

# 9th CBER-MEC International Conference on Business and Economic Development (ICBED)

20-22 August 2020  
*VIRTUAL CONFERENCE*

Co-hosted by  
*Centre for Business & Economic Research (CBER)*  
&  
*Medgar Evers College of the City University of New York, USA*

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**All conference participants receive a certificate of contribution with 15 CPD credits for participating and presenting at this virtual conference**

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## Welcome to CBER-MEC International Conference!

*Dear Conference participants*

*We warmly welcome you to the 9<sup>th</sup> CBER-MEC **International Conference on Business & Economic Development (ICBED)** organized jointly by the Centre for Business & Economic Research (CBER), London, UK and Medgar Evers College of the City University of New York, USA.*

*We are indebted to the reviewers for the important role that they have played in ensuring that this conference is well placed to continue to maintain the high standards that we all aspire to. We want to thank our keynote speakers and track chairs in anticipation of their important contributions. To all the academics who have placed their research in the public domain via this conference, we are grateful for your good faith and trust.*

*We hope that you all appreciate that the situation around COVID-19 is extremely fluid and thus we endeavoured to act according to official guidance. Our primary consideration is the safety and well-being of participants and thus we hope that you will understand why we have chosen to organize this conference online. While we understand that this will not be the full, well-loved, and exciting face-to-face conference experience, this is still a great opportunity for us to gather, collaborate and share intellectual insights. The conference will entail inspiring keynote addresses, special workshops and organised track sessions using advanced technology. The international nature makes this conference even more fascinating.*

*We passionately believe that this conference will help you significantly in your pursuit of research, scholarship and practice and aid in supporting your future career development. We have full confidence that all the delegates will have an extraordinarily successful and stimulating conference. We believe that the blend of paper presentations and various keynotes will ensure that ICBED 2020 proves to be both positive and purposeful.*

*As the conference co-chairs, we sincerely express our gratitude to both Centre for Business & Economic Research (CBER), UK and Medgar Evers College of the City University of New York, committee and New York Life Insurance, USA, board members, administrative staff and volunteers, for providing all the guidance, financial support and necessary infrastructure to make this conference both successful and memorable.*

*We wish all participants a stimulating conference.*

**Dr. Jo-Ann Rolle**

*Dean of Business School*

*Medgar Evers College of the City University of New York, USA*

**Dr. P R Datta**

*Executive Chair*

*Centre for Business & Economic Research (CBER) London, UK*



## CBER-MEC 9<sup>th</sup> International Conference on Business & Economic Development (ICBED)-A Virtual Conference

### ICBED-2020 CONFERENCE COMMITTEE MEMBERS

#### Conference Chairs

**Dr. P. R. Datta**, Executive Chair, Centre for Business & Economic Research (CBER), UK

**Dr. Jo-Ann Rolle**, Medgar Evers College of the City University of New York, USA

#### Conference Committee

- **Dr. B.R. Chakraborty**, Project Director, Centre for Business & Economic Research (CBER), UK
- **Mark T. Jones**, Review Editor, Centre for Leadership Navigation, London, UK
- **Prof. Srinivasan Sampalli**, Dalhousie University, Canada
- **Prof. Lothar Auchter**, University of Applied Science, Kaiserslautern, Germany
- **Prof. Deepraj Mukherjee**, Kent State University, USA
- **Prof. David Graves**, Nottingham Trent University, Centre for International Law Enforcement, UK
- **Prof. Gairik Das**, Review Editor, IISWBM, Kolkata, India
- **Dr. Justin H. Beneke**, University of Winchester, UK
- **Dr. Veronica Udeogalanya**, MEC faculty lead, Medgar Evers College of the City University of New York, USA
- **Prof. Wallace Ford**, Medgar Evers College of the City University of New York, USA
- **Prof. Gregorio Mayers**, Medgar Evers College of the City University of New York, USA
- **Prof. Michael Tucker**, Medgar Evers College of the City University of New York, USA
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- **Ms. Thais Pilieri**, Medgar Evers College of the City University of New York, USA
- **Ms. Norma Goodman**, Medgar Evers College of the City University of New York, USA

### ICBED-2020 ADVISORY BOARD

- **Prof. Warren Mathews**, Belhaven University, USA
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  - **Dr. Donna Wright**, Medgar Evers College of the City University of New York, USA
  - **Dr. Evelyn Castro**, Medgar Evers College of the City University of New York, USA
  - **Dr. Alexis McLean**, Medgar Evers College of the City University of New York, USA
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## 9<sup>th</sup> International Conference on Business & Economic Development (ICBED)-A Virtual Conference

### Tracks and Session Chairs

#### Day-1: Thursday, 20<sup>th</sup> August 2020

##### Session-1: Inaugural Session

**Mark T Jones LLM**, Centre for Innovative Leadership Navigation (CILN), UK

##### Session-2: Growth & Economic Development in Emerging Economies-1

**Prof. Mokoko P. Sebola**, University of Limpopo, South Africa

##### Session-3: Branding & Marketing

**Prof. Joern Redler**, School of Business, Mainz University of Applied Sciences, Germany

##### Session-4: Growth & Economic Development in Emerging Economies-2

**Prof. Deepraj Mukherjee**, Kent State University, USA

##### Session-5: Keynote Addresses & Closing Remarks for the Day-1

**Prof. Jo -Ann Rolle**, Dean, Business School, Medgar Evers College

#### Day-2: Friday, 21<sup>st</sup> August 2020

##### Session-6: Finance, Accounting & Organisational Structure-1

**Narcisa Roxana Moşteanu**, American University of Malta, Malta

##### Session-7: Globalisation and International Trade/HRM Issues in EE

**Dr. P R Datta**, Centre for Business & Economic Research (CBER), UK

##### Session-8: Finance, Accounting & Organizational Structure-2

**Prof. Akinkoye Ebenezer Y**, Obafemi Awolowo University, Nigeria

##### Session-9: Entrepreneurship in Emerging & Developing Economies

**Mark T Jones LLM**, Centre for Innovative Leadership Navigation, UK

##### Session-10: Entrepreneurship in Emerging & Developing Economies

**Prof. Sambhavi Lakshminarayanan**, Medgar Evers College, CUNY, USA

#### Day-3: Saturday, 22<sup>nd</sup> August 2020

##### Session-11: Business Student-Centred Teaching & Learning

**Prof. Iris Billy**, Medgar Evers College, City University of New York, USA

##### Session-12: Bridging the Skills Gap: Partnership between Faculty, Industry, Community

**Prof. Veronica Udeogalanya**, Medgar Evers College, City University of New York, USA

##### Session-13: Cloud Computing, Big Data & Cyber Security and Concluding Session

**Prof. Gregorio Mayers**, Medgar Evers College, City University of New York, USA

## 9<sup>th</sup> International Conference on Business & Economic Development (ICBED)-A Virtual Conference

### Co-Sponsors



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



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



**BRONZE SPONSOR**

*New York Life's mission is to provide financial security and peace of mind through our insurance, annuity, and investment solutions.*

*We act in integrity and humanity in all our interactions with our policy owners, business partner and one another. Ground in both confidence and humility, we serve as stewards for the long term. We are here for good, reflecting both permanence of New York Life and our commitment to do the right thing in business and society. Everything we do has one overriding purpose: to be there when our policy owners need us.*

## CONFERENCE CO-CHAIRS & KEYNOTE SPEAKERS

### CONFERENCE CO-CHAIRS



**Dr. Jo-Ann Rolle**

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

Dr. Jo-Ann Rolle is the Dean of the School of Business at Medgar Evers College. Dean Rolle has extensive executive leadership experience in higher education, corporate and federal government operations. In 2015 she was awarded recognition by the Network Journal as one of the 25 influential African American women in Business. Dean Rolle's background includes working in multiple Federal agencies, academic institutions, IBM, and consulting. In academic institutions, she has been responsible for academic leadership, academic programs, and student affairs. She has launched multiple undergraduate and graduate degree programs. She has taught courses in economics and entrepreneurship. Her skill set includes higher education administration; developing and leveraging strategic partnerships; innovation creation; small business development; disadvantaged business development; and staff development.

At Medgar Evers College, under the leadership and support of President Rudy Crew, and Provost Augustine Okereke, Dean Rolle launched the Entrepreneurship & Experiential Learning lab (EEL) in the fall of 2015. Since the EEL launch, Medgar Evers College teams have studied entrepreneurship in ten countries; published over 10 papers; initiated four international agreements and in 2016 coached the first woman to win the CUNY-wide SmartPitch competition. Dean Rolle is sought after internationally as a keynote speaker on entrepreneurship and economic development.



**Dr. P R Datta**

Executive Chair  
Centre for Business & Economic Research, London, UK

Dr. Datta earned his first degree in Plasma Physics from the Peoples' Friendship University of Russia in Moscow, has an MBA from the UK and MSc in marketing from Glamorgan University, UK and PhD in Marketing from the University of Hertfordshire, UK. He is a fellow and member of the Chartered Institute of Marketing (CIM), UK as well as being a member of various professional bodies including the British Academy of Management, European Marketing Academy and European Association for the Evolutionary of the Political Economy. Currently, Dr. Datta holds the position of Executive Chair of Centre for Business & Economic Research (CBER), Director, Centre for Innovative Leadership Navigation (CILN), UK and is Editor-in-Chief of the Journal of Business and Retail Management Research (JBRMR).

He has worked as a consultant with a wide range of national and international organisations and designed appropriate marketing systems for various manufacturing sectors and FMCG industries in Bangladesh, Cameroon, Ghana, India, Nepal, Nigeria, Pakistan, Sri Lanka, Tanzania and the UK. Dr. Datta continues to work with a wide range of marketing and business sectors, especially retail and marketing, providing in-depth knowledge of CRM, customer loyalty, trust and commitment, branding, and the developing and implementation of marketing strategies.

## KEYNOTE SPEAKERS

State Senator Kevin S. Parker  
New York State Senator, USA



**State Senator Kevin S. Parker** is a prominent New York State Legislator who is distinguished as a savvy strategist, brilliant intellectual and an elder statesman. His political prowess was evident from the moment he was seated in the New York State Senate in 2002 resulting in a meteoric rise through the ranks. At present, he is the 5<sup>th</sup> Ranking Democrat in Senate leadership. Engendering the trust and respect of his colleagues, **Senator Parker** was appointed Majority Whip and serves as Chairman of the Senate Committee on Energy & Telecommunications with the added distinction of being its longest-serving member.

A fierce champion of economic development, education, energy, domestic violence issues and human and civil rights, **Senator Parker** represents the intrinsically diverse 21<sup>st</sup> Senate District in Brooklyn. He is a leading voice nationwide on energy matters and the creator and primary sponsor of Intersolar Summit Northeast, the largest solar energy conference on the East Coast which gathers experts in the field to discuss real solutions to bring about a solar energy future.

With a strong background in the financial services arena, **Senator Parker** gained invaluable experience in the world of finance at UBS PaineWebber where he worked in government affairs of the Chairman's office and focused on broad issues of importance to the financial service industry. As Project Manager with the New York State Urban Development Corporation, he financed women and minority-owned businesses and promoted community business redevelopment. As the Special Assistant to former New York State Comptroller H. Carl McCall, Senator Parker managed intergovernmental relations in New York City and was the liaison between the Comptroller; city, state, and federal elected officials.

Also, an experienced educator, **Senator Parker** has been a professor of both African American Studies and Political Science at several CUNY and SUNY colleges. He received his Bachelor of Science Degree in Public Service from Pennsylvania State University and holds a Master of Science Degree from the New School for Social Research, New York in Urban Policy and Management. He is currently pursuing a doctoral degree in Political Science at the Graduate Center, CUNY.

He is a proud member of the Alpha Chapter of the Pi Eta Honor Society and is often quoted as saying: Bring good into the world and let no good be lost."



Dr. Evelyn W. Castro  
Vice President for  
Student Affairs, Enrollment Management, and SPCD  
Medgar Evers College of the City University of New York,  
USA

Dr. Castro began her distinguished career as a student -teacher while still an undergraduate at Morgan State University. Upon graduation, she returned to New York City, where she earned an M.S. in Early Childhood/Elementary Education double masters from Bank Street College of Education; an Ed.M. in Education and an Ed.D. in Education Administration, both from Columbia University.

While pursuing her post-graduate education, Dr. Castro continued teaching in the New York City public schools. Quickly identified as a gifted educator and strong administrator, she rose to the position of Principal, initially at Magnet School P.S./I.S. 308 and later at the Hunter College Elementary School, a laboratory school for gifted students in New York City. She served as Director of Early Childhood for the N.Y.C. Public Schools. In addition to her success in pre-Kindergarten through High School, Dr. Castro has extensive teaching experience within the City University of New York. She has served on the faculty at Hunter College, Queens College, Brooklyn College, and at Medgar Evers College. Her experience in these different academic settings, coupled with her success in improving instruction and her extraordinary leadership skills in staff development settings, created the foundation for her later appointment as the Superintendent of District 17. Described by many as an "inexhaustible hands-on and visionary leader", she has been characterized as a parent advocate with a strong belief in the efficacy of community outreach.

Dr. Castro presently serves as Vice President for Student Affairs, Enrollment Management, and School of Professional and Community Development (SPCD), Medgar Evers College. Dr. Castro has served as Warden and Vestry member of the St. Augustine's Episcopal Church, Scholarship and Educational Chair, Lay Eucharistic Minister, and the Lunch and Dinner Dance Chairperson. She is a member of Alpha Kappa Alpha Sorority Inc., President of the Brooklyn Links Incorporated and is an Alumna of Jack and Jill of America. Dr. Castro was married to the late Raymond D'Arceuil and has two sons and nine grandchildren.

Dr. Matthew Putman  
CEO of Nanotronics, USA



Dr. Matthew Putman is the co-founder and CEO of Nanotronics, a science technology company that has redefined factory control through the invention of a platform that combines Artificial Intelligence (AI), automation and sophisticated imagining to assist human ingenuity in detecting flaws and anomalies in manufacturing, an industry that has been stagnant since the 1950s.

Nanotronics is building New York's first High-Tech Manufacturing Hub in the Brooklyn Navy Yard. This new facility will allow Nanotronics' artificial intelligence researchers, computer scientists, chemists, and physicists to work directly with skilled machinists on the manufacturing floor to develop innovations that will lead partner industries to a smaller factory footprint, producing less waste while bolstering speed from R&D to production. Nanotronics' new facility is projected to be completed by Q2/Q3 2020 and aims to serve as the blueprint for modern manufacturing.

Matthew has a PhD in Applied Mathematics and Physics from Columbia University, where he is also a researcher. Dr. Putman has published over 30 papers and also holds 30+ patents for his work on devices, instrumentation, and software processes. He is an expert in quantum computing and a founding member of [The Quantum Industry Coalition](#) – see [Matthew's Congressional Testimony here](#).

Matthew resides on the board of directors of New York Live Arts and Pioneer Works. He is also an accomplished jazz pianist, published poet, and has served as Executive Producer on several films and plays.



