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&  
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**ABSTRACT PROCEEDINGS**

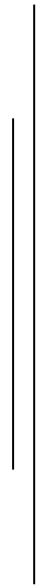
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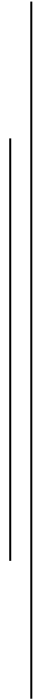
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## Digital transformation in the mining sector: Balancing automation, ethical AI, and workforce inclusion

Nomkhosi Radebe

University of Witwatersrand, South Africa

### Keywords

*Automation; Digital transformation; Ethical AI; Mining sector; Responsible innovation; Workforce inclusion*

### Abstract

*Orientation: The mining sector is experiencing rapid digital transformation, with automation, artificial intelligence (AI), blockchain, and advanced analytics reshaping operations. These technologies improve efficiency, safety, and resource utilisation but also raise concerns about ethical AI use and the socio-economic impact of workforce displacement, especially in resource-dependent economies such as South Africa.*

*Research Purpose: This study examines how mining companies can strategically adopt digital transformation while balancing automation, ethical AI practices, and inclusive workforce development.*

*Motivation for Study: Mining continues to be crucial for economic growth and employment in the Global South. However, while automation enhances efficiency, it also poses a risk of displacing workers, and the lack of ethical AI frameworks worsens the dangers of bias and loss of trust. Therefore, integrating innovation with social sustainability is essential.*

*Research Methods: A **systematic literature review** will be conducted, synthesising peer-reviewed articles, industry reports, and policy documents published between 2015 and 2025 on AI ethics, digital inclusion, and workforce adaptation in the mining sector.*

*Main Findings: The findings show that automation and AI enhance safety, productivity, and cost efficiency but also raises concerns about job redundancies. The use of ethical AI in mining remains limited, with weak institutionalisation of transparency and accountability. Workforce inclusion strategies, such as digital reskilling and policy alignment, are recognised as vital but are applied inconsistently. A more integrated approach is necessary to ensure technological progress aligns with ethical and inclusive practices.*

*Practical/Managerial Implications: Executives and policymakers must develop transformation strategies that combine automation with reskilling programmes and ethical governance frameworks. Proactive inclusion guarantees that digital transformation enhances competitiveness without compromising social sustainability.*

*Contribution: The study contributes to scholarship on responsible digital transformation by proposing a framework for balancing innovation, ethical AI, and workforce inclusion in mining, with specific relevance to the Global South, to stay competitive while ensuring fair and ethical outcomes.*

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## The mediating role of green practices identification on carbon emission reduction and entrepreneurial energy efficiency orientation - An empirical research evidence from Ghana

Liyanage Rodrigo

University of Wales Trinity Saint David, UK

### Keywords

*Decarbonization, Sustainability in Business, Green innovation, climate governance, firm efficiency, environmental policy, green job creation, carbon footprint*

### Abstract

*The shift toward a low-carbon economy is intensifying pressure on small and medium-sized enterprises (SMEs) to implement carbon footprint reduction initiatives (CFIs). Although such*

*initiatives support environmental sustainability, their influence on green job creation (GJC), particularly within SMEs, has received limited scholarly attention to date. Moreover, the mediating role of green innovation (GI) in this relationship remains insufficiently examined. This study explores the direct impact of CFIs on GJC and assesses the extent to which GI mediates this relationship. Data were collected through a survey of 210 Welsh SMEs that have adopted carbon-reduction practices and analysed using Structural Equation Modelling (SEM). The findings demonstrate a significant positive relationship between CFIs and GJC, with GI acting as a partial mediator. SMEs that actively pursue green innovation exhibit stronger employment growth, especially in the manufacturing and technology sectors. Additionally, external influences such as government incentives and regulatory frameworks enhance the effectiveness of CFIs in promoting job creation. The study extends the Resource-Based View by identifying CFIs as a strategic capability that strengthens competitive advantage, while also contributing to Stakeholder and Institutional theories by emphasising the role of regulatory pressures in shaping sustainability-driven business strategies. These findings offer practical guidance for SME managers and policymakers, highlighting the importance of aligning carbon reduction efforts with green innovation to maximise employment outcomes. Given SMEs' substantial contribution to business-related emissions in the UK, their successful decarbonisation is essential to achieving net-zero objectives. Overall, the evidence indicates that carbon footprint reduction extends beyond regulatory compliance, serving as a strategic driver of innovation-led employment growth.*

