BOOK OF CONFERENCE PROCEEDINGS
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2nd International Research Conference on Economics, Business and Social Sciences

Lebanese International University, Beirut Campus, Lebanon.

December 21-22, 2017

Sustainable Development: Connecting Business and Society in Emerging Economies
Linking Businesses with People and Planet in Developing Economies

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In collaboration with CSRC Publishing, Center for Sustainability Research and Consultancy Pakistan

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Assoc. Prof. Dr. Siti Aznor Ahmad, School of Economics, Finance and Banking, Universiti Utara Malaysia
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School of Economics Finance and Banking, Universiti Utara Malaysia (www.sefb.uum.edu.my)
Table of Contents

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Foreword</td>
<td>5</td>
</tr>
<tr>
<td>Message from Guest of Honor</td>
<td>6</td>
</tr>
<tr>
<td>Conference Leaders</td>
<td>7</td>
</tr>
<tr>
<td>Keynote Speakers</td>
<td>8</td>
</tr>
<tr>
<td>Detailed Conference Program</td>
<td>9</td>
</tr>
<tr>
<td>Abstracts</td>
<td>23-84</td>
</tr>
<tr>
<td>Scientific Committee</td>
<td>85</td>
</tr>
<tr>
<td>Organizing Committee</td>
<td>87</td>
</tr>
<tr>
<td>Collaborating Institutions</td>
<td>88</td>
</tr>
</tbody>
</table>
ABSTRACTS

The Impact of Accreditation Programs on the Quality of Healthcare Services .................................................. 24
An Overview of Service Quality Dimensions and their Influence on Tourist Satisfaction: GCC Case .................. 25
Ethical Implications in Human Resource Management ......................................................................................... 26
Internal and External Key Success Factors of Business Process Re-Engineering (BPR): Effects on the Islamic Banks Performance .................................................................................................................................... 27
The Mutual Duties and Rights of People and Sovereignty in the Teachings of Nahjulbalagah .................................. 28
The Impact of Attitude towards CSR on the Intention to Buy Ecological Products .................................................. 29
Factors influencing the investor’s decision in Syrian Initial Public Offering Market: survey Study .................. 30
King’s Model on Capitalization under Basel III: the Case of Lebanese Banks ....................................................... 31
Impact of ISO 22000:2005 on Job Performance – Case of AIG and Harkous Chicken Group .............................. 33
A Multidimensional Poverty Analysis: Evidence from Lebanon ............................................................................. 34
Trust as Social Connectivity ...................................................................................................................................... 35
The Influence of the Performance Evaluation on Salary ........................................................................................ 36
Governing Medical Big Data, Protecting Patient Privacy ......................................................................................... 37
The Level of Self-Directed Learning Readiness among Lebanese Students in Schools and University: The Case of International School of Choueifat - SABIS® and the Lebanese International University ................................................................. 38
The Impact of Ergonomics on Employees’ Productivity in the Architectural Workplaces .................................. 39
A Process Model for Pathology and Treatment of the Poor Leadership .............................................................. 48
The Effect of Corporate Governance Proxies on Firms Financial Performance. An Empirical Analysis from Beirut Stock Exchange .................................................................................................................................. 49
Challenges Faced by Libyan Teachers in Selecting Materials in EFL Reading Classroom .................................. 50
Redevelopment Impact on the Local Community of Fraser’s Hill ........................................................................ 51
Natural Calamity and Import Demand of Bangladesh: After Trade Liberalization Scenario ............................... 52
Dhaka City Split Up: Rationales, Challenges and Prospects as a Sustainable City ............................................... 53
Global Population Stabilization Policy and Declining Work-Age Population Threat Global Economic Sustainability .... 54
Examining the Environmental Resource Management Paradox in the Context of Impoverished Urban Population ................................. 55
Processes and Achievements of Sustainable Economic Globalization in Malaysia ............................................. 56
Lebanese Real Estate Sales: Analysis and Empirical Evidence between years 2002 and 2016 .............................. 57
The Influence of Social Media on Lebanese Students’ Buying Decisions .......................................................... 58
The MENA Business Context and Indigenous Assessment .................................................................................. 59
Agro Tourism is an Instrument of Sustainable Local Economy: Oil Palm Smallholders Perspective .................. 60
Sustainable Development of Islamic Microfinance: A way out for Poverty Alleviation ........................................ 61
The Role of the Consumer’s Demographic Factors in the Social Consumption .................................................. 62
Developing a Model on the Factors Influencing Consumer’s Intention to Purchase Online .............................................. 63
The Effect of Transformational Leadership on the Job Performance of Academic Staff in Libya: Testing the Mediating Role of Organizational Commitment and the Moderating Role of Job Security ........................................ 64
Impact of Country of Origin Labeling on Willingness to Pay: A Study on Organic Food in Malaysia ......................... 65
Current Trends and Challenges of Startups & Ecosystem in Lebanon: SWOT Analysis ........................................... 67
Factors of Willingness to Pay (WTP) to Purchase Organic Food: A Study of Malaysia ................................................. 68
Proposing a Sustainable Framework for Food Security and Agriculture in Lebanon .................................................. 69
Checking the Level of Service Quality Provided by Mobile Phone Operators ............................................................. 70
Investigating the Type of Soft Skills Needed for the Graduate of Accounting ......................................................... 71
Services Quality and Hotel System are an important determinant for the Customers’ Satisfaction towards Customers’ Loyalty for EDC Hotel in North State of Malaysia .......................... 72
Self-Control and Social Pressure an Important Determinant on the Saving Behavior among University’ Students .... 73
Social Media Impact on Small and Medium Enterprise Case Review of Businesses in the Arab World ..................... 76
ICT Adoption and its Impacts on the Performance of University Students .............................................................. 77
Trend of Dengue Incidence in Seremban, Malaysia: An Analysis from Socio-demographic Perspectives .................. 78
Blending of Strategic Management with ICT Curriculum and its Impact on the Performance of University Graduates.... 79
Bank Regulatory Change, Bank Specific Factors, Systemic impact and Off-Balance-Sheet Activities across Commercial Banks in Pakistan ................................................................. 80
The Impact of Corporate Social Performance (CSR) on the Financial Performance of the Banking Sector in Lebanon.... 81
A Review of Sustainability of Palm Oil Milling ................................................................................................................. 82
Toward a Conceptual Framework for Exploring Relationships between Purchase Behavior and Extended TPB with Moderating Effects of Socio-Demographic Factors ........................................... 83
Communicating Climate Science through Mass Media: An Empirical Evidence from Malaysia .............................. 84
Climate Change Adaptation: A Corrective Policy Framework in the Malaysian Agricultural Sector .................... 85
Attitude for Inclusive Finance: Influence of owner-managers’ and firms’ Characteristics on SMEs Financial Decision Making ........................................................................................................... 86
Dear Colleagues,

