Universities, the designation of CIO is not part of the IT structure thereby enforcing the IT disconnect.

Practical implications and Conclusions -The digital divide between the western world and the African continent is evident. The CIO's role goes beyond IT; however, the IS literature has mostly overlooked the issue of whether African CIOs as change agents who need additional skill sets that can make them effective. CIOs who will ensure that they invest in an IT strategy that improve the businesses expectations CIO will have to be mindful that IT that disconnects will adversely affect the enterprise. Using the theories of diffusion of innovation, dynamic capabilities and transformational leadership managers of organizations will appreciate practices is can be theorized.

Sustainability at Mahakumbh 2025: Lessons on local waste management from the world's largest mass gathering in India

Pratistha Chandra

School of Business Management, NMIMS, Mumbai, India

Keywords

Corporate Social Responsibility, Local waste management, Large scale, Mahakumbh 2025, Strategies, Sustainability.

Abstract

After the 2018 ban by China on import of foreign waste, the responsibility of waste processing has fallen back on governments and companies, leading to a shift from global outsourcing of waste to managing waste locally. The waste management approaches adopted at Mahakumbh 2025, the world's largest spiritual fair held for forty-five days in India, can offer lessons on how domestic waste can be managed locally. The fair witnessed an unprecedented congregation of people, presenting critical challenges for sustainable waste management. It reportedly witnessed over 663 million people worldwide participate in the events, celebrations and meditations held on the banks of the Ganga River. For this purpose, a temporary "city" was set up on the riverbanks for nearly one and a half months, with housing facilities, hospitals, restaurants, eateries, transportation, business activities and hundreds of events. One of the biggest tasks in this unique gathering was to maintain the cleanliness and hygiene in the fairgrounds where millions of devotees and tourists arrived, stayed, lived and celebrated. Field visits, attendee reports, wide media coverage and news reports show that the area was mostly very clean despite the gatherings and events happening daily on such a large scale, from morning till night. This is a pioneer study that explores the waste management strategies and practices for managing the huge amount of solid waste generated at the Mahakumbh. Using an exploratory and inductive approach, the findings suggest that adopting a decentralized approach, providing more dignity and better wages for waste management work, hiring manpower, use of technology and multistakeholder collaboration helped manage the gigantic amount of domestic waste locally. The model of Mahakumbh 2025 can also offer valuable guidance to address waste management issues in large scale gatherings worldwide, from the Rio Carnival in Brazil to The Glastonbury Festival in the UK.

Incorporating strategy and business model into HR planning: A systemic design approach

Michael R. Wagner

University of Cincinnati, USA

Rachelynn Lee

Leadership Wow Consulting, USA

Keywords

business model, human resources, strategy, systemic design

Abstract

Purpose: The purpose of this paper is to present a theoretical argument for the use of systemic design methodology (SDM) in human resources planning, to establish value that is rare and difficult for competitors to imitate.

Methodology: The authors reviewed relevant literature on HR planning, strategy, business model, and SDM.

Findings: Based upon this review, the authors propose that HR planning can incorporate competitive strategy and business model in a rare, valuable and inimitable way, by using SDM.

Originality: This study merges two theories: the Resource-Based View (RBV) of the Firm and Systemic Design Theory, in order to create unique HR solutions that have lasting value.

Study implications: Propositions suggest that HR Planning can provide more unique value by using SDM, which satisfies all requirements of RBV.

Customer perceptions towards Namma Yatri: An empirical study

Vikas Mehra

Saumyadwip Das

Bharathvaj M

Ramaiah Institute of Management, Bengaluru, India

Key words

App usability, Customer perceptions, Driver behavior, Mobility-as-a-service, Ride-hailing services, Service quality.

Abstract

This study examines customer perceptions of Namma Yatri, a ride-hailing service operating in Bengaluru, and compares it with competitors like Ola, Uber and Rapido. The research aims to understand key factors influencing customer preferences, including pricing, ride availability, driver behavior, app usability and overall service quality.

This study employs a survey-based quantitative research design to analyze customer perceptions of customers in Bangalore towards Namma Yatri. The primary data for this study was collected through a structured questionnaire, consisting of both closed-ended and Likert-scale questions. The survey was distributed through Google Forms to reach a diverse group of respondents. The data was collected from frequent ride-hailing users, including daily commuters, office-goers, students and tourists.

Findings indicate that price competitiveness, ride availability, and driver behavior play a crucial role in shaping customer choices. While most users find Namma Yatri's pricing similar to competitors, a significant percentage perceive it as a cost-effective alternative. Additionally, ride availability and driver behavior were rated as better or similar to other services.

Safety and availability emerged as the most relevant factors in selecting a ride-hailing service, highlighting the need for reliable and secure transportation options. A majority of respondents expressed willingness to continue using Namma Yatri, with many considering it a viable alternative to other platforms. However, some areas, such as customer support and app usability, showed scope for improvement.

The study provides valuable insights into customer expectations and service gaps, offering recommendations to enhance user experience, trust, and market positioning for Namma Yatri. By addressing key customer concerns and

strengthening its service offerings, Namma Yatri can further establish itself as a preferred ride-hailing choice in Bengaluru.

Tourism in the Digital Age: Preparing the Workforce for a Sustainable Future

Forcim Kola

Irina Canco

Drita Kruja³

European University of Tirana (UET), Faculty of Economics
Business and Development, Albania,

Keywords

Digital skills, Green skills, Soft skills, Sustainable workforce, Tourism.

Abstract

In the general framework of the country's economic development, tourism has a significant importance. This is also because Albania offers potential maritime, mountainous tourists, etc. In these conditions, the need to advance the development of this economic sector becomes present. Determining the way of functioning, the evisceration of development problems posed by the tourism sector, the connection of mutual influences with other phenomena, etc., as environmental conservation and innovative developments should be preceded by study work.

In recent decades, there has been an increase in the field of digital development, which has enabled the fundamental transformation of the way business is done in many areas of the economy. Digital developments are applications that have given a different meaning and perspective to the tourism and hospitality industry as one of the most impactful areas of this development.

This study investigates the digital abilities that are most in-demand in Albanian tourism. The present spread of these abilities among workers in tourism-related businesses, including hotels, guesthouses, restaurants, and travel agencies, is examined. Significant gaps exist between the digital capabilities of the workforce now and the digital skills that will be required in the future, according to quantitative study that includes surveys.

ICT enables innovative and advanced digital solutions that have improved and revolutionized tourism products and services by increasing the productivity of tourist businesses on the one hand and empowering and consolidating the sustainability of the tourism sector on the other. Both of these directions require that the workforce of this sector possesses competencies and digital skills.

Workplace Digital Empathy : Reimagining employee well-being through AI

Evangelia Fragouli

Kingston Business School, Kingston University, UK

Keywords

employees, wellbeing, AI, digital, empathy

Abstract

This paper examines the evolving role of artificial intelligence (AI) in supporting employee well-being through mechanisms of digital empathy. Drawing on qualitative case studies of two global organisations deploying AI-based emotional support systems, the research investigates how employees interpret and interact with these technologies. The study is guided by three core questions: How is empathy simulated through AI in workplace settings? How do employees perceive and experience these systems? What ethical and relational dynamics shape their implementation and impact?

A qualitative multi-case design was adopted, utilising semi-structured interviews with HR professionals and end users (n=22) and document analysis of platform architecture and language models. Findings reveal that while

AI systems can provide emotionally responsive feedback, users remain ambivalent about their authenticity and ethical use. Participants valued the immediacy and privacy of AI-based tools but highlighted limitations in nuance, trust, and cultural fit.

Drawing on emotional labour theory and self-determination theory, the paper argues that digital empathy is best conceptualised as a relational interface that complements – rather than replaces – human connection. Organisations must embed these tools within cultures of psychological safety and ethical transparency. The study recommends participatory co-design of well-being technologies and hybrid models of care that preserve emotional authenticity. These insights contribute to emerging debates on AI, care work, and the transformation of human resource management in the algorithmic age.

Revisiting Small and medium enterprises development challenges in the Democratic Republic of Congo: The relevance of government support, financial access, ICT adoption, and management competency

Jean-Marie Mbuya

Department of Business Management, School of Management
University of Johannesburg, South Africa

Keywords

Government support, Financial access, ICT adoption, and Management Competency, Small and Medium Enterprises: The Democratic Republic of Congo

Abstract

This study reviews the role of government support, financial access, ICT adoption, and management competency in developing SMEs in DR Congo. The study employed a quantitative approach using a sample of 177 SMEs located in the country's selected regions (Lubumbashi, Kolwezi and Kinshasa). Findings from the study revealed the importance of strengthening ICT adoption and management competency of SMEs in the selected region. As for government support and financial access, the study's conclusions showed a need to review their various interventions to ensure they meet their intended purpose: to support SME development. These findings suggest that to develop SMEs further, all parties involved in their management should devise plans to increase the usage of ICT and offer training to improve their management skills.