## **Creating innovative SME clusters in India: An overview of RIS approach**

**Chander Shekhar Dogra**  
**Satinder Kumar**  
DAV University, Jalandhar, India

### **Keywords**

*SME; cluster; innovation; university-industry linkage; ANRF; NSF*

### **Abstract**

*Developing countries such as India should create highly innovative Small and Medium Enterprise (SME) ecosystems by adopting the Regional Innovation Systems (RIS) approach which envisages setting up of industrial clusters surrounded by innovation supporting organizations, particularly universities and research institutes. Policies should be crafted to advance partnerships among colleges and universities, government institutions, nonprofit agencies and SMEs for creating a highly innovative milieu of innovation. The Anusandhan National Research Foundation (ANRF), an apex body created by Government of India for fostering Research and Development(R&D) should follow the example of the US National Science Foundation and the US Small Business Administration, both federal agencies which have specific programs for advancing innovation in small businesses. Indian SMEs have demonstrated acumen for innovation in hi tech industries such as space research and their potential needs to be harnessed for furthering the innovative potential of Indian economy.*

## Accelerating progress toward sustainable development goal accomplishment: a potential role for AI

A. J. Stagliano

Saint Joseph's University Philadelphia, USA

### Keywords

Artificial Intelligence (AI) ; Sustainable Development Goals (SDGs); Sustainability; Digital Transformation; Innovation for Development; Global Development

### Abstract

Ten years through the 15-year journey of seeking an environmentally secure world for future generations through achieving the united nations 17 sustainable development goals (SDG), we would do well to incorporate ai to accelerate our progress. When the SDGS were promulgated in 2015, the powerful instrument of artificial intelligence was lingering in its decades-long gestation. Now, its power is acknowledged to be disruptive and transformative.

How can ai help with environmental sustainability? ai can model climate change and assist in predictions regarding remedial action. ai can aid in pollution monitoring efforts. optimization with respect to energy generation choices can be ai-informed.

How can ai help with sustainable use of natural resources? ai can be applied for precision agricultural – conserving water and minimizing fertilizer usage. ai apps can monitor deforestation. ai is valuable in optimizing supply chains.

How can ai promote sustainable cities? Smart transportation, green building construction, and urban design modeling for maximizing resource use while enhancing livability are just a few tasks that ai can handle with ease.

How can we use ai to enhance and protect our common home with smarter economic policies that promote a sustainable future? ai tools can assist investors in calculating carbon footprint costs and the benefits from investments aimed at carbon effluent abatement.

This presentation for the 2026 international conference on business & economic development is intended to both inform and provoke. the urgent need to achieve the sustainable development goals proposed by the united nations is a worthwhile target for efforts both within and outside of academe. enlisting modern ai tools to resolve sustainability issues in a collaborative fashion is a smart use of technology.

## Leading for future capability: Designing, assessing, and governing undergraduate business education in volatile times

Deb Hazzard

University of South Carolina, USA

### Keywords

Future skills, Undergraduate Business Education, Curriculum Design, Academic Leadership, Learning Technologies, Curriculum Innovation

### Abstracts

Rapid technological change, labor-market volatility, and the acceleration of artificial intelligence are reshaping expectations for undergraduate business education. In response, business schools have increasingly emphasized “future skills” such as analytics, artificial intelligence literacy, and adaptability. Yet many institutional responses remain fragmented, course-centric, and difficult to scale equitably or assess meaningfully. This presenter argues that preparing undergraduate business students for uncertain futures requires reframing future-skills preparation as a system-level leadership and design challenge rather than a collection of instructional or technological interventions.

Grounded in the practice of undergraduate program leadership and informed by contemporary scholarship on employability, experiential learning, and learning technologies, this conceptual

*presentation advances a leadership-oriented model for future-capability development. The model integrates curriculum architecture, experiential learning, learning technologies, and assessment practices to support developmental capabilities such as learning agility, ethical judgment, adaptability, and integrative problem-solving. Particular attention is given to the role of academic leadership and governance in aligning innovation with coherence, rigor, and equity at scale.*

*The presenter also examines how assurance-of-learning and accreditation processes can be repositioned as enablers rather than constraints on innovation. By reframing assessment as a mechanism for evidencing developmental growth and closing the loop on curricular change, the model demonstrates how institutions can sustain future-readiness while meeting accountability expectations.*

*The presenter contributes a transferable framework for academic leaders seeking to design undergraduate business programs that remain relevant, assessable, and inclusive amid persistent disruption, offering practical insights for navigating the tension between innovation, governance, and educational impact.*

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## Scope for ai in corporate hiring processes – Usage and cautions

**Sambhavi Lakshminarayanan**

Medgar Evers College, City University of New York, USA

**Raghav K. Madhavan**

Blujin, USA

### **Keywords**

*AI, Business, Hiring, Process, Validity, Bias*

### **Abstract**

*Corporate hiring processes are among the most consequential activities that take place in society. They are the meeting grounds where individuals and businesses both seek opportunities to fulfill their occupational needs. Corporate hiring processes and practices have been researched over decades through the viewpoints of recruitment and selection. They have been examined for both effectiveness and fairness. Practices that are in place have stood up to such scrutiny.*

*However, technological changes over the last twenty years have roiled the hiring environment, resetting how applicants and organizations approach it. There has been rapid change in behaviors of both these groups. The latest fast-moving change is the advent of AI at various points in hiring processes. The resulting short- and long-term impacts are not yet clear.*