Mark T Jones, LLM  
Centre for Innovative Leadership Navigation (CILN), UK

Mark is a fervent internationalist, who is widely travelled. In the year 2000, he initiated and oversaw a major humanitarian venture into war-torn Sierra Leone, and then spent two years in the Middle East where he worked in Jordan (2002-2004). An orator of distinction, he is the author of several books and numerous articles, and in 2009 produced a forward strategy for the sericulture sector in Bangladesh entitled: *Rajshahi - the Silk Sensation*. He is the co-author of developing the Ministerial Mindset- a Global View (2013). Mark trains executives, legislative leaders, diplomats and senior figures in the Armed Services as well as being an advisor on trade and investment in frontier markets. Having formulated Jones Octagon of Success (JOOS) he is in considerable demand internationally advising and training corporate and institutional executives. Mark believes that many of the current economic and geopolitical difficulties in the world are the result of a combination of poverty of leadership, poor regional/market knowledge, an absence lack of strategic vision and limited foresight planning. In addition to his frequent forays into various parts of Africa, Mark is known for his insight into the current dynamics of the Horn and Greater Horn of Africa and was instrumental in the establishment of the Horn of Africa Business Association (HABA). He has written extensively on issues related to the Somali territories and Diaspora and sees it as his mission to address what he views as the "knowledge deficit" concerning many regions and communities.

As part of Mark's active commitment to scholarly endeavour, he assists in various capacities with the following academic journals: *Gumbad Business Review* (India) – Advisor Board, *Indian Retail Journal* (India) – Advisory Board, *International Journal of Higher Education Management* (UK) – Editor-in-Chief. A passionate advocate of "leading to serve" Mark was elected a Freeman of the City of London in 1994 in recognition of his various charitable endeavours.



*Alice Agyemang-Badu*  
CFP®, ChFC®, CLU® MSFS  
Senior Partner, Manhattan General, USA

*Alice Agyemang-Badu is a Senior Partner for New York Life Insurance Company's Manhattan General Office in New York City. She holds the distinction as being one of the first females to hold this executive position within the Manhattan General Office. With more than ten years of experience in the insurance and financial service industry, she began her career with New York Life in 2010 as an Agent. Her ascension into management began in 2015 as a Development Manager and subsequently transitioning to becoming a Partner in 2017. "Moving into management has allowed me the ability to lead others into a successful career for themselves and family," said Agyemang-Badu. "It's also positioned me to increase the number of financial professionals serving in our community that allow us to affect positive change to multiple lives at a time," she adds.*

*Agyemang-Badu was promoted to Senior Partner in 2019 and has garnered a bevy of awards and recognitions that include the Val Ivanov Award for her management of production, recruiting, and retention efforts. Additionally, she was the number one ranking female partner with New York Life in 2018 based on the number of appointments made by female partners. She is also led her team to a number 14 ranking in the entire company among 500 managers in her first full year as a partner. By 2019 under her tutelage, her unit Growth Portability Analysis was the number one in the company that subsequently positioned the Manhattan General Office to qualify for the Chairman's Trophy for a leading production across the entire company.*

*She has earned the Certified Financial Planner (CFP®), Chartered Financial Consultant (ChFC®), and Chartered Life Underwriter (CLU®) designations. Agyemang-Badu also holds a Master of Science in Financial Services from The American College, is a Financial Advisor with Eagle Strategies, LLC1, and holds FINRA Series 7, 6, 63, and 26 licenses. Known for her passion for community service and engagement, when she is not working, she spends her time promoting women empowerment in financial literacy and fashion. The Network Journal's 40 Under 40 Achievers also recognized her in 2019.*

*Agyemang-Badu is an alumnus of the University of Ghana and The American College of Financial Services. She is happily married to Gilbert Agyemang-Badu.*



*Professor Chris Bellamy*  
Professor Emirates, University of Greenwich, UK

*Chris Bellamy is Professor Emeritus of Maritime Security at the University of Greenwich, visiting Professor of War Studies at the University of Hull and Editor-in-Chief of the new International Journal of Maritime Crime and Security (IJMCS), published by CBERUK. He is also a visiting professor at the Bangabandhu Sheikh Mujibur Rahman Maritime University (BSMRMU) in Bangladesh. From 2010 to the end of 2014 he was Director of the Greenwich Maritime Institute, University of Greenwich, UK. Before that, he was Director of the Security Studies Institute and, later, the Resilience Centre, Cranfield University at the Defence Academy of the United Kingdom, Shrivenham, UK. He is also a specialist on Russia and in 2008 won the Westminster Medal for Military Literature for *Absolute War: Soviet Russia in the Second World War* (Pan/Macmillan, Knopf, 2007, 2008, 2009).*



Prof Deepraj Mukherjee  
Kent State University, USA



Prof. Mukherjee is currently the associate senior editor for the International Journal of Emerging Markets. This is a top-tier journal in the field of International Business published from the Emerald Publishing house in the UK. The journal in 2018 had an impact factor of 2.067. Prof. Mukherjee is also the Editor-in-Chief of the journal namely the International Journal of Business and Economic Development published from the United Kingdom. He serves on the Editorial Board of the journals The International Journal of Higher Education Management also published from a UK based think tank Centre for Business & Economic Research. He also serves as the Head of the Quality Assurance and the Review Board for Centre for Innovative Leadership Navigation of the same think tank.

Prof. Mukherjee's work has been cited by several scholars who have used his work as a building block to establish their theories. These citations are not just mere mentions of his previous research. For example, publication, "Leading virtual teams: how do social, cognitive, and behavioural capabilities matter?" has been cited several times by scholars seeking to use Prof. Mukherjee's research to provide the foundation for their continuing work. Scholars Hosseini and Chileshe (2013), both from Australia, directly used the foundation of Prof. Mukherjee's findings on virtual teams as a starting point for determining for their purposes whether or not to adopt virtual teams within the Australian construction industry. Hosseini and Chileshe borrow heavily from Prof. Mukherjee and even use the terminology (p. 1103) and the very model for interaction (p. 1105) as a basis for establishing their arguments. Similarly, Fan, et al. (2013), in "E-Leadership effectiveness in virtual teams: motivating language perspective" also used Prof. Mukherjee's paper to form the first building block for their entire paper and then cite the same work throughout the development of their theory. Moreover, Prof. Mukherjee's work is used as the foundation for yet another scholar's theories in "Structuring intellectual capital as an element of the virtual organization in small and medium enterprise clusters" by Majid and Tabassum (2014).



Prof. Huseynova Khatira  
The Academy of Public Administration under the President  
of the Republic of Azerbaijan, Azerbaijan

Prof. Khatira obtained her PhD from Baku State University in Physical and Mathematical Sciences in 1997 and Doctor of Economics in 2012 from the same University. She has been working at the Academy of Public Administration under the President of the Republic of Azerbaijan since 1999. Currently, Prof. Khatira is the head of the Department of Economics. She was an active member of the Yasamal Municipality & Chairman of the Commission on Social Issues during 1999-2014.

**Scholarly publications:** She has published 76 scientific papers, 2 - monographs, and 8 - textbooks and study manuals. She has been attending and contributing to many international academic conferences as a keynote speaker, session chair and technical contributor.

**Research Interest -** Regional administration and regional economy, innovations in governance and public administration, strategic management, decision making in management.

## GENERAL INFORMATION

1. **Presentation Timing:** A full paper is normally allocated approximately 12 minutes for presentation followed by 3 minutes for questions from the audience. The track chair will keep an eye on the time and will alert you when time is beginning to run short. Please note that we actively encourage constructive questions from the audience. Your co-operation in bringing your presentation to a close within the time specified is essential to the smooth running of the conference and to be fair to other presenters.
2. **Presentation:** The CBER requests that PowerPoint presentations and links for the pre-recorded video clips be sent in good time so that they can be uploaded onto the conference laptop. Please email these with your name and the conference that you are due to present to [info@cberuk.com](mailto:info@cberuk.com). It is also a sensible precaution to make sure that you hold a copy of your presentation with you. Any presentation that has not been submitted on time will not be pre-loaded and remain the responsibility of the presenter. Please note that the presentation will be shared via the Zoom screen share option by the presenter.
3. **Q & A Session:** After each session, a live Q & A session will start, and this will be moderated by the Session Chair. This session is limited to only 15 minutes. Therefore, the limited numbers of questions will be accepted. All participants are requested to submit questions by using the *Chat* option during the presentation before the Q & A session starts. When you send the question (s) please ensure to indicate the name of the presenter, slide number (if any) and the questions.
4. **Breaks:** Due to the nature of the conference, as it is taking place virtually, we must take a short break after each session for 15 minutes. During this break please stand up and stretch, get something to drink and refresh yourself.
5. **Punctuality:** As this is a virtual conference please ensure that you join your session promptly and are aware of the order of speakers from the conference proceedings. Please allow extra time to join online and wait for the session start.
6. **Conference Tracks:** The CBER works assiduously to organize papers to fit in with the relevant tracks. There are occasions when individual authors request that papers be moved to fit in with flights etc. Please note that whilst the CBER will do its level best to accommodate individual needs, it must be mindful of ensuring that the conference as a whole is balanced and appropriately structured.
7. **Your Name and Name of the Affiliation:** All participants are requested to type their name and the name of the Institution when they join Zoom conference so that we will be able to recognize you immediately.
8. **Conference Proceedings:** The conference proceedings- "The Business & Management Review" is open access proceedings which means that all content is freely available without charge to the user or his/her institution. Users are allowed to read, download, copy, distribute, print, search, or link to the full texts of the articles in the conference proceedings without asking prior permission from the publisher or the author. CBER is committed to publishing all full-text articles that were accepted for the conference. However, all abstracts are included in the conference "**programme & abstract proceedings.**"
9. **Use of Bibliographic Reference:** Please use the following bibliographic reference: *9th International Conference on Business & Economic Development (ICBED). Proceedings of the CBER-MEC International Conference, 20-22 August 2020, Virtual Conference.*
10. **Photography:** Screenshots will be taken for various sessions, and such screenshot may be used in post-conference publicity and on future marketing materials. A link will be sent to all participants once these photos are uploaded.

11. **Recording:** The whole session or part of the session will be recorded and may be used for internal and external purposes. The edited version of the video will be uploaded via relevant YouTube Channel.
12. **Social Media Live Streaming:** We may Livestream the whole or part of the session for external viewers.
13. **Conduct:** In the event of inappropriate online behaviour by any participants in the view of the Organiser, the participant may be removed from the session and excluded from the conference without refund or compensation.
14. **Certificate of Participation:** Each registered participant who participate in the conference virtually, shall be awarded a **Certificate of Contribution** worth 15 CPD points. The certificate will have the name of each author with a clear indication of who has presented.
15. **Authorship:** Presenters have a moral obligation to acknowledge all contributions to their paper, both orally at the time of presentation and by referencing authors in papers submitted to the conference.
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# 9<sup>th</sup> International Conference on Business and Economic Development (ICBED)

20-22 August 2020  
VIRTUAL CONFERENCE

## SCHEDULE FOR THE CONFERENCE 2020

### DAY-1 THURSDAY, 20 AUGUST 2020

9.00 am -9.30 am

**Registration (Excluding USA & North American Countries who will register after 1.00 pm London Time)**

#### SESSION 1: INAUGURAL SESSION

9.30am-10.45 am (BREAK: 10.45 am-11.00 am)

Session Chair: **Mark T Jones LLM**, Centre for Innovative Leadership Navigation (CILN), UK

#### 9.30 am-9.40 am: Opening Address & Introduction

**Mark T. Jones LLM**, Centre for Innovative Leadership Navigation, UK

#### 9.40 am-9.50 am: Message of Welcome

**Dr. P R Datta, Executive Chair**, Centre for Business & Economic Research (CBER), UK

#### 9.50 am-10.00 am: Message of Welcome (*pre-recorded message*)

**Dr. Jo-Ann Rolle**, Dean of Business School, Medgar Evers College of the City University of New York, USA

#### 10.00 am -10.30: KEYNOTE ADDRESS

**Prof. Chris Bellamy**, Professor Emeritus of Maritime Security at the University of Greenwich, UK

**Title: Silk roads and the dragon's belt: China and the quest for dominance in the Indo-Pacific and beyond**

#### Brief Synopsis

In 2013 China announced its 'One Belt, One Road' (OBOR) initiative. The 'Belt' was an interlinked chain of states across central Asia into which China was to pour investment, following roughly the course of the ancient 'Silk Road' which had linked China with Rome and remained active until the Ottoman Turks captured Constantinople, now Istanbul, in 1453 and wiped out the Eastern Roman (Byzantine) Empire. That drove western Europeans to seek other routes, initially around Africa and into the Indian Ocean – partly the same route as China's new 'Silk Road'. They also searched westward, resulting in the accidental discovery – or re-discovery – of the Americas in 1492. Within a year of the 2013 announcement, in 2014, OBOR became the 'Belt and Road Initiative' (BRI) to encompass a second maritime 'Silk Road', the Northern Sea Route (NSR), as part of it is known in Russian, although the complete 'North-East Passage' also embraces the route across the Barents Sea as far as Rotterdam. The southern maritime Silk Road, or Roads, also include slip roads into the Indian Ocean through Myanmar and Pakistan.

With the melting of the Arctic ice, the North-East Passage has the potential to become a preferable route to the southern maritime road. Between Europe and Asia, it is roughly 40 percent shorter than the Suez Canal route and 60 percent shorter than that round the Cape of Good Hope. This a voyage from Shanghai in China to Hamburg in Germany is, for example, 8,700 miles (14,000 km) via the North-East Passage as against 12,400 miles (20,000 km) via the Suez Canal route. The North -East Passage is therefore of longer-term interest to China but at the moment only carries a small percentage of freight traffic. It is only open from July to November; icebergs are a hazard and is subject to Russian control.

This paper, therefore, focusses on China's expansion of the southern Maritime Silk Road and its implications for China's relations with Indian Ocean littoral states and Europe. The route out of China goes through the South China Sea where China has been aggressively territorialising the waters by building artificial islands which it can then claim, somewhat spuriously, are Chinese territory and thus claim territorial seas up to twelve miles beyond. China has also developed a road, rail, and power link through

Myanmar to the Bay of Bengal with the support of the military regime in Myanmar. That is one of the reasons why the Rohingya population has been oppressed as they are seen as potentially disrupting the Chinese slip road. At the far end of the Indian Ocean, China has developed a military (naval) base at Djibouti on the Bab el Mandeb Strait to the south of the Red Sea. The decision, announced in 2015, was surprising as China had previously always eschewed the idea of establishing military bases abroad. It became operational in 2017. The 'support base', as it is officially known is to provide logistic support for Chinese troops in the Gulf of Aden and peacekeeping and humanitarian operations in Africa. It also helps Chinese efforts to counter piracy off the Horn of Africa and in the western Indian Ocean.

From Djibouti, the maritime Silk Road heads north to the Suez Canal to its western terminus at the port of Piraeus in Greece, where China now has a controlling share. China's special maritime relationship with Greece goes back to the 1960s when the rule of the Greek colonels and Mao's Cultural Revolution made the two countries pariahs on the international stage and they became unlikely bedfellows. Now, China's massive investment in Piraeus gives it a door into the European Union.