Effect of green human resource practices on organizational sustainability: The mediating role of environmental and employee performance

Vidhu Gaur

Management Development Institute, Gurgaon, India

Keywords

Green HRM, Organizational Sustainability, Environmental Performance, Employee Performance, SEM

Abstract

This study investigates the influence of Green Human Resource Management (GHRM) practices on organizational sustainability, emphasizing the mediating roles of environmental and employee performance. Drawing on the Resource-Based View and stakeholder theory, the research uses a quantitative approach with data collected from 250 employees across various industries adopting green HR initiatives. Structural Equation Modeling (SEM) was employed to analyze the data. Findings reveal that GHRM significantly impacts organizational sustainability, both directly and indirectly through improved environmental and employee performance. This study contributes to the literature on sustainable HR strategies and offers practical insights for organizations seeking long-term ecological and operational sustainability.

The effectiveness of tax incentives for small and medium sized entities in South Africa: An analysis of section 12E and Interpretation Note 9

Riley Carpenter

College of Accounting, University of Cape Town, South Africa

Sunuri Subramoney

Independent researcher, South Africa

Key Words

small and medium sized entities (SMEs); South Africa; income tax; section 12E; tax incentive; compliance rebate

Abstract

Small and medium sized entities (SMEs) supposedly provide job creation, economic growth and poverty reduction, and tax incentives aimed at this sector should lead to inclusive economic growth. Section 12E of the South African Income Tax Act No. 58 of 1962 (the Act) offers accelerated depreciation allowances to SMEs. However, this allowance is not meeting its intended purpose. Through a doctrinal research approach, this study interrogated the aim of section 12E, its limited coverage, the definition of small and medium businesses in the Act, and the effectiveness of policies targeting SMEs. The allowance is not adequately targeting the correct small businesses and informal enterprises. Additionally, taxation compliance is a challenge for these businesses, and thus taxation allowances that are intended to support SMEs may be misused or incorrectly applied. This study also found that a refundable compliance rebate may be more equitable and offers a solution to existing compliance issues faced by SMEs.

Integration of Artificial Intelligence and Metaverse into the daily life of Indians : An approach towards SDGs

Aditya Premraj

Gitanjali Shrivastava

Symbiosis Law School, Pune, Maharashtra, India

Emmanuel Attah Kumah Amponsah

Ghana Communication Technology University, Ghana

Keywords

AI, Metaverse, Technology, SDGs

Abstract

Have you ever pondered over the fact that the impact of artificial intelligence (AI) and the metaverse in the daily life in Indians is going to be? This study delves into the captivating effects of these new technologies on daily life, revealing both promising opportunities and possible drawbacks.

Methodology: For the purpose of presenting and comprehending the actual life experiences of the Indians, the authors have employed a variety of analytical approaches. The authors carried out a comprehensive survey to get their perspective on artificial intelligence and the metaverse, as well as how they react to these topics. A thorough examination of the statistics and documents was carried out by the authors with the purpose of gaining an understanding of the process by which these technological boons became ingrained in our Indian society.

Main Findings: The authors generated an extensive array of these facts, which are both beneficial and intricate. While AI and the metaverse have the potential to improve efficacy in various domains significantly, the most significant challenges that arise are cybersecurity and data privacy concerns. The literature addresses the statement

made by experts regarding the critical nature of digital literacy and the need to narrow the gap to ensure the responsible utilisation of today's technologies on a global scale.

Applications: This research offers critically important ideas that a wide range of users, including experts in domestic and foreign policy, educational institutions, and the general public, will find extremely useful in their quest to gain a deeper understanding of the ever-changing digital realm. Furthermore, the authors establish favourable circumstances for maximising the potential of AI and the Metaverse while minimising potential risks. Therefore, users may find the implementation of this technology fruitful.

Contemporary Relevance: With AI and the metaverse transforming our planet, it is crucial to comprehend their effects on many civilizations, such as India. This study addresses essential inquiries on the future of digital environments, providing vital perspectives for individuals, politicians, and enterprises.

Novelty: The authors contribute to India's dynamic discourse on digital change by providing a distinctive viewpoint. This study investigates the correlation between artificial intelligence and the metaverse, explicitly focusing on the unique challenges and prospects that individuals in India face. Our objective is to foster further discourse through our proposals and establish a pathway towards a future in which technology empowers everyone.

A new practical based pedagogy approach to overcome weaknesses of traditional approaches at classroom environment

Md Mizanur Rahman

Regent College London

School of Computing and Engineering, UK

Keywords

Pedagogy approaches, practical approach, teaching method, teaching techniques, teaching styles and PAWLIT technique

Abstract

Effective and quality teaching depends on selecting appropriate teaching methods and techniques that meet students' diverse needs and support them in achieving learning objectives. Due to ambiguity in pedagogical terminology and inconsistent use of instructional methods and techniques continue hinder teaching quality and effectiveness. Sometimes, educators struggle to select appropriate teaching strategies, methods and techniques, or use traditional methods and techniques that lead their lessons ineffective. Traditional pedagogical approaches, which are sometimes suitable for young learners or more dependent learners, may be ineffective when applied across diverse learning contexts. One of the most frequently used methods, traditional lectures with PowerPoint slides are not effective for dependent students in the classroom, which disengage them and limit their active participation. Therefore, it is essential to critically evaluate of established teaching strategies, approaches, methods and techniques and refine them, as well as to develop new ones to support diverse learners and active participation, and enhance the overall learning experience and teaching quality. This paper presents the Practical Approach with Lecture, Image and Text (PAWLIT), as a potentially effective teaching technique for improving learner engagement and achievement, as well as quality in the Further and Higher Education. PAWLIT combines lecture, visual and textual elements to address challenges over teaching approaches, methods and techniques. This paper illustrates strengths and weaknesses of traditional pedagogy approaches and practices, and proposes a new technique, PAWLIT to apply across all learners including dependent and independent learners for overcoming weaknesses of traditional approaches and enhancing pedagogical culture and practices across the organization. It is anticipated that the PAWLIT technique will stimulate further discussion and research on the effective use of both classroom and online resources in in diverse learning environments.

A pragmatic study of Benford Law in detecting earnings management; based on Public Limited companies of the UK

Rishiram Aryal

Regent College London, UK

Prithwa Bhattacharya

Coventry University, UK

Nahrain Aoudishow

Regent College London, UK

Keywords

Benford Law, detection earnings management, PLC, UK

Abstract

This paper presents the estimation of the earnings management and analyse the manipulations by implementing Benford's Law. The estimation of the earnings management and detecting the magnitudes of errors in earnings management has been rarely studied in FTSE350 companies context, therefore, This paper estimates the values of earnings management by using performance matched discretionary accruals and analyse the performance of earnings manipulation by adopting Benford's Law.

The data of 304 companies from 2019 – 2024 have been collected since rest of the FTSE350 companies' data were not available. The authors of this paper use Benford's law based on the first digit, second digit and first two digits data as a benchmark and analyse the performance of earnings management.

It has been identified that the naturally occurred value of earnings management have very high differences from the data articulated by Benford law. This indicates that there are significant manipulations in the value earnings management.

While considering the findings based on frequency of first digits of earnings management, this research annotates that the FTSE350 companies are actively involved in aggressive earnings management using the techniques of income smoothing, Big Bath and Cookie Jar.

Conversely, while considering the analysis of frequencies of first two digits of earning management values, this research identifies that FTSE350 companies are actively involved in aggressive earnings management but regarding the techniques used, it does not reflect such consistency that the first digit reflects.

The authors added significant contribution to the area of accounting and finance research. The issues on earnings management need attentions and need to be further discussed and analysed.

From talent identification to retention: Embedding talent management for sustainable development in football

Marjan Anastasieski

University of Bolton, UK

Flomny Menon

Regent College London, UK

Keywords

Talent Retention, Talent Management, Talent Identification, Human Resource Management, Talent Development, Football Academies, Player Sustainability, TMU, Performance Pathways.

Abstract

The process of transforming a promising talent into an elite individual extends far beyond the moment of discovery. While talent identification remains a foundational pillar in modern football and business world, it is increasingly clear that talent retention represents the true test of an organisation's developmental integrity. Central

to this continuum is Talent Management, a strategic, interdisciplinary function that links scouting outcomes to sustainable individual (player) progression.

This paper explores the interconnected roles of talent identification, talent management, talent retention within the football ecosystem, proposing a holistic framework that positions Talent Management as the operational and strategic core of individual development. Drawing on insights from earlier research in scouting systems and comparative development models, this study critiques the limitations of current practices, particularly within English football, and proposes an evolved model that ensures individual potential is not only recognised, but refined, protected and retained over time. In numerous professional environments, the absence of a dedicated talent management system results in high attrition, stagnated development and the premature exit of high-potential players. The causes are systemic: fragmented communication between departments, reliance on traditional HRM practices unsuited for high-performance contexts, inadequate psychological support, and failure to personalise development pathways. To overcome these gaps, the paper introduces the concept of a Talent Management Unit (TMU), a specialised, cross-functional entry that operates alongside but independently from standard HRM. TMUs are designed to coordinate individualised development plans, monitor psychosocial wellbeing, integrate performance data, and proactively manage retention risks.