*We present an overview of hiring-related issues that had been studied in hiring practices in the past and discuss how they have been altered in current situations. We also present ways in which businesses and applicants can, and already do, use AI in various hiring related activities.*

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## Effects of major commodity price shocks on ghana's economic growth: A vector autoregression approach

**Moses Kyei**

**Daniel Adumuah Nortey**

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

### **Keywords**

*Commodity price shocks; Economic growth; Inflation; Vector error correction model, Ghana.*

### **Abstract**

*This study investigates the effects of major commodity price shocks on Ghana's economic growth. Given Ghana's heavy dependence on cocoa, gold, and crude oil exports, fluctuations in global commodity prices pose significant risks to macroeconomic stability and sustainable growth. The study*

employs annual time-series data and applies a Vector Autoregression (VAR) estimation technique, complemented by Principal Component Analysis (PCA) to construct a composite commodity price index. Stationarity and cointegration tests were performed using unit root and Johansen cointegration tests, after which a Vector Error Correction Model (VECM), impulse response functions, and variance decomposition analyses were run to capture both short-run dynamics and long-run relationships.

The empirical results revealed the existence of a stable long-run equilibrium relationship among commodity prices, inflation, and economic growth. The findings show that commodity price shocks have a significant positive effect on inflation but a negative and statistically significant impact on economic growth. Moreover, evidence of bi-directional causality between commodity prices and inflation is established, indicating mutual dependence between the two variables. Impulse response and variance decomposition results further confirm that commodity price shocks generate persistent inflationary pressures and contribute to output fluctuations over time.

The study concludes that Ghana's reliance on volatile global commodity markets exposes the economy to inflation instability and growth slowdowns. The findings have important practical implications for policymakers, highlighting the need for export diversification, strengthened stabilization mechanisms, coordinated fiscal and monetary policies, and prudent revenue management to mitigate the adverse effects of commodity price shocks and enhance long-term economic resilience.

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## Why ai fails to stick: A behavior change perspective

Alex Evangelista Shane Snipes

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### Keywords

Artificial intelligence adoption; Behavior change; Organizational change; Social cognitive theory; Technology implementation; Transtheoretical model

### Abstract

Despite investment in artificial intelligence (AI), some organizations struggle to achieve sustained AI adoption. Prior research often treats AI implementation as a technology acceptance or capability challenge, offering limited insight into the behavioral dynamics that shape long-term use. This study reconceptualizes organizational AI adoption as a behavior change process and examines why AI initiatives fail to become embedded in everyday practice.

The paper will develop a conceptual framework integrating three health education and behavior change models: the Health Belief Model, Social Cognitive Theory, and the Transtheoretical Model of Change. Drawing on interdisciplinary literature from international business, organizational change, and health education, the framework is adapted to explain how beliefs, social learning, and readiness for change influence AI adoption across diverse organizational contexts.

The analysis may indicate that sustained AI adoption is driven less by technical readiness than by employees' perceptions of relevance, risk, and support; opportunities for modeling and observational learning; and variation in readiness across individuals and teams. AI initiatives may be more likely to stall when organizations rely on training-centric or compliance-driven approaches that overlook these behavioral factors. In contrast, adoption may improve when perceived barriers are reduced; self-efficacy is reinforced through peer and leadership modeling, and implementation strategies are aligned with different stages of readiness.

The study may conclude that effective AI adoption requires shifting technology-focused rollouts to behaviorally informed change strategies. For organizational leaders and policymakers, the framework offers guidance for designing AI initiatives that prioritize readiness, social reinforcement, and iterative learning. By integrating health education models into AI adoption research, this paper will provide a theoretically grounded approach for supporting more durable and human-centered AI integration in organizations.

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## Strategic planning and marketing leadership, achieving success through disruption

Jeff Ritter  
Seton Hall University, USA

### Keywords

Healthcare, Education, Strategy, Leadership, and Marketing

### Abstract

*Clutch leaders thrive through disruption. When I think about someone who is clutch, I think about driving in the winning run, sinking the final basket, or the person who can stay calm and lead their organization to success while facing challenges from different areas. Without question, global economic factors, political instability, the emergence of Artificial Intelligence, immense competition, and institutional change, have had a profound effect on our economy. Leaders and decision makers certainly have their work cut out for themselves.*

*The overarching theme of clutch leadership will be the driving force in this chapter. In healthcare and education, leaders must follow and support the mission, vision, and core competencies set out to achieve success. This includes addressing regulatory requirements, accreditation, competition, lower margins, smaller populations of students to enroll, value-based pricing, and quality requirements, just to name a few challenges.*

*Strategic planning and marketing are just two of the many critical business functions that are necessary for success. How leaders can think, focus on long term growth, act with a sense of urgency, take risks, and work their way through disruption will be examined and discussed. Some essential questions must be asked; does our marketing messaging work? Are we connecting with our market, etc. From a strategic planning perspective, do we have a plan, can we pivot, who is keeping the organization aligned with the plan, etc.*

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## The advent of artificial intelligence: A blessing or a curse?

