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5-6 December 2025**

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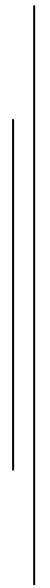
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5-6 December 2025
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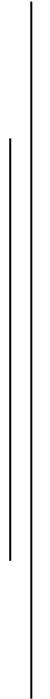


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The Influence of Mergers and Acquisitions on Shareholder Value and Market Returns: An Analysis of the Indian Cement Industry

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Keywords

Investors, M&A, Cement Sector, Deal Structure, Value Creation, Event Study, Ratio Analysis

Abstract

Sustainable corporate growth is a crucial goal in today's competitive business environment, especially in sectors like cement manufacturing, where robust domestic and international competitors influence market dynamics. To expand strategically and enhance operational efficiency, companies increasingly rely on mergers and acquisitions (M&As) as an inorganic method to generate synergies, reduce market competition, acquire technical expertise, and optimise resources. This study aims to evaluate how M&A transactions impact both investor sentiment and the financial growth of acquiring firms within the Indian cement industry. Using a dual approach – comprising financial ratio analysis (Current Ratio, Liquid Ratio, Net Profit Ratio, Gross Profit Ratio, RoNW, RoCE, EPS, DPS, Debt-Equity Ratio, and Interest Coverage Ratio) and an event study method – this research examines a selection of cement companies listed on Indian stock exchanges, chosen based on market capitalisation. Secondary data were collected from reliable sources, including the National Stock Exchange (NSE), Money Control, Yahoo Finance, and published annual reports. The event study employs an estimation window of 250 trading days, from 281 to 31 days before the M&A announcement, along with an event window of ± 30 days around the announcement date to capture stock market reactions. The statistical significance of abnormal returns (AR) is tested using t - t -values at a 95% confidence level. Operational efficiency is assessed through ratio analysis over five years (two years pre-merger, the year of merger, and two years post-merger). Results indicate that most ARs are positive for all companies studied, and the AR for Ambuja post-merger is statistically significant and positive ($AR > 1.96$), as is that for ACC cement. Although the ARs of Dalmia Bharat and Jay Prakash are not statistically significant, they remain positive. Moreover, ratio analysis reveals that the liquidity, profitability, and solvency positions of all the companies under review have improved post-merger compared to pre-merger. The authors conclude that investors are more responsive to merger and acquisition events, and that M&As create value for shareholders and the companies involved.

Official Development Assistance for Health and Maternal Mortality in Sub-Saharan Africa

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Keywords

Development Assistance, Fixed Effect Model, Health, Maternal Death, Sub-Saharan Africa, System GMM

Abstract

Purpose: Maternal mortality in Sub-Saharan Africa (SSA) is extremely high. Attention is being given to the key health indicators (as means for achieving human development) among which is maternal mortality towards achieving the global development goals. In a bid to ensuring that the targets are met in SSA, there have been influx of official development assistance for health (ODAH) into the sub-region. Meanwhile, little attention is usually paid to maternal mortality in the study of effects of foreign aid for health despite the multiple consequences of maternal death, hence, the need for the present study.

Methodology: Data from 2000 to 2023 covering 46 SSA countries were obtained from Organization for Economic Cooperation and Development, World Development Indicators, World Governance Indicator and the UNICEF. These were analyzed using system Generalized Method of Moment (sGMM) while the Pooled OLS and the Fixed Effect models were analyzed to confirm **robustness of the estimated model.**

Findings: Results revealed that ODAH, domestic health expenditure and per capita GDP significantly reduced maternal mortality while fertility rate and corruption significantly increased it. It is appropriate to note that trade openness which is a reflection of globalization did not improve maternal death. It was concluded that though ODAH significantly reduced MMR the effect was small. The AR(1) and AR(2) tests confirmed the validity of the estimated sGMM model while the Sargan and the Hansen tests established the validity of the instrumental variables used in the estimation.

Implication/Recommendation: The study recommended effective use of ODAH, determination and political will to curb corruption in governance especially in the health sector and increased domestic public health spending in order to achieve improved maternal health outcome in the region.

Board Diversity and Corporate Governance in Emerging Markets: An Empirical Study of the Influence of Gender, Age, and Education on Stock Price Volatility and Firm Value in Saudi Listed Companies

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Keywords

Board Diversity, Corporate Governance, Emerging Markets, Firm Value, Gender Representation, Stock Price Volatility

Abstract

Board diversity has emerged as a central element of corporate governance, shaping how firms manage risk, create value, and respond to stakeholder expectations. Yet, while its effects are well documented in developed markets, evidence from emerging economies remains limited and often inconclusive. This study examines the Saudi context, where ongoing reforms under Vision 2030 have

increased attention to board composition – particularly gender, age, and educational diversity. Using a panel dataset of companies listed on the Saudi Stock Exchange between 2019 and 2023, the analysis employs fixed-effects regression and system GMM estimators to address heterogeneity and endogeneity concerns. Control variables such as firm size, leverage, and industry type are included to isolate the influence of board characteristics. The results reveal that gender diversity is associated with higher firm value and lower stock price volatility, underscoring the role of female directors in enhancing monitoring and risk management. Age diversity produces mixed effects, although boards with balanced representation appear better equipped for strategic oversight. Educational diversity is consistently linked to improved performance, as varied academic backgrounds broaden perspectives and strengthen problem-solving capacity. These findings carry significant implications for both theory and practice. For policymakers and corporate leaders, fostering diversity is not merely a matter of fairness but rather a strategic lever for building transparent, stable, and effective governance systems. For investors, the study offers insights into the governance mechanisms that drive firm value in emerging markets. In conclusion, the evidence demonstrates that board diversity functions as a strategic driver of governance quality and organizational performance. Its impact is especially critical in economies undergoing transition, where aligning governance practices with global standards is essential for sustaining growth and investor confidence.