### SESSION 2 (PANEL SESSION)

**11.00am-12.30 pm (BREAK: 12.30 pm – 1.30 pm)**

**Session: Growth & Economic Development in Emerging Economies-1**

**Session Chair: Prof. Mokoko P. Sebola, University of Limpopo, South Africa**

**11.00 am – 12.30 pm**

#### PRESENTATIONS

- I *Governing and managing communal land as a resource in South Africa: a case of selected communal property associations in Vhembe district, Limpopo province*  
**Mokoko P. Sebola; MA Mamabolo, University of Limpopo, South Africa**
- II *Strategic alliance as a catalyst for restructuring of the global economy: a theoretical perspective*  
**Eke Donatus Izuogu, Federal College of Education (Tech.) Umunze, Nnamdi Azikiwe University Anambra State, Nigeria.**
- III *An analytical study of the determinants of foreign investment in Saudi Arabia "Saudi Vision 2030"*  
**Sally El-Awady; Sarah Al-Mushayqih; Ebtehal Al-Oudah, College of Business & Economic, Qassim University, CBE, Kingdom of Saudi Arabia**
- IV *Forensic Accounting Skills and Tax Evasion Detection in Lagos State, Nigeria*  
**Asaolu, Taiwo O; Akinkoye, Ebenezer Y; Akinadewo, Israel Seriki, Department of Management & Accounting, Obafemi Awolowo University, Ile-Ife, Osun State, Nigeria**
- V *The choice of coalition governments for promotion of national unity in Africa: does the model work for unity and political stability?*  
**Kananelo Sekatle; Mokoko P. Sebola, University of Limpopo, South Africa**

### SESSION 3 (PANEL SESSION)

**1.30 pm-2.45 pm (BREAK: 2.45 pm -3.00 pm)**

**Session: Branding & Marketing**

**Session Chair: Prof. Joern Redler, School of Business, Mainz University of Applied Sciences, Germany**

**1.30 pm – 2.45 pm**

#### PRESENTATIONS

- I *Market orientation practices in Nigerian insurance companies*  
**Caroline Osuagwu, School of Business & Entrepreneurship, American University of Nigeria, Nigeria**



- II *Customer brand engagement impact on brand satisfaction, loyalty, and trust in the online context: Egyptian banking sector*  
**Heba Sadek; Heba El Mehelmi**, Arab Academy for Science, Technology and Maritime Transport, Alexandria, Egypt
- III *Survival Competition based on rival's perceptions and their influence on product*  
**Fernando Campayo-Sánchez; Francisco José Mas-Ruiz**, Department of Marketing; University of Alicante; Spain; **Juan Luis Nicolau-González**, Howard Feiertag Department of Hospitality and Tourism Management; Virginia Tech, Virginia, USA
- IV *Gen Z's altruism and performance values link to private label preference: First evidence from a German drugstore sample*  
**Joern Redler**, School of Business, Mainz University of Applied Sciences, Mainz, Germany; **Joachim Hurth**, Department of Business Administration, Ostfalia University of Applied Sciences, Wolfsburg, Germany
- V *Process of socialisation in the context of business and economy underpinning social network analysis in pandemic era*  
**Sarat Chandra Das**, KiLax Limited, UK

#### SESSION 4 (PANEL SESSION)

3.00 pm-4.30 pm (BREAK: 4.30 pm -4.45 pm)

Session: Growth and Economic Development in Emerging Economies-2

Session Chair: Prof. Deepraj Mukherjee, Kent State University, USA (Keynote speaker will be introduced by Mark T Jones LL.M).

3.00 pm -4.30 pm:

#### PRESENTATIONS

- I *Socio-economic impact of shopping centres in Gauteng, South Africa*  
**Byron van Niekerk; Chris Cloete**, Department of Construction Economics, University of Pretoria, Pretoria, South Africa
- II *Renewable Energy Consumption and Economic Growth in Nigeria: Any Causal Relationship?*  
**Ekone, Francis Azeakpono**, Dept. of Economics and Actuarial Sciences, Crescent University, Nigeria; **Amaghionyeodiwe, Lloyd**, Department of Business and Economics, York College, City University of New York, USA
- III *OWN Brownsville: Developing sustainable economic development models in low-income communities, through Entrepreneurship and Real Estate Acquisition/Development*  
**La'Shawn Muhammad**, Central Brooklyn Economic Development Corporation; **Byron Price**, Medgar Evers College, City University of New York, USA
- IV *The Contribution of Airport Retail to Total Airport Revenues*  
**Sumayyah Akoodie; Chris Cloete**, Department of Construction Economics, University of Pretoria, Pretoria, South Africa
- V *Employees' Emotional Intelligence and Service Delivery to Customers: A Comparative Study of Selected Deposit Money Banks in Nigeria and Liberia*  
**Smith, Farley Roland; Akinbode, James Olalekan**, Department of Business Administration, Bowen University, Iwo, Osun State, Nigeria

**SESSION 5 (PANEL SESSION)****4.45 pm -6.40pm****Session: KEYNOTE ADDRESSES & CLOSING REMARKS FOR THE DAY****Session Chair: Prof. Jo Ann Rolle, Dean, Business School, Medgar Evers College, CUNY, USA****4.45 pm-5.05 pm: KEYNOTE ADDRESS****State Senator Kevin S. Parker, New York State Senator, USA***Title of the presentation: A report on the impact of business development as it relates to energy and telecom in New York state***5.05 pm -5.35 pm: KEYNOTE ADDRESS****Alice Agyemang-Badu, Senior Partner, Manhattan General, New York, USA***Title of the presentation: New Opportunities in Finance***Brief synopsis***We're all often told that picking a specific career could change our family's financial future for good. Some careers result in burn out and professionals then choose later to do something different.**Is this not common? However, with the new decade, what if I tell you that there is an opportunity in insurance and financial services, where you will probably not be burnt out, but rather have a fulfilling career for possibly as long as 30 to 40 years and still make an impact on everyday person, and not only those with deep pockets? What if I was to tell you that there is such a career in insurance and financial industry, wouldn't you be open to it? A career in the insurance and financial services addresses 4 aspects of consumers' lives.**I found that there are 4 target markets in this career. They include risk management, wealth accumulation, retirement planning, and estate and legacy planning. Risk management comprises of mitigation of certain risks and their impact to a person's financial future. This area is largely addressed by life and disability insurance in this career. However, wouldn't you agree with me that our greatest asset is life and that it should be protected? In choosing your career, wouldn't you choose one where you address all 4 markets of the industry? Careers in Insurance and Financial services focuses on growing and protecting one's assets, helping to prepare for retirement as well as showing the strategies for passing on assets or leaving legacies.**In addition to covering every aspect of life, it is a career that can be built around one's lifestyle.**To build such a career, it takes:*

1. Entrepreneurial spirit
2. Passion to help others
3. Communication skills and dealing with others
4. Self-management or discipline

*New York Life Insurance Company is an equal opportunity employer male/female/disability/veteran/sexual orientation/gender identity***5.35 pm -5.55 pm: KEYNOTE ADDRESS****Mark T Jones LLM, Centre for Innovative Leadership Navigation (CILN), UK***Title of the presentation: A Salutory Tale of Resilience and Foresight Planning, or rather the lack of it***Brief Synopsis***Once upon a time in the days before the Coronavirus everyday people flocked to airports to jet off on business, on holiday or to international conferences. They gladly mingled, shopped, shook hands, and made friends and in the process, they consumed with abandon, often with little thought to the future. Companies stopped buying local products for they discovered that often these could be sourced from some far-off place for a fraction of the price. Bakeries in the UK closed because supermarkets such as Tesco found they could purchase flan cases and the like from Poland for less. No mention of food miles or of the carbon footprint or of the local jobs and skills that had been lost. With globalisation came opportunities for many and with it seemingly we knew the price of everything and the value of nothing. We shopped, we dined out and drank as if there was no tomorrow. We packed into planes, trains and automobiles and carried on largely untroubled by our reckless stewardship of the planet or of demographic projections for the year 2050. Life seemed good (for some), that is until the day of reckoning came, that is until COVID-19 cast its deathly shadow across the earth. Nowhere was spared, not even China – the world's goods supplier-in-chief. Inadvertently China found that it had an unwelcome export success on its hand, the Coronavirus. How the world has changed? At Slipway, Dar es Salaam, Tanzania the cabins and shops that usually sell souvenirs to tourists are closed as there are simply no foreign tourists. Concert*

venues such as the Royal Albert Hall in London (capacity 5,000) have fallen silent, famous thoroughfares are empty, businesses boarded up and no one wants to shake hands anymore.

This story raises legitimate questions not only about the world's preparation and response to a global pandemic, it underscores two key elements, namely the importance of resilience and the need for foresight planning. Resilience whether personal, organisational, and national comes in various forms and warrants far greater emphasis right across the board. Moreover, foresight planning has either been absent from thinking, or deemed sufficiently problematic to be left to future governments or CEOs to act on, should they have a mind to. We are all beginning to appreciate the consequences and cost caused by the lack of resilience and foresight planning, but to date few have owned up to such oversight and negligence. Yet to those prepared to look as well as see there is evidence of some states at least who have garnered resources with a degree of foresight, countries such as Norway have been far better placed to weather economic and social costs of the Coronavirus pandemic thanks to its Sovereign Wealth Fund. Most of the rest of world have exhausted precious reserves and have gone into or extended existing debts, something which will impact adversely on the capacity to make future choices. Sadly, as things stand for much of the world it looks as though there is unlikely to be a happy ending to this story.

It is not all doom and gloom of course. Out of difficulties and disaster comes innovation, whether this be at laboratories at Oxford University or elsewhere. Past investment in education, especially research and development will pay off, and sooner or later a vaccine for COVID-19 will be found. Surprising things have also happened, people have begun to adapt, to interact in different ways and have turned from gloom to Zoom.

If we can learn anything from this sorry saga it is that we need to develop and test organisational and national resilience as never before. We have begun to discover the true price of cheap Personal Protective Equipment shipped from afar, as well as dependence on imported goods. Whilst preparations for a future unknown pandemic is always problematic, we know already that serious demographic changes are underway and have the data to back it up and thus have no excuse not to start to make preparations and plan accordingly. Foresight Planning can and should be part of our everyday lives, not merely having house insurance and a will, but giving thought to issues beyond the next six months. For too long companies have suffered due to the tyranny of the quarterly statement, the annual dividend, or in the case of democratically elected governments to the four- or five-year period in office. Short-termism is short-sighted. Myopic leadership has left us all vulnerable.

**Keywords:** resilience; foresight planning; globalisation; short-termism

5.55 PM -6.15 PM: **KEYNOTE ADDRESS**

**Matthew Putman, PhD**, Cofounder and CEO, Nanotronics, USA

6.15 pm -6.30 pm: **Q & A session**

6.30pm **CLOSING REMARKS FOR THE 1<sup>st</sup> DAY CONFERENCE**

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**DAY 2**  
**FRIDAY, 21 AUGUST 2020**

**9.00 am -9.15am**

**Registration (Excluding USA & North American Countries who will register after 13.00 pm London Time)**

**9.15 am-9.25 am****OPENING ADDRESS FOR DAY 2**

**SESSION 6 (PLANERY SESSION)**  
**9.30am -10.45am (BREAK: 10.45 am -11.00 am)**  
**Session: Finance, Accounting & Organizational Structure-1**  
**Session Chair: Narcisa Roxana Moşteanu, American University of Malta, Malta**

**9.30am -10.45 am****PRESENTATIONS**

- I *Challenges for organizational structure and design as a result of digitalization and cybersecurity*  
**Narcisa Roxana Moşteanu**, American University of Malta, Department of Business Administration, Malta
- II *Do legal origins impact infant mortality? Evidence from sub-Saharan Africa*  
**Nourhan Hashish**, Université Paris 1 – UFR 02 Sciences Économiques, Paris
- III *Dynamic panel investigation of the determining factors of non-performing loan in African Lower middle-income countries commercial banks*  
**Odunayo Magret Olarewaju**, Durban University of Technology, South Africa
- IV *Financial digitalization and its implication on jobs market structure*  
**Narcisa Roxana Moşteanu; Batoul Modarress Fathi**, American University of Malta, Department of Business Administration, Malta
- V *A critical examination of the interaction of crisis leadership & corporate reputation*  
**Evangelia Fragouli**, University of Dundee, UK

**SESSION 7 (PANEL SESSION)**  
**11.00 am -12.30 pm (BREAK: 12.30 pm -2.00 pm)**  
**Track: Globalisation and International Trade/HRM issues in EE**  
**Session Chair: Dr. P R Datta, Centre for Business & Economic Research (CBER), UK**

**11.00 am -11.20: KEYNOTE ADDRESS**

**Dr. Prof. Huseynova Khatira**, The Academy of Public Administration under the President of the Republic of Azerbaijan, Dean of the Faculty of Administrative Management

**Title of the keynote address:** *Innovative public administration in Azerbaijan in the digital age*

**Brief Synopsis**

The digital age has brought profoundly serious transformations in many areas. These transformations deeply affect public administration and public policies and research in these fields. There is an amazingly fast trend in the world in the century we live. In such an environment, countries have to adapt to change and transform their organizational structures according to the requirements of the age. In today's era when technology makes a significant presence felt, it has become imperative that the information technologies used by the states both in ensuring international competition, in increasing the efficiency of the national services and in the provision of public services. States have to abandon traditional state conceptions and switch to innovative state conceptions. Electronic government applications in public administration and new the adoption of the state understanding of public services and it is necessary to ensure efficiency in presentation to the citizen. Information and communication technologies

are a factor that supports reforms in the field of innovative public administration, which is perceived as a basic reform that provides modernization and progress in the field of public administration as well as many fields.

However, in order to implement information and communication technologies, it is necessary to better know the outputs, risks, costs, and benefits of innovative public administration practices by politicians and practitioners. One of the problem areas is that platforms and companies such as Google, Amazon, Facebook, Apple, and Twitter dominate the market and the Internet. This creates risks for individual rights and issues such as autonomy, competition, neutrality, and transparency. Another important issue to be taken into consideration in the reform processes aimed at adaptation to the digital age in public administration is to take care to make better use of big data and big data analysis techniques and methods in public administration and policy studies.

The aim of this study is to define it by considering the qualities of traditional and innovative public administrations, to give information about the historical development of the public administration of Azerbaijan, and finally to explain and reach a conclusion with the example of how innovative public administration was applied in Azerbaijan.

**Keywords:** Azerbaijan, public administration, electronic government, digitization

## PRESENTATIONS

- I *Factors influencing the trust-level of Hungarian negotiators in cross-cultural business contexts*  
**Júlia Szőke**, Széchenyi István University, Győr, Hungary
- II *Trade structure as an enabler of economic growth In Africa*  
**Roseline Tapuwa Karambakuwa; Ronney Ncwadi**, Department of Economics, Faculty of Business and Economic Sciences, Department of Economics, Nelson Mandela University, South Africa
- III *The influence of responsible leadership on talent retention*  
**Evangelia Fragouli; Masoud Alhaider**, School of Business, University of Dundee, Dundee, UK
- IV *Tax evasion detection in Nigeria: Analysis of the specific forensic accounting techniques used*  
**Akinadewo, Israel Seriki; Akinkoye, Ebenezer Y**, Department of Management & Accounting, Obafemi Awolowo University, Ile-Ife, Osun State, Nigeria

### SESSION 8 (PANEL SESSION)

**2.00pm-3.30 pm (BREAK: 3.30 pm -3.45 pm)**

**Session: Finance, Accounting & Organizational Structure-2**

**Session Chair: Prof. Akinkoye Ebenezer Y**, Obafemi Awolowo University, Nigeria

**2.00 pm -3.30 pm**

## PRESENTATIONS

- I *Factors influencing profitability of conventional banks as measured by Tobin's Q: Evidence from banking sector of Pakistan*  
**Jo-Ann Rolle**, Dean, Business Administration, MED, The City University, New York, USA;  
**Gobind M. Herani**, Dadabhoy Institute of Higher Education, Pakistan; **Bushra Javed**, Institute of Business Management, Karachi, Pakistan
- II *Disrupting the accounting and financial reporting functions with implementation of artificial intelligence applications*  
**A. J. Stagliano; Gregory J. Tanzola**, Department of Accounting, Erivan K. Haub School of Business, Saint Joseph's University, Philadelphia, PA USA
- III *Health related not-for-profit organizations: Time to rewrite*  
**Dennis Fox; Elene Evelyn; Rosemary Williams**, Department of Accounting, School of Business, Medgar Evers College, City University of New York, USA



- IV *The economics of discrimination in a financial economy: Can returns unteach prejudice?*  
**Khasadyahu Zarbabal; Sydney Wayman**, Medgar Evers College, City University of New York, USA
- V *A moderated mediation model linking error management culture to organizational performance*  
**Bushra Javed**, Institute of Business Management, Karachi, Pakistan; **Tariq Jalees**, PAF Kiet, Karachi, Pakistan; **Gobind M. Herani**, Dadabhoy Institute of Higher Education, Pakistan; **Jo-Ann Rolle**, Dean, Business Administration, MED, The City University, New York
- VI *The inevitability of financial risks in businesses and how to overcome them: Saudi Arabia in focus*  
**Nasser Mohammed Lasloom**, Peoples' Friendship University of Russia, Moscow, Russia

**SESSION 9 (PANEL SESSION)****3.45 pm -5.00 pm (BREAK: 5.00 pm -5.15 pm)****Session: Entrepreneurship in Emerging & Developing Economies****Session Chair: Mark T Jones LLM**, Centre for Innovative Leadership Navigation, UK**3.45 pm -4.05 pm: KEYNOTE ADDRESS****Dr. Jo-Ann Rolle**, Dean, Business School, Medgar Evers College, City University of New York, USA*Title: Mobilizing Equity: A US and Global Imperative***Brief Synopsis**

The onset of the pandemic caused a dual crisis in global health care and economic instability. The US and other countries struggle to cope with mounting casualties, rising unemployment, social unrest, sluggish economies, and the hope of a return to normal. Yet, normal for the undeserved globally, is sustained poverty. We summarize in our work, "The Future of Work and Entrepreneurship for the Undeserved," that much of the wealth worldwide remains controlled by a few individuals. We also suggested that innovation in entrepreneurship combined with upscaling the factors of production could yield a rising tide and reallocate wealth. We believe, in collaboration, we can make a difference. Our team of researchers continue to be committed to solutions for a more inclusive society. In this conference we present papers that are collaborations with scholars from Kenya, Pakistan, Bangladesh, India, Chile, and the UK. We also continue to collaborate with industry, community development, and non-profit partners.