Martin Otu Offei  
Emmanuel Opoku Debrah  
Kwadwo Agyei  
Koforidua Technical University, Ghana

### Keywords

Existential Hazard, Artificial Intelligence (AI), Global Economies, Renaissance of AI, Digital Age, lethal autonomous weapons, artificial general intelligence

### Abstract

*Artificial intelligence (AI), once confined to the realms of science fiction, now powers critical infrastructure, drives global economies, and transforms human interactions. The rapid proliferation and integration of Artificial Intelligence (AI) into our daily lives has sparked a vigorous debate across scientific, socio-economic, and ethical spheres. This explosive turn around raises a fundamental question: "Is the advent of AI a definitive blessing for humanity, promising unprecedented progress, or does it herald a potential curse, fraught with existential hazards and profound ethical dilemma? Agentic and generative AI with all the innovations impacting IT will need to refocus digital operating models to deliver greater capabilities faster, at lower cost, and with higher resiliency by Chief information officers (CIOs). This study looks at how rapidly AI is changing the landscape of business activities, processes and operations in different industries and the drastic impact it has on individual lives. African universities have had to quickly integrate AI in their syllabi and curriculum to reflect the current global trends in the race to lead. Undergraduate and post-graduate programs have become AI heavy; however, industries are not able to identify which AI applications are suitable for what*

purposes as they are not allowing AI to fully mature before making such decisions. Some industries are investing in AI that is not suitable, and are incurring heavy losses without any type of benefit. This study is qualitative in nature. By using 20 participants of four focal group discussion (FGD) with five participants in each, themes emerged in relation to the AI framework, usage, challenges, opportunities, fears, and ethical and legal considerations. The theories of Accelerating Change (AC), Digital Convergence (DC) and Technological Emergence (TE) were used in a complementary way to evaluate whether the phenomenon of AI is a blessing or a curse. The findings suggest that speed and adaptability of AI moves organizations ahead, and AI resilience capabilities will keep organizations steady and competitive. Further findings suggest that the integration of AI is enhancing the customer experience, with a few AI experiments are being implemented in real-world settings and yielding commercial benefits. It was further found that most of the AI devices used in study businesses were not sufficiently matured to deliver the required return on investment: the implication being that AI should be part of organizational policy to ensure it delivers value for money in the supply chain. AI should be intentional and deliberate in organizations; and whether AI is a blessing or a curse depends on its sustainability.

## A composite indicator of financial stability integrating CAMEL, innovation, technology, and ESG dimensions

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Adeel Nasir

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The City University of New York, USA

### Keywords

CAMELITE, Financial Stability, Banking, Innovation, Technology Adoption, ESG, Machine Learning, Firm Value

### Abstract

**Purpose:** The purpose of the current investigation is to develop an extended version of traditional CAMELS framework, by integrating dimensions like technology, innovation and ESG to formulate a comprehensive and forward looking stability measure, the “CAMELITE Index” thereby addressing the limitations of existing stability models to capture emerging risks and resilience drivers of modern banking system. The aim is to enhance the predictive power of stability assessments, provide regulators with a comprehensive regulatory tool, and offer banks a strategic benchmarking framework for strengthening their competitiveness in an era defined by digitalization and sustainability. The study also applies machine learning techniques to identify which components of the CAMELITE Index most effectively explain and predict firm value in the banking industry.

**Design/Methodology:** This study adopts a quantitative, explanatory, and predictive research design to develop and validate a composite financial stability indicator named CAMELITE index using a multidimensional indicator approach, integrating financial, technological, innovation, and ESG variables. The methodology combines index construction techniques with machine learning-based predictive modeling to examine how different components of CAMELITE influence firm value in the banking industry. The study is conducted in two sequential stages:

- i) Construction of CAMELITE Composite Index
- ii) Machine Learning-Based Evaluation of Determinants of Firm Value

A panel dataset of banks from 2015-2024 is utilized to compute the composite index. Machine learning techniques such as Random Forest, Gradient Boosting, and Support Vector Machines are employed to evaluate the predictive power of CAMELITE and to rank the relative importance of its

components in determining firm value. Model performance is validated using cross-validation and robustness checks.

**Results/Findings:** The findings demonstrate that the CAMELITE index provides a more comprehensive and accurate measure of financial stability compared to the traditional CAMELS framework. Preliminary evidence suggests that technology adoption, innovation capacity, and ESG performance significantly enhance the explanatory power of financial stability models. Machine learning results reveal that certain CAMELITE dimensions particularly earnings quality, technological readiness, and governance strength play a dominant role in determining firm value.

**Practical Implications:** The proposed CAMELITE framework offers regulators, policymakers, and banking professionals a forward-looking tool for assessing financial stability in the digital and sustainability driven era. It supports improved risk assessment, strategic decision-making, and performance evaluation by integrating financial soundness with innovation and ESG considerations. The machine learning approach further enables data-driven identification of key value-creating factors within the banking sector.