The framework proposed rests on four integrated pillars: (1) Individual Development Pathways tailored to individual and psychological profiles; (2) Institutional Integration, ensuring that young talent adapts culturally and structurally into the organisation's (club's) ecosystem; (3) Performance and Wellbeing Monitoring, employing both data analytics and human-centred approaches; (4) Retention Strategy Alignment, which include career planning, mentorship, and succession mapping. This strategic model ensures that retention is not left to chance or short-term performance metrics but becomes a sustained organisational objective.

Moreover, this paper engages in a comparative analysis of English and European academies. While English clubs often enjoy world-class infrastructure and funding, they struggle with developmental continuity due to fragmented systems and reactive planning. Conversely, European clubs from Spain and Germany implement more cohesive talent pipelines, marked by early senior team integration, structured mentorship programs, and a shared strategic vision across departments. These systems demonstrate the practical value of structured talent management in driving long-term talent retention and success.

Talent management, in this context, becomes the critical differentiator between organisations and clubs that merely identify talent and those that develop and retain it through a systematic approach. The findings suggest that clubs that institutionalise TMUs and shift from a reactive HRM model to a proactive, talent-centric approach report higher player satisfaction, reduced dropout rates, and stronger long-term returns on investment in youth development. This research adopts a mixed-methods approach, combining qualitative interviews with sports professionals, case studies, and longitudinal data analysis from selected clubs across Europe. The results validate the hypothesis that retention is not merely a coaching function, but a strategic outcome of integrated talent management.

In conclusion, this paper advocates for a paradigm shift in the way football organisations conceptualise and operationalise talent development. Talent should not be seen as a fixed attribute but as a dynamic potential that requires active, long-term management. Talent retention is a culmination of this process, and Talent Management is the mechanism that ensures that potential is not just discovered but fulfilled. By embedding TM into the structural fabric of football organisations, clubs can move from identifying to truly owning and growing their talent, ensuring competitiveness, stability and excellence.

Does synergic impact of ESG, CSR, and Triple-p's on UK's corporate performance benefit sustainability: a comparative indices measure? A review paper based on an empirical study

Faizu Edu

Vicentia Mawuewoe Boham

Benneth Nwafor

Regent College London, School of Business, UK

Mona Ratnesh

Vardhan Vardhan

Neha Choudary

Amity University, Jharkhand, India

Ebikinei Stanley Eguruze

Regent College London, School of Business, UK

Keywords

ESG, CSR, Triple Bottom lines, ESG Measure, ESG determinants, Stakeholder Theory, Pragmatic study, Company's performance, Sustainability, Environmental measure; Environmental footprint, UK.

Abstract

Purpose: The paper examined ways in which better understanding of the synergic impact of corporate social responsibility, environmental social governance and the triple bottom lines on a company's performance could be achieved and how that benefits sustainability discourse (narrative) in the UK

Design/methodology: Adopted a mixed-methods pragmatic paradigm, whilst utilising a qualitative appraisal on the determinants of ESG, quantitative methods on multivariate analysis to assess the impact of ESG measures and corporate performance, as well as a Univariate analysis to explore the difference between two ESG measures. Additionally, a literature review on CSR and TRIPPLE Ps were conducted.

Results/Findings: The study revealed a significant difference between ESG measure of Eikon and DataStream from both quantitative and qualitative (data) analysis. Thus, the influence/impact between ESG measures and corporate performance were significant for both indices. Notwithstanding, there is high probability that Eikon index had a stronger influence/impact than DataStream.

The impact of currency volatility on remittance inflows in Egypt (2000–2023)

Abeer Rashdan

Rola Abouneama

Nourhan kadry

Maram Elezaby

Dina Mostafa

Selwan Abdelraouf

Future University in Egypt, Egypt

Keywords

Currency Volatility, Egypt, Exchange Rate, GDP Growth, Inflation, Remittance Inflows

Abstract

This study investigates the effect of exchange rate volatility on remittance inflows to Egypt during the period 2000–2023. It aims to determine whether currency fluctuations discourage remittances and how such volatility affects the volume and stability of remittance flows.

The research employs the Autoregressive Distributed Lag (ARDL) model to analyze both short-run and long-run relationships between remittance inflows and key macroeconomic variables. Exchange rate volatility is measured

using a three-year rolling standard deviation to capture persistent fluctuations. Inflation and GDP growth are included as control variables.

The findings reveal a significant positive effect of exchange rate volatility on remittance inflows in the long run, suggesting that migrants send more money home when currency depreciation occurs. In the short run, the second lag of exchange rate volatility is also significant and positive, reflecting sensitivity to recent currency movements. Inflation and GDP growth are statistically insignificant in the long term, while the second lag of GDP growth shows a significant positive short-run effect.

These results offer insights for policymakers on how remittance behavior is shaped by exchange rate dynamics. Recognizing the incentive effect of moderate depreciation can help guide foreign exchange and diaspora engagement policies, while extreme volatility should be managed to avoid shifts toward informal remittance channels.

In the long term, moderate exchange rate volatility can boost remittance inflows by enhancing the purchasing power of funds sent home. However, in the short term, excessive volatility may create uncertainty, causing migrants to delay or reroute remittances. The study emphasizes the importance of exchange rate stability in sustaining formal remittance flows and supporting economic resilience in Egypt.

Rethinking User Interfaces in the Age of Artificial Intelligence

Ghada Refaat El Said

Professor of Management Information Systems
Department of Management Information Systems
Future University in Egypt (FUE), Egypt

Keywords

AI-enhanced user interfaces; User perception of AI; Human-AI collaboration

Abstract

As artificial intelligence (AI) continues to transform user interface (UI) design, understanding user perceptions and expectations of AI-powered interactions becomes increasingly important. This study uses thematic analysis of focus group discussions to investigate important themes around AI-enhanced user interfaces. The findings highlight six underlying themes: (1) user perception of AI, where familiarity with AI systems influences confidence and adoption; (2) transparency and explainability, highlighting users' demand for clarity in AI decision-making processes; (3) collaboration versus automation, emphasizing user preference for AI as an augmentative tool rather than a fully autonomous system; (4) inclusivity and accessibility, underscoring the need for adaptable, bias-conscious AI interfaces; (5) evolving interaction paradigms, showcasing users' shifting expectations of AI as a co-evolving assistant rather than a static tool; and (6) ethical and emotional considerations, revealing concerns over privacy, data security, and emotional attachment to AI systems. These findings inform future UI designs, advocating for customizable, transparent, and ethically responsible AI-driven interfaces that foster user trust and engagement.

Review of the use of text mining in food price prediction and food security models: A Semantic AI approach

Ghada Alaa

AI Principal Lead - Information Sector
Information & Decision Support Center (IDSC) - Egypt

Ghada Refaat El Said

Department of Management Information Systems
Future University in Egypt (FUE), Egypt

Keywords

Food Price Forecasting; Food Security; Text Mining; Natural Language Processing; Sentiment Analysis; LSTM

Abstract

The increasing volatility of food markets requires more responsive and accurate forecasting models to support effective policy decisions and ensure adaptation to the market. While traditional forecasting methods in agriculture rely heavily on structured quantitative data, they often overlook the latent predictive signals embedded in unstructured textual sources such as news, social media posts, government reports, and expert insights. Same, for food security value chain that covers primarily food production, distribution, and consumption, text mining techniques can help identify trends, sentiment polarity, political and market directions.

This paper systematically reviews research in the domain of integrating text mining techniques with quantitative food price prediction and food security models. We conduct a structured literature search across multiple academic databases, applying inclusion criteria that emphasize methodological transparency, empirical validation, and relevance. To extract dominant research themes, we used generative AI tool to summarize the research papers we collected. Informative summaries were generated. Then we employed a topic modeling approach that builds on sentence-BERT embeddings and k-means clustering. This provided grouping of issues found in the research papers while ensuring rich semantic relevance. Then with the use of generative AI tool, titles were generated for each group, these represent thematic research themes. Results highlight the growing use of LSTM and hybrid forecasting models, topic modelling, sentiment analysis and domain-specific transformers in agri-food modelling. With more emphasis on sentiment analysis for food price forecasting, and more emphasis on information extraction, text clustering and trend analysis for food security. Our findings underscore the potential of text-augmented models to enhance the timeliness, contextual awareness, and accuracy of food price forecasts and food security models.

Examining sustainable and industrial mining processes and its impact on environmental degradation in the Eastern Region of Ghana

Kwadwo Agyei Nyantaky

Ghana Institute of Management and Public Administration, Ghana

Kwaku Owusu Afriyie

Secretarial Loop Cantonments Accra, Ghana

Charles Agyei

Ghana Institute of Management and Public Administration, Ghana

Frank Akwei

P.O. Box DS1896, Dansoman Accra, Ghana

Regina Nyantakyiwah Oppong

Ghana Institute of Management and Public Administration, Ghana

Keywords

Sustainable, Industrial Mining, Environmental Degradation, Natural Resource

Abstract

Mining and its contribution to economic growth is worth discussing on many fronts. The possibility of mining resulting into communal growth has also received wide research attention and it brings forth the consensus that mining as an activity in itself is not a harmful venture to undertake. Depending on the regulations as well as the policy frameworks that govern mining activities, any country, whether developed or developing nation, can take advantage of the economic possibilities that mining can bring to the nation and its people.