In this keynote, we will discuss the following:

- Access, Equities and Disparities
- Strategies for Empowerment
- Collaboration & Growth Post COVID-19
- A Call to Action to mobilize equity globally

**Key words:** wealth disparity; economic development; entrepreneurship; COVID-19

**PRESENTATIONS**

- I *Investigating constraints to black and urban entrepreneurship*  
**Micah E. S. Crump**, Medgar Evers College, City University of New York, USA
- II *TOE Model: Adoption of block chain*  
**Mai. H. Haroun; Nermin Gohar**, Logistics of Supply Chain Department, College of International Transport and Logistics, Arab Academy for Science, Technology and Maritime Transport, Alexandria, Egypt; **Hany Ayaad Hanna**, Arab Academy for Science, Technology and Maritime Transport, Alexandria, Egypt & University Strathclyde, College of Engineering, Glasgow.UK
- III *Effect of financial inclusion on entrepreneurial growth in retail and wholesale sub-sectors: Evidence from Nigeria*  
**Anisiuba, Chika Anastesia**, Department of Accountancy, University of Nigeria, Enugu Campus, Nigeria; **Ezeaku, Hillary Chijindu**, Department of Banking and Finance, Caritas University, Enugu, Nigeria; **Emengini, Emeka Steve**, Department of Accountancy, University of Nigeria, Nigeria

**SESSION 10 (PANEL SESSION)****5.15 pm -6.50 pm****Session: Entrepreneurship in Emerging & Developing Economies****Session Chair: Prof. Sambhavi Lakshminarayanan, Medgar Evers College, CUNY, USA****5.15 pm -5.35 pm: KEYNOTE ADDRESS****Dr. Evelyn W. Castro**, Vice President, Student Affairs, Enrolment Management, and SPCD, Medgar Evers College of City University of New York, USA**Brief Synopsis**

One of today's conference sub-theme focuses on re-engineering business education. In a Covid-19 world, the new normal of work entails stepping outside of our comfort zone in ways we could have never imagined. Educating the next generation of business students must embrace this new normal by re-imagining the world of work and how we develop students to meet the demands and rigor of industry. It follows that we must include in the discussion the idea of stackable credentials and Business Intelligence (BI). With more and more emphasis being placed on virtual meeting platforms, the integration of technology in our day to day lives has become imperative. Many universities are already leveraging video conferencing and professional development webinars as a key part of their educational and experiential learning toolsets with Zoom, Microsoft Teams and WebEx usage increasing by up to 500% since March 2020 (Jain, 2020). Business Intelligence (BI) when harnessed to bolster student outcomes, gives higher education institutions the ability to anticipate enrollment trends, optimize recruitment efforts, and elevate academic performance (Wiley Educational Services, 2020). Furthermore, BI's major benefit to institutions is its ability to streamline processes and workflows through predictive analytics and automation. Arguably, business schools remain one of the success stories of higher education since the dawn of the 21<sup>st</sup> century. However, recent developments suggest an uncertain future of business schools around the world. For example, since 2012, the number of people taking MBA entrance exams in the US has fallen by a quarter and in 2016 only 36.8 per cent of full-time MBA students in the US were women. These are troubling statistics and not a recipe for diversity or social mobility. It calls for a shift in strategy to make business education more attractive, less expensive, and more relevant to the career path of students. Indeed, the future of business education depends on how instruction relates to the students' daily lives and experiences. Rethinking business education must focus on the relationship between universities, business, and nature in relation to the forces of tradition and transformation. Accordingly, a curriculum and pedagogical re-engineering that addresses the lessons learned from the Covid-19 pandemic and the increasing importance of Business Intelligence is imperative. As this presentation shows, the challenge of making business schools more attractive will require sound pedagogy that emphasizes the contemporary economic, political, social, and technological developments around the world in a fun-filled way for millennials who are ready to acquire the skill sets for today's world of work.

**PRESENTATIONS**

- I *Motives and barriers of Airbnb users: findings from mixed-method approach*  
**Ghada Mohammed A. Ahmed; Mohamed A. Ragheb; Passent Ibrahim Tantawi**, Arab Academy for Science, Technology and Maritime Transport, Alexandria, Egypt.
- II *Inclusive Entrepreneurship: A Critical look at Inclusion of Persons with Disabilities*  
**JoAnn Rolle**, Dean, Business School, Medgar Evers College, City University of New York, USA;  
**Jacqueline Kisato**, Kenyatta University, Kenya; **Patricia Rock**, BlueSuite Solutions, Inc., USA;  
**Jacqueline Winstanley**, Universal Inclusion, United Kingdom
- III *Coworking spaces: An exploratory study to identify the challenges and different business models in Egypt*  
**Safaa Maher; Passent Tantawy, Mohamed A. Ragheb** Arab Academy for Science, Technology and Maritime Transport, Alexandria, Egypt.
- IV *Career Forms: Organizational, gig and in-between*  
**Sambhavi Lakshminarayanan; Simon Best**, Department of Business Administration, School of Business, Medgar Evers College, City University of New York, USA

**6.40pm CLOSING REMARKS FOR THE 2<sup>nd</sup> DAY CONFERENCE****Dr. Jo-Ann Rolle**, Dean, Business School, Medgar Evers College, City University of New York, USA

**DAY 3**  
**SATURDAY, 22 AUGUST 2020**

**1.45 pm -2.00 pm****Registration****2.00 pm -2.05 pm****OPENING ADDRESS FOR DAY 3****SESSION 11****2.05 pm -3.30 pm (BREAK: 3.30 pm -3.45 pm)****Session:** Business Student-centred Teaching & Learning**Session Chair:** Dr. Iris Billy, Medgar Evers College, City University of New York, USA**2.05 pm -3.30 pm****PRESENTATIONS**

- I *Faculty impact on campus survivability through student experience: An appeal to reengineer faculty offerings to students at at-risk colleges facing existential threat*  
**Micah E.S. Crump; JoAnn D. Rolle; Alicia E. Reid; Renford A.B. Brevett**, Medgar Ever College, City University of New York, USA
- II *Can we afford it? The association between financial aid and time to completion in accounting higher education in South Africa: A literature review*  
**Riley Carpenter; Lily Roos**, College of Accounting, University of Cape Town, South Africa
- III *Multigenerational employment issues in industrialized countries: Wither the mature workforce?*  
**Simon Best**, Department of Business Administration, School of Business, Medgar Evers College, City University of New York, USA
- IV *The relationship between ineffective methods of applying quality management and functional combustion in Arab Universities*  
**Hoda Ahmed Ibraheem Abdelnabi; Faten Ahmed Abobaker**, Arab East Collages, Kingdom of Saudi Arabia; **Khaled Mohamed ELBadawey**, Taif University, Kingdom of Saudi Arabia
- V *Student Centered Learning: A Study of Transition from Face to face courses to Distance Learning with the School of Business Medgar Evers College, (CUNY)*  
**Iris Billy**, Medgar Evers College, City University of New York, USA

**SESSION 12****3.45 pm -5.00 pm (BREAK: 5.00 pm -5.15 pm)****Session:** Bridging the Skills Gap: Partnership between Faculty, Industry, Community**Session Chair:** Prof. Veronica Udeogalanya, Medgar Evers College, City University of New York, USA**3.45 pm -5.00 pm****PRESENTATIONS**

- I *Negative and positive effects facing university education by allowing foreign universities to open branches in KSA - Vision 2030(Case Study Arab East Colleges and Qassim University)*  
**Hoda Ahmed Ibraheem Abdelnabi**, Arab East Collages, Kingdom of Saudi Arabia; **Sally Elawady**, Collage of Business& Economic, Qassim University, Kingdom of Saudi Arabia
- II *What it takes to become an independent lifelong learner in order to survive technological changes in business*  
**Gennady Lomako**, Department of Computer Information Systems, School of Business, Medgar Evers College, City University of New York, USA

- III *Teaching all students: A holistic and collaborative approach to increasing student success*  
**Veronica Udeogalanya**, Department of Economics and Finance, Medgar Evers College, City University of New York, USA
- IV *Boosting resilience and positive emotion in Brooklyn, NY during peak of COVID-19*  
**Laura Garrison-Brook**, CEO, Discovering My Purpose; **Ayana Kone**; **Roxanne Foster**; **Raquel M. Bennett**, School of Business, Medgar Evers College, City University of New York, USA

**SESSION 13****5.15 pm -6.30 pm****Session:** Cloud Computing, Big Data & Cyber Security/Entrepreneurship and concluding session**Session Chair:** **Prof. Gregorio Mayers**, Medgar Evers College, City University of New York, USA**5.15 pm -5.35 pm: KEYNOTE ADDRESS****Prof. Deepraj Mukherjee**, Kent State University, USA**Title:** *Belt and Road Initiative: Geostrategy or Geo-economics***Brief Synopsis**

One Belt One Road (OBOR) is a six-corridor trade initiative led primarily by China that would connect China through Asia to Europe, including Africa. The impressive rise of China as a major economic and political power indicates a multipolar world where trade initiatives are not primarily driven by the traditional West. Indeed, the opening up economies around the world and striking growth rate of emerging markets such as India, South Africa imply that international business and trade among these countries are bound to happen. Whether OBOR is China's grand strategy or is it a geopolitical trade route that will truly allow regional integration dynamics, promote equality, and will elevate it to be considered as the contemporary version of the ancient silk route? These are the pertinent questions and should instigate enough interest among the academicians in the next few years. The presentation uses international trade theory to highlight how businesses would be benefited if the initiative becomes successful in bringing the countries under one trade network. It particularly stresses the importance of how this proposed model of economic integration can alleviate the regional inequality that currently exists. The presentation further adds a cautionary note and draw the attention of the readers to the geopolitical anxieties and scepticisms that are currently directed towards this initiative.

**PRESENTATIONS**

- I *A Bayesian network model for an African cybersecurity system*  
**Gabriel Kabanda**, Atlantic International University, Hawaii USA
- II *Overconfident entrepreneurs and venture capital financing: A real options setting*  
**Robert King**; **Khasadyahu Zarbabal**, Medgar Evers College, City University of New York

**5.45 pm: CLOSING REMARKS****Dr. Jo-Ann Rolle**, Dean, Business School, Medgar Evers College, City University of New York, USA**Dr. P.R. Datta**, Executive Chair, Centre for Business & Economic Research, UK**Prof. Gregorio Mayers**, Medgar Evers College, City University of New York, USA**Mark T Jones**, Centre for Innovative Leadership Navigation (CILN), UK**Feedback from the audience****Conference Closes**

We wish you all the best.

## *Abstracts*



## Governing and managing communal land as a resource in South Africa: A case of selected communal property associations in Vhembe district, Limpopo province

MP Sebola

MA Mamabolo

University of Limpopo, South Africa

### Keywords

Communal Property Associations, Governance, Land reform, Land restitution, Management

### Abstract

*This study investigated the governance and management of communal land resources through Communal Property Associations (CPA's) in South Africa using the case of Vhembe district municipality in the Limpopo Province. As at the time of the study Vhembe District had 57 registered CPA's managing the land on behalf of the beneficiary communities. The study used a qualitative research approach thereby employing a semi structured interview questionnaire to collect data from targeted respondents. A sample of 7 CPA's were selected from a total sample of 57 CPA's in the district in terms of geographical locations of the West (Tshivhula and Leshivha), central (Mulambwane), east (Tshifefe and Manabhele) and the south direction (Mongalo, Machaba). A sample of respondents was between 2 and 3 per CPA which included a group interviews with Chairperson, Deputy Chairperson and Treasurer or Secretary. From the data collected the study concluded that the land managed by the CPA's in Vhembe district faces serious challenges of poor governance, poor support from the government, poor revenue generation by farms or land given back to the community and the high maintenance costs. The study concluded that the adverse governance and management problems of land acquired by the CPA are likely to improve if proper governance principles can be enforced with government effectively monitoring the system for success.*

## Strategic alliance as a catalyst for restructuring of the global economy: A theoretical perspective

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Umunze, Nnamdi Azikiwe University, Anambra State, Nigeria.

### Keywords

Alliance, catalyst, global knowledge, restructuring, strategy, economic planning.

### Abstract

*This paper examines strategic alliance as a model for re-aligning the global economy towards sustainable peace and development in the emerging new world order. The paper aims at critically examining the existing positions/ status of various countries of the world, particularly, the dichotomy between under-developed, developing and developed nations as well as regional integrations and separatists associations or groupings vis-à-vis the general economic positions of the various nations of the world, thus juxtaposing the highlights towards repositioning or restructuring of the global economy. The paper adopted a theoretical perspective with a view to unveiling the critical indices within the variables of interest and proposed a new direction in the academic genre of world economic conferences. The paper concludes that the world economy is evolving, and emerging trends indicate a tumultuous transition that requires global attention, rather than separatists' approach by individual nations or groups. The paper therefore, recommends, (i) immediate convocation of international/global conferences on economic restructuring cutting across all nations, irrespective of the status in economic growth; (ii) a re-alignment and adjustments in the barriers posed by nations on inter-regional employments; (iii) an increased tempo in cross-border exchange in various relationships in entrepreneurship studies as well as other key educational and skill development programmes, (iv) cross-fertilization of ideas, skills, competences and knowledge across nations irrespective of creed, color or location; (v) a total re-skilling, re-tooling and reinvigoration of mutual co-existence rather than rugged individualistic and self-reliance approach of nations. The paper is significant in policy analysis and global economic planning.*

## **An analytical study of the determinants of foreign investment in Saudi Arabia "Saudi Vision 2030"**

**Sally El-Awady  
Sarah Al-Mushayqih  
Ebtehal Al-oudah**

College of Business & Economics  
Qassim University, Kingdom of Saudi

### **Keywords**

Determinants of Investment –Foreign direct investment (FDI) –GDP – Saudi Vision 2030.