**Conclusions:** This study contributes to the financial stability literature by introducing CAMELITE as a holistic and future-oriented indicator that captures both traditional financial strength and emerging non-financial drivers. The integration of machine learning enhances the analytical robustness and practical relevance of the framework, offering new insights into the determinants of firm value and sustainable banking stability.

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## The emergence of digital economics: A bibliometric analysis of tokenomics, fintech and blockchain innovations

**Byron E. Price**

The City University of New York, USA

**Adeel Nasir**

**Saqib Rehman**

**Rabia Asif**

Lahore College for Women University

### **Keywords**

Blockchain, digital assets, tokenomics, fintech, bibliometric analysis.

### **Abstract**

The purpose of the study is to conduct the bibliometric analysis for a comprehensive overview of the interaction between Fintech, blockchain and tokenomics, the three pillars of the contemporary digital economy. The study develops a search query and uses the Scopus database for a systematic literature search. After applying exclusion and inclusion criteria and filtering, 219 publications from the past five years are used to provide conceptual and influential aspects. The study uses the bibliometrix package in RStudio and the VoS viewer to explore technological advancements in blockchain, the synergistic impact of token-based economies, and the dynamics of the fintech landscape. The findings of the study include core countries, institutions, journals, authors and keywords to provide an influential framework and also uses cooccurrence network, thematic map, bibliometric coupling and co-citation network to analyse the latest trends and themes in the field of three digital technologies. The results indicate that the novel themes, catalysts of innovation, identify gaps in the literature and offer opportunities for future changes that shape the digital financial systems of the world. This study provides insights for both academic and industrial stakeholders who are willing to contribute to digitalisation, blockchain technologies, and digital assets.

*The Emergence of Digital Economics: A Bibliometric Analysis of Tokenomics, Fintech and Blockchain innovations*

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## Teaching the same course again: Implications for student evaluations

Baban Hasnat  
Kyongsei Sohn

The State University of New York, USA

### Keywords

*Student evaluations of teaching; Section-to-section variations in teaching; Higher education pedagogy; Faculty evaluation metrics; Repeated course delivery*

### Abstract

*This pedagogical research addresses a significant challenge in teaching evaluations, specifically the assessment of faculty performance through student evaluations of teaching. These student evaluations of teachings (SET) serve as essential tools for measuring teaching effectiveness and are frequently utilized in critical personnel decisions, including hiring, termination, promotion, tenure, merit pay and teaching awards.*

*The study investigates the disparate effects on an instructor's teaching evaluations across two distinct sections of the same course, taught on the same day of the week. It examines the patterns of variation when an instructor teaches two separate sections of the same face-to-face course on the same day. The findings indicate that the later-scheduled sections consistently received lower evaluation ratings, even after controlling other factors. This trend has remained stable over a span of more than a decade and a half.*

*Data were collected from Fall 2007 to Fall 2021, encompassing both spring and fall semesters for each academic year at a SUNY campus. The longitudinal data were gathered from two full-time faculty members for comprehensive analysis. Throughout this period, the institution maintained a stable teaching environment. Each faculty member was assigned two sections per semester, while data from sabbatical leaves or online teaching during the Covid-19 pandemic were excluded from the analysis.*

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## Migration, mobility, and mismatched expectations: The global pull of african human capital

Lovatiana Raveloarison  
Mialy Rabarison  
Talent & Skills, Togo

### Keywords

*African Brain Drain; Pull factors; Push factors; Skilled Workers; Sub-Saharan Development*

### Abstract

*The present study explores the impact of migration policies in the United States and the United Kingdom on the skilled labour force in Sub-Saharan Africa, with a particular focus on labour market mismatches and the evolving dynamics of human capital mobility. The issue of mismatched expectations among African migrants has not been addressed in literature. Despite possessing advanced education and skills, highly skilled migrants often find themselves in roles that do not fully match their qualifications abroad. The present study adopts a mixed-method approach, combining quantitative survey of skilled African migration to the US and UK with qualitative interviews of African professionals from Sub-Saharan Africa. The quantitative component gathers data on employment outcomes, wage disparities, and migration patterns, while the qualitative interviews explore personal expectations and labour market perspectives. Secondary data from international migration and labour reports provide a broader context for analysis. The insights derived from this research offer guidance for policymakers in both Africa and the US and UK, providing practical*

recommendations on policy alignment between source and destination countries. The research highlights the paradoxical impact of skilled migration from Sub-Saharan Africa to the US and UK. While migration can offer economic opportunities for individuals, it has been demonstrated that it can also result in a significant talent gap in Africa. It has been demonstrated that this has a detrimental effect on institutional development and economic progress in the region. By aligning migration policies with local economic development objectives, both destination and origin countries can address the challenges posed by brain drain while ensuring that migration remains a positive force for all involved. A more strategic approach to managing skilled migration is required. This aims to optimise the potential of human capital in Sub-Saharan Africa, thereby contributing to more sustainable and equitable global development.