The concept of sustainable mining, unlike unregulated mining, is somewhat sensitive and considerate of environmental implications. That is to say that sustainable mining takes into account all the programs that are designed to ensure protection of the environment and in extreme instances, the restoration of lost lands and forests. In the case of Ghana, the past decade has seen a rather downward spiral in the integrity of the environment. Illegal mining from both locals and foreigners have resulted in the damaging of natural ecosystems but there still appears to be minimal efforts aimed at managing this phenomenon. It leads to the supposed conclusion that sustainable mining even on the industrial level is not properly managed for the purposes of ensuring environmental sustainability.

Objective: The main objective of this paper is to examine the effect of sustainable mining process on the environmental degradation in the Eastern Region of Ghana with Atiwa District being the study area.

Methodology: The research approach to be adopted in this study will be quantitative. There will be recourse to descriptive research design and the proposed instrument to be used for data collection will be a close ended questionnaire. The basis for the use of this instrument is to quantitatively establish the degree to which sustainable industrial mining processes can impact on environmental degradation. The study area will be the Atiwa District in the Eastern Region of Ghana. A sample size of 280 respondents will be considered and this will include miners, residents, municipal assembly officers, officials from the Ministry of Lands and Natural Resources, Forestry Commission as well as Ghana Police Service. The sampling technique to be deployed will be probability sampling method (simple random sampling).

Conclusion: The endgame of the research is to be advisory in nature. Considering the various strata of respondents to be used during data collection, the findings will present a holistic assessment of sustainable industrial mining and how it affects the environment. Appropriate recommendations will be made in this respect and it is hoped that policy makers as well as other researchers will borrow from such objective suggestions.

Food security under climatic perturbation: Insight from Punjab, Pakistan

Nadia Asghar

Department of Economics & Agri-Economics
PMAS-ARID Agriculture University Rawalpindi, Pakistan.

Abid Nazir

Policy Advisor, Member Supreme Court Bar Association Islamabad, Pakistan

Keywords

Climate Change, Temperature, Rainfall, Food Security

Abstract

Food is one of the basic necessities and inevitable for humans' survival. Provision of food to everyone is one of the basic agendas of The United Nations (UN). The Food and Agriculture Organization (FAO) is working in almost all over the world and trying to make the nations "hunger free" with special focus on developing countries. Pakistan is also struggling to achieve the "Zero Hunger Goal" and several initiatives have been taken in the past and are continued by the sitting government. Climatic changings have posed serious threat to food security in recent years. Rise in temperature, flood, drought and water scarcity are some of the major challenges and threats to food security. The present study is conducted to investigate the impact of climate change on food crop (wheat). Both primary and secondary data is used to analyze the results. The district of Punjab which is producing wheat crop at large is selected and then data is collected for wheat production and other variables. Production of wheat crop is taken as an independent variable while water availability, temperature and rainfall anomalies are taken as an independent variables. Multiple Linear Regression Model (MLRM) is used to interpret the result. The results show that water availability has positive impact on food production while rise in temperature has negative impact. Co-efficient of rainfall showed that it has positive but weaker impact. Study is helpful for economists, scholars, government officials and policy makers who are in unremitting scuffle to achieve the zero hunger goal.

Tax expenditures in the European Union Member States – Embracing diversity or seeking convergence?

Małgorzata Magdalena Hybka

Poznan University of Economics and Business

Department of Public Finance, malgorzata.hybka@ue.poznan.pl

Keywords

fiscal preferences, tax expenditures, European Union

Abstract

Public finance as social science explores the instruments used by the governments and their implementation for the purposes of public policy. Diversity of these instruments adds to the complexity of choices between alternative options to achieve the policy objectives even if the theory of public finance provides some guidance in this regard. It frequently occurs when facing the dilemma which instruments – direct spending or tax expenditures to develop and put into practice. The topic of tax expenditures become apparent in the recent years as the fiscal pressure induced by growing budgetary debt is posing the burgeoning threat to the sustainability of public finance sectors of the European Union Member States. This topic is also addressed in this paper.

Tax expenditures are differently defined, categorised and estimated depending on the legislative framework and administrative strategy of the governments. Their concept, first invented in 1960-ties both in the US and Europa, kept evolving and crystallising to branch out in various ways and suit the public needs of particular countries. Currently almost every state has a more or less advanced form of tax expenditures classification and uses their own approach to measure revenue loss induced by their application.

The paper examines fiscal preferences designated within the group of tax expenditures. It takes into account Poland and selected European Union member states, to provide for the international comparison of administrative practices, official taxonomy and revenue loss due to their deployment. Evaluation of tax expenditures is conducted on the basis of selected national data and official international global database of tax expenditures (GTED).

Advancing circular economy in Sub-Saharan Africa: Do green financing and entrepreneurial innovation matter?

Clement Oppong

School of Business, Kwame Nkrumah University of Science and Technology, Kumasi, Ghana

Motshedisi Sina Mathibe

Gordon Institute of Business Science

University of Pretoria, Johannesburg, South Africa

Keywords

Green Financing; Entrepreneurial Innovation; Circular Economy, SSA

Abstract

This study examines how green financing and entrepreneurship innovation impact circular economy in Sub-Saharan Africa. by drawing on longitudinal data from the World Development Indicators and World Bank Entrepreneurship databases, covering 11 Sub Saharan African countries from 2016 to 2023.

Despite the systemic barriers to circular economy highlighted, moderate growth in green financing and critical ecological challenges, the results reveal green financing significantly boosting circular economy advancement though other variables, including entrepreneurship and Foreign Direct Investment, show no significant impact, suggesting structural barriers and lagging effects. Policies targeting green financing, innovation, and ecological issues are essential for Sub-Saharan Africa's sustainability goals. The recommendations to advance this paradigm include the

strengthening of public-private partnerships, the increase in access to financial resources for green companies and the promotion of knowledge transfer through innovation hubs. By adopting these strategies, sub-Saharan Africa can effectively transform a circular economy, ultimately contributing to sustainable development, the creation of jobs and improved livelihoods while attenuating environmental degradation. The collaboration between stakeholders is essential to exploit the full potential of green financing and innovation in this region.

Minimum wage and its relationship with employment

Miguel A. Bastos-Boubeta

Angel M. Loureiro-Lodeiro

Department of Political Science and Sociology
Universidade de Santiago de Compostela, Spain

Keywords

Argentina, minimum wage, different types of employment, pandemic.

Abstract

This article contributes to two strands of the literature. First, we provide novel evidence on the impact of minimum wages by analyzing a country, Argentina, where minimum wage updates are very frequent, and increases in nominal minimum wages are highly likely to have a large impact on employment. We analyze Argentina as an example of a country that frequently updates its minimum wage. We analyze data from Argentina over the period 2016–2024 and employ unbalanced panel data estimation methods. By analyzing Argentina, our second novel contribution relates to the political literature on the influence of populism and governance conditions such as nominal wage increases, devaluations, and labor market decrees. We show that indeed increases in minimum wages impact employment in different economic sectors as expected. Our findings are highly relevant to the role of Argentina, a developing country, in restructuring the global economy.

Digital infrastructure implementation challenges in Nepal: A systematic review of 2025/26 budget initiatives

Dipesh KC

Quantic School of Business and Technology, nepal

Anup Adhikari

Gandaki University, Nepal

Milan Thapa

University of the People, nepal

Rishiram Aryal

Regent College London, UK

Keywords

Digital Infrastructure, Implementation Challenges, Nepal Budget 2025/26, Operational Feasibility, Public-Private Partnership, Regional Implementation

Abstract

This review examines the implementation challenges facing Nepal's digital infrastructure initiatives outlined in the 2025/26 budget, focusing on execution barriers and operational constraints. Drawing on approximately 40 systematically selected sources using defined inclusion criteria (digital infrastructure implementation challenges,

Nepal/developing countries context, recent literature within 5 years) and exclusion criteria (purely theoretical studies, developed-country-only focus, outdated policies), this analysis incorporates peer-reviewed academic papers from ProQuest, IEEE Xplore, and SSRN, alongside crucial government-published reports, policy documents from international organizations (World Bank, ADB, ITU), and credible NGO reports. The analysis specifically addresses three critical dimensions: (1) operational feasibility of proposed infrastructure projects, particularly the allocation for digital infrastructure deployment, (2) effectiveness of implementation mechanisms for public-private partnerships, and (3) execution challenges across Nepal's diverse geographical regions, especially in rural and underserved areas.