Sustainable Competitiveness in Manufacturing: Examining the Role of ESG and Green Innovation in Egypt

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Keywords

ESG strategy, Green Innovation, Sustainable Management Performance.

Abstract

This study contributes to the understanding of how factors as ESG and green innovation can influence competitive advantage of Egyptian manufacturing firms by developing Sustainable Management Performance (SMP). For the purpose of this analysis, a questionnaire was created and data were collected from 33 Egyptian manufacturing firms. PLS-SEM analysis technique was used, on 367 responses after checking their validity and completeness. The findings indicate that the hypotheses are supported. ESG practices are found to positively impact firms' capabilities and resources to reduce uncertainty resulting from the rapidly changing business environments. This, in turn, creates value by developing a competitive advantage on the long term, having a positive impact on sustainable management performance in the Egyptian context. Therefore, firms are advised to incorporate ESG practices in their management strategies and to contribute towards green investments and higher innovations, which has a great societal impact, to gain trust, restore confidence and build an image, which will eventually lead to higher financial performance.

From Load shedding to opportunity: distributed solar and storage usage in South African SMEs

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Keywords

Load shedding, storage usage, South Africa, SMES

Abstract

South Africa's electricity shortfalls have imposed significant productivity and revenue losses on small and medium-sized enterprises, catalyzing the rapid adoption of distributed solar and storage solutions. This literature and grey evidence review synthesizes peer-reviewed studies alongside regulatory filings, utility plans, market intelligence, and program documentation to answer three questions: (1) what is the magnitude and heterogeneity of SME impacts from outages, (ii) which distributed solutions and financing instruments are most prevalent, and (iii) what supply chain and policy frictions constrain diffusion? Following a systematic review plan and quality checks, this paper screens more than 400 records from 2013 to 2025 across various databases, including Scopus, Web of Science, Eskom TDPs, IPP office, Nersa, CSIR, GreenCape, and bank/fintech reports. Key findings indicate that SMEs face energy challenges due to outages, which cause business disruptions. In urban areas, formal SMEs are increasingly installing rooftop solar panels and hybrid systems. The primary bottlenecks encountered include financial (high upfront costs, difficulty accessing financing) and installation-related challenges. Another important discovery indicates that the efficiency of solar and hybrid appliances, as well as their maintenance, has a significant effect on the actual savings businesses achieve. We propose a practical guide on providing working capital to solar installers, enabling businesses to scale up. This includes creating quality assurance programs to ensure systems perform reliably and sharing data openly, so businesses and policymakers can see what works well in terms of performance. Finally, this paper contributes to achieving several targets under United Nations Sustainable Development Goal 7 (Affordable and Clean Energy), particularly those related to universal energy access, clean energy, energy efficiency, and industry partnerships.

Migration, Remittances, and Cross-Border Payments in Sub-Saharan Africa: Opportunities, Challenges, and Pathways for Advancing Financial Integration

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Keywords

Cross-border payment, migration, remittances and panel regression analysis.

Abstract

Migration and remittances have long been central to the economic and social fabric of Sub-Saharan Africa (SSA). The region is both a sender and recipient of remittances, with millions of households depending on funds sent by migrants for survival, education, health care, and investment in small-scale businesses. According to World Bank data, remittance inflows to SSA have consistently grown over the past two decades, reaching over US\$53 billion in 2022, surpassing foreign direct investment (FDI) and

even official development assistance in some years. These flows provide a critical lifeline for households in fragile economies, reduce poverty, and contribute to macroeconomic stability. Despite this importance, the cross-border payment landscape in SSA remains highly fragmented, costly, and inefficient. The average remittance cost to SSA is 8–10% per US\$200 transaction, well above the UN Sustainable Development Goal (SDG) target of 3%. Migrants often rely on informal transfer systems due to high costs, limited interoperability of payment systems, and weak regulatory frameworks. Meanwhile, digital innovations such as mobile money, fintech platforms, blockchain, and Central Bank Digital Currencies (CBDCs) present opportunities to transform the remittance landscape by lowering costs, improving access, and enhancing transparency. However, these innovations are unevenly adopted and constrained by regulatory barriers, financial literacy gaps, and infrastructure deficits. Although remittances are a critical source of development finance in SSA, the region continues to face persistent inefficiencies in cross-border payment systems.

These inefficiencies result in high transaction costs, low financial inclusion, heavy reliance on informal channels, and limited regional integration. This study employs a panel econometric approach covering 48 SSA countries over the period 2010–2024. Data on remittance and migration was sourced from the World Bank and UN Migration Database. The methodology involves using Panel Regression Analysis to capture dynamics and the relationships between migration flows, remittances, and cross-border payment indicators. The study highlights the urgent need to reinvent cross-border payments in Sub-Saharan Africa by addressing the interplay between migration, remittances, and financial innovation. By applying advanced econometric techniques such as panel ARDL and ECM, the research captures both the short-term dynamics and long-term stability of remittance systems. The findings are expected to provide actionable insights for policymakers, financial institutions, and development partners, ultimately advancing financial inclusion and regional integration in SSA.

Inclusive Teaching for Lifelong Learning: Exploring Pedagogical Strategies to Enhance Adult Learner Engagement and Retention

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Keywords

Inclusive teaching, lifelong learning, adult education, learner engagement, learner retention, andragogy, Universal Design for Learning (UDL), student persistence

Abstract

In an era characterized by rapid technological and social change, lifelong learning has become essential for individuals seeking to sustain personal growth, employability, and adaptability. However, the diverse backgrounds, needs, and motivations of adult learners pose significant challenges for educators in maintaining engagement and retention. This study explores how inclusive teaching practices can enhance learner engagement and retention within the lifelong learning sector. Grounded in Knowles' Andragogy Theory, Tinto's Model of Student Retention, and the Universal Design for Learning (UDL) framework, the research investigates the relationship between inclusive pedagogy, engagement, and persistence among adult learners. A quantitative, explanatory design will be employed, utilizing survey data collected from adult learners enrolled in continuing and vocational education programs. Statistical analysis, including multiple regression and structural equation modeling (SEM), will be used to examine direct and indirect relationships among variables. The study is expected to provide empirical evidence on how inclusive pedagogical strategies foster engagement and reduce attrition in adult learning environments. Findings will contribute to the theoretical discourse on inclusive education and offer practical recommendations for educators and institutions seeking to create equitable, learner-centered environments that promote lifelong learning success.