## Strategic resource allocation and informal accounting practices among black caribbean immigrant entrepreneurs in Brooklyn, New York

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### Keyword:

Black Caribbean immigrant entrepreneurs, Brooklyn small businesses, informal accounting practices, strategic resource allocation, urban immigrant entrepreneurship.

### Abstract

Brooklyn provides a distinctive and meaningful context for examining Black Caribbean immigrant entrepreneurship due to its substantial concentration of Caribbean populations, within a highly dynamic urban business environment characterized by tightly clustered commercial districts, regulatory complexity, and intense market competition.

**Purpose:** This study will examine how Black Caribbean immigrant entrepreneurs in Brooklyn, New York allocate financial, human, and social resources within this context. The guiding research question is: How do Black Caribbean immigrant entrepreneurs allocate resources and utilize informal accounting practices while navigating structural constraints in a global city context?

**Methodology:** The study will employ a qualitative exploratory design using semi-structure interviews with approximately 15-20 Black Caribbean immigrant small business owners operating in selected Brooklyn commercial corridors. Data will be analyzed using thematic analysis. The research will be informed by the resource-based view, immigrant entrepreneurship theory, and informal accounting literature.

**Expected findings:** Preliminary findings indicate that resource allocation decisions are rarely guided by formal planning frameworks or structured accounting systems, instead, entrepreneurs rely on experiential knowledge, community networks, and iterative decision-making processes to manage financial pressures and regulatory demands. These practices reflect adaptive, opportunity-oriented strategies that demonstrate tacit strategic ingenuity rather than inefficient or random behavior.

**Implications:** Findings are expected to inform entrepreneurs and accounting literature by reframing informal accounting practices as adaptive responses to structural constraints, and by highlighting opportunities for targeted financial management support.

**Originality/Value/Conclusion:** Black Caribbean immigrant entrepreneurs demonstrate adaptive strategic resource allocation. Enhancing access to formal accounting knowledge may strengthen sustainability, compliance, and long-term growth in highly competitive urban business environments. By centering Black Caribbean immigrant entrepreneurs in Brooklyn, this research will extend scholarship on urban immigrant entrepreneurship and accounting practice and provide direction for future empirical investigation within diverse metropolitan immigrant environments in the United States.

## Motivational drivers and learning dynamics in the transition from hybrid to full-time entrepreneurship across demographic groups in Sri Lanka

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### Keywords

*Demographic groups, Full-time entrepreneurship, Hybrid entrepreneurship, Learning dynamics, Motivational drivers*

### Abstract

*This study examines how different demographic groups in Sri Lanka are moving from hybrid to full-time entrepreneurship. The study investigates how entrepreneurs manage the aforementioned shift by examining the interactions between learning processes that support entrepreneurial preparedness and motivational drivers of entrepreneurship, such as autonomy, financial independence, and personal fulfillment. Although hybrid entrepreneurship allows people to avoid risks and manage business operations alongside their other obligations, making the switch to full-time commitment frequently presents significant obstacles. These difficulties, which are exacerbated in Sri Lanka by structural limitations such as restricted access to finance, sociocultural expectations, regulatory impediments, and familial pressures, include financial instability, operational complexity, and psychological stress. Despite the increasing academic interest in entrepreneurship, existing literature lacks sufficient empirical research on this transition phase within developing economies, particularly in Sri Lanka. Further, little is known about how demographic variables such as age, gender, socio-cultural conditions, and the sector of business affect the motivations, challenges, and learning processes of entrepreneurs during the transition from hybrid to full-time entrepreneurship. By addressing the above gaps, this study aims to generate a context-specific and demographically nuanced understanding of the entrepreneurial transition in Sri Lanka. The findings may inform the need of designing more inclusive policies, targeted support programmes, and educational interventions to enhance the success and sustainability of full-time entrepreneurial ventures in Sri Lanka.*

## Insecurity, migration and economic development: Imperatives for a multipolar world

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Regent College London, United Kingdom.

### Keywords

*Insecurity, migration, economic development, NATO, BRICS*

### Abstract

*Purpose: The study critically examined insecurity, migration, and economic development of a multipolar world and assessed the relationship between the variables*

*Methodology: This review paper adopted a descriptive design, of an exploratory nature, which engages a cross-case analysis of prior empirical studies and statistical reports; involving comparisons of Nato and Brics both of which carrying significant global influence in a re-emerging multipolar world that was previously dominated by a monopolar perspective. Meanwhile, it derives its theoretical*

*underpinning drawn from a range of concepts including examined insecurity, migration, and economic development, as well as frustration-aggression-displacement theory.*