The study evaluates whether existing implementation frameworks and institutional capacities can effectively deliver the budget's digital infrastructure objectives. Preliminary analysis reveals gaps between planned initiatives and implementation capabilities, particularly in coordinating federal-provincial execution, addressing urban-rural infrastructure disparities, and operationalizing public-private partnership models. The research identifies critical operational prerequisites, including robust project management frameworks, region-specific implementation strategies, and effective monitoring mechanisms, also incorporating comparative benchmarking from other developing countries facing similar challenges.

This study significantly contributes to the literature on infrastructure implementation in developing economies and provides clear, practical policy and operational recommendations for executing Nepal's 2025/26 digital infrastructure initiatives. The findings offer valuable insights for project implementers and stakeholders in translating budget allocations into tangible, sustainable operational infrastructure, particularly in contexts with similar geographical, institutional, and governance constraints.

Signaling sustainability: How PRI-signed mutual funds influence corporate ESG disclosure in China

Chunying Guo

Land, Environment, Economics and Policy

University of Exeter Business School, University of Exeter, Exeter, UK

Keywords

ESG disclosure, PRI-Signed Mutual Funds, Signalling theory, Staggered DID

Abstract

This study investigates how mutual fund participation in the UN Principles for Responsible Investment (PRI) affects ESG disclosure among Chinese listed firms. Using a staggered difference-in-differences (DID) approach, it treats PRI endorsement as a quasi-natural experiment to examine how responsible investment commitments influence corporate behavior. Results show that PRI fund holdings significantly improve overall ESG disclosure, particularly in the environmental and social dimensions, while governance disclosure remains unaffected. These effects emerge in the endorsement year and grow stronger over time. Mechanism tests reveal that PRI funds enhance disclosure by improving internal governance and alleviating financial constraints. Additionally, financial slack weakens this positive impact, indicating a substitution effect. Heterogeneity analysis finds stronger effects in firms with high separation of control and cash-flow rights and in more market-oriented regions. This research expands ESG literature by revealing how institutional investor commitments shape disclosure outcomes and highlights the contextual conditions under which external governance via responsible investment is most effective.

Continental Free Trade Area (AfCFTA): Participation and implementation dilemmas in current global markets dynamics

Darlington Richards

Earl G. Graves School of Business and Management
Morgan State University, USA

Tabitha Muchungu

Northern Kentucky University, USA

Nnanna Ekedebe

Federal University of Technology Owerri, USA

Katayoon Beshkardana

Earl G. Graves School of Business and Management
Morgan State University, USA

Keywords

African Continental Free Trade Area (AfCFTA), Global Trade, Regional Economic Integration, Market Development, Market Integration.

Abstract

In the ever-evolving landscape of global commerce, regional economic integration emerged as a pivotal force shaping the destinies of nations and their economic prosperity. One of the most ambitious endeavors in this realm is the creation of the African Continental Free Trade Area (AfCFTA), a historic effort to unite 54 African nations under a single economic bloc. As nations pursue the potential benefits of enhanced trade and economic cooperation, the AfCFTA presents a dual dilemma: balancing the imperative of broad participation across diverse nations and overcoming complex implementation challenges, amidst external pressures such as shifting U.S. trade policies that has disrupted global trade orthodoxies

Launched in January 2021, AfCFTA aims to liberalize trade, support market-oriented reforms, enhance economic growth in Africa, and deepen intra-African economic integration. In addition to becoming the world's largest free trade area, its long-term goals include a single market for goods, services, and capital, a customs union, and free movement of people. However, success depends on resolving deep-rooted institutional, political, and structural disparities among participating nations.

This paper explores the intertwined dilemmas of participation and implementation. It examines the tension between inclusivity and policy coherence across diverse governance systems and investigates the challenges of harmonizing trade policies and eliminating tariffs. It also considers the influence of colonial legacies, political leadership dissonance, and institutional inhibitions.

This research adopts a conceptual and exploratory approach. It maps existing integration efforts, conducts comparative analysis across African states, assesses political and structural impediments, and offer insights into AfCFTA's unfolding trajectory. The aim is to unpack the contradictions at the heart of regional integration in Africa and lay a foundation for practical strategies, policy recommendations, and future research. The paper offers a policy-relevant diagnostic framework to help stakeholders anticipate and address the political, institutional, and historical bottlenecks that threatened AfCFTA's success.

Beauty with a message: How art infusion and sustainability communication shape consumer perceptions of sustainable luxury products

Caroline Grauel
Christoph Burmann
University of Bremen

Markstones Institute of Marketing, Branding & Technology, Germany

Keywords

art; green luxury; green gap; sustainability; sustainability communication; sustainable luxury

Abstract

This study examines how sustainable luxury products (SLPs) must be designed and communicated to increase purchase intention (PI) of luxury consumers. Building on a systematic literature review and qualitative interviews conducted by us, this experimental study now focuses on the quantitative evaluation of two developed communication strategies (inherent sustainability vs. sustainability as a status symbol) and a design feature (art infusion). The aim is to test their respective and combined effects on PI for an SLP.

For this purpose, a 2×2 between-subjects design with an additional control group was developed. Six experimental stimuli systematically vary the two communication strategies as well as the presence or absence of art infusion. Data is collected online with a screened sample (N = 600) of high-income (> €100,000 gross household income), luxury-oriented consumers in Germany. In addition to the main effects, moderation effects are also analysed using the 'Consumer Need for Uniqueness' (CNFU). ANOVA and moderation analyses using PROCESS Model 3 (Hayes) are used for the evaluation.

The study is currently in the field phase. Full results will be presented at the conference

Initial pre-test results confirm the realism and distinctiveness of the stimuli as well as the reliability of the scales used.

It is preliminary hypothesised that both communication strategies and art infusion have significant positive effects on PI for a SLP. The assumptions are based on a comprehensive literature review and form the basis for the experimental testing in this study. Furthermore, it is assumed that consumers with high CNFU respond particularly strongly to art infusion and that, in combination with status-based sustainability communication, a stronger interaction effect is evident.

The study provides concrete implications for brand strategists in the luxury segment on how sustainable products can be effectively designed and positioned to overcome existing perception barriers and promote acceptance.

Gaining competencies through sustainable innovations at Hugo: India's bread making company

Noria Farooqui
Department of Management,
School of Management and Business Studies
Jamia Hamdard, India

Keywords

Food Business, Core competencies, distinctive competencies, Sustainable competitive advantage and value Chain Analysis

Abstract

Hugo Enterprises is an origin bread making firm owned by a couple Eddi and Tab as Directors of the company. It is a case where a local player has taken on Big brand and was leader in the market within a span of one - two year of launch in the bread industry in Delhi city. It's a 30 years old journey of this organization, making & selling only bread that too in one city i.e. Delhi with one plant and with a turnover of more than 120 crores which encourages and motivates them to spread across the country.

This case talks about the different areas of their business in which they differentiate and that is the reason why they are No.1 in Delhi. The major area where their strength lies is Innovation and maintaining standards. The case also discusses major areas of concern before production i.e procurement and right procurement. The strategic behavior of the entrepreneur to forecast demand and supply of raw materials like flour, fat and sugar. Price determination techniques and possible cost cutting measures as well as parameters for maintaining the standards of a bread making firm, are also highlighted. The case also highlights the distribution strategies a food company should look for or may be some very innovative style of branding as well as selling & distributing.

The case puts emphasis on their innovative style of distribution and the creation of a sleek, flexible and effective supply and value chain which will no less than define the success or failure of any organization and perhaps even entire business types.

Digital Darwinism in Higher Education: Stakeholder readiness and resistance to AI Integration

Shobha Harebasur
Regent College London, UK

Keywords

Digital Darwinism, Artificial Intelligence, Digital mindset, Culture , readiness and resistance

Abstract

Purpose: This developmental paper explores the evolving landscape of Artificial Intelligence (AI) in the Higher Education sector, with a particular focus on stakeholder readiness and resistance. The study investigates how academic staff perceive the integration of AI into teaching and learning practices. It aims to understand the underlying mindsets shaping attitudes toward AI, assess preparedness for Digital Transformation, and identify factors that may enable or hinder the development of future-oriented pedagogical strategies and skills.

Methodology: The study adopts a quantitative approach using a structured Likert-scale survey administered to academic stakeholders across the higher education institutions. The survey assesses dimensions of AI awareness, readiness, perceived benefits, and sources of resistance. Complementary qualitative comments are collected to enrich interpretation and support thematic insights. Data analysis is ongoing, with early results expected to inform both institutional policy and pedagogical frameworks.

Findings (In Progress): Preliminary trends suggest a dual narrative among academics: optimism about AI's potential to enhance student learning and concerns regarding ethical implications, workload impact, and loss of pedagogical autonomy. Initial data indicate variability in institutional preparedness and professional confidence, with a clear gap between policy encouragement and practical adoption.

Practical Implications: Understanding academic readiness and resistance can help universities develop more targeted strategies for AI adoption. This includes tailored training, transparent policy-making, and participatory approaches to technological change. The findings aim to support institutions in aligning digital innovation with pedagogical values, helping ensure that AI integration contributes to equity, employability, and responsible educational transformation.