The Role of Board Composition in Mitigating Financial Misconduct: An Analysis of Gender Diversity, Independent Directors, Committee Structure, and Expertise of Directors in South Africa

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Keywords

Financial Misconduct, Corporate Governance, Board Composition, Gender Diversity, Audit Quality, Board Independence, Director Expertise, Internal Controls, Fraud Prevention.

Abstract

Financial misconduct remains a critical issue in corporate governance, particularly in the South African context, given the recent history of State Capture and prominent corporate governance scandals. The main objective of this study was to investigate how board composition influences financial misconduct mitigation. Specifically, the study analysed how gender diversity, board independence, committee structure, and director expertise influence fraud detection and prevention. The study employed a quantitative research approach through analysing primary survey data gathered from South African manufacturing firms. Data was collected from 129 individuals holding key governance roles such as board members, senior executives, finance managers, internal auditors, and risk committee members. Using a logistic regression model, it was found that the directors' financial expertise and the presence of strong internal controls significantly enhance confidence in fraud detection. Other factors, such as gender diversity, board independence, having an audit or risk committee, and having an external auditor, were not statistically significant in perceived fraud prevention. These findings suggest that while diverse and independent boards contribute to overall governance improvements, financial expertise and robust internal controls play a more decisive role in preventing corporate fraud. The study provides valuable insights for policymakers, corporate executives, and regulatory bodies seeking to enhance governance frameworks and strengthen financial integrity in the South African corporate landscape.

The Influence of Smart Technologies on Supply Chain Resilience Capabilities: Moderating, Mediation Roles of Technostress and Ergonomics in the Media Industry

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Keywords

AI, Ergonomics, Supply chain resilience capabilities, Smart technologies, Technostress

Abstract

Purpose of the research: Smart technologies in the media industry are helping shape the news, but misinformation and disinformation has become so pervasive that it is to the point of destroying the real news. The media supply chain is largely affected by deliberate twisting of facts to suit the narrative that satisfies a particular interest. The use of smart technologies can be used to curb or exacerbate this

phenomenon. Supply chain resilience capabilities within the media industry can deal adequately with this uncertainty globally.

Design/methodology: The study is quantitative in nature. One hundred and twenty (120) media personnel from different (public and private) media houses were surveyed and the results validate the relationship hypotheses in this study. Using SmartPLS 4.0 software and partial least squares-structural equation modeling (PLSSEM), the proposed associations were examined.

Results/findings: The empirical evidence from this study suggests smart technologies positively influence supply chain resilience capabilities because misinformation, disinformation and fake news are managed by the resilience capabilities of the media industry supply chain. Furthermore, smart technologies positively influence the working environment and this environment influences supply chain resilience capabilities. Ergonomics mediates the relationship of smart technologies and supply chain resilience capabilities. Technostress moderates the relationship between smart technologies and supply chain resilience capabilities but not significant in this context.

Practical implications and Conclusions: The finding from this study suggests that media players need to develop resilience capabilities in their supply chain to migrate the spread of false information that may generate lawsuits that cause the loss of huge sums of money. Theoretically, the contribution is the extension of the dynamic, absorptive, recovery capability theories in the media industry, which is novel to this study. The evidence from this research suggests that, practically, media industry players must invest in their supply chain resilience capabilities to ensure that their media outlet can mitigate against misinformation, disinformation and fake news.

Evaluating adoption readiness towards the ISSB's Sustainability Disclosure Standards: A South African Case Study

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Keywords

adoption readiness, case study, change theory, IFRS Foundation, ISSB Sustainability Disclosure Standards, South Africa

Abstract

The growing demand for consistent and comparable sustainability disclosures has led to the establishment of the International Sustainability Standards Board (ISSB), tasked with developing global sustainability disclosure standards. Although not yet mandated in South Africa, this study evaluates whether South African companies are adequately prepared for the adoption of these new standards. Without proper implementation, South African firms risk being left behind in global sustainability reporting practices. A single-company case study approach is employed. The company's latest annual, integrated, and sustainability reports are analysed against the requirements of the International Financial Reporting Standards (IFRS) Sustainability Disclosure Standards. Additionally, a semi-structured interview with the company's sustainability manager provides further insights into potential challenges facing South African companies in preparing for adoption. Findings indicate that South African companies may face greater difficulty aligning with the 'Strategy' and 'Metrics and Targets' elements of the IFRS standards.

However, companies already applying the Task Force on Climate-related Financial Disclosures (TCFD) framework are likely to experience a smoother transition to the new standards. Insights from change theory suggest key considerations for South African companies in the pre-implementation phase, including the need for internal readiness and strategic alignment. This study contributes to the limited literature on the pre-implementation phase of IFRS Sustainability Disclosure Standards, particularly in

the South African context. It provides valuable guidance for companies and management teams seeking to align with evolving global sustainability reporting requirements.

Systematic Review of South African Entrepreneurs and Artificial Intelligence

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Key words

Artificial Intelligence, AI, entrepreneurs and South Africa

Abstract

The integration of Artificial Intelligence (AI) technology into entrepreneurial endeavours has become a global phenomenon, with the potential to revolutionize industries and improve productivity. In the context of South Africa, understanding the relationship between entrepreneurs and AI is particularly relevant given the country's efforts to foster a vibrant entrepreneurial ecosystem and leverage technological advancements. Understanding the interaction between entrepreneurs and AI is important given the country's aim to build a strong entrepreneurial ecosystem while also leveraging technology breakthroughs. Entrepreneurship is an important engine of economic growth and innovation in emerging markets and developing countries, such as South Africa.