On behalf of our university president, I am delighted to welcome you to Lebanon and to the 1st International Conference on Economics, Business, and Social Sciences. It is truly an honor to host such an extensive congregation of personalities, researchers, academicians, entrepreneurs, and talent at The International University of Beirut.

The conference theme Linking Business with People in Developing Economies could not be more relevant at this time of our history. We are witnessing some developing economies strive and advance, while others struggling to survive. We live in very exciting but also challenging times, and business and people are at the core of this development. Our developing economies need strong businesses to develop, but at the same time, and equally important, we need businesses that grow our economies in a sustainable and responsible manner. Sustainability should be at the core of every business enterprise, and all our efforts should be made to be in line with the 17 Sustainable Development Goals (SDG’s) outlined by the United Nations.

I am looking forward to meeting each one of you and to hearing all the interesting keynote speakers as well as attending all the important sessions. I really hope you enjoy this conference, and that at the end after all discussions and presentations, I am sure this conference will come up with important and applicable recommendations.

Finally, I want to thank each one of our colleagues and staff who have had the responsibility of preparing and delivering this conference, and I am sure that their efforts will be translated in the success of the conference.

Thank you and have a wonderful conference!

Samir Abou Nassif, PhD
Vice President of Lebanese International University Beirut Lebanon
Message from the Guest of Honor

Assalamualaikum w.b.t and warm greetings,

On behalf of the Center for Sustainability Research and Consultancy, it is my great pleasure to welcome you to this galaxy gathering at 1st International Conference on Economics, Business and Social Sciences (2nd IRC 2017-LIU Chapter) Beirut Lebanon on this day of December 21-22, 2017.

I want to mention that 2nd IRC 2017 has achieved international acclaim by hosting its chapter meetings in Pakistan, Malaysia, Indonesia, and Lebanon in 2017 in collaboration with esteemed co-host universities there. It has thus helped realize the vision of CSRC to become a credible platform to discuss and advocate sustainable business and society by research scholars and practitioners in developing and emerging economies. It is indeed a matter of pleasure for me that the conference has helped bridge the academia in the brotherly countries of Lebanon, Malaysia and Pakistan. I hope this collaboration will be further strengthened to realize its potential in the coming months and years.