### **Abstract**

*Attracting foreign direct investment (FDI) is considered one of the main challenges faced by economies. It is also one of the main factors that help develop the national economy since it contributes to increasing GDP growth rates in the host country, developing technical staff, creating jobs, transferring modern technology, and supporting competitive capacities. According to the Saudi Vision 2030, the ratio of FDI to GDP will be increased from 3.8% to the global average of 5.7%. The research problem is that there is a gap between the extent of current and hoped-for FDI. The research paper will discuss the following objectives: Exploring the current investment environment in KSA, shedding light on current legislations that are attractive for investment, identifying the most important determinants of investment in KSA, and testing the relationship between FDI inflows and economic factors affecting them. The statistical descriptive analysis method was adopted, and a standard model was analyzed using E-Views program. Secondary data were collected from the General Organization for Statistics, World Bank publications, and the UNCTAD database. The research hypotheses related to the existence of a significant relationship between the volume of FDI with GDP and the current investment laws were tested. In conclusion, the most important determinants of investment in KSA which have an impact are GDP growth rate, domestic investments, and natural gas reserves. Furthermore, there is an inverse relationship between government expenditure and inflation rate on the volume of FDI, which negatively affects the deficit of the state budget and the productive efficiency of different sectors. Also, the researchers have been recommended that there is a need to prepare the current investment environment to increase the attraction of FDI in KSA in order to achieve the Saudi vision 2030 by Increasing and diversifying GDP, developing programs to support local investment, reducing the government expenditure and the inflation rate, developing controls obliging foreign companies to transfer technology, train labor, and develop controls to take into account the cleanliness of the environment in the activities of FDI in the country.*

## **Forensic accounting skills and tax evasion detection in Lagos state, Nigeria**

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Akinadewo Israel S.**

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### **Keywords**

Forensic Accounting, Forensic Accounting Skills, Internally Generated Revenue, Tax Compliance, Tax Evasion

### **Abstract**

*The study investigated the application of Forensic Accounting Skills on Tax Evasion Detection in Lagos State, Nigeria. Data were sourced with the aid of structured questionnaire administered on respondents. The sample size was 301 comprising forensic accountants and Lagos State Internal Revenue officials. Multiple regression analysis results show a positive nexus between Forensic Accounting skills and tax evasion detection as the t-calculated of 4.579 is greater than the t-tabulated of 0.000 at 5% significant level. The forensic accounting skills*

proxied by Detection, Prevention, Deterrence Skills (DPDS); Forensic Audit, Investigation, Interviewing Skills (FAIS); Arbitration, Mediation, Litigation Skills (AMLS); Honesty, High Integrity, Communication Skills (HHICS) indicated by the individual level of significance of 0.000, 0.054, 0.054 and 0.122 respectively which are less than 5% acceptable level of significance also shows that there is a significant positive relationship in the effect of Forensic Accounting on Tax Evasion Detection. The finding indicates the existence of tax evasion and that the application of forensic accounting will drastically leads to the reduction. Thus, government will have access to more revenue in meeting up with its constitutional responsibilities. The study recommends among others of the need for the government to institutionalize forensic accounting in the country for effective tax administration.

## **The choice of coalition governments for promotion of national unity in Africa: Does the model work for unity and political stability?**

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University of Limpopo, South Africa

### **Keywords**

Coalition, Coalition government, National unity, Political stability

### **Abstract**

The purpose of this paper is to argue that coalition government is not able to achieve peace and stability in African governments as envisaged through political solutions. The paper therefore evaluates the effective use of the coalition model in political stability and promotion of national unity. The paper is conceptual in approach and it uses a desktop method. A coalition is a group of organisations or political groupings that come together for the purpose of gaining more influence and power than the individual organisations can achieve on their own. There are numerous African countries that have adopted the coalition government model for political compromise and stability in their government. The intention is to find out whether the model is practically effective because the model has both advantages and disadvantages. The paper concludes that coalition model is not suitable for the African context. It has shown to fail in numerous countries where it was tried.

## **Market orientation practices in Nigerian insurance companies**

**Caroline Osuagwu**

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American University of Nigeria, Nigeria

### **Keywords**

Market orientation, insurance, marketing, Nigeria.

### **Abstract**

Market orientation is the business idea that situates the customer, consumer, client, or relevant audience as the centre of business activities. It is one of the important management strategies that may lead to the achievement of organizational efficiency and effectiveness. It has relevance for all sectors in an economy, including goods and services businesses (including insurance services). This paper examined, empirically, the market orientation practices in a sample of Nigerian insurance companies. Using a mix of qualitative and quantitative research approaches, the research sought to provide insight with regard to the Market Orientation practices of insurance companies operating in Nigeria. Specifically, data were collected from a purposive sample of insurance companies in Nigeria. The collected data were analyzed using descriptive statistics. The research found that Nigerian insurance companies emphasized market orientation issues to reasonable extents. The paper discussed the research findings with respect to relevant literature and experience, concludes that market orientation in Nigerian insurance companies was reasonably emphasized, and makes suggestions for further research in related areas.

## Customer brand engagement impact on brand satisfaction, loyalty, and trust in the online context: Egyptian Banking Sector

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### Keywords

Brand Engagement, Online Brand Experience, Satisfaction, Loyalty, Trust, Egypt.

### Abstract

*This study measures the impact of customer brand engagement (CBE) on brand satisfaction, loyalty, and trust through the online brand experience in the Egyptian banking sector based on the customers' perspective. Electronic questionnaires were developed to collect data. Data collected from 392 questionnaires was analyzed by means of Structural Equation Modelling (SEM). Findings indicated that CBE has a significant positive impact on brand satisfaction, trust, and loyalty respectively via the online brand experience. This study contributes to knowledge development by focusing on the importance of CBE and its consequences in the online service sector, which is still uncovered. Besides, this study offers guidelines to the service providers with valuable meanings for CBE to enhance brand's satisfaction, trust and loyalty via developing a unique online brand experience particularly in the Egyptian banking sector, which is witnessing now a new era of digital transformation.*

## Survival competition based on rival's perceptions and their influence on product

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Francisco José Mas-Ruiz

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Juan Luis Nicolau-Gonzálbez

Howard Feiertag Department of Hospitality and Tourism Management  
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### Keywords

Automotive industry, Managerial attention, product survival, strategic groups.

### Abstract

*The objective of this study is to analyze the relationship between the rivalry of the products of companies belonging to different strategic groups and the product survival. While prior research has focused on studying the degree of competition in terms of segment crowding, the way the competitors view a given rival in the competitive arena has received extremely limited attention. Thus, we consider the rivalry in terms of managerial attention, which implies knowing, at the dyadic level, the articles of the companies considered direct competitors of the product of the focal company. The strategic groups identified through the approach of the industry's history are the following: generalist producers, low cost firms and producers with differentiated products. Our hypotheses argue that the survival of the vehicles of the generalist firms is greater when they receive managerial attention from the models of the low-cost producers. By contrast, the survival of the cars of low-cost companies and with differentiated products is greater when they receive managerial attention from the models of other companies belonging to the same strategic group. The empirical analysis is carried out in the Spanish car market between 2008 and 2017. We use a Cox mixed-effect regression model to cope with the presence of unobserved heterogeneity at the product and company level. The dependent variable is the hazard function  $h(t)$ , which records the probability that a vehicle exits the market at  $t$  given that it has not exited until then. The results show the relationships that have been assumed in the hypotheses and have implications for the managers of multiproduct firms. Concretely, we demonstrate that they should consider not just the managerial attention but also the firm's membership to a strategic group because they are valuable tools for achieving a competitive advantage that leads to a greater product longevity.*

## Gen Z's altruism and performance values link to private label preference: First evidence from a German drugstore sample

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Joachim Hurth

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### Keywords

Generation Z, store brands, private label, retail management, values

### Abstract

*The purpose of this research is to examine the link between Gen Z's values and private label acceptance. It aims at better understanding future generations' openness to retailer's private label brands, a factor highly relevant for channel strategies. Based on survey data, a sample of 3,194 consumers was explored. Descriptive and inferential statistical methods were used (a) to examine consumer perceptions of private labels, (b) to understand private label usage, and (c) to link Gen Z's values to customer evaluations and reported buying. The findings indicate that Gen Z consumers are characterized by the value factors (I) altruism, (II) performance orientation, (III) hedonism, and (IV) sense of family. Further, the factors (I) and (II) were identified to be particularly relevant for private label brand positioning. The paper is unique as it is the first empirical investigation of Gen Z's private label brand preference in the context of retailing and distribution channel strategy.*

## Process of socialisation in the context of business and economy underpinning social network analysis in pandemic era

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### Keywords

Proxemics, SNA, Sign Graphs, Sociomapping, Sociometry, Emergent Properties, Socionics, Formative Context

### Abstract

*The interrelated observations and theories of human's use of space as a specialized elaboration of culture may have come to be redefined during this Covid-19 era. The research examines the government and law enforcement agencies' interventions such as "social distancing", "mask wearing" and "lockdown norms", which have become the "new normal", in order to arrive on the "tangible changes" that have borne upon Hall's proxemic behaviour, such as the use of physical space explaining our process of socialisation in the case of business and economy.*

*The research will enquire into phenomenon that how the social structure is being re-established -- patterned social arrangements in society that are both emergent from and determinant of the actions of individuals -- rendering new roles, functions, meanings and purposes to structurally-related social groups. As social structures are commonly visualized through social network analysis (SNA) the research will aim gain an insight into how the business and knowledge network have shape-changed engendering a new "social stratification", and the way business and knowledge networks, now, negotiate to co-exist with other social networks such as kinship, collaboration graphs, friendship and acquaintance, sexual relationships, and disease transmission.*

*Since business and economy touch all social lives as it would come to create a series of modelling and visualization of networks under the remit of "SNA discourse" the current research will record and critique some of the "focus groups" with respect to the following: (1) "Sign Graphs" (denotes a positive or negative human relationship explained with nodes); (2) "Collaborative Learning" (in terms of amount, frequency, and length, as well as the quality, topic, and strategies of communication employed by learners); (3) "Sociomapping" (processing and visualization of relational data of small groups underpinning evolved skills to know spatial orientation and movement detection); (4) "Multi-level Analysis" (not allowing nuances of a local system to be lost in multi-level*



analysis, micro-meso-macro, or large network analysis knowing social networks are self-organizing, emergent, and complex; (5) "Socio-metrics" (headcount of network members in a given network studied for their connections, distributions and segmentation); (6) "Sociometry" (quantitative method for measuring social relationships between social structures and psychological well-being with regard to the evolution and organization of groups and the position of social actors within them); (7) "Social Networking Potential" (numeric coefficient, derived through algorithms to represent both the size of an individual's social network and their ability to influence that network); (8) "Emergent Properties" (how group members operate in an environment forming more complex behaviors by co-opting certain tasks and process of socialisation with others as a collective allowing the emergence to happen over disparate size scales underpinning a causal relation across different scales); (9) "Jung's model of personality type" and "Socionics" (process information at varying levels of competency and interact with the corresponding function in other social actors, giving rise to predictable reactions and impressions, so called the intertype relationship); (10) "Formative Context" (institutional and imaginative arrangements that shape a society's conflicts and resolutions).

## Socio-economic impact of shopping centres in Gauteng, South Africa

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C E Cloete

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University of Pretoria, Pretoria, South Africa

### Keywords

Socio-economic impact, retail real estate, shopping centres, employment, environment, income

### Abstract

**Purpose:** Shopping centres have become an integral part of the built environment in South Africa, in many cases causing marked socio-economic effects, both positive and negative. The present study attempts to provide a better understanding of the multi-faceted effects that shopping centres manifest in the community through providing an overview of the socio-economic impact of shopping centres in Gauteng, South Africa.

**Methodology:** Due to the complex nature of socio-economic systems, the method selected to conduct the data analysis is the thematic analysis approach. Thematic analysis is a process used to identify the underlying themes of the data that has been collected by utilising a software program (Nvivo 12 Pro) to assist with the thematic analysis process. Upon identifying the underlying themes present within the data, initial codes and keywords identified were then organised into broader themes. To identify prominent themes the keywords are grouped into categories, and a ranking is given based on the frequency which the categories appear in the sample literature.

**Results:** The top three socio-economic impacts of shopping centres on their communities were found to be employment (jobs created), the improvement of local infrastructure. and the additional income generated in the local community.

**Originality:** Although a number of studies have investigated various socio-economic impacts of shopping centres, the use of thematic analysis offers a systematic perspective in this topic.

**Practical implications:** Developers of shopping centres should justify the merits of proposed developments by emphasising the effect on the creation of jobs, improvement of local infrastructure and its environmental sustainability and the additional income generated in the relevant communities.

## Renewable energy consumption and economic growth in Nigeria: Any Causal Relationship?

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### Keywords

Renewable Energy Consumption, Economic Growth, Causality, Nigeria

### Abstract

*This study examined the effect of renewable energy consumption on economic growth in Nigeria for the period 1990 to 2016. It further investigated the direction of causality between renewable energy consumption and economic growth in Nigeria. This was with a view to providing information on the relationship between renewable energy consumption and economic growth in Nigeria within the period of the study. Data collected was analysed using both descriptive analysis and econometric technique, which included unit root, correlation, co-integration, regression, and granger causality tests. The result showed that although renewable energy consumption and economic growth increased between 1990 and 2016 in Nigeria, renewable energy consumption had no significant positive impact on economic growth in Nigeria. Furthermore, there was no causality between renewable energy consumption and economic growth in Nigeria during the period of study. The study concluded that renewable energy consumption exerted an insignificant negative impact on economic growth in Nigeria. We recommend that investing in renewable energy should be encouraged and enhanced as this may be a way to reduce domestic fossil fuel consumption or to meet increasing energy demand without an increase of domestic fuel consumption to increase fuel exports and thus for higher revenues.*

## OWN Brownsville: Developing sustainable economic development models in low-income communities, through Entrepreneurship and Real Estate Acquisition/Development

**La'Shawn Muhammad**

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**Byron Price**

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### Keywords

Sustainable economic development, low-income communities, entrepreneurship, real estate acquisition, COVID-19

### Abstract

*Developing sustainable economic development models in low-income communities, through Entrepreneurship and Real Estate Acquisition/Development The COVID-19 pandemic magnified the issue of economic injustice that plague Black and Brown low-income communities throughout the United States. Medgar Evers College is located in the central Brooklyn region of New York City, the documented epicenter for COVID-19 in April 2020.*

*The COVID-19 public health crisis decimated fragile economic systems of New York City, namely communities located in central Brooklyn, like Brownsville. Brownsville is a residential neighborhood bordered by Crown Heights, Bedford-Stuyvesant, Cypress Hills, East New York, Canarsie, and East Flatbush. Founded in 1858 as a settlement for Jewish factory workers, residents and local investors purchased real estate and established a fluid economic system that still exists, a 100+ years later.*

*Since the late 1950s, Brownsville became home to predominately low-income Black and Brown residents. Present-day, demographic, and economic conditions remain the same. Brownsville residents are less likely to open, expand, or succeed in the long term because of barriers to acquiring commercial real estate. Barriers for Brownsville's entrepreneurs range from structural inequalities, wealth gaps, and difficulty accessing financial and legal services. If Brownsville does not garner support to increase access to commercial real estate development, the neighborhood will continue to suffer, rather than enjoy the benefit of a strong economic ecosystem.*

*The goal of this work in progress will explore commercial real-estate acquisition and investment opportunities in Brownsville. Utilizing research conducted by Hunter College Urban Policy and Planning graduate students, principals will test recommended strategies aimed to develop a sustainable economic eco-system in Brownsville through entrepreneurship and acquisition of commercial real estate. Our study seeks to answer how lack of real estate ownership fosters poverty and widens racial wealth gaps.*

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## The Contribution of Airport Retail to Total Airport Revenues

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Chris Cloete

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### Keywords

Airport, airport revenues, aeronautical revenues, non- aeronautical revenues, retail, airport retail, retail concessions

### Abstract

*Purpose: Airports globally are facing pressure on income from aeronautical fees and are placing increasing importance on non-aeronautical sources of revenue. The largest contributions to non-aeronautical revenues are from retail, parking, and property sources. Airport operators generally aim to increase non-aeronautical revenue to fifty percent of total revenues, to compensate for the risk of a decline aeronautical revenues. This study analyses the change in airport revenues for the past decade and the correlating growth of airport retail income of the Airports Company of South Africa (ACSA), which is the largest airport authority in Africa.*

*Methodology: An analysis of the financial statements and integrated reports of the Airports Company of South Africa (ACSA), was undertaken for the (financial years 2010/11 to 2018/19.*

*Findings: The results indicate that although non-aeronautical revenues of ACSA have been increasing during the period of analysis, its contribution to total revenue still lags slightly behind aeronautical revenues. A strong positive correlation was found to exist between other non-aeronautical sources of revenue and airport retail growth.*

*Practical implications: ACSA can further increase its total revenues by expanding the scope of retail operations at the nine airports under its jurisdiction, to approximate an equal contribution to aeronautical revenues. It is recommended that further research be undertaken to extend the scope of the study by increasing the period of analysis and by including other airport owners and operators in South Africa.*

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## Challenges for organizational structure and design as a result of digitalization and cybersecurity

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American University of Malta, Malta

### Keywords

Digitalization, digital disaster, cybersecurity, organizational structure, and design.