Conclusion: As the fourth industrial revolution reshapes the demands on education systems, AI offers both promise and disruption. For the UK higher education sector to thrive amid this shift, addressing the psychological, institutional, and pedagogical dimensions of AI adoption is critical. This study contributes to ongoing debates about the future of education and seeks to inform balanced, inclusive approaches to digital transformation in academia.

Adaptive assessment in Higher Education: A systematic Literature Review of its impact on students' engagement and performance for postgraduate Business Students in the UK

Vincentia Boham
Lasta Dangol
Sandhya Thirunagari
Palto Datta

School of Business, Regent College London, UK

Keywords

Adaptive assessment, students' engagement, personalised learning, students satisfaction, academic performance, postgraduate business students, Higher education, systematic literature review

Abstract

Background: The most fundamental contribution of education is to enable people to better themselves so that they can engage themselves in socially productive tasks to build a stronger nation economically and otherwise. Viewed in this context, the assumption is that at the end of an academic programme, the learners would acquire capabilities that, in turn, would add to the competitive advantage of their respective countries through technological and also non-technological means. To make sure that education is considered as an investment and to become most effective, it's assessment should not be a onetime exercise taking place at the end of a programme but needs to be continuous in nature. As a course progresses, there should be a diagnostic exercise to identify the strengths and weaknesses of students so that there is net progress in the students' achievement – that weaknesses are minimised, and their strengths are maximised. As Higher Educational Institutions worldwide face persistent challenges of students' academic performance, engagement, continuation and retention, adaptive assessment has the potential to address these important issues. Adaptive assessment personalises educational experiences to cater individual students needs and has become as a promising approach to assessment to address various challenges.

The purpose: To elucidate the key characteristics of adaptive assessment in Higher education in reference to postgraduate business students and its impact on students' engagement and academic performance

Methodology: PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analysis) framework is used to conduct systematic literature review to elucidate the key characteristics of adaptive assessment and its impact on students' engagement and academic performance. To synthesise existing concepts, theoretical framework and empirical findings this method is found to be most appropriate. Furthermore, the PRISMA framework is used to ensure a rigorous, and replicable process. The number of steps is involved in this process including key research questions, identifying relevant studies, applying eligibility criteria (inclusion and exclusion), evaluating the selected studies and identifying the key themes to conduct review. The methodology consists of several stages: defining research questions, identifying relevant literature, applying inclusion/exclusion criteria, evaluating the quality of selected studies, extracting and synthesising data, and identifying themes.

Results: While the study is at initial stage, but preliminary findings suggest that adaptive assessments are directly associated with students' higher engagement that leads to better academic performance business students. As adaptive assessment offers personalised learning experience that contribute to better learners' engagement as it is well align with the individual learning needs. Furthermore, findings also likely to highlight that student's motivation and satisfaction is directly influenced by adaptive assessment.

Conclusion: Personalised adaptive learning holds significant potential to enhance student performance and engagement in higher education. However, addressing technological and resource-related challenges is crucial for its effective implementation. Further research is recommended to refine adaptive learning strategies and overcome existing barriers.

Study originality and implications: By thoroughly examining the effects of adaptive assessment, particularly in the context of postgraduate business education in the UK – an area that hasn't gotten much concentrated attention in the body of existing literature – this study makes a fresh addition. In addition to filling a

knowledge vacuum about the ways in which adaptive assessment affects student engagement and academic performance, the review's synthesis of recent research offers educators and curriculum designers practical advice. It is anticipated that the results will guide the creation of more inclusive and individualized assessment methods that cater to the various learning requirements of graduate students, hence advancing institutional objectives for academic excellence, retention, and student success.

Examining the impact of extracurricular activities on the Primary School System in the UK

Ernest Tenese Toquie

University of Bolton, UK

Flomny Menon

Regent College London. UK

Keywords

Extracurricular Activities, Primary School, Academic Achievements, Social Development, Emotional Development, Schools in the UK

Abstract

This research aimed at exploring the importance of extracurricular activities (ECAs) in primary school children in the United Kingdom and how they affect academic achievements, social abilities, emotional maturation, and general personal development. According to research, ECAs, including sports, arts, and academic clubs, play a critical role in the development of students; they not only promote academic success of students but also contribute to their social competence and emotional intelligence. The research builds on the work of different authors such as Feraco et al. (2023), Saba (2023), and Thelma et al. (2024), who underline the importance of ECAs in the development of critical life skills, such as teamwork, leadership, and time management.

The study focuses on assessing the impact of ECAs on academic achievement of students, their social interactions, and emotional development. The mixed-method was used where both qualitative and quantitative data were collected and analysed. The data was collected using 100 participants (teachers, students and parents). The descriptive statistics helped to determine the extent of participation in ECAs, and the impact on academic achievements of the students, their social life, and their confidence were evaluated. Overall, the study results indicate that most of the students participate in ECAs actively, with sports activities being the most favoured category followed by arts and academic clubs. The study has shown that there is a positive correlation between ECAs participation and positive changes in academic performance, especially in such aspects as concentration, problem-solving, and time management. Moreover, participants of ECAs demonstrated better rates of self-confidence, and a lot of them pointed out that these events allowed them to acquire the necessary social skills, such as teamwork, communication, and empathy. For the many positive aspects, the barriers to participation are also noted in the study especially among the students with lower socio-economic status. These barriers are resource inaccessibility, funding, and time. Consequently, the research paper recommends the incorporation of ECAs in the school schedule to enable the provision of equal opportunities to all students despite their backgrounds.

The study further highlights how schools should focus on removing these obstacles through support and provision of more resources to ensure more people participate. Such suggestions as a wide variety of activities that meet various interests and making them available to students of all social-economic backgrounds have been offered. The research study provides a conclusion and recommendation that a follow-up study needs to focus on the long-term advantages of early involvement in ECAs, with special reference to career advancement and social skills. Comprehensively, this study highlights the essentiality of extracurricular activities in primary school education, noting their value in enhancing a holistic learning process. It requires policies that are more inclusive and which support access to these activities more equally, thus helping to develop students more fully and to prepare them more effectively to meet the challenges of the future.

Globalization at a turning point: Trump's Tariffs, financial market impacts, and the re-evaluation of Fukuyama's "End of History"

Caner Özdurak

İstinye University, Turkey

Pelin Yantur

Yeni Yüzyıl University, Turkey

Keywords

Trade shocks, financial markets, tariffs, VAR, impulse response

Abstract

Francis Fukuyama's "End of History" thesis, predicting the triumph of liberal democracy and free-market capitalism after the Cold War, faces challenges from recent events, particularly the trade policies of Donald Trump's presidency. Characterized by tariffs and protectionism, these policies have cast doubt on the future of globalization. Trump's tariffs have disrupted established trade patterns and injected significant uncertainty into financial markets. Our research reveals a substantial impact across nearly all asset classes, with trade-related shocks explaining a significant portion of market volatility. These shocks operate by shifting investor expectations about economic growth and increasing perceived risk. Companies who are heavily reliant on exports to target markets have been particularly vulnerable to these financial disruptions, experiencing heightened volatility.

The implementation of tariffs also coincided with rising inflation concerns, leading to potential market reactions like increased bond yields. Historically, trade disruptions have been linked to financial crises. Trump's tariffs, by influencing inflation and creating trade instability, have contributed to market volatility. The research utilizes daily data on key financial variables and macroeconomic announcements, employing a Vector Autoregression (VAR) model to analyze the effects. The findings reveal significant market volatility and sector vulnerability due to trade-related shocks, which alter investor expectations and increase perceived risks. The implementation of tariffs has also been linked to rising inflation concerns, influencing market reactions such as increased bond yields. Historical parallels are drawn to previous financial crises, emphasizing the potential for tariffs to contribute to financial instability. The study underscores the sensitivity of global financial markets to trade policy shifts and highlights the broader economic implications of protectionist policies. These results provide empirical evidence that contemporary trade policies can disrupt financial stability, challenging the assumed trajectory of globalization and the stability promised by liberal democratic governance.

Aligning profit with purpose – An empirical study on Esg mutual funds in India

Madhuri Malhotra

S. Birunda

Shiv Nadar University Chennai, India

Keywords

ESG investing, Sustainable Finance, ESG fund, Environment Social Governance.

Abstract

This research focuses on analysing the financial performance of ESG mutual funds in India. The study makes a comparison of ESG indicators like average monthly returns, volatility, concentration of the portfolio, and risk-adjusted performance (Sharpe Ratio, Treynor Ratio, Alpha, Beta, and R-squared). The results of the study indicate that ESG funds attract more profits, and are sustainable. Also, ESG funds perform better than the ordinary funds. This study contributes to the existing literature on ESG firms in terms of risk profile estimation of ESG funds, and a comparison between ESG and non ESG funds in India. The results of the study provide a better insight to the investors regarding their financial investment decisions. Policy makers can make use of the results of this study for evaluating the impact of their ESG policies on the funds' performance. Keywords: ESG investing, Sustainable Finance, ESG fund, Environment Social Governance.