This paper systematically reviews and analyses the existing literature to expand the knowledge in this area. This review follows the preferred technique. The methodology for this study adheres to the Preferred Reporting Items for Systematic Reviews and Bibliometric Analysis (PRISMA) standards and Vosviewer software. It applies a comprehensive search approach throughout Scopus, including terms such as "South Africa" "entrepreneurs and artificial intelligence." The rigorous application of inclusion and exclusion criteria resulted in a thorough study of 122 chosen studies on entrepreneurs and AI from various countries. The findings show a vibrant entrepreneurial environment with increasing AI usage, despite considerable constraints such as limited access to resources, infrastructure, skills and expertise. The data also show a high prevalence of conceptual study approaches used in previous research, which was frequently confined to certain countries and technology-driven sectors. There is also an inclination towards investigating AI adoption and challenges within larger companies, while Small Medium Enterprises (SMEs) remain relatively unexplored.

Digitalisation and Globalisation as Catalysts of Economic Integration: The Role of Trade Corridors in Shaping Entrepreneurial Development among Turkic States

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Keywords

Digitalisation; Economic Development; Entrepreneurship; Globalisation; Innovation; Organization of Turkic States; Regional Integration; Trade Corridors; Turkic States.

Abstract

This study examines how globalisation and digitalisation jointly influence economic integration among the Turkic states and shape their emerging entrepreneurial ecosystems. It analyses how the development of regional trade corridors – particularly the Trans-Caspian Route – strengthens connectivity, investment flows, and the business environment within the Organization of Turkic States (OTS). The research applies a mixed-method approach combining policy analysis, secondary trade data, and illustrative estimation models to assess the potential economic impact of digitalised trade corridors. A focused case study of Uzbekistan demonstrates the relationship between digital transformation, improvements in the investment climate, and enterprise growth. The findings indicate that enhanced digital connectivity across trade corridors reduces transaction costs, accelerates customs procedures, and expands opportunities for entrepreneurial activity. For Uzbekistan, a projected 20 percent reduction in trade costs and a 30 percent increase in corridor capacity could generate more than one billion USD in additional enterprise-level investment over five years. This highlights the broader potential of coordinated digital and infrastructural reforms to strengthen regional competitiveness. The study concludes that the convergence of globalisation, digitalisation, and trade corridor development provides a strategic foundation for sustainable growth across the Turkic region. Harmonised digital trade policies, streamlined customs procedures, and innovation-driven entrepreneurship are identified as key enablers of a digitally connected and economically resilient Turkic bloc.

Regional integration and economic development aspects: The Case of Azerbaijan in the EU Eastern Partnership

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Keywords

Azerbaijan, European Union's Eastern Partnership (EaP), regional integration, economic development

Abstract

This article examines Azerbaijan's participation in the European Union's Eastern Partnership (EaP) from a comparative perspective. It is argued that Azerbaijan is in a more advantageous position due to its unique geopolitical role and resource capabilities. Integration strategies: Azerbaijan combines economic pragmatism with strategic selectivity. Its vast energy resources and position as a key transport corridor between Europe and Asia allow Azerbaijan to contribute to Europe's energy security and

regional relations directly. The analysis shows that Azerbaijan's integration model, which balances cooperation with the EU and the protection of national interests, offers greater flexibility and sustainability compared to its EaP counterparts. The results show that Azerbaijan has the potential not only to benefit from regional integration but also to influence its direction, presenting itself as a key player within the EaP and a driving force for sustainable regional development.

Green Business Practices and Sustainability of Small and Medium-Scale Enterprises (SMEs) in A Ghanaian Municipality: A Global South Context

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Mercy Ewurama Ampofo

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Keywords

Accra, Business, Enterprises, Green, Practices, Sustainability,

Abstract

This study examined the influence of green business practices on the sustainability of small and medium-scale enterprises. A quantitative research approach and a survey design were deployed. A structured questionnaire was administered to 150 SME owners and managers across various sectors, including retail, services, and manufacturing. The data was analyzed using SPSS version 29. The findings show that green business practices had a positive impact on SME sustainability, with enhanced operational efficiency and market competitiveness observed. Key benefits of green business practices included enhanced brand image, compliance with regulations, increased customer loyalty, and cost savings. The findings underscore the relevance of the Natural Resource-Based Theory (NRBT), which emphasizes pollution prevention, product stewardship, and sustainable development as strategic capabilities for long-term success.

Furthermore, the findings showed a relatively high rate of adoption of green business practices; however, this adoption is primarily limited to basic and easily implementable practices such as waste reduction and the use of eco-friendly products. While overall awareness of green business concepts remains moderate, some SMEs may engage in these practices out of perceived benefits like cost savings, compliance with regulations rather than a deep understanding of sustainability principles. It also emerged that ethical considerations and the desire to enhance corporate reputation are among the most influential drivers of green business practice adoption. Financial constraints, lack of institutional support, and technical knowledge are the most significant barriers. Organising regular capacity-building programs and awareness campaigns targeting SME owners and managers would contribute to improving their understanding of sustainable business practices. Financial institutions and government bodies should create tailored support to reduce the cost burden of sustainability investments. Support mechanisms, such as free audit tools or partnerships with environmental consultants should be promoted.

Competitiveness, Perception of Insecurity, and Location: Key Factors in the Regional Distribution of Foreign Investment in Mexico

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Mariana Echeagaray Santibañez

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Keywords

Foreign direct investment, regional competitiveness, insecurity, state GDP, territorial inequality, Mexican regions.