In line with the conference theme “Sustainable Development: Connecting Business and Society in Emerging Economies” this conference will serve as an ideal platform to the academicians, researchers, practitioners and students from developing countries to build a bridge of knowledge across the Middle East, South Asia and East Asia as well.

I am very grateful to our conference patrons at Lebanese International University, Universiti Utara Malaysia and the collaborating institutions, keynote speakers, scientific committee, paper presenters and dedicated organizing committee members as well as to those who have contributed directly or indirectly to the success of 2nd IRC 2017 LIU chapter Beirut Lebanon.

Thank you.

PROF. DR. HAYAT MUHAMMAD AWAN
President
Center for Sustainability Research and Consultancy
Conference Leadership

On behalf of the organizing and scientific committee, I am honored and delighted to welcome you to the 1st International Conference on Economics, Business and Social Sciences, 2nd IRC 2017-LIU Chapter Beirut Lebanon. The title and themes of the conference reflect the shared vision of CSRC and collaborating institutions to encourage and align research and policy discussion with issues of sustainability and relevance in developing and emerging economies. I am grateful to the leadership of co-host institutions, learned scientific committee, committed organizing committee, and valued participants for making this conference a success and keeping the cost to the participants low. On the technical side, the conference program includes 3 keynote addresses, and about 75 research papers split into 04 parallel sessions in three rooms. There are also special panel discussion and workshop that hopefully our guests and participants will benefit from and brainstorm ideas for business and society.

Dr. Farid Abdallah obtained his PhD in Public International Law from Newcastle University, England. Upon completing his PhD, he joined the Lebanese International University (LIU) as a senior lecturer and he was appointed as the Chair of Management and International Management Department. Dr. Abdallah is currently serving as the Dean of Business School at LIU. He is in charge of planning the School’s strategies, arranging the international accreditation, and launching international conferences.

Dr. Bilal Jibai is the chairperson of the Management Information Systems Department, School of Business, Lebanese International University. He is a subject matter expert in the domains of supply chain management and operations management, which has been the essence of his development in academia and industry for over a decade. An advocate of sharing knowledge he integrates theoretical principles and industry experiences within the educational curriculum to depict the realism of continuing education at local and international levels. Dr. jibai currently lectures and supervises students of the bachelor and master programs in management information systems.

Dr. Hassan Alaaraj is currently an Assistant Professor at the Lebanese International University and was previously a Senior lecturer at School of Economics, Finance and Banking at University Utara Malaysia (UUM). Dr. Alaaraj was appointed by UUM as an International Manager to facilitate the memorandum of understanding (MOU) with different universities abroad. He is also an Associate fellow at the center for sustainability research and consultancy (CSRC) that is organizing international conferences in collaboration with different universities abroad such as Malaysia, Pakistan, Indonesia and Lebanon. Meanwhile, Dr. Hassan Alaaraj is the conference secretary of the 1st International Conference on Economics Business and Social Sciences, 2nd IRC Chapter LIU Beirut, Lebanon.
Keynote Speakers

PROF. DR. YUSNIDAH IBRAHIM is a Professor of Finance in the Department of Finance, School of Economics, Finance and Banking (SEFB), College of Business, Universiti Utara Malaysia (UUM). She obtained her BA in Actuarial Science and MSc Actuarial Science from University of Iowa, US, and PhD from De Montfort University, UK. Her research and publications are in the area of capital structure, dividend policy, Islamic bonds (Sukuk), small business finance and higher education finance. She has also undertaken consultation work on Private Financial Initiative (PFI) models, small business financial planning and higher education funding. In terms of professional involvement, she possesses the Registered Financial Planner (RFP) designation and Certificate in Risk Management (CFM). She also serves as the editorial board member of the International Journal of Banking and Finance (IJBF) and International Journal of Management Studies (IJMS). Apart from her academic accolades, she was the Dean of SEFB and currently she is the Deputy Vice Chancellor (Academic and International Affairs) at Universiti Utara Malaysia.