*Findings: revealed that (i) insecurity negatively affects the economic development of a multipolar world, whereas (ii) the effect of migration was inconsistent, and crucially (iii) no one holds absolute power on the world stage, and (iv) there is uncertainty whether the two blocs could agree to cooperate in critical areas, or whether their rivalry will lead to a more stable or destabilized world? Suggesting uncertainty: hence, more needed to be done for mutually respective cooperation.*

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## The relationship between private equity funding and South African macroeconomic growth variables

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**Oliver Takawira**

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### **Keywords**

*Private equity penetration; macroeconomic determinants; financial market development; South Africa; emerging markets; vector error correction model; Granger causality.*

### **Abstract**

*This study investigates the macroeconomic drivers of private equity penetration in South Africa from 1999 to 2022. Despite well developed financial markets, private equity activity remains relatively low compared with peer emerging economies. Using Johansen cointegration, a Vector Error Correction Model, and Granger causality tests, the analysis examines the roles of market capitalisation, gross domestic product per capita, inflation, exchange rates, and private sector credit. The results confirm a long-run relationship between private equity penetration and the broader macro-financial environment. Stock market depth, captured by market capitalisation, supports private equity penetration, while gross domestic product per capita and bank credit show negative associations, suggesting that private equity may act as a complementary source of capital within South Africa's financial system, becoming more prominent when traditional credit channels are constrained. Granger causality findings indicate that market development predicts private equity penetration, and bidirectional links exist between private equity, inflation, and income dynamics. These findings highlight the importance of deepening capital markets, maintaining macroeconomic stability, and improving the broader financing environment to encourage private equity growth in South Africa. The study contributes to the limited empirical evidence on the macroeconomic drivers of private equity in an emerging market context.*

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## An exploratory analysis of environmental concern and green consumption behavior in the UAE

Nowaier Alqahtani

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### Keywords

*Environmental concern; Green consumption; Green skepticism; Green switching intention; Perceived consumer effectiveness*

### Abstract

*Environmental concern has increased, yet consumer engagement with green and sustainable products remains uneven. This exploratory study examines how environmental concern, perceived consumer effectiveness, skepticism toward green claims, and economic considerations relate to green consumption behaviors using survey data. The analysis focuses on willingness to pay a price premium for green products and switching intention toward greener alternatives, alongside descriptive comparisons across demographic groups. The results show relatively high levels of environmental concern and switching intention, contrasted with more moderate willingness to pay. Green skepticism varies substantially across respondents and is associated with lower behavioral commitment, while income and education display clearer and more consistent patterns across behavioral and perceptual measures than gender or age. Overall, the findings suggest that green consumption is shaped not by attitudes alone but by the interaction of concern, trust, and economic capacity, offering exploratory insight into the conditions under which pro-environmental concern translates into consumer action.*

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## Deployment of socially intelligent assistive robots within the African context: The challenges and workarounds

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Kwadwo Agyei

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Koforidua Technical University, Ghana.

### Keywords

*Socially Intelligent Assistive Robots, Healthcare Technology, Cultural Context, Ethical Challenges, Sustainable Development, Anthropomorphic Robots*

### Abstract

*The global effort aimed at integration of Socially Intelligent Assistive Robots (SIARs) into healthcare and work life environments presents promising solutions to growing care needs, especially in terms of supporting aging populations and individuals with disabilities. The deployment of these advanced technologies within the African context, presents unique opportunities and challenges that supersedes conventional technical issues. The article explores the major barriers to effective adoption of SIARs in African nations, including economic feasibility, cultural perceptions, infrastructural deficits, and ethical frameworks. A qualitative method was used for this study. A sample size of fifteen (15) persons were used for this study. A focal group of five (5) in the group comprising of three experts in SIARs and two persons with disabilities using a form of SIARs to help them manage their illness were participants of this study. The critical disability theory (CDT) framework was used to examined current initiatives amidst proposition of practical workarounds, including community-centric design approaches, localized development models, and the cultivation of relevance, to promote sustainability and ethical integration of assistive robots within the African settings. This novel study in the African context has remarkable findings that will address and improve SIARs patients' recovery efforts. This study suggests a limited disability framework within districts and local settings, a significant (70%)*

patients are not aware of any regulation to support their disability and deficiencies. Culturally, patients are sometimes resistant to using these devices to assist them because they are not use to these SIARs equipment's. Most patients rely heavily on the family support system but this system is weaning and not adequate for some patients. Disable patients requested for increase investment in SIARs equipment to help them get around freely. Most patients (85%) are not able to afford the SIARs devices to help them navigate and access services that are of importance to them. Those who have faulty devices do not know where to rehabilitate them, (15%) patients who knew where to fix their devices thinks it should be free service for persons with disability. 100% of the patients suggested that maintenance of their device should be home service to reduce the burden on them. Ethical considerations which emerged from this study came from female patients who suggested that they are more comfortable with female caregivers than male caregivers and technicians because of privacy health issues. Implications emerging from this study suggests stronger local involvement of the patients is key to their recovery and support. District and locals' agencies and technicians' caregivers, should be trained, and be closer to these patients to offer prompt and responsive support.