### Abstract

*Fintech technologies and digital systems transformation have become the most commonly used words in the last decade, with a direct impact on any organizational structure and design. Rearranging values change the business process. The present paper emphasizes that, in order to remain competitive and achieve market longevity, organizational structures must keep up with the digital transformation and implementation of new security systems in order to face cyberattacks exposure. Protecting data (e.g. financial and clients), improving the performance but also the survival of institutions is related to the adoption of innovation and the adoption of digital changes into organizational culture and redesign its structure. The article aims to show how new technologies together with their requirements can improve the organizational structure to face actual challenges, such cyberattacks; and how digital transformation and the adoption of new technologies have changed the approach of the job requirements on the global level. In order to underline the necessity of amendments of the business process, the author redesigns an organizational structure taking into consideration new technologies challenges and implementations of new functions. The change proposed for redesigning the organizational structure is based on balancing the differentiation and integration among specialized departments, to avoid operational risks.*

## Do legal origins impact infant mortality? Evidence from sub-Saharan Africa

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Université Paris 1 – UFR 02 Sciences Économiques

### Keywords

Institutions, Economic Development, Health Economics, Infant Mortality.

### Abstract

*This study investigates the possible link between the legal origins of 27 sub-Saharan African countries and the health status of the population proxied by infant mortality rates (IMR). IMR is broken down into three categories: neonatal mortality, post-neonatal mortality, and infant mortality. The data is collected through the Demographic Health Survey DHS. Further corresponding geospatial covariates are being used in order to implement a Regression Discontinuity design (RD) depicting the impact of civil and common law on the three categories of IMR. The RD framework entails comparing the child mortality of the individuals close to the borders of another country with a different legal origin. Additional regression tables are estimated to compare their results with that of the RD. Both the RD and the table results provide enough evidence that post-neonatal and infant mortality are more abundant under civil law regimes than under common law ones signaling at better general health conditions under the latter. However, neonatal mortality does not seem to be impacted by legal origins*

## Dynamic panel investigation of the determining factors of non-performing loan in African lower middle-income countries commercial banks

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Durban University of Technology, South Africa

### Keywords

Non-performing loan, Panel regression technique, Lower middle-income countries.

### Abstract

*Non - Performing Loan remains the topmost substantial issue for banks to subsist. While there are several factors liable for the accumulation of this ratio, some belong to firm level issues and some are external and uncontrollable for the banks as they are macroeconomic. But this study is based on the amalgam of both categories. This study using dynamic panel analysis (SYS-GMM) on 110 banks from 9 countries for years 2010 to 2017 found that lagged Non - Performing Loan, Lending Rate, Capital Adequacy, Credit growth, Cost Income Ratio (bank-specific factors) and Interest Rate (macroeconomic factor) are the significant determinant of Non – Performing Loan in lower middle income countries' commercial banking sector. Hence, commercial banks should launch control and modify their credit advancement policy with respect to the mentioned significant factors. Also, there is the need for banks to ensure borrowed funds are being used for the envisioned purpose via better credit monitoring.*

## Financial digitalization and its implication on jobs market structure

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### Keywords

Finance digitalization, workforce qualifications, digital education, new job market structure.

### Abstract

*Finance digitalization and digital transformation have become the most commonly used words in the last decade, but especially in recent years. The present paper emphasizes that, in order to remain competitive and achieve market longevity, organizational structures and financial services must keep up with the digital transformation. Improving the performance but also the survival of institutions is related to the adoption of innovation and the adoption of digital changes. This article aims to show how digital transformation and the adoption of new technologies have changed the approach of the workplace, the way of doing business and redefined the parameters of the financial products and services offered. The research finds out that the main impediments encountered in digitizing the activity of institutions is the efficient storage and utilization of the database, as well as the qualification and speed of adapting the workforce to the new requirements regarding the provision of innovative administrative and financial products and services through digital technology. In the same line, using macroeconomic indicators from different regions of Europe, related to the movements and new developments of the labor market, economic and social progress trend, the present work paper comes to sound an alarm signal for a new economic and technological education policy approach. The paper underlines the movements of the labor market and the possible solutions to redirect the specialization curriculums in order to equip people with those qualifications and skills which will make them employable on the current digitalized business environment.*



## A critical examination of the interaction of crisis leadership & corporate reputation

Evangelia Fragouli

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### Keywords

Crisis, leadership, corporate reputation, stakeholders

### Abstract

*Crisis situations carry a high risk to organisations, and there are multiple factors that affect individual leadership styles. Crisis can present itself in a number of different ways, and a leader must be able to distinguish between these and adapt their style and behaviours accordingly. This paper, through a critical literature review methodology, explores 'how' leadership underpins corporate reputation in a crisis situation reviewing also the key factors influencing leadership effectiveness in such stressful situations. The study concludes that the leadership role is important in supporting the corporate reputation in a crisis situation, suggests that practitioners must comprehend different dimensions of crisis that affect leadership style, allowing for effective management of the situation and different preparations, precautions and adaptations must be considered before choosing a leadership style to effectively navigate the organisation through crisis. The study also confirms that a good reputation helps corporations to gain the trust of consumers and reduce the losses caused by the crisis and enterprises in crisis should choose appropriate leadership style so that leaders to create a culture that could predict threats and risks.*

## Innovative public administration in Azerbaijan in the digital age

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### Keywords

Azerbaijan, public administration, Information and communication technologies, electronic government, digitization.

### Abstract

*The Digital Age has brought profoundly serious changes in many areas. These changes have profound effects on public administration, public policy, and research in these areas. This age is seeing very fast trends in the world. In such an environment, Countries have to adapt to change and change their organizational structures in accordance with the time requirements. At a time when technology is important, countries need to use information technology to compete internationally, improve the efficiency of national services, and deliver public services. States have to change away from the traditional State concepts and towards innovative State concepts.*

*The paper analyzes the fact that information and communication technologies, as in many areas, support innovative public administration reforms, which ensure modernization and progress in public administration.*

*The paper identifies the knowledge and skills that are important for public administration professionals in the digital age. It is also highlighted in the paper that strengthening the implementation of state innovation policy in Azerbaijan and the establishment of the State Agency for Citizen Service and Social Innovation under the President of Azerbaijan Republic will be positive for the future of a successful and contemporary development of the Country.*

## Factors influencing the trust-level of Hungarian negotiators in cross-cultural business contexts

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### Acknowledgement

This paper is sponsored by NTP-NFTÖ-19 programme supported by the Ministry of Human Capacities of Hungary.

### Keywords

Business, cross-cultural contexts, Hungarian negotiators, trust

### Abstract

*Trust is considered to be an essential element of effective business relationships. However, it is not easy to build trust as it varies from culture to culture which aspects influence trust-level. Therefore, this paper discusses the importance of trust in cross-cultural business contexts from the viewpoint of Hungarian negotiators, using data deriving from a two-phase research. In the first phase of the research, a questionnaire survey was used to assess the importance of trust in cross-cultural business contexts, and then structured interviews were conducted to reveal the factors influencing the level of trust. The findings provide insights about the role of trust as well as the factors affecting it in cross-cultural business contexts to shed light on the possible consequences of the low level of trust to business success. The paper also draws up some conclusions and recommendations in general as well as for representatives of companies doing business with Hungarian partners.*

## Trade structure as an enabler of economic growth in Africa

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### Keywords

Concentration, exports, growth, intra-industry, structure, trade

### Abstract

*The role of trade structure in determination of economic growth has not been empirically given as much attention as trade openness and trade volume. This is despite the fact that trade openness and trade volume are affected by other influences arising from nontrade growth factors. Hence, we present the role played by trade structure in enabling economic growth in Africa. Using a panel data regression with fixed effects, we regress Gross Domestic Product growth against trade structure variables and other standard explanatory variables for eighteen African countries. Trade structure consists of concentration of trade, intra-industry trade and number of exported goods. To measure concentration of trade, the Hirschman Herfindahl (HHI) index is used while the Grubel-Lloyd (1975) index of intra-industry trade is computed to measure intra-industry trade. Other standard explanatory variables included are gross capital formation, inflation, and population growth. We conclude that for African countries, trade structure positively determines economic growth since the variables intra-industry trade and number of exported goods are positively related to Gross Domestic Product. We also conclude that gross capital formation and population growth can lead to economic growth as they are positively related to Gross Domestic Product. Inflation growth is negatively related to Gross Domestic Product. African countries have a high probability of realising economic growth if they focus on increasing the number of exported products, intra-industry trade, domestic investment and cautiously allowing for population growth. Population growth needs to be treated with caution as it should be sustainable, given resource availability. It is important for the countries to keep inflation as low as possible as it retards growth. The paper makes original contribution towards empirical literature on the impact of trade structure on economic growth in African countries, an area which has been largely ignored in the past.*

## **Tax evasion detection in Nigeria: Analysis of the specific forensic accounting techniques used**

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### **Keywords**

Forensic Accounting, Forensic Accounting Tools, Tax Engagement Services, Tax Evasion, Tax Experts.

### **Abstract**

*The study investigated the specific forensic accounting techniques used in the detection of tax evasion in Nigeria. The study used a self-administered, semi-structured questionnaire, prompting experts' opinion on the type or the combination of the tools of forensic accounting applied in carrying out tax evasion assignments. Krejcie & Morgan (1970) formula was adopted to determine the sample size of 301 from the population of 1,387, comprising forensic accounting practitioners and tax officials of Lagos State, Nigeria. Descriptive statistics like mean, standard deviation and percentages were applied for data analysis. The study reveals that all the identified 13 forensic accounting techniques were put into use but with diverse opinion. The study also finds out that Business Intelligence, Revenue Approach, Trend Analysis, Net Worth Comparative Method, Data Mining Tools, and Expenditure Approach, among others, were rated as being frequently used. The findings show that there is no agreement as to the specific tools to be adopted for tax evasion detection and no record of it included in the reports to government. The study, however, established the use of different types of techniques among the practitioners. Thus, the study recommends that the practitioners should include in the report of their tax evasion engagement to the government, the forensic accounting techniques or the combination thereof, used along with the respective results.*

## **Factors influencing profitability of conventional banks as measured by Tobin's Q: Evidence from banking sector of Pakistan**

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### **Keywords**

Bank specific factors, macro-economic determinants, banking sector, Tobin's Q ratio, Profitability.

### **Abstract**

*Financial sector is the key player to enhance sustainable economic growth. Commercial banks play an important role to improve the performance of the financial sector of the economy and their profitability is closely connected to the soundness of the entire economy. The purpose of this study is to determine the internal determinants (bank specific) and external determinants (macro-economic) of profitability. In this regard, the study adopted quantitative research design by using the panel data of 17 commercial banks of Pakistan over the period of 2014-2018. Internal factors analyzed in this study were Liquidity, Size and Capital Adequacy. While external factors were Gross Domestic Product (GDP) and Inflation. The data was analyzed by using simple OLS regression and Tobin's Q ratio. The analysis showed that GDP has significant impact on profitability. However, inflation has no impact on the profitability. Tobin's Q ratio of most of the banks are increasing which depicted their equilibrium position. Based on the findings, the study recommended some policies that will encourage banks to reduce credit risk and minimize their liquidity holdings. Moreover, Government should take the proper initiatives to enhance the confidence of investors towards stock market.*

## Disrupting the accounting and financial reporting functions with implementation of artificial intelligence applications

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### Keywords

Accountancy profession, artificial intelligence, financial reporting, machine learning

### Abstract

*As we move past the early portion of the 21st Century, automated decision making will soon pervade the business scene. Much like previous industrial/commercial upheavals, the intelligent system revolution, and its supporting infrastructure, is very likely to take over more and more of the choices now made by humans. Fifty years in the making, artificial intelligence (AI) finally has come of age and can be expected to dominate nearly all of routine tasks in economic activity and encroach deeply into the complicated ratiocinations that, until now, have been reserved for intervention by business professionals. While accountants have been using technology for decades to improve what they do and how they deliver value to clients, the rise of AI tools provides a unique opportunity to reimagine, and radically improve, the quality of business and investment decisions while at the same time enhancing efficiency.*

Artificial intelligence and machine learning systems are extraordinarily powerful tools. Their range of application is being extended, in a literal sense, on a monthly basis. After decades of being “stuck” in the academic world and obscure research labs, AI is truly ready for prime time as a disruptive transforming force in many economic sectors – not the least of which is the accounting and financial reporting functions of all enterprises. Artificial intelligence and machine learning have the capacity to extend significantly the existing capabilities of computing to a much higher level. “Number crunching” will give way to higher-order functionality as machines automate numerous processes that previously required handling by human workers. Accounting and finance professionals would do well to embrace the enormous range of benefits available from widespread adoption of AI.

Artificial intelligence has been an aspirational goal for computer engineers/scientists since the early 1950s. The key to its emergence as a welcomed application, though, depended upon demonstrable superiority over the consistency and accuracy of decisions made by humans. Far from replicating human intelligence – hence the descriptor “artificial” – the underlying objective function for AI development has been focused on freeing real decision makers from routine tasks and first-level choices that can be based on data. Rapid increases in the speed with which machines acquire, digest, and analyze data have laid the foundation for AI to remove the need for human intervention in many areas of accounting and financial reporting.

The audit function, too, is ripe for the forward-thinking analytics and predictive ability that AI can bring to this task that professionals use to add value to financial reports. AI systems can assist auditors by rapidly acquiring, processing, and delivering pre-analyzed data for enhanced decision making in the audit engagement space. It is not difficult to envision a migration of sampling transaction data to a world of 100 percent review of the entity's activities – even extended to verification on a daily basis!

Adoption of artificial intelligence applications is not without risks. Automation, minibots, machine learning, and adaptive intelligence move at lightning speed to assist, and at that same speed to corrupt. So, the AI age always will need the human touch to instill backend process controls and ensure operating integrity, outcome accuracy, and data security. Higher quality financial reporting will be available with risk-controlled AI systems in place. Improvements in both speed and quality of reporting to all users – management, investors, regulators – can be expected as AI gains traction, wider acceptance, and broad-scale implementation.