Abstract

Foreign direct investment (FDI) is a key indicator of regional economic dynamism, especially in countries characterized by structural disparities such as Mexico. This study examines the relationship between foreign direct investment (FDI) inflows received by Mexican states and variables including Gross Domestic Product (GDP), perceived insecurity, regional competitiveness, and geographic location. A multiple linear regression model was applied to data from 2019 to 2023, incorporating regional dummy variables to capture location-specific effects. The results reveal a clear and consistent advantage for northern regions – particularly the Northeast, Northwest, and North Center – in attracting investment, even after controlling for GDP levels, insecurity perception, and competitiveness. These regions concentrate on the highest FDI inflows and display positive and relevant coefficients in the model, suggesting a more favorable institutional, economic, and logistical environment. In contrast, regions such as the South Center, Southwest, and Southeast exhibit negative or statistically weak coefficients, pointing to a lower structural capacity to attract capital. This may be attributed to longstanding limitations in infrastructure, connectivity, political stability, and institutional development. This pattern reflects a well-documented trend in economic literature: the persistent territorial inequality between northern and southern Mexico. Such disparity stems from both historical legacies of centralized development models and the lack of continuity in public policies aimed at regional advancement. The study confirms that geographic location is not merely a spatial variable but an economic determinant perpetuating investment distribution asymmetries. Therefore, it is essential to promote regionally differentiated development strategies that not only enhance competitiveness indicators in the south but also foster institutional and security conditions conducive to sustained national and foreign investment.

The Importance of Accounting Education in Business Curricula to Support Cash Flow Management

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Keywords

Managerial accounting and finance, Service accounting offerings, Cash flow management, Entrepreneurial students, Business leadership

Abstract

Purpose: Accounting education is an integral component of business curricula offered to students with an entrepreneurial inclination. Providing entrepreneurial students with fundamental and necessary accounting skills and knowledge, is essential for future business leadership. Cash flow

management is a significant component of business leadership. However, despite the importance of cash flow management, many business leaders ultimately fail due to poor managerial accounting and finance (MAF) skills which are required for sound cash flow management.

Research Design and Methodology: The methodology followed an exploratory case study research design. Semi-structured interviews were conducted with South African business leaders to obtain data regarding important MAF skills that are necessary to support successful cash flow management and thus successful business leadership. Qualitative thematic analysis was used to analyse the data collected. The proficiencies mentioned by participants were linked to MAF module content, with the aim of ensuring that service accounting offerings (accounting modules offered within non-accounting major streams) delivered to entrepreneurial students at higher education institutions are appropriately structured and relevant, to equip students with the necessary MAF skills.

Results: Business leaders attributed cash flow managerial success to various MAF skills. Forecasting and budgeting, implementing accounts receivables strategies, maintaining healthy cash reserves, profitability, and cost volume profit analysis as well as inventory management were the most desired skills. Ensuring that these skills are fostered through appropriate MAF topics in service accounting offerings are essential to equip future business leaders for success.

Practical Implications: Improved MAF proficiencies can assist future business leaders in making sound decisions and having a better understanding of cash flow and profit margins through good cash flow management. Income and expenses can be efficiently tracked and optimised to ensure enhanced profitability. MAF proficiencies can support bargaining power with lenders, suppliers, and investors which can also assist in strategic growth planning. Thus, its importance justifies reshaping service accounting offerings.

From Hook to Play: Mapping the Elements of “Vibe” that Drive Generation Alpha’s Short-Form Video Consumption

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Keywords

Digital economy, child-sensitive marketing, consumer behavior, vibe marketing

Abstract

Generation Alpha’s media consumption centers around fast-paced, visually stimulating, short-form videos where “vibe” captures attention and sustains engagement. Algorithmic curation and content trends have been studied, but the consumption behaviors in the captivating short videos have not been explored in detail. This study seeks to examine and map the constituent elements of “vibe” to visual pacing, aesthetic tone, and interactive affordances to better understand the factors affecting the decision to watch, skip, or share the content.

This study employs a strictly qualitative methodology, combining modified eye-tracking analyses and micro-interaction mapping to capture attention and engagement dynamics in a granular manner. Non-invasively webcam gaze mapping is used to eye-track attention and focus shifts to focal points within the main video frames. Engagement metrics is captured through ‘micro-interaction mapping’ which logs and qualitatively analyzes engagement behaviors like pauses and replays to disentangle the narrative snapshot. Gen Alpha participants aged from 10 to 15 are involved in semi-structured viewing sessions followed by in-depth interviews. This design helps in connecting the visual attention patterns to the captured micro-interaction behaviors.

Findings show that stop-scroll behavior is regularly influenced by authenticity, culturally relevant micro-stories, rhythmic audio alignment, and quick narrative immersion in the first three seconds. Adapted eye-tracking observations show that in the first few seconds, the gaze is often attracted to faces, high contrast images, and moving text. A propensity to revisit clips with strong rhythmic beats or humorous cues is shown in micro-interaction monitoring. The study offers both conceptual and practical impacts. For business and economic innovations, it provides marketers, SMEs, and content creators

with an evidence-based, ethically grounded framework for designing engaging short-form content. Furthermore, this also presents child-sensitive marketing guidelines that balance commercial goals with the cognitive and emotional well-being of Generation Alpha. The innovative use of qualitative visual attention and micro-interaction mapping offers a methodological model for future research on digital media engagement.

Artificial Intelligence and Labour Market Polarisation In India: Strategies for Workforce Reskilling

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Keywords

Artificial Intelligence (AI), labour market polarisation, workforce reskilling, Emerging Economies

Abstract

Artificial Intelligence (AI) is transforming labour markets globally, creating high-skill opportunities while shrinking routine middle-skill jobs, intensifying inequality and urgent reskilling needs. This paper examines AI-driven labour market polarisation and workforce reskilling in India, where rapid technological change is reshaping job structures and skill demands. Grounded in Skill-Biased Technological Change (SBTC) and Human Capital Theory, the study demonstrates that AI adoption disproportionately benefits high-skilled workers, driving growth in high-wage occupations, while routine middle-skilled roles decline, intensifying wage disparities and increasing demand for new competencies. Using secondary data and official reports from 2020–2024, the analysis identifies India's distinctive polarisation pattern: a shrinking middle-skill workforce alongside a persistently large low-skill labour segment.