## **Analysis of the development dynamics of banking and credit organizations in azerbaijan**

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The Azerbaijan State Oil and Industry University

### **Keywords**

banking sector, credit potential, bank management, bank prudential rules, financial indicators of the bank-credit system, etc.

### **Abstract**

*Purpose of the research:* The main goal of the research conducted within the framework of this article is to analyze the development indicators of the Azerbaijani banking sector through empirical research tools, identify sustainable development trends of the sector, and formulate recommendations to ensure its stability.

*Design/methodology:* The study evaluates the current state of the banking sector of Azerbaijan based on a complex-systemic methodological approach, using empirical analysis tools, macroeconomic indicators of the Republic of Azerbaijan in the monetary field, statistical data on the banking sector, and indicators of economic fluctuations of banking and credit institutions.

*Results/findings:* In the article, the author assessed the credit potential of banking and credit institutions operating in the national banking sector, identified improvement measures for the elimination of problem loans and timely identification and accurate assessment of banking risks, the application of preventive control mechanisms, and the use of digital technologies in this process.

*Practical implications and Conclusions:* The article puts forward proposals for strengthening the institutional framework for implementing an effective credit policy in the banking sector of Azerbaijan, developing internal control systems of banking and credit institutions, and developing human resources potential in credit and risk management.

## A theory for prosocial public-housing assignment: Finding utility in the translational neuroscience from a rodent model

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Farmingdale State College

### Keywords

*Public Housing Policy, Multicriteria Assignment Problem, and Translational Neuroscience.*

### Abstract

*This paper develops a biologically informed framework for public housing allocation that interrogates how allocation systems participate in the production of urban inequality. Conventional housing policies, grounded in administrative efficiency and eligibility criteria, are embedded within broader regimes of urban governance that prioritize managerial control while obscuring the socio-spatial processes through which disadvantage is organized. As a result, allocation practices often reproduce concentrated vulnerability and reinforce uneven urban geographies, particularly in high-density public housing environments. Drawing on insights from neurobehavioral research and translational neuroscience, the paper reconceptualizes housing allocation as a socio-spatial process that shapes behavioral outcomes through the interaction of environmental conditions and individual vulnerability. It introduces a Social Indicator Score, derived from experimental evidence on stress, anxiety, and environmental modulation, capturing variation in emotional regulation, stress reactivity, motivation, and threat sensitivity. This measure is embedded in a lexicographic goal-programming framework that prioritizes minimizing mismatches between resident capacities and the behavioral demands of housing environments. The analysis demonstrates that allocation systems that neglect behavioral heterogeneity risk intensifying the very dynamics they seek to manage, concentrating stress vulnerability, and amplifying antisocial spillovers. In contrast, aligning environmental conditions with resident profiles offers a mechanism for supporting more stable and cohesive urban environments. Positioned within critical urbanism, the paper links micro-level behavioral processes to macro-level structures of spatial inequality, while raising concerns regarding the use of behavioral metrics in governance, including the risks of technocratic sorting and new forms of regulatory control.*

## Embedding sustainability and ESG concepts in business school curriculum: An empirical study using structural equation modeling (SEM)

Vidhu Gaur

Management Development Institute, India

### Keywords

*ESG, Business Schools, SmartPLS, Structural Equation Modeling, Sustainable Leadership, Sustainability Education*

### Abstract

*Organizations are prioritizing Environmental, Social, and Governance (ESG) factors in strategic decision-making due to the growing emphasis on sustainable development and responsible corporate governance. Higher education institutions have a crucial obligation to incorporate sustainability and ESG themes into their curricula since business schools train future managers and leaders. This study examines how well ESG and sustainability education are integrated into business school curricula and how this affects students' understanding of sustainability and preparedness for leadership. A conceptual model was created that connected leadership preparedness, experiential learning,*

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*sustainability awareness, institutional support, and ESG curricular integration. A structured questionnaire was used to gather data from management students, and SmartPLS was used to evaluate the results using structural equation modeling (SEM). The results show that institutional assistance has a major impact on the integration of ESG curricula, which in turn improves students' knowledge of sustainability and possibilities for experiential learning. Additionally, students' preparedness to lead sustainable organizations in the future is positively impacted by sustainability awareness. Sustainability awareness and ESG curriculum integration are partially mediated by experiential learning. By offering an empirically supported methodology for incorporating ESG concepts into business school curricula, the study adds to the body of literature on sustainability education. In order to produce leaders who are focused on sustainability, practical implications emphasize the necessity of multidisciplinary education methods, industry collaborations, and experiential learning techniques.*

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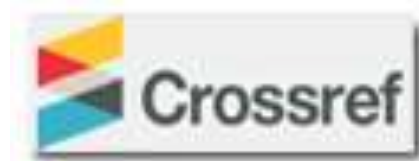
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