Centre for Business & Economic Research (CBER)
London, United Kingdom

Presents

"2021 CBER-MEC 10th International Conference on Business & Economic Development (ICBED)

In Association with
Medgar Evers College of the City University of New York, USA

A VIRTUAL CONFERENCE
10-12th June 2021
Welcome Message from the Conference Chairs

We are keen to foster a spirit of intellectual enquiry, one that draws on the wisdom of the past yet equally encourages fresh thinking. It is our earnest wish that during our conference, new and purposeful relationships will be forged that will prove beneficial to all concerned.

This conference organised by CBER in association with Medgar Evers College of the City University of New York, USA, seeks to elucidate a wealth of issues within the two sub-themes of the conference, namely

2. Re-Engineering Business Education in The New Norm

The conference tracks include Finance, Accounting & Organisational structure; Growth & Economic Development; Globalisation & International Trade; Branding & Marketing; Entrepreneurship in Emerging & Developing economies; Hospitality & Tourism Management; HRM Issues in Emerging Economies; Cloud Computing, Big Data & Cyber Security; Teaching & Learning Business Education with Technology; Business Student-centred Teaching & Learning; Bridging the Skills Gap: Partnership between Faculty, Industry, & Community.

We believe that the 2021 CBER-MEC 10th International Conference on Business & Economic Development (ICBED) shall provide you with opportunities to disseminate your research, learn from other researchers and network with other like-minded scholars.

We look forward to meeting you virtually from 10-12th June 2021.

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

Dr. P. R. Datta
Executive Chair, Centre for Business & Economic Research (CBER), UK
ICBED-2021 CONFERENCE COMMITTEE MEMBERS

Conference Chairs
Dr Jo-Ann Rolle, Medgar Evers College of the City University of New York, USA
Dr. P. R. Datta, Executive Chair, Centre for Business & Economic Research (CBER), UK

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
- Dr Deepend 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
- Dr. Micah Crump, Medgar Evers College of the City University of New York, USA
- Prof. Paul Cox, Medgar Evers College of the City University of New York, USA
- Dr. Khasadyahu Zarbabal, Medgar Evers College of the City University of New York, USA
- Dr. Iris Billy, Medgar Evers College of the City University of New York, USA
- Ms. Raquel Bennett, Medgar Evers College of the City University of New York, USA
- Ms. Rachel Auguste, Medgar Evers College of the City University of New York, USA
- Ms. Roxanne Foster, Medgar Evers College of the City University of New York, USA
- Ms. Donnley Castello-Edwards, Medgar Evers College of the City University of New York, USA
- Dr. Antoinette Roberson, Medgar Evers College of the City University of New York, USA
- Ms. Roseann Warren, Medgar Evers College of the City University of New York, USA
- Dr. Chiyedza Small, Medgar Evers College of the City University of New York, USA
- Ms. Tanisha Mallet, Medgar Evers College of the City University of New York, USA
- Ms. Patricia Johnson, Medgar Evers College of the City University of New York, USA
- Mr. Rowan Fernelon, Medgar Evers College of the City University of New York, USA

ICBED-2021 ADVISORY BOARD
- Prof. Warren Mathews, Belhaven University, USA
- Prof. Slava Shavshukoff, Saint Petersburg State University
- Prof. Małgorzata Magdalena Hybka, Poznań University of Economics and Business
- Prof. Jennifer Bowerman, MacEwan University, Canada
- Prof. Noha Bendary, The British University in Egypt
- Prof. JP Spencer, Cape Peninsula University of Technology, Cape Town, South Africa
- Dr. Evangelia Fragouli, University of Dundee, UK
- Prof. Rodney Oudan, Worcester State University in Massachusetts, USA
- Prof. Michael D. MacColl, Vancouver Island University, Canada
- Dr. LO, Olivine Wai Yu, Hong Kong Shue Yan University
- Prof. Fabrizio Pezzani, Bocconi University, Milano, Italy
- Prof. Juan Carlos Botello, Universidad Popular Autónoma del Estado de Puebla
- Dr. Emmanuel Egbe, Medgar Evers College of the City University of New York, USA
- Dr. David Ahn, Medgar Evers College of the City University of New York, USA
- Dr. Byron Price, Medgar Evers College of the City University of New York, USA
• Dr. Rosemary Williams, Medgar Evers College of the City University of New York, USA
• Dr. John Flateau, Medgar Evers College of the City University of New York, USA
• Dr. Zulema Blair, Medgar Evers College of the City University of New York, USA
• Dr. Mohsin Patwary, Medgar Evers College of the City University of New York, USA
• Dr. Sheilah Paul, 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. Ethan Gologor, Medgar Evers College of the City University of New York, USA