Limited reskilling coverage further constrains workers' ability to adapt to AI-driven changes, risking a "low-skill trap." Comparative insights from the United Kingdom, a developed economy with more systematic AI adoption and structured training programs, highlight how proactive reskilling mitigates workforce displacement, offering lessons for emerging economies like India. The findings underscore the urgent need for targeted workforce planning, investment in human capital, and collaboration between industry, government, and educational institutions. By linking theory with empirical evidence, this study provides actionable insights for policymakers, business leaders, and academics seeking to navigate AI-driven labour market transformations. The paper highlights how emerging economies can leverage AI for productivity and growth while addressing inequality and skill gaps, contributing to sustainable and inclusive workforce development.

The importance of relationships and communication in student satisfaction at Rey Juan Carlos University

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Keywords

Communication, higher education, mutual respect, relational coordination, satisfaction, students

Abstract

This study investigates the impact of relational coordination (RC) on student satisfaction in higher education. It aims to identify which dimensions of RC – communication and relational ties – most significantly influence students' perceived satisfaction. A stratified random sample of 593 university students was surveyed between December 2024 and February 2025. The questionnaire, based on an adapted RC model, included 18 items measuring communication and relational ties with lecturers, peers, administrative staff, and student representatives. Satisfaction was assessed using a Likert scale. Factor analysis (exploratory and confirmatory) was conducted using principal axis factoring and promax rotation, supported by reliability tests (Cronbach's alpha > 0.7). Results/findings: Five key factors were identified: (1) RC with administrative staff, (2) RC with lecturers, (3) RC with student representatives, (4) RC with peers, and (5) perceived quality improvement. RC with administrative staff explained the highest variance (15.6%), followed by RC with lecturers (10.3%). The confirmatory model showed a good fit ($p < 0.001$), confirming the relevance of these dimensions to overall student satisfaction. Findings suggest that improving communication and relational ties - especially with administrative staff and lecturers - can significantly enhance student satisfaction.

Universities should simplify administrative processes, ensure staff availability, and foster mutual respect and shared goals among all stakeholders. These measures can lead to more effective interactions and better educational outcomes. Relational coordination is a critical determinant of student satisfaction in higher education. Strengthening RC dimensions can guide universities in designing organizational practices that promote efficient communication, inclusive relationships, and tailored support for diverse student profiles. Future research should expand the sample across institutions and timeframes to validate and generalise these findings.

Impact of heat waves on Spanish tourism demand

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Keywords

heat waves, tourism, Spain, SEM analysis, resilience, climate sustainability

Abstract

This study investigates the impact of heat waves on the redistribution of international tourist flows to sun and beach destinations in Spain, focusing on behavioural changes in travel planning and destination choice. The research aims to assess how extreme weather events, particularly heat waves, influence tourists' decisions, with implications for the resilience and competitiveness of coastal tourism. A quantitative methodology was employed using Structural Equation Modelling (SEM) to analyse causal relationships between four latent variables: country of origin, tourist destination, type of

accommodation, and number of overnight stays. The model was applied to two chronological periods – July 2022 (with a heat wave) and July 2023 (without) – using data from the FRONTUR survey (INE) and climatic records from AEMET. The sample comprised 6,556 international tourists from the UK, France, Germany, and the Netherlands. Findings reveal that heat waves significantly influence destination choice and reduce overnight stays, particularly in insular regions such as the Balearic Islands. Tourists from the UK showed a marked decline in travel during heat waves, indicating a shift towards cooler destinations. However, heat waves did not significantly affect the type of accommodation hired. The study confirms that climatic discomfort leads to shorter stays and altered travel behaviour, supporting the emergence of “coolcations” as a growing trend. Practical implications include the need for sun and beach destinations to implement climate adaptation strategies to maintain competitiveness. Enhancing accommodation services and promoting thermal comfort can mitigate the negative effects of extreme temperatures. In conclusion, heat waves are a critical factor in shaping tourist behaviour and demand patterns. Their inclusion in predictive models offers valuable insights for tourism planning and policy, especially in the context of climate change.

FinTech Integration in Islamic vs. Conventional Banking: A Comparative Analysis of Customer Satisfaction, Trust, and Fund Retention

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Keywords

FinTech Integration; Islamic Banking; Conventional Banking; Customer Satisfaction; Customer Trust; Financial Stability; Emerging Markets

Abstract

This comparative study examined, across emerging markets, the variations in the impact FinTech integration has had on incumbent Islamic versus Conventional banks from the perspectives of customer satisfaction, trust, and the financial stability of the institution. It determined the existence of a structural FinTech Adoption Gap, with Conventional banks consistently attaining higher integration levels than Islamic banks because the Shariah Supervisory Board's approval process creates further delays. The initial FinTech investment also created substantial operating costs in the short term across both segments. A functional efficiency–stability trade-off also emerged. Conventional banks were able to adopt strategies and approaches that resulted in efficiency and profitability, while Islamic banks were able to achieve superior solvency stability (higher Z-scores) which demonstrates that their structural risk-sharing principles were further enhanced by a technology adoption focused on stabilizing the Bank. For all banks, customer satisfaction and fund retention depended digitally on the banks' efficiency and security. For customers of Islamic banks, satisfaction and trust depended on the digital security of their Shariah-compliant funds, which served as a distinctive measure of service quality. Findings suggest that to reduce innovation friction, governing frameworks within a jurisdiction should be harmonized. Islamic banks' first FinTech focus should be on compliance strengthening applications to social finance (e.g. crowdfunding, digital Zakat) to improve ethically-dedicated fund retention and customer loyalty.