From biomass to bioplastics: Mapping the supply chain of industrial biotech products

Meshbaul Hassan Chowdhury

Mostafizur Rahman

North South University, Dhaka, Bangladesh

Keywords

Industrial Biotechnology; Bioplastics; Supply Chain Mapping; Biomass; Circular Bioeconomy; Sustainable Materials

Abstract

As the world seeks alternatives to fossil-based plastics, industrial biotechnology has emerged as a key enabler in producing sustainable materials like bioplastics. However, despite the technological progress in converting renewable biomass into bio-based plastics, the underlying supply chain remains complex, fragmented, and poorly mapped. This disconnect presents significant challenges in scaling up bioplastic production and integrating it into mainstream industrial systems. The supply chain from the sourcing of biomass (such as corn, sugarcane, or algae) to bioconversion processes, logistics, and final distribution faces bottlenecks in raw material availability, processing capacity, cost efficiency, and policy support. These inefficiencies hinder the transition to a circular bioeconomy and limit the ability of industrial biotechnology to meet global sustainability targets. Given this context, the objective of this study is to systematically map the supply chain of industrial biotech products, focusing on the pathway from biomass to bioplastics. By identifying key stakeholders, material flows, technologies, and governance structures, this research seeks to provide a holistic understanding of the bioplastics value chain. While existing literature tends to focus on either the environmental benefits or the technological aspects of bioplastics, our study addresses a critical gap by integrating a supply chain perspective. Employing a mixed-method approach combining case studies, secondary data analysis, and expert insights, we construct a detailed supply chain map, analyze its structural challenges, and identify opportunities for improvement. Our findings reveal that the bioplastics supply chain is still in a nascent stage, with high dependency on feedstock availability, limited backward integration, and policy uncertainty in many regions. The paper concludes by highlighting the need for collaborative innovation, digital traceability tools, and supportive policy frameworks to build a more resilient, transparent, and efficient bioplastics supply chain.

E-Governance on transformation: Transition from digital to smart Nigeria

Zainab Dabo

Department Of Business Administration
Kaduna State University, Kaduna- Nigeria

Keywords

E-Governance, Transition, Smart Governance Ecosystem, Automation, Data-Driven Policy,

Abstract

The rapid digitalization of governance processes has significantly reshaped administrative efficiency, service delivery, and citizen engagement. As Nigeria transitions from a digital governance framework to a smart governance ecosystem, the role of e-governance becomes crucial in driving this transformation. This conceptual paper explores the impact of e-governance on Nigeria's journey toward a smart nation, examining key frameworks, technological enablers, and institutional challenges. The study synthesized existing literature and global best practices to highlight the strategic dimensions of digital governance, automation, and data-driven policymaking in fostering innovation and sustainable development. Findings from the study reveals that, the e-governance has improved transparency and accessibility, achieving smart governance requires a holistic approach that integrates artificial intelligence, big data

analytics, and citizen-centric services. The study concludes that e-governance approach will continually be a system of managing future organizational and societal problems. To accelerate Nigeria's transition to smart governance, the study therefore recommends that policy makers must prioritize digital infrastructure expansion, interoperability of e-governance platforms, and capacity building for public officials. Additionally, fostering public-private partnerships and ensuring cybersecurity measures will be instrumental in creating an adaptive, resilient governance model.

Board gender diversity in Indian firms: Examining financial and ESG performance with business group moderation

Anindya Mitra

Research Scholar, Indian Institute of Management (IIM), Tiruchirappalli, India

Gopal Varadharajan

Indian Institute of Management (IIM), Tiruchirappalli, India

Keywords

Board Gender Diversity, Financial Performance, Non-Financial Performance, ESG, Business Groups

Abstract

Purpose of the Research: The study investigates the impact of Boardroom Gender Diversity (BGD) on the financial (ROA, ROE, ROCE, and Tobin's Q) and non-financial (ESG) performance of Indian firms. Set against the backdrop of the Companies Act 2013, which mandated at least one-woman director (WD) on the boards of the top 1000 NSE-listed companies by 2015, the study explores how these relationships are moderated by the presence of business groups, which dominate Indian corporate structures through concentrated ownership and control.

Motivation and Contribution: Most research on BGD has focused on developed economies, yielding mixed results. In developing economies like India, marked by unique institutional frameworks, patriarchal norms, concentrated ownership, and dominance by business groups, the actual impact of mandated gender diversity remains unclear. This study addresses that gap by providing empirical evidence on how BGD influences both financial and ESG outcomes in Indian firms.

Design/Methodology: Using data from PRIME, Prowess, and Refinitiv Eikon, the study analyzes all NSE-listed firms from 2013–2024 for board composition and financials, and 2013–2023 for ESG scores. Gender diversity is measured using three indicators: a dummy variable for the presence of WD (Dummy_Women), the proportion of WDs, and a critical mass threshold (three or more WDs). Panel regressions with year and industry fixed effects are used, with business group affiliation included as a moderating variable.

Findings: Following the Companies Act mandate, most firms appointed just one WD, indicating symbolic compliance. All measures of BGD show a significant positive association with ROA and overall ESG scores. However, ROE and Tobin's Q improve significantly only when firms have a higher proportion of WD or achieve a critical mass (three or more WDs). Disaggregated ESG analysis reveals that Environmental and Social scores show significant gains only under critical mass, while Governance scores improve with all BGD measures.

Practical Implications: The findings highlight the need for meaningful inclusion beyond regulatory compliance and offer guidance for policymakers and corporate leaders focused on inclusive governance.

Explainable AI in credit risk modeling using XGBoost and SHAP: A trustworthy AI infrastructure approach

Angela Omogbeme

University of West Georgia, USA

Keywords

Explainable AI, Credit Risk, XGBoost, SHAP, Trustworthy AI, Financial Machine Learning, Model Interpretability

Abstract

This paper presents a comprehensive study on credit risk classification using XGBoost combined with SHAP (SHapley Additive exPlanations) to provide transparency and interpretability in financial decision-making systems. Using the German Credit dataset, a predictive model was developed to classify loan applicants as good or bad credit risks while demonstrating how SHAP values reveal feature importance and prediction drivers. This research addresses the critical need for trustworthy AI infrastructure in regulated financial sectors, where model transparency, fairness, and accountability are paramount. Our XGBoost model achieved 78% accuracy while maintaining full interpretability through SHAP analysis, revealing that credit status, savings account balance, and credit amount are the most influential factors in credit risk assessment. The study contributes to the growing field of explainable AI by demonstrating how advanced machine learning techniques can be made transparent and trustworthy for high-stakes financial applications. This work has significant implications for regulatory compliance, ethical AI deployment, and building stakeholder trust in automated financial decision-making systems.

Dialectical contradiction for enhancing teaching and learning for postgraduate business students in UK Higher Education

Tripti Kohli

Aarti H Modasiya

Palto Datta

Regent College London, UK

Keywords

Dialectical contradiction, self-reflection, critical thinking, critical pedagogy, collaborative problem solving, problem-based learning, Socratic questioning, Higher education

Abstract

The concept of dialectical contradiction has been present in pedagogical practice for centuries. The concept centres on learning as a change over time and a developmental process, where ideas are formed, advanced, and modified through ideological conflict and resolution. It involves resolving or reconciling two contradictory and opposing ideas that can be synthesised harmoniously. Education encourages constructing a social set-up where every opinion deserves respect. This involves asking questions, debating, and reasoning together. The concept suggests that knowledge can grow by finding common ground between opposing views and combining them to form a better understanding. With dialectical contradiction in education, learning has kept pace with civilisation.

Purpose of this study: *The purpose of this study is to explore the phenomena of dialectical contradiction and examine how the concepts can be applied in Business and management education within the UK Higher Education sector to enhance teaching and learning experience.*

Methodology: *This study employs a systematic literature review to explore dialectical contradiction and its application in enhancing higher education learning experience. Given the theoretical nature of this research, this methodology is most appropriate for synthesising existing concepts, theoretical frameworks, and empirical findings drawn from political science, philosophy, social sciences and business education. The PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analysis) framework is used to conduct the systematic literature review to*

ensure a rigorous and replicable process. This process involves several steps, including key research questions, identifying relevant studies, applying eligibility criteria (inclusion and exclusion), evaluating the selected studies and identifying the key themes to conduct the review. The methodology comprises several stages: formulating research questions, identifying relevant literature, applying inclusion/exclusion criteria, evaluating study quality, extracting and synthesising data and identifying key themes.

Key findings: The systematic literature review indicates that dialectical contradiction can serve as a critical pedagogical constructs for enhancing teaching and learning in business and management education. Grounded on a rich philosophical doctrine from Hegel to modern critical pedagogy, the review provides a logical and coherent argument for the integration of contradiction to foster critical thinking, self-reflective behaviour, questioning, and ethical learning.

Conclusion: Dialectical contradiction is not merely a philosophical concept for academic study, but rather an everyday practice that can transform attitudes and cultivate minds that are agile, ethical, and prepared to lead with reason and responsibility. Business and Management education can serve as a powerful means to enhance learners' intellectual growth, ethical mindset, reflective practice and critical thinking, thereby improving teaching and learning experiences.