This research makes an important contribution to our current understanding of how accounting (including the attestation portion of the discipline) and financial reporting will be disrupted in a very beneficial and positive manner by the advancing adoption of artificial intelligence applications. In the not too distant future AI and the machines that create its outcomes will enable a new agility that is certain to transform the accountancy profession. The efficiency gains from AI assure a bright (and lucrative) outlook for accountants and auditors. AI adoption is the future of accountancy and the fundamental finance function.

## Health related not-for-profit organizations: Time to rewrite

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### Keywords

Financial Statements, Health Related, Not-for-Profit Organizations, Revenues, Salaries

### Abstract

*This paper examines Not-for-Profit organizations, specifically those representing diseases.*

*An organization that is formed for profit conducts its affairs solely for the purpose of earning profits to benefit its stakeholders. In contrast, the organization that is formed as not-for-profit, does not earn profits for its stakeholders, but use the earnings or donated funds to pursue the organization's objectives and to continue operation. Given this definition, one must not be confused about the profit-making motives of not-for-profit organizations. These businesses generate substantial earnings from their charitable causes, yet they do not pay income taxes. Are these not-for-profit organizations adequately using the contributed funds for the purpose and mission of the not-for-profit organizations? This paper attempts to answer the question by examining the use of funds by four health related not-for-profit organizations through analysis of their financial statements. The paper will assess their operating philosophy and will look at their relationship with the medical and pharmaceutical industries. This paper will identify if there is a need for changes to the not-for-profit laws. The monetary connection between these four not-for-profit organizations and the medical and pharmaceutical industries are problematic. Performance of the analyses highlights that salaries and benefits account for the largest expenditure within the not-for-profit organizations. Research is a significant expense for these four not-for-profit organizations, and it is imperative for it to be clearly shown or reflected on their financial statements and not be included or embedded in other expenses. Further investigations on the management and compensation levels of these organizations must be undertaken.*

## The economics of discrimination in a financial economy: Can returns unteach prejudice?

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### Keywords

Discrimination; Private Financing, SMEs, Cartels, Prejudice, Bayesian Learning, Entrepreneurship.

### Abstract

*We apply the novel setting of a financial economy to model how small business financing discrimination arises from prejudice about entrepreneurial ability. The predominant group unconsciously behaves as a cartel, reducing the supply of financing to disenfranchised businesses, thereby reaping the cartel benefits of higher prices – yields on loans and returns on equity. Under-capitalized disenfranchised entrepreneurs experience lower business growth and wealth creation. The cartel is naturally self-enforcing through common bias in-belief. Because predominate investors are unaware, they are operating like a cartel, they under-finance disenfranchised firms in league due to their common prejudice against disenfranchised entrepreneurial ability. Financing discrimination only breaks as prejudice is unlearned, however Bayesian updating analysis shows that small business financiers are slow to unlearn prejudice despite superior returns from investing in disenfranchised businesses. Our framework offers an alternative explanation to the classic "taste for discrimination" where discrimination occurs despite unbiased beliefs and gives novel support for understanding exclusion as the anti-competitive behavior of a predominant cartel.*



## A moderated mediation model linking error management culture to organizational performance

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### Keywords

Error management culture, innovative work behavior, organizational learning from errors and perceived psychological safety

### Abstract

*Errors are ubiquitous in organizational life and adversely affects organizational performance, creates negative publicity, damage organizational image and customer satisfaction. In view of its importance, we have developed a moderated mediated model to analyze the impact of organizational error management culture and organizational performance by extending error management and share cognition theory. The newly developed model was tested in the service industry of Pakistan. The sample size of the study was 300 employees with a response rate of 96%. The data was collected through a web-based questionnaire. The constructs used in the study were adapted from earlier established scales and measures. Smart PLS was used to test the structural model. The results show that error management culture has a significant positive effect on organizational performance. Moreover, we found organizational learning from errors and innovative work behavior mediates the association of error management culture and organizational performance. Furthermore, we found that perceived psychological safety moderated the direct relationship between organizational learning from errors and error management culture. The current study has significant implications for management, theory, and research. For instance, perceived psychological safety in earlier studies has been used as a mediator while we have used it as a moderator. In addition, we tested multi mediation (i.e., organizational learning from errors and innovative work behavior) to empirically validate the relationship of error management culture and organizational performance*

## The inevitability of financial risks in businesses and how to overcome them: Saudi Arabia in focus

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### Keyword

Financial Risk, Business, Risk, Risk Management, Saudi Arabia.

### Abstract

*Financial risk is made up of potential volatility or changes in earnings that differ from participants' expectations and estimates of these values. This can have both positive and negative impacts depending on the preferences of risk consumers. The investment climate of a nation, especially for developing economies has a great role to play in the level of financial risks that an organization can be exposed to. Even if the best company in the world hires the best managers obtainable in a field to run a company in a country where the stakes are high as regards risk, the company will most likely show signs of financial risks that may just be inevitable. This study carefully analyzed financial risks in businesses with a focus on efficient management in a developing country like Saudi Arabia, using a qualitative research technique. The research provides additional contributions to discuss on*

*financial risks in corporate organizations by not only highlighting the various types of risks applicable but demonstrated how they apply in Saudi Arabia.*

## **TOE model: Adoption of block chain**

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### **Keywords**

Block chain Adaption; Supply chain management, Technology-Organization –Environment (TOE).

### **Abstract**

*Block chain has numerous benefits such as decentralization, persistency, anonymity, and auditability. Although a number of studies focus on using the block chain technology in various application aspects, there is not a specific previous study focus on the block chain technology in both technological context and business organizations through the supply chain flows. Therefore, this paper empathizes how using the technological theories and block chain technologies through the supply chain will affect it as a whole; in addition to such adoption is very rare to be represented especially in developing countries as this part is fulfilled by our paper research. A number of 427 respondents were included in the questionnaire analysis which were collected from employees of supply chain and logistics companies. After conducting regression analysis and SEM, it was observed that reducing complexity and lowering supply chain investment costs associated with traditional supply chain transactions were some of the key drivers for block chain adoption, as well as a desire to benefit from enhanced compatibility and regulatory support. However, achieving security is considered as the main and most important driver*

## **Effect of financial inclusion on entrepreneurial growth in retail and wholesale sub-sectors: Evidence from Nigeria**

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### **Keywords**

Entrepreneurial growth (EG), financial inclusion (FI), retail sub-sectors, wholesale sub-sector

### **Abstract**

*Financial inclusion has been globally recognised as essential for capital accumulation, easy financial services accessibility, poverty alleviation as well as entrepreneurial and economic growth. As Nigerian government is making progress in the achievement of financial inclusion, many businesses seems to be springing up in the financial and other economic sectors with intention to tap from the growing access to official financial services. This paper aims at*

ascertaining the effect of financial inclusion (FI) on entrepreneurial growth (EG) in retail and wholesale sub-sectors in Nigeria using quarterly data from the World Bank's World Development Indicators and the Central Bank of Nigeria. Data were analysed using correlation analysis and error correction approach. The results reveal that FI has a significant positive effect on EG particularly in the context of the retail and the wholesale sub-sectors contributions to gross domestic product (GDP). The results further indicate that account ownership (ACN) did not have significant influence on the growth rate of the retail and the wholesale sub-sectors, while commercial bank branches (CMB) was found to have significant influence on the growth rate of the retail and the wholesales sub-sectors. This implies that CMB is a critical FI channel with potentials of driving the EG particularly in the context of the retail and the wholesale sub-sectors contributions to GDP. We recommend that government should establish more CMB in all rural areas in Nigeria for easy access to official financial products by unbanked entrepreneurs. Also, FI stakeholders should deepen efforts in encouraging ACN through improving on financial literacy of the vast unbanked populace so that formal financial system through capital accumulation can serve the needs of entrepreneurs for effective growth and contributions to GDP.

## Motives and barriers of Airbnb users: Findings from mixed-methods approach

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### Keywords

Airbnb, barriers, disruptive innovation, motives, sharing economy.

### Abstract

*Purpose:* this study aims to investigate motives and barriers for Egyptian users to use Airbnb “as a platform of peer-to-peer accommodation instead of hotels” and how it affects the overall attitude towards Airbnb, behavioral intentions and actual usage of Airbnb.

*Design/Methodology:* A sequential mixed methods approach was adopted in this study and a comprehensive research model was adapted from both literature and results of qualitative phase and then tested via an online questionnaire.

*Results/Findings:* The findings revealed that, from motives; price, home benefits, privacy, and online reviews significantly explained overall attitude towards Airbnb. Also, the main barriers found were respectively: perceived risk and distrust which can predict the overall attitude. Furthermore, from the subjective norms, only social influence can predict behavioral intention to use Airbnb.

*Theoretical and practical implications:* This study theoretically contributes to the current literature by providing meaningful insights into the main motives to choose Airbnb as accommodation other than traditional accommodations like hotels; also it helps to understand more about the barriers of not using Airbnb. The findings include several practical implications for industry. Hence, this study's conceptual effort provided a ‘big’ picture of how Airbnb consumers arrive at choosing (or not choosing) Airbnb for their trip. Also, the analytic effort of this study provided a holistic evaluation of the role of each motive and barrier. One critical question in this case is whether or not marketers should allocate an equal amount of resources to each variable. By assessing the importance of each variable, the researcher attempted to clarify the comparative importance of each variable in predicting purchase intentions and decision to use Airbnb.

*Originality /value:* This study fills the gap between the motives and barriers of Airbnb and their effect on overall attitude, behavioral intention, and actual usage. Most previous studies were only focusing on the effect of motives and barriers on behavioral intentions without taking into consideration the actual usage. Also, previous studies were focusing on western contexts, but this study is focusing on one of the developing countries in the Middle East, Egypt which has a lot of travellers who are already using Airbnb. This study is considered one of the pioneers' studies in this topic.

## **Inclusive entrepreneurship: A critical look at inclusion of persons with disabilities**

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### **Keywords**

Inclusive entrepreneurship, inclusivity, persons with disability.

### **Abstract**

*There have been many definitions of inclusion as it relates to the underserved and economic empowerment through entrepreneurship, but few of these definitions have focused specifically on persons with disabilities.*

*Purpose of Research-Many studies have looked at increasing economic empowerment through entrepreneurship for women, minorities, youth, seniors, immigrants, and rural residents throughout literature. The gap however is that the lumping of all these categories has led to the overlooking of specific challenges faced by persons with disabilities. This oversight on economic inclusivity has been magnified especially during the Corona virus pandemic.*

*Design/ Methodology- This study reviews literature in search of evidence to document programs, projects, and policies used in both developed and developing countries to address the challenges of inclusive entrepreneurship for all. The paper explores several entrepreneurial studies on inclusivity of business ecosystems in UK, USA, Sub Saharan Africa, and India and highlights public-private partnerships and impact investment as it relates to challenges in increasing inclusivity in businesses.*

*Results/Findings-It was evident that, while there are many government policies and programs to support entrepreneurship in the USA, UK, Sub Saharan Africa and India, limited empirical studies have been documented to evaluate the impact of these policies on entrepreneurship for persons with disabilities. Some of the challenges cited in literature included gender gap, cost of doing business and the likelihood to be funded to launch a business, as common dominant factors reported on the issue of inclusion.*

*Practical implications and Conclusions -The authors find that there is much more empirical research and analyses warranted in the study of entrepreneurship inclusion and empowerment of the underserved especially for persons with disabilities and continue reviewing literature and use quantitative and qualitative research such that additional programs, projects and policies may be developed to serve all inclusively.*

## Coworking spaces: An exploratory study to identify the challenges and different business models in Egypt

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### Keywords

Coworking space, flexible offices, challenges, business model.

### Abstract

*The focus of this research is in the area of co-working spaces. Such a study is important in order to enhance the understanding of the growth of co-working spaces in Egypt. Coworking spaces as start-ups have seen wide expansions worldwide in conjunction with the evolution of the shared economy, start-ups and entrepreneurial projects and the labor market trends of freelancers and part-time employees. The research approach adopted in this paper is a qualitative approach. Semi structured interviews were conducted with a convenient sample of coworking space managers or founders in Cairo and Alexandria, the main two cities in Egypt which have the largest number of coworking spaces. The interviews aimed to explore their practices, choice of business model adopted among several ones to generate revenue and the challenges faced in running the coworking space. Thus, the questions focused on asking the interviewees to explain the business model adopted by the space as well as the services and networking they provide in addition to the challenges they face in running the business successfully. The findings in this paper revealed that coworking spaces in Egypt are constantly modifying their business model to adjust to market conditions in order to achieve profitability. Thereby, coworking spaces are still in their infancy stage and are subject to many changes and evolutions to meet the market trends. Furthermore, the financial viability and profitability are at stake and founders are adjusting their services and pricing accordingly. Among other results, high employee turnover was highlighted frequently by the managers during their interviews. The academic contribution relies in adding to the coworking space literature with respect to challenges faced in developing countries. The practical implications of this research offer actionable knowledge for coworking space managers and founders to provide the services and activities that would attract their target user and increase their loyalty to the space since users such as small companies have different needs from freelancers and part-time employees.*

## Career forms: Organizational, gig, and in-between

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### Keywords

Career, Gig Economy, Classic, Boundaryless, Protean, Organization

### Abstract

*The nature of business-related careers, and particularly organizational ones, has changed drastically over the last many years. It would appear that non-traditional careers of the past are rapidly becoming the norm. Classic career management literature focused on managing and being successful in organizational careers. However, the environment has changed, and researchers have pointed out that careers now can be viewed as being organizational, semi-organizational and gig-economy related. The common thread through the new career forms is the increased responsibility on individuals to manage their careers. In particular, the gig-economy points to a de-linking of organizations with people doing organizational work, by the latter being viewed as independent contractors rather than employees. In this paper, we present prior work on career forms and models, both within and outside of organizational boundaries. Further, we propose a theoretical framework to view these career forms in the context of current organizational settings.*



## Can We Afford It?

### The association between financial aid and time to completion in accounting higher education in South Africa: A literature review

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#### Key Words

academic performance, accounting students, financial aid, higher education, South Africa, time to completion

#### Abstract

*Internationally, research has been conducted on factors affecting students' academic success as measured by time to degree completion. Investigating these factors is important given the role of higher education in the South African context. Astin's Input-Environment-Outcome (I-E-O) model was used to analyse the factors affecting students' academic success. These included key input and environmental factors identified in prior literature such as race, gender, prior academic results, English proficiency, high school quality, family income, first-generation educational status, integration into higher education institutions, student employment and financial aid. To date, South African research on financial aid has concentrated on how financial aid improves access to higher education, however, there is very little information on how it effects on-time degree completion. This paper thus identifies a gap in the role of financial aid in assisting timely graduation and examines this phenomenon in relation to accountancy students in South Africa.*

## The relationship between ineffective methods of applying quality management and functional combustion in Arab universities

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#### Keywords

Quality management - functional combustion - Saudi universities - Higher education institutions

#### Abstract

*The study aimed to shed light on the relationship between the ineffective use of quality and functional combustion in Saudi universities. The study used the descriptive-analytical methods, the researchers used the SPSS program for analysis. Higher education institutions seek to apply quality standards to achieve excellence in education and research services and community service, in order to obtain academic accreditation Universities are quick to meet the requirements of accreditation, to achieve these goals, the biggest burden falls on the faculty members "update programs, courses, academic guidance, Also conduct scientific research, attend conferences and provide community service in many forms such as workshops, training programs, consultations " these requirements are the core of the accreditation process and are also closely related to the work of the faculty member, However, the lack of good organization and overload of burden leads to underperformance and outstanding achievement in any of the scientific or research fields. This leads us to enter the stage of " functional combustion, "a state of intellectual, emotional, and physical exhaustion as a result of overwork. So, the problem of the study appears in the main question what is the relationship between the ineffective methods of quality management, functional combustion in the Arab universities?*