The WEMPOWERMENT Scorecard: A Contextual Tool for Assessing Women's Entrepreneurial Empowerment in Developing Economies

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Keywords

Empowerment, Entrepreneurship, Gender Equity, Scorecard, Women Entrepreneurs, Women's Empowerment.

Abstract

This paper introduces the WEMPOWERMENT Scorecard, a contextualized assessment tool designed to measure women's entrepreneurial empowerment in developing economies. The purpose of the research is to conceptualize, develop, and validate a multidimensional tool that can guide inclusive ecosystem reform in developing economies. Grounded in Entrepreneurship Theory, Social Justice Theory, and Empowerment Theory, the scorecard is based on a multidimensional model developed from 72 phenomenological qualitative interviews with women entrepreneurs in Egypt, capturing empowerment as a dynamic and transformative process. A three-phase pilot involving 90 women entrepreneurs was conducted to test the tool's clarity, cultural resonance, and empirical robustness. Reliability and validity were established through construct alignment with the model's core dimensions, expert evaluations from scholars in gender and entrepreneurship, participant feedback on usability and relevance, and internal consistency analysis using Cronbach's Alpha. Findings reveal that empowerment is best understood across four interrelated dimensions: within, to, with, and over, each achieved through perceptual, cognitive, relational, and material transformations. These processes unfold across individual, organizational, and community levels, highlighting the systemic nature of women's entrepreneurial empowerment.

The research presents a comprehensive and operational framework for assessing empowerment in entrepreneurship. The WEMPOWERMENT Scorecard emerges as a theoretically grounded and practically applicable diagnostic and strategic tool. It enables stakeholders across policy, finance, development, education, and support sectors to design evidence-based interventions that address structural barriers and advance gender-inclusive and equitable ecosystem reform. Its adaptable design and methodological rigor make it a significant contribution to gendered entrepreneurship research, with strong potential for application across other developing country contexts.

Circular Economy Practices for Sustainable Urban Development: A Systematic Literature Review of Real Estate Sector Pathways toward SDG 11 in Dhaka, Bangladesh

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Keywords

Circular Economy, Real Estate, SDG 11, Systematic Literature Review & Urban Sustainability.

Abstract

This research paper examines how circular economy (CE) principles influence urban sustainability in the real estate sector of Dhaka, Bangladesh, especially in relation to Sustainable Development Goal 11 (SDG 11). Given the rapid urbanisation challenges in cities such as Dhaka, Bangladesh, understanding CE's potential to foster inclusive, safe, and resilient urban environments is crucial yet insufficiently explored. Following PRISMA 2020 guidelines, we systematically searched the databases for peer-reviewed articles and grey literature published from January 2018 to October 2025. From 230 initial records, 81 studies were selected through rigorous screening and quality appraisal using the CASP and MMAT frameworks.

This paper examines the economic alignment between Circular Economy (CE) strategies and the objectives of SDG 11. It explores economic barriers, financial enablers, and investment challenges, while proposing a comprehensive multi-theoretical framework and a conceptual model to understand the economic dimensions of CE transitions. CE practices significantly contribute to achieving SDG 11 by reducing waste and improving resource efficiency. However, notable research gaps exist regarding the economic aspects of CE in real estate, business-led transitions, informal sector inclusion, and social inclusion in rapidly urbanising areas. This paper presents a multi-theoretical framework integrating Circular Economy Theory, Social Transition Theory, Institutional Theory, and Community Governance Theory to examine the adoption of CE practices in the real estate sectors of developing countries such as Bangladesh. It enhances theoretical understanding by uniting various perspectives on CE transitions relevant to the Global South. Additionally, it outlines practical strategies for policymakers, developers, and urban planners to effectively implement CE practices aligned with SDG 11 in Dhaka, Bangladesh. The review also identifies critical gaps in institutional frameworks and policy coherence that impede CE progress in rapidly urbanising cities, laying the groundwork for future empirical research on business-led CE initiatives.

Disasters and Economic Performance: Evidence from Mozambique (2000–2024)

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Keywords

Natural disaster, economic growth

Abstract

Natural disasters pose significant challenges to economic growth, particularly in low-income and climate vulnerable countries such as Mozambique. This study investigates the effect of natural disasters on Mozambique's economic growth using annual data from 2000 to 2024 (n=25), with a focus on major cyclones such as Idai and Kenneth in 2019. Using time-series data from the World Bank and EM-DAT, and applying an Ordinary Least Squares (OLS) regression model, the study assesses the impact of the lagged number of people affected by disasters (LNAFFECTED) and inflation (INFL) on GDP growth. The findings reveal a statistically significant negative effect of disasters on economic growth, confirming that large-scale events disrupt infrastructure, reduce agricultural productivity, and displace labor (World Bank, 2020; UNDRR, 2022). Conversely, inflation exhibited no significant impact, suggesting that structural shocks from disasters outweigh macroeconomic price instability in driving growth volatility. These results underscore the need for Mozambique to strengthen disaster resilience through infrastructure investment, early warning systems, and economic diversification (IMF, 2021; World Bank, 2022). This is the first country specific time series study quantifying Mozambique's disaster growth nexus, and it contributes to the disaster growth literature by highlighting the persistence of structural breaks in fragile economies and provides empirical evidence for integrating disaster risk management into long-term development strategies.