PROF. DR. HAYAT MUHAMMAD AWAN is the Rector of Air University Pakistan Multan Campus since March 2011. He served as Meritorious Professor in Institute of Management Sciences, Bahauddin Zakariya University, Multan. He graduated from Karachi University and got his PhD (1981) (Operations Management) and MS (1979) degrees both from University of Toronto, Canada. He has been in the field of education for more than forty two years and held various senior positions at national and international levels; University of Wisconsin-Madison USA as Assistant Professor, Vice Chancellor Bahauddin Zakariya University, Dean of faculty, and as Professor in BZU. He is author of more than 60 research articles in the field of Finance, Operations Management, Total Quality Management and ISO 9000, which have been presented in different international conferences and published in well reputed international journals. He has been recognized for his academic expertise by the Higher Education Commission of Pakistan and awarded with Best Teacher Award 2003. Recently, he is the President of Center for Sustainability Research and Consultancy Pakistan.
PROF. DR. JAMAL DAoud ABU-DOLEH is currently a professor of HRM at the Business Administration Department at Yarmouk University in Jordan. He obtained his PhD in Business Administration specialized in Human Resource management from University of Bradford Management Center, U.K in 1996. He holds an MBA degree from Saint Louis University, USA, in 1991. Prof. Abu-Doleh is a quality assurance consultant for many international bodies. He is a member of many International Journals and Editorial Advisory Board. He has over 25 published researches in reputable journals. In addition, Prof. Abu-Doleh is currently serving as Vice President for Administrative Affairs of Yarmouk University.
## CONFERENCE BRIEF

### DECEMBER 21, THURSDAY (DAY 1)

<table>
<thead>
<tr>
<th>Event</th>
<th>Time</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>REGISTRATION AND ARRIVAL OF GUESTS</strong></td>
<td>08:30 am – 09:00 am</td>
</tr>
<tr>
<td><strong>PLENARY SESSION</strong></td>
<td>09:00 am – 12:15 pm</td>
</tr>
<tr>
<td><strong>Block D, Amphitheatre</strong></td>
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<tr>
<td><strong>Opening Ceremony</strong></td>
<td>09:00 am – 10:00 am</td>
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<tr>
<td>National Anthems of Lebanon, Malaysia and Pakistan</td>
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<tr>
<td>Officiating the Conference by the President of CSRC</td>
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<td>Welcome speech by the Vice President, LIU</td>
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<tr>
<td>Conference briefing by the Conference Chair</td>
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<tr>
<td>Vote of thanks by the Conference Co-chair</td>
<td></td>
</tr>
<tr>
<td><strong>MoU Signing Ceremony</strong></td>
<td>10:00 am – 10:15 pm</td>
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<tr>
<td><strong>TEA AND NETWORKING BREAK</strong></td>
<td>10:15 am – 10:45 am</td>
</tr>
<tr>
<td><strong>Keynote Addresses</strong></td>
<td>10:45 am – 11:45 am</td>
</tr>
<tr>
<td>Prof. Dr. Hayat M. Awan, President, CSRC and Rector, Air University Multan Pakistan</td>
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<tr>
<td>Prof. Dr. Yusnidah Ibrahim, Deputy Vice Chancellor, Universiti Utara Malaysia</td>
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<tr>
<td>Prof. Dr. Jamal Abu- Doleh, Vice President, University Yarmouk Jordan</td>
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</tr>
<tr>
<td><strong>Vote of Thanks by the Conference Secretary, Souvenirs Distribution and Photo Session</strong></td>
<td>11:45 am – 12:15 pm</td>
</tr>
<tr>
<td><strong>CONFERENCE LUNCH/PRAYER TIME</strong></td>
<td>12:15 pm – 01:00 pm</td>
</tr>
<tr>
<td><strong>Panel Discussion</strong></td>
<td>01:15 pm – 02:15 pm</td>
</tr>
<tr>
<td>Topic: Quality Assurance and Sustainable development</td>
<td></td>
</tr>
<tr>
<td>Discussants:</td>
<td></td>
</tr>
<tr>
<td>Assoc. Prof. Dr. Hassan M. Khachfe, Director of Center for Quality Assurance, Lebanese International University.</td>
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<tr>
<td>Prof. Dr. Mohd Sobri B Minai, Chief Editor, International Journal of Management Studies, Universiti, Utara Malaysia</td>
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<td>Dr. Fadi Alame, Vice President of the Syndicate of Hospitals in Lebanon and the Chairman of Sahel General Hospital.</td>
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<tr>
<td><strong>Moderator:</strong> Dr. Malak Aoun, (PhD. Quality Management), Associate Fellow at Center for Sustainability Research and Consultancy Pakistan</td>
<td></td>
</tr>
</tbody>
</table>

**BREATHING TIME**
<table>
<thead>
<tr>
<th>PARALLEL SESSIONS 1</th>
<th>02:15 pm – 03:30 pm</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Parallel Session 1.01:</strong> Sustainability Issues in Business Strategy in Emerging Economies</td>
<td>Meeting Room (301 D)</td>
</tr>
<tr>
<td><strong>Parallel Session 1.02:</strong> Issues