Study originality and implications: The systematic literature review draws from various disciplines including philosophy, political science, pedagogy, and andragogy to conceptualise the role of dialectical contradiction in business and management education. Hence, the study is original in its interdisciplinary approach. While most past studies use this concept in philosophical and abstract forms, this study systematically reviewed the theoretical and empirical studies to develop a practical pedagogical framework using the PRISMA framework. The findings of this study will offer valuable insights to educators, curriculum developers, and institutional leaders to integrate the concept as a sound pedagogical strategy to promote critical thinking, reflective practice, ethical reasoning and a growth mindset.

The impact of Tariff increases on developing country markets: A geopolitical and economic assessment

Mohamed Ebid

Regent College London, UK

Keywords

Tariffs, World trade, economic assessment

Abstract

This study examines the geopolitical and economic ramifications of rising U.S. tariffs, particularly under the 2025 policy shifts, on developing countries. Utilizing qualitative analyses supported by quantitative projections from models like the Penn Wharton Budget Model, the research investigates the effects of increased tariff barriers on international trade dynamics. Findings indicate that proposed U.S. tariffs could contract global trade by 3–7% and reduce GDP by 0.7%, disproportionately impacting developing economies due to their limited market diversification and high dependency on trade flows. However, opportunities arise for countries such as India, Egypt, and Bangladesh to fill supply chain gaps left by reduced Chinese-U.S. trade, provided they can offer competitive alternatives and navigate structural challenges like regulatory compliance and infrastructure deficits. The study underscores the necessity for policymakers in developing nations to engage in strategic positioning through bilateral trade agreements, investment in export infrastructure, and compliance enhancement to mitigate potential threats and capitalize on emerging opportunities.

The impact of tariff increases on developing country markets: A geopolitical and economic assessment

Mohamed Ebid
Regent College London, UK

Keywords

Positioning, geopolitical, Bilateral trade agreement, Export infrastructure, compliances.

Abstract

This study examines the geopolitical and economic ramifications of rising U.S. tariffs, particularly under recent policy shifts, on developing countries. Utilizing qualitative analyses supported by quantitative projections from models like the Penn Wharton Budget Model, the research investigates the effects of increased tariff barriers on international trade dynamics. Findings indicate that proposed U.S. tariffs could contract global trade by 3–7% and reduce GDP by 0.7%, disproportionately impacting developing economies due to their limited market diversification and high dependency on trade flows. However, opportunities arise for countries such as India, Egypt, and Bangladesh to fill supply chain gaps left by reduced Chinese-U.S. trade, provided they can offer competitive alternatives and navigate structural challenges like regulatory compliance and infrastructure deficits. The study underscores the necessity for policymakers in developing nations to engage in strategic positioning through bilateral trade agreements, investment in export infrastructure, and compliance enhancement to mitigate potential threats and capitalize on emerging opportunities.

An inductive descriptive phenomenological analysis of the impact of change management process on employee involvement and commitment in achieving organizational goal: A study of SABMiller PLC acquisition of Voltic Ghana Limited

Joseph L. A. Mensah
Pentecost University, Ghana

Keywords

change management, corporate culture, employee commitment, employee involvement, merger and acquisition and post-merger integration

Abstract

This research conducted in 2016 prior SABMiller merged with Anheuser-Busch InBev (AB InBev), however, the findings may be useful for our modern industrial development. Post-merger Integration and for that matter change management is one of the most important aspects of merger and acquisition. However, the most vital element of change management, with respect to post-merger integration is the harmonious integration of corporate culture. Change is a major transition within organizational development, which cuts across all stages of development in organizational growth. Obvious indications exist that when trying to successfully consummate an organizational take over and the organizations involved in the merger and acquisition fail to integrate properly during the post-merger stage, a demerger results. The reasons for this difficulty in implementing successful change management during post-merger integration are due to intertwining factors, such as employee commitment and employee involvement that come to play during this stage. This phenomenology study highlights the difficulties that come with change management and the impact on commitment and involvement during the post-merger integration stage. Evidence how SABMiller Plc. integrated two different extreme cultures (formal structured corporate organization with well-established corporate governance and organization with no formal structure) are provided. This study provides alternative solution to merger and acquisition success by introducing the M-Matrix.

An insight into the perception, attitude and purchase behaviour of Indian consumers towards organic products and its implications for sustainability

Rahul Kumar

Md. Shahnawaz Abdin

Department of Management

School of Management & Business Studies, Jamia Hamdard

New Delhi, India

Keywords

Consumer perception, India, Organic food, Organic products, Purchase behaviour

Abstract

Ever since the concept of organic food got popular in the country, India has emerged as one of the largest markets in the world for organic food. The organic food or products are healthy, do not contain chemicals or preservatives, are totally natural and much better than any form of non-organic food. Organic food is a product which is made without any help or any kind of pesticides, herbicides or insecticides. Since the organic food offers more health benefits than the conventional food, the Indian government is leading from the front to ensure multi-fold growth in organic market. The present paper attempts at studying the consumer perception and attitude towards organic food purchase, their level of awareness regarding organic food and to study the factors that influence the organic food purchase behaviour of consumers. 100 samples were collected using non-probability convenience sampling method and same were used for data analysis. The results of data analysis show that increasing health consciousness, taste/preferences, product quality, and environmental concerns are major factors influencing the purchase of organic food in India. On the other hand, high prices, lack of awareness, authenticity issues, resources required for growing the organic food are some of the major challenges that come in the way of organic food.

Transformation of HRM: Designing the novel strategies in the age of paradigm change for employee satisfaction and retention in modern business history

MD Mahamudul Hassan

Bangladesh University of Professionals, Bangladesh

Elma Binte Hassan

Sabrina Nushrat Islam

Institution: Institute of Education Development Studies, Bangladesh

Mohammad Nurul Alam

University of Tabuk, Saudi Arabia

MD Murshidul Hasan

Institution: Mymensingh College of Physiotherapy and Health Sciences, Bangladesh

Keywords

Transformation , HRM, Novel Strategies, Paradigm Change , Employee , Job Satisfaction , Retention , Business History

Abstract

This study explores the transformation of Human Resource Management (HRM) strategies in private companies from 1995 to 2024, emphasizing employee satisfaction and retention amid technological and socio-economic shifts. Utilizing a mixed-methods approach, the research examines how digital innovations, remote work, and evolving workforce demographics have reshaped HR practices. Findings reveal that forward-thinking HRM,

such as flexible scheduling, digital platforms, and wellness initiatives, correlates strongly with higher employee satisfaction and a 15–20% improvement in retention. The influence of Millennials and Gen Z underscores the growing demand for meaningful work, work-life balance, and inclusive environments. The study also highlights the strategic pivot of HR from administrative roles to data-informed, employee-centered functions. Despite noted limitations, this research contributes valuable insights into the dynamic nature of modern HRM, offering guidance for future practice and research. It calls for continued adaptation to emerging technologies and generational expectations to sustain organizational resilience and workforce loyalty.

The inclusion of lacking entrepreneurship education in African universities' undergraduate finance degree programs

Refiloe Gladys Benedict

Tafara Bere

Department of Commercial Accounting (DCA), College of Business and Economics (CBE)
University of Johannesburg, South Africa

Oliver Takawira

Department of Finance and Investment Management (DFIM)
College of Business and Economics (CBE) - University of Johannesburg, South Africa

Keywords

Entrepreneurship education; Youth unemployment; Curriculum development; Self-employment; transversal skills; finance degree programs.

Abstract

This study investigates the need for entrepreneurship education and its potential to enhance undergraduate teaching and learning. This research specifically explores the impact of entrepreneurship education on undergraduate education in South Africa, a country grappling with alarmingly high youth unemployment rates, which averaged 45.3% as of mid-2023. The study contends that entrepreneurship education can serve as a catalyst for job creation and skill development, addressing the urgent need for programs tailored to South African graduates. A systematic literature review (SLR) through the PRISMA-P model was conducted in this study, to identify existing knowledge gaps and establish a framework for effective delivery of entrepreneurship education. Thematic analysis was implemented to analysis data collected through the SLR and PRISMA-P models. The findings of this study reveal a significant gap in entrepreneurship education within undergraduate finance programs in African universities. Ultimately, the integration of entrepreneurship education into university programs is essential for empowering future generations to thrive in an increasingly competitive global landscape.

The Business & Management Review

Information for author

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

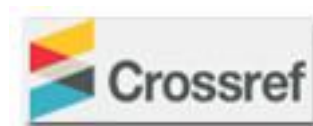
Review process: Blind peer review

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 is approved for listing in
ProQuest and J-Gate of Refereed Publications



Archiving In



PORTICO

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.

THE BUSINESS & MANAGEMENT REVIEW
Volume 16 Number 2 August 2025

Name of the Contributors

Centre for Business & Economic Research (CBER)

79 College Road, Harrow, Middlesex HA1 1BD, UK

Email: info@cberuk.com; editor@cberuk.com

Web: www.cberuk.com www.cberuk.org