Integrating Survival Skills into College Education for Employment Readiness in Sindh, Pakistan

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Keywords

Retention, student engagement, success coach, college survival skills course, technical college, Higher Education, Survival Skills, Employability, College Education, Pakistan, Workforce Development

Abstract

Higher education in Sindh, Pakistan, faces a range of challenges that impact students' academic and professional success, including financial instability, skill gaps, and limited career readiness. Many postsecondary institutions worldwide grapple with student retention, and research suggests that engagement and targeted skill development play a crucial role in addressing this issue (Kuh, 2008). This study explores the integration of survival skills into college curricula through the research project "Building a Strong Foundation: Developing Survival Skills in College Education in Sindh Province, Pakistan." The initiative is designed to equip students with essential competencies such as communication, problem-solving, time management, and entrepreneurship, ultimately improving employability, persistence, and graduation rates. Drawing from global best practices, the study aligns

with research that emphasizes student engagement as a factor in retention and academic success. Some institutions have successfully addressed retention concerns by implementing college survival skills courses and introducing support systems such as Success Coaches to guide students through their academic journey. Inspired by such interventions, this project aims to embed skill-based learning into the academic structure while integrating mentorship and industry exposure to create a practical learning environment. A mixed-method research approach is being used to collect data from students, faculty, and industry experts across Sindh's key regions, including Larkana, Sukkur, Nawabshah, Hyderabad, and Mirpurkhas.

The study incorporates internships, part-time employment opportunities, and case-study-based learning to bridge the gap between academic knowledge and job market demands. By incorporating structured survival skills courses, students are expected to improve their adaptability, resilience, and workplace readiness, thereby reducing attrition rates and increasing their chances of long-term success. The preliminary data from similar interventions has shown improvements in semester retention, persistence to graduation, and overall academic achievement. Findings from this research will contribute to policy recommendations for skill-based education models that align with economic demands and workforce expectations. By strategically integrating practical skill development with academic learning, this project aims to redefine the educational experience in Sindh and establish a foundation for sustainable career growth.

Evaluating the Nexus Between Prudential Regulation and Financial Inclusion: A Study of Retail Banking in East Africa in the face of the impact of Basel III and Capitalization Mandates on Retail Banking Strategy

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Keywords

Prudential regulation, Financial inclusion, Retail banking, Basel III, Capital requirements, East Africa

Abstract

This study evaluates the complex nexus between prudential regulation and financial inclusion within the retail banking sector of the East African Community (EAC), specifically focusing on Kenya, Tanzania, and Uganda. The research analyzes the strategic impact of heightened capitalization mandates stemming from the implementation of the Basel III framework, which introduces a key policy conflict: ensuring systemic bank resilience versus maintaining the accessibility of financial services. Retail banks in the region, exemplified by the formation and restructuring of entities like NCBA (National Commercial Bank of Africa), have strategically adapted to meet these new capital adequacy ratios. Strategies include listing on the Nairobi Stock Exchange (NSE), as seen historically with institutions like Housing Finance Corporation, and the controversial decision to retain shareholder dividends to fortify capital buffers. Simultaneously, to maintain growth and inclusion, banks have embraced digital-first models and formed subsidiaries like NCBA Loop to target younger, tech-savvy customers (millennials), ensuring continued market relevance. This research emphasizes that successful regulatory-driven capitalization is a strategic imperative for bank stability, yet institutions must deftly balance this compliance with union pressures to maintain their human resource base and secure financial sustainability without compromising the operational functions crucial for advancing financial inclusion. The findings highlight how banks are transforming regulatory compliance into a competitive advantage by modernizing structures and leveraging technology.

Re-Architecting Global Talent Strategies in the Age of AI and Digital Globalisation: Implications for Skills, Work Design, and HR Value Creation in Emerging Economies

Evangelia Fragouli

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Keywords

AI, globalisation, global, talent, ecosystems

Abstract

The rapid convergence of artificial intelligence (AI) and digital globalisation is profoundly transforming how organisations design work, manage talent, and generate value across borders. This study explores how global talent strategies are being re-architected in the context of emerging economies, where digital acceleration is reshaping competitive advantage and workforce capability. Drawing upon qualitative data from semi-structured interviews with HR leaders and policy experts in Africa, Asia, and the Middle East, the research investigates how digital globalisation and AI integration are influencing strategic HRM practices, skill formation, and organisational capability development. The methodological approach is interpretivist, focusing on meaning-making within global and institutional contexts. The study identifies two central findings: first, that AI-driven work design and talent analytics are creating hybrid, skill-fluid ecosystems where traditional hierarchical roles are giving way to project-based global teams; and second, that HR professionals in emerging economies are constrained by infrastructural, educational, and policy barriers that limit their capacity to leverage digital talent strategies. The research contributes to global HRM theory by proposing an integrative model of AI-enabled global talent strategy that aligns digital capability building, inclusive workforce development, and HR's strategic value creation role. The findings have important implications for policymakers and HR leaders seeking to balance automation and employability, address digital skill inequities, and sustain talent competitiveness in rapidly transforming economies.

Cultivating Global-Entrepreneurial Leadership: Redesigning Postgraduate Education for a Digitally Globalised World

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Kingston Business School, Kingston University, London, UK

Keywords

Postgraduate education, global, digital, leadership, entrepreneurship

Abstract

The accelerating forces of digital globalisation, innovation, and labour market volatility are redefining the purpose of postgraduate (PG) education. This paper explores how higher education (HE) can prepare PG students to develop global leadership, management, and entrepreneurial capabilities suited to interconnected and rapidly changing economies. Using a mixed-methods approach combining curriculum document analysis and interviews with programme directors and students across Europe, Asia, and Africa, the study identifies key challenges in current PG programmes: overemphasis on disciplinary depth, limited exposure to global collaboration, and insufficient integration of entrepreneurial thinking. Findings show that effective programmes cultivate global readiness through experiential projects, digital collaboration, and partnership with industry and international institutions. The study proposes the Global-Entrepreneurial Leadership Ecosystem (GELE) Framework, positioning HE as an integrative learning ecosystem that blends digital, intercultural, and entrepreneurial competencies. The paper concludes that preparing PG students for global management and entrepreneurship requires HEIs to move beyond content delivery towards creating inclusive, cross-border learning environments that foster agility, innovation, and social responsibility.

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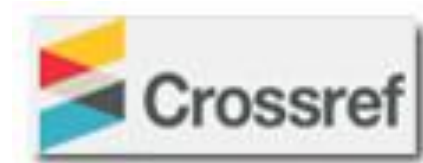
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