ROGE-2018 at the Said Business School, University of Oxford, UK
10th International Conference on Business & Economic Development (ICBED), 10-12 June 2021-A Virtual Conference

Invitation
You are invited to participate in the 2021 CBER-MEC Online International Academic Conference organised by the Centre for Business & Economic Research (CBER), UK, in association with Medgar Evers College of the City University of New York USA, during 10-12 June 2021.

CONFERENCE THEMES AND TRACKS FOR ICBED-2021

Conference Sub-themes
2. Re-Engineering Business Education in The New Norm

ICBED-2021 offers various tracks which include: Finance, Accounting & Organisational structure; Growth & Economic Development; Globalisation & International Trade; Branding & Marketing; Entrepreneurship in Emerging & Developing economies; Hospitality & Tourism Management; HRM Issues in Emerging Economies; Cloud Computing, Big Data & Cyber Security; Teaching & Learning Business Education with Technology; Business Student-centred Teaching & Learning; Bridging the Skills Gap: Partnership between Faculty, Industry, & Community.

Authors are invited to submit their original research papers, case studies, reviews, work in progress, reports, abstracts, students’ papers or research proposals within the broad scope of the conference. The author’s submission will be published in the conference proceeding under “Business & Management Review” online, while abstracts will be included in the conference programme. CBER utilises the double-blind review process for all submitted papers.

Contributions are invited in the areas including but not limited to:

- Micro and Macro Economic
- Economic Theory and Economic development
- Emerging and Developing Economies
- Regional Development
- Growth and Economic Development in Emerging Markets
- International Trade in the Context of the Current Economic Climate
- Trade-Related Aspects of Intellectual Property Rights (TRIPS)
- Customer Satisfaction, Customer Loyalty and Retention Strategies
- Customer Relationships Marketing (CRM)
- Market Liberalisation and Impact on Supply Chain
- Consumer Behaviour, Customer Relationship Management
- Information Technology, Management Information Systems
- Globalisation, Regional Integration, Cross Cultural Management
- Access to Finance & Getting Credit
- Attracting FDI
- Marketing, Branding and HRM
- Travel and Tourism Management
- Support & Growth for SMEs
- Accounting Practices
- Women Entrepreneurs as Agents of Positive Change
- Information Risk Management & Governance
- Innovation and Product Development, Business Strategies
- Creating Entrepreneurial Friendly Economies
- Nurturing an Entrepreneurial Mindset
- Keeping Business Instruction Relevant & Faculty Development
• Teaching & Learning Business Education with Technology
• Learner Engagement & Social Media
• Business Student-Centred Curriculum Design
• Motivating New Faculty Toward Student-Centred Teaching & Learning
• Effective Online Business Education
• Assessment and Feedback that Guarantees Learning
• Bridging the Skills Gap: Partnership Between Faculty, Industry, & Community

Authors may consider the above-listed areas; however, if they wish to develop a special session around a specific topic, the information is available in the call for submissions document. Individuals may also register and attend the conference as a participant without submitting or presenting any work.

Conference Objectives
1. To elucidate an issue that is becoming ever more important as global economies become intertwined.
2. To learn more of the key concepts and frameworks from all disciplines regarding a wide range of contemporary issues in business and management.
3. To consider the pedagogy for teaching the issue of business & management, including recommendations about topics, syllabi and course materials.
4. To meet and network with professionals and colleagues from all over the world virtually.
5. To expand opportunities for sharing knowledge between developed economies and emerging economies.
6. To foster and nurture the economic development of all nations.
7. To encourage cultural exchange and develop amity among countries.

Who can attend this conference?
The maximum benefit of attending this international conference shall be to researchers, academics, management consultants, corporate professionals, corporate trainers, government officials, representatives of think tanks, social service organisations, entrepreneurs, doctoral and master’s degree students.
Conference Venue

VIRTUAL PLATFORM

Benefits to Conference Participants

• Learn and acquire cutting edge international knowledge in various disciplines of management from internationally reputed experts.
• Recognition of your work on an international platform as a participant or paper/poster presenter.
• All accepted full papers would be published in the conference proceedings in an online version titled “The Business and Management Review”. (Print) ISSN-2047-2854 and (Online) ISSN 2051-8498, and all abstracts will be published in the E-version of the conference proceedings.
• Potentially identify your future collaborative partner among an international, vibrant and scholarly audience.
• All registered participants will be eligible for an automatic 10% reduction at our next conference.
• All participants will receive a CPD certificate of contribution worth 15 CPD credits.

About CBER

Centre for Business & Economic Research (CBER) was founded in London in 2006 to inspire, recognise and to support excellence in business and Economic research. Currently, the Centre has three main areas of endeavour: organising an annual cycle of international academic conferences, producing academic journals and offering bespoke consultancy projects both in the United Kingdom and further afield. CBER works assiduously to facilitate international collaboration, providing an independent and credible source of advice, as well as contributing to academic debate and research. The Centre is fortunate to have a truly international following and is committed to encouraging knowledge sharing, foresight planning and greater interaction between academics, policymakers, thought leaders and those engaged in diverse commercial activities. Through both its own 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.
About Medgar Evers College of the City University of New York

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 with co-operation 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: the School of Business; the School of Education; the School of Liberal Arts; the School of Professional and Community Development; and the 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 transform the lives of individuals positively and is the right of all individuals in the pursuit of self-actualisation. Consequently, the college’s mission is to develop and maintain high quality, professional, career-oriented undergraduate degree programs. Their rigorous curriculum, new degree programs and ever-expanding, award-winning faculty produces 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.

Conference Programme Schedule

The following is a tentative programme schedule for this conference:

Thursday 10th June 2021
8.45 am: Online Conference registration for Day-1
9.00 am to 5:00 pm: Conference sessions

Friday, 11th June 2021
8.45 am: Online conference registration for Day-2
9.00 am to 5:00 pm: Conference sessions

Saturday, 12th June 2021
8.45 am: Online conference registration for Day-3
9.00 am to 4.00 pm: Conference sessions

The above dates are fixed, but the session schedule is likely to change based on expert speakers’ availability and accepted proposals for various activities. The final conference programme schedule will be declared one month before the conference.

Certificate of Participation

Each registered participant who attends the conference virtually shall be awarded a Certificate of Participation/contribution. The certificate will have all the co-authors’ names with a clear indication as to who has presented.

Submission Categories

Authors are invited to submit their original research papers, case studies, reviews, work in progress, reports, abstracts, students’ papers or research proposals.

Submissions and Double Blind Review Process

Each of the submissions shall go through the process of double-blind review. Reviewers will evaluate each work based on (a) Quality of the research; (b) Contribution and big picture significance of the work to the field of management; and (c) Interest of the topic to the audience (d) Relevance of the submission to the theme and sub-topics of the conference.
Manuscript Submission Procedure & Guidelines

Authors are invited to submit original research papers, case studies, reviews, work in progress reports, abstracts, student’s papers, or research proposals within the conference’s broad scope. The following guidelines must be adhered to when submitting the papers:

No manuscript will be accepted without the Required Format. All manuscripts should be professionally proofread before submission.

1. Introduction
   a) Manuscripts should be written in English and should be submitted to the Editor-in-chief via the online submission system or electronically through the online system as an e-mail attachment to info@cberuk.com.
   b) The author(s) must prepare their file in MS Word format or any other equivalent format. PDF and Any other format will not be accepted.
   c) In the case of online submission through manuscript submission portal, the entire paper must be submitted in ONE document.
   d) No inclusion of any institutional graphics or logos.
   e) Documents must be tidy and not show any history of tracked changes or comments.
   f) No changes in the paper title, abstract, authorship and actual paper can be made after the submission deadline.

2. Number of Submissions
   a) The author may submit more than one paper, but a maximum number of papers should be 3 (three).
   b) If an author submits more than one article, he/she can be the first author in only one.
   c) The other paper(s) should be submitted with you as co-author.
   d) Acceptance of a paper implies that at least one of the authors must attend the conference and present the paper.
e) All Co-authors names will be published in the conference programme and conference proceedings precisely as you have indicated in your final submission and completed publication form. No changes can be made after the submission deadline.

3. General Manuscript Guidelines
   a) Margin: Set the paper size to A4 with 2.2cm on all sides (Top, bottom, left, right).
   b) Font size and type: The fonts to be used are Book Antiqua in 12-point pitch. Main headings-14 and subheadings-12. Please use BOLD for the paper title.
   c) Headings: Major and secondary titles must be BOLD, left-justified and in lower case.
   d) Spacing and punctuation: Space once after commas, colons and semicolons within sentences. The body of the papers should be single-spaced.
   e) Line spacing: Single spaced throughout the paper, including the title page, abstract, body of the document, tables, figures, diagrams, pictures, references and appendices.
   f) Length of the Paper: The paper length should not exceed 15 pages maximum, including figures, tables, references and appendices.
   g) Paragraphing: A blank line between paragraphs should be left without indent.
   h) Footnotes/endnotes: Please do not use any footnotes/endnotes.
   i) Nothing should be underlined, and do not use any boarders.

4. Structure of the Manuscript
   4.1 Cover page: The cover page of the manuscript must be organised as follows:
   1. Title of the Article (Maximum 30 words) –Paper title to be centred on the page, uppercase and lower-case letters, Font size 14, bold.
   2. Author (s) name (s): Uppercase and lower-case letters, centred on the line following the title, font size 12, bold.
   3. Institutional affiliation: Author(s) affiliation and contact details: (all author(s)’ full names, current affiliations, correct e-mail addresses, and postal addresses).
   4. Authors note: Provide information about the author’s departmental affiliation, acknowledgement for any financial and non-financial assistance, mailing address for correspondence and e-mail addresses for all co-authors.
   5. Key words: Maximum 6 keywords in alphabetical order.
   6. Type of research submission: (please indicate whether this is a Full research paper OR a Developmental paper - in progress OR Case Study).
   7. Abstract: The abstract is a self-contained summary of the essential elements of the paper. It is intended to capture the interest of a potential reader of your paper. An abstract should address the following:
      • Purpose of the Research
      • Design/Methodology
      • Results/Findings
      • Practical implications and Conclusions
   The following guidelines should have adhered:
   (a) Pagination: The abstract begins on a new page.
   (b) Heading: Upper- and lower-case letters with 12 font size bold and align text to the left.
   (c) Length and Format: Maximum 300 words.
   (d) Do not include any citations, figures or tables in your abstract.

9. Body of the Manuscript
   From the next section (after abstract), the rest of the manuscript should be organised, and the main body of the paper can be divided into section and sub-sections. Section and sub-section should be numbered and should be typed in BOLD. The manuscript should be organised as follows:
   1) The Introduction
   2) Literature Review
   3) Research Methodology
   4) Findings/Results
   5) Discussions and Conclusions
6) Limitations and Direction for Future Research
7) Appendices
8) References

10. Use of Table, Figures and Equations
   a. All tables are to be centred and numbered sequentially, with their title being centred below the table. Tables/figures should be placed within the text as required.
   b. All tables/figures/diagrams must be placed in the main manuscript (within the text) and cannot be submitted as separate files or be included after the references.
   c. All figures must be reproduced in black and white. A good quality graphic software to be used, and figures are to be centred with the caption to be centred below the figure.
   d. All equations must be typeset with the same word processor and type in Math type (please visit the website at www.mathtype.com for a free limited-time trial).
   e. All figures and diagrams should be converted into JPEG with high resolution.

11. References
Author(s) are requested to follow the Harvard style of referencing. Further guidelines can be found on http://www.citethisforme.com/harvard-referencing

The Harvard System of referencing should be used for all manuscript(s) submitted to CBER’S Conferences and Journals for all sources. All sources should be listed together; there should not be separate lists for books, journal articles and electronic sources. Making a list of what you have used must be appropriate to the type of source used; the details you need to record will vary according to the source. Please also note the following in relation to the references:
   a) Please use the word “references”, not “Bibliography.”
   b) Please ensure to cite each reference in the text at an appropriate place. A complete reference list should be provided for every in-text citation
   c) Do not include any references that you have not cited in the text
   d) Your reference list should not be numbered (i.e., 1,2,3---)
   e) Cite sources written in a different language: Use both original title and a translated title

Important: Submission by any other mode shall NOT be accepted.

Key dates & Deadlines

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1) Deadline for submission of manuscripts: <strong>30th April 2021</strong></td>
<td></td>
</tr>
<tr>
<td>2) Deadline for final submission of manuscript: <strong>14th May 2021</strong></td>
<td></td>
</tr>
<tr>
<td>3) Communicating the decision regarding extended acceptance/revision/rejection to the author(s): within 2 to 4 weeks of submission</td>
<td></td>
</tr>
<tr>
<td>4) Conference Dates: <strong>10-12th June 2021</strong></td>
<td></td>
</tr>
</tbody>
</table>

Registration Fee

At least one of the authors(s) of the accepted paper MUST register for the conference to have their output included in the Conference Proceedings. The participant(s) who register before receiving the decision regarding “Acceptance” of their Extended Abstracts are not guaranteed that their submissions shall be accepted. Participants who wish to attend the conference but are not submitting any output must also register. The registration fee is as follows:

Registration fee: **£250**

*Currency in Great Britain Pounds (GBP)*

Registration for Students (10% discounts): Kindly note that the Student fee is applicable only for full-time doctoral / master/bachelors students. This is NOT applicable for any part-time doctoral / master student. Participants who are part-time doctoral / master students will not get any student concession and will have to
pay the regular registration fee. At the time of the registration and fee payment, full-time students must send an e-mail with evidence of their full-time studentship, including an identity card and a certificate from the director.

To get a concessional fee as a student, the participant must send an e-mail to a CBER Admin:
(i) Scanned identity card as a student
(ii) Scanned letter on the letterhead signed by the Programme Leader / Head of the Department or concerned authority at the university stating clearly that the participant is a full-time student in a programme.

Payment for Registration Fee

Online Payment Method
CBER uses PayPal Merchant Services for online payment. We prefer the online payment method via PayPal online transaction as it is easy, quicker and is the most protected online payment systems as it uses modern encrypted security measure.

Other Payment Methods:
Payment must be made in pound (£) sterling cheque/bankers draft drawn on a UK bank (payable to Centre for Business & Economic Research. Overseas contributors may transfer the registration fee directly to the Bank Account as below:
Centre for Business & Economic Research
HSBC Bank
235 Northolt Road,
Harrow,
Middlesex HA2 8HP
The United Kingdom.
Account No: 71468979
Sort Code: 40-42-28
SWIFT Code: HBUKGB4155J
IBAN No: GB46HBUK40422871468979

The registration fee includes the Conference abstract Proceedings, online publication of the proceedings (Full-text articles only), conference entry to all sessions, Conference Program Brochure, Certificate of contribution (digital copy).

Important: After making the payment of your registration fee, please e-mail to info@cberuk.com with the following details:
1. Conference reference number
2. Your full name
3. Paper title (if submitted and accepted)
4. Date of your fee payment
5. Amount of your fee payment
6. Mode of your fee payment (i.e., PayPal or Direct Bank Transfer)
7. Scanned copy of your Payment Confirmation with reference number
FAQs

- **Presentation timing**: A full paper is usually 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.

- **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 e-mail these with your name and the conference that you are due to present at to 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 in 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.

- **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, 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 clearly indicate the name of the presenter, slide number (if any) and the questions.

- **Breaks**: Due to the nature of the conference, as it is taking place virtually, it is important that we 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.

- **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.

- **Conference Tracks**: The CBER works assiduously to organise papers to fit in with the relevant tracks. 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.
- **Your name and name of the affiliation:** All participants are requested to type their name and the name of the institution when they join the Zoom conference so that we will be able to recognise you immediately.

- **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 for 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.”

- **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.

- **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 the relevant YouTube Channel.

- **Social media live streaming:** We may Livestream the whole or part of the session for external viewers.

- **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.

- **Certificate of Participation:** Each registered participant who attends the conference in person, 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.

- **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.

- **Republishing a Presentation:** Authors are free to publish their presentation elsewhere without fear of copyright problems and without permission from the CBER.

- **Abstract-Only Publications:** Authors often elect to publish only the abstract of their presentation in the conference proceedings. This effectively gives the author until the conference date to complete the paper. This also means that the author is free to submit the paper to another journal without copyright consequences. This is possible because the paper has never been published elsewhere since only the abstract was published in the proceedings. **CBER** does not copyright the proceedings, which means that authors are still free to do as they see fit with the paper. Consequently, authors can claim academic credit for a conference presentation, a refereed conference proceedings publication, and possibly a journal publication from one piece of research. Please note that only the full-text papers are published in the online conference proceedings.

- **Fees:** All attendance fees must be prepaid, and payments must be received in pound sterling.

- **Substitutions:** After the deadline of conference cancellation, no refund can be made; however, conference fees can be transferred to a substitute delegate and Substitute delegates are welcome at any time. Just let us know who they are and who they are replacing.

- **Special Offers and Discounts:** Early bird discounts are available as per the pricing structure. **CBER** is also happy to offer a discount of 10% to any individual who has previously attended any of its conferences. Please be sure to notify us if you believe that you are eligible for such a discount.

- **Important:** By registering for and/or attending the conference, all delegates agree to be bound by and comply with these Terms and Conditions. It is the delegate’s responsibility to read and understand these Terms and Conditions.

- **Payment & Cancellation:** Once a paper has been submitted and accepted for inclusion in the Conference proceedings there is no option to cancel and collect back the fees. For further details please visit [www.cberuk.com](http://www.cberuk.com) and click on the T&Cs

For further details about this conference please visit [www.cberuk.com](http://www.cberuk.com)
Disclaimer
This conference is subject to the terms and conditions mentioned on www.cberuk.com changing from time to time.

Centre for Business & Economic Research (CBER)
79 College Road, Harrow, Middlesex HA1 1BD
Telephone: +44(0) 20 88689883
E-mail: info@cberuk.com
Website: www.cberuk.com

Medgar Evers College, City University of New York
School of Business
1650 Bedford Avenue, Brooklyn, NY 11225
Telephone: 718-270-5110
E-mail: jrolle@mec.cuny.edu
Website: www.mec.cuny.edu