*The results of the study showed there are very negative aspects of the ineffective application of quality at the university, which is reflected by everyone who works in the university field at the level of Arab universities, so led to*

*reducing the important scientific role of the faculty member to become a primary preparatory of quality reports which take all time.*

*The researchers' recommendations university must study the phenomenon of job combustion and to work out their causes and devise appropriate solutions to mitigate its spread.*

## **Student centered learning: a study of transition from face to face courses to distance learning with the School of Business Medgar Evers College, (CUNY)**

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### **Keywords**

Student centered learning (SCL), teacher-led pedagogy, higher education institute, professional development, Student Centered Learning challenges

### **Abstract**

*Student Centered Learning (SCL) is a term used by educators and is based on the philosophy that the student is central or the facilitator to their learning process. The SCL model approach recognizes that students have a wide range of opinions, abilities and strengths which can empowers students to make their own choices about their education and future career. SCL, as a theory of learning, is based on the theory of constructivism with the idea that learners must construct and reconstruct knowledge in order to learn effectively. The benefits of SCL to the student includes making students an integral part of the academic career along with the process, because of this joint effort there is an increased motivation for the student to learn, the student becomes independent and is responsibility in the learning process, and SCL offers the best consideration for the needs of the student. The benefits of SCL are to the student, to the lecturer, to the institution, as well as to the society at large for the main reason that it promotes a life-long learning culture. The model of teaching and learning followed by colleges and universities i.e. Higher Education Institutes (HEIs) such as Medgar Evers College (CUNY) in the USA are mainly Teacher-Led (TL), as opposed to SCL. The effectiveness of higher education and its relevance in a dynamic and technological driven economy requires a shift from the traditional form of teaching towards SCL.*

## **Negative and positive effects facing university education by allowing foreign universities to invest and open branches in KSA - Vision 2030 (Case Study Arab East Colleges & Qassim University)**

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### **Keywords**

University education sector - investment in education - foreign universities - private universities - challenges facing university education.

### **Abstract**

*The aim of the study is to shed light on the negative and positive effects facing university education as a result of allowing foreign universities to open branches in KSA - Vision 2030, which represents a challenge for the private and governmental university education sector. Hence the main research question arises, "What are the effects of encouraging investment by foreign universities in the Kingdom on local universities in Saudi Arabia?" .*

**Design/methodology/approach:** - The study used the descriptive-analytical method, and questionnaires were distributed to the community sample of employees of the Eastern Colleges of Graduate Studies and the Qaseem University the researchers used E-view program for analysis.

**Findings:-** The study reached several results, most important among which are the positive effects of allowing foreign universities to open branches in the Kingdom of Saudi Arabia, achieving a qualitative shift in the path of Saudi universities on the basis of empowerment, excellence, quality, and contributing to the development of the educational and research process, raising the efficiency of the Saudi university education system and raising the efficiency of Expenditure, the development of financial resources for universities, and human capabilities, the presence of negative effects of students' orientation to foreign universities and their reluctance to enter local universities, researchers recommend the allocation of a budget-oriented interested in the innovation, creativity, and scientific research. Activating the partnership between ministry of labor, higher education, and vocational training institutions. Encouraging the private sector to invest in technical education. following developed teaching strategies that focus on innovation and creativity for the future generations industry and the encouraging of new investments directed to scientific research in line with (Saudi Vision 2030).

## What it takes to become an independent lifelong learner in order to survive technological changes in business

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### Keywords

Adapting, education, independent, lifelong learner, training

### Abstract

Information technology is at the heart of today's business world. Emerging technologies are developing rapidly and have the potential to bring great achievements, as well as new challenges and risks. Enterprises need to learn to adapt with the changing technologies to be able to harness their rewards. Because businesses have an ever increasing need to hire professionals to implement and keep pace with new technologies, employment of computer and information technology occupations is projected to grow. The purpose of this article is to identify ways in which educators can prepare students to be adaptable workers, who keep pace with new technologies, by learning to become independent lifelong learners. Similar to the well-known adage that if you give a man a fish you feed him for a day; teach a man to fish and you feed him for a lifetime, business schools need to ensure that their programs teach graduates not just current technologies but how to learn to adapt to ever changing technologies. After researching and analyzing relationships between business, the IT industry, and related college programs we found that many training companies offer crash courses, bootcamps, etc., that are in direct competition with colleges. These courses provide a very narrow knowledge base and every time a new technology emerges their students have to return for more courses. Colleges need to differentiate themselves from such companies by focusing not just on specific knowledge (the fish) but also teaching students the ability to acquire new knowledge independently (how to fish). Our conclusion is that the way that universities teach, and students learn, needs to change. Colleges need to start providing students the tools necessary to continue to learn new technologies and adapt them as independent lifelong learners.

## Teaching all students: A holistic and collaborative approach to increasing student success

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### Keywords

Academic Success, Graduation Rates, Students, Teaching, Undergraduate Education.

### Abstract

*All students who enroll have success as their main goal. However, most institutions focus their resources on programs for students on honor roll, Dean's list and those progressing academically. Little resources remain for those students who stumble. In 2015, 36.2% of white students, 22.5% of black students, and 15.5% of Hispanic students had completed four years of college. This shows a 13.7% gap between black and white students and a 20.7% gap between Hispanic and white students. How do we close this gap in educational completion? If we believe that all students can learn, there needs to be educational equity and the development of a framework for instruction and assessment of all students' learning outcomes. This paper represents an exploratory fundamental and qualitative research that aims to present a refocus on the role of faculty in teaching and learning to reach all students in classrooms. This paper examines a holistic and collaborative approach to increasing student success using evidence-based qualitative analysis of best practices. This approach has four component parts. Part 1 is the Holistic Component that involves engaging all students in the institution; communicating purposefully to them in a timely manner; and providing all-inclusive comprehensive support services (HC). This part develops and implements measurable benchmarks that motivate, encourage, and enable all students. Part 2 is the Collaborative Component which involves bringing six working teams together: faculty, industry, current majors, alumni, career services, and the community (CC). This part engages the team in maintaining a living curriculum that reflects the ever-changing global economy. Part 3 is Celebration of Student Success (CSS) which entails the collaborative team owning each milestone, reaffirming teamwork while building trust and persistence. Part 4 is the Assessment of Student Progress (ASP) using the holistic and collaborative approach. The paper concludes that holistic and collaborative teamwork that includes, respects, and empowers all students is the key to reducing the college completion gaps that exist among blacks and Hispanic students.*

## Boosting resilience and positive emotion in Brooklyn, NY During Peak of COVID-19

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### Keywords

Anxiety, Mindfulness, Positive Psychology Intervention, Resilience, Retention, Student Wellness

### Extended abstract

**Purpose of the research:** Medgar Evers College students bring a wealth of knowledge and experience when they enter college. Most of MEC students are first generation college students, and approximately one-half of our population is traditional age – eighteen to 25. They come knowing they need more education to obtain professional and financial success, frequently to uplift their communities and families. However, students often arrive with a number of personal challenges that may prevent them from performing successfully. According to the National

Center for Education Statistics (NCES), only 58% of full-time first-year students who began their studies at Medgar Evers in 2017 returned to MEC the following year. Part-time students struggled even more, with only 33% of them continuing their studies.

Graduation rates paint an even bleaker picture. NCES reports that the six-year graduate rate at MEC for students who began in 2013 was 14%. That is more than 75% lower than the national average for public schools, which is 57.6% according to the Department of Education,

To help students overcome some of their personal, social, and emotional challenges the School of Business (SoB) piloted the In Pursuit of Purpose program.

Students with purpose have been shown to be more persistent, resilient, and focused. These elements have been shown to boost academic success. The aim of the program is to increase student retention and graduation rates, which is in the best interest of both students and the school.

**Design/methodology:** The class began pre-COVID, in January 2020, and concluded shortly after COVID's peak in NYC, in April 2020. The class consisted of 24 students who were required to participate in the 9-hour In Pursuit of Purpose online program. 5 hours of the program was recorded content and 4 hours was personal reflection through journaling and exercises.

Pre-program, the students completed a 78-question emotional baseline assessment. This included anger, anxiety, depression, grit, life satisfaction, meaning in life and self-esteem. These questions are drawn from Angela Duckworth's Grit test, the PHQ9, GAD7, How to Control Anger, Rosenberg Self-Esteem, Meaning in Life, and Satisfaction with Life Questionnaires. 14 students completed all program requirements, including the same survey repeated post-program.

Following documented best practices for Positive Psychology Interventions, the program utilizes a suite of tools to help students. These include mindfulness practices, personal strengths discovery, addressing negative self-talk to help rewire habitual thinking and understanding a variety of psychological components that boost success and wellness.

The five modules of the program layer on top of each other, which each one moving the student to greater self-knowledge around their strengths, what they love to do, and what the world needs. The overlap of these three areas is where they explore potential purposes. These may or may not be related to what they do as a career.

**Results/findings:** After completing In Pursuit of Purpose, comparison of the pre- and post-program assessments showed that on average anger decreased 4.15%, anxiety decreased 30.31%, life satisfaction increased 11.43%, grit increased 2.89%, and self-esteem increased 1.42%. The only emotional baseline that moved negatively was an increase in depression of 5.79%.

Post program, when students were asked "Do you now know what your purpose in life is?" roughly 60% of students replied "Yes, this course helped me figure it out." Around 20% of students replied, "This course helped me clarify what I already kind of knew" and another 20% reported, "still unsure." These numbers are in line with results seen from other In Pursuit of Purpose classes. Professor Kone taught five classes in the spring of 2020 and reported that she could see a marked difference in the students who had taken In Pursuit of Purpose compared to her other students. In student conversations, Kone witnessed that these students exhibited more positive and hopeful behavior. They were also more focused on self-care, which is such a critical part of resilience.

**Conclusion:** The findings of this study indicate that when students better understand their purpose and build resilience through positive psychology tools, they are more likely to navigate successfully through challenging times, translating to increased student retention and mental wellness. Results are directly aligned with Medgar Evers College priorities of boosting student resilience and persistence to graduation. Researchers Chickering and Reisser (1993) state "Students who have a clear vision of what they are working for are likely to not only be more motivated, but are also likely to enjoy the challenges associated with working hard in school."

In Pursuit of Purpose is directly focused on helping students mindfully connect their passion and strengths to the purpose they pursue in their studies and in life.

Student mental wellness is an integral part of them staying in school. There was movement in three critical areas – Anger, Anxiety, and Life Satisfaction. The average decrease in anxiety was massive, over 30%. This is amazing considering that wrap up occurred during the peak of COVID-19 cases in Brooklyn, NY, where the school is located. Emotionally grounded students are more likely to perform well and continue with their studies.

Part of the In Pursuit of Purpose program required students to watch videos of four Medgar Evers alumni who shared what their challenges were at school and how they overcame them so they could successfully graduate. Studies have shown that when upper classmen or alumni talk with younger students about their experiences, this normalization boosts student's belief in their own abilities to overcome challenges.



Researchers Hill, Burrow, and Bronk have found that purpose boosts grit. This can promote dedication to the academic goals required to support personally meaningful, long-term aims.

We believe that this clarity of purpose and direction will result in students more likely to succeed in school and graduate.

**Contributions:** The study was designed, directed, and coordinated by Laura Garrison-Brook, CEO of Discovering My Purpose. Professor Ayana Kone coordinated with Garrison-Brook to provide the program to her students. This abstract was written by Garrison-Brook and reviewed by all authors.

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# A Bayesian network model for an African cybersecurity system

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## Keywords

Bayesian network model, cybersecurity, Artificial intelligence, neural network, Africa

## Abstract

The purpose of this research was to develop a structure for a network intrusion detection and prevention system based on the Bayesian Network for use in Cybersecurity. The research determined the cybersecurity framework appropriate for a developing nation; evaluated network detection and prevention systems that use Artificial Intelligence paradigms such as finite automata, neural networks, genetic algorithms, fuzzy logic, support-vector machines or diverse data-mining-based approaches; analysed Bayesian Networks that can be represented as graphical models and are directional to represent cause-effect relationships; and developed a Bayesian Network model that can handle complexity in cybersecurity. The theoretical framework on Bayesian Networks was largely informed by the NIST Cybersecurity Framework, General deterrence theory, Game theory, Complexity theory and data mining techniques. The Pragmatism paradigm used in this research, as a philosophy is intricately related to the Mixed Method Research (MMR). A mixed method approach was used in this research, which is largely quantitative with the research design being a survey and an experiment but supported by qualitative approaches where Focus Group discussions were held. The performance of Support Vector Machines, Artificial Neural Network, K-Nearest Neighbour, Naïve-Bayes and Decision Tree Algorithms was discussed. Alternative improved solutions discussed include the use of machine learning algorithms specifically Artificial Neural Networks (ANN), Decision Tree C4.5, Random Forests and Support Vector Machines (SVM).

## Overconfident entrepreneurs and venture capital financing: A real options setting

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### Keywords

Overconfidence; Venture Capital; Real Options.

### Abstract

*We model the financing dynamic between overconfident life sciences entrepreneurs and venture capitalists (VC). We focus on pre-public firms possessing intellectual property in various phases of clinical trials where the payoff to the entrepreneur can be modelled as a real option. The entrepreneur overestimates the precision of the price signal resulting in a counterintuitive undervaluation of the real option value of the firm. Consequently, the entrepreneur issues equity to the VC at a discount to rational value. The model implies that entrepreneurs sell equity when they feel it is overvalued, similar to prior findings for public firm equity issuance/buybacks. However, this overconfident perception blinds the entrepreneur who is actually selling equity at a price advantageous to the VC.*

## Employees' emotional intelligence and service delivery to customers: A comparative study of selected deposit money banks in Nigeria and Liberia

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### Keywords

Bank, Customers, Emotional intelligence, Service delivery,

### Abstract

*For decades, service delivery challenges have remained contentious in both Nigerian and Liberian banking sector with studies pointing towards different reasons. This study examined one of the reasons which is employees' emotional intelligence as it determines service delivery to customers in selected deposit money banks of Nigeria and Liberia. Literature review captured employee emotional intelligence and customers service delivery to evolve gaps which set pace for this study. This provided the springboard with which the methodology adopted was built on. Specifically, survey design was adopted with both bank customers and employees in the main branches of the commercial centers of the countries as the population of the study. Bank customers and their employees were sampled with both purposive and convenience techniques. Two sets of questionnaires were adopted for the study: one for the customers and the other for bank employees. Data collected was analysed with appropriate statistical methods. Results revealed no significant difference in the deposit money banks customers' complaint rate in Nigeria and Liberia Banks; no significant difference between the employees' Emotional Intelligence level of Nigeria bank employees and Liberia bank employees; self-management is the only significant contributor to the quality of service delivery in Nigeria; while social skill, social awareness as well as self-management were the predictors that significantly contribute to the quality of banks service delivery in Liberia; and there is a significant combined influence of the predictors of employees' emotional intelligence on bank service delivery to customers in both countries. The study conclude that emotional intelligence is fundamental to service delivery to customers in both countries. It was recommended that bank management in both countries need to come up with purposeful employees' emotional training programs to improve employees' emotional intelligence competencies while individual employees should also seek knowledge on how to continuously enrich their emotional intelligence level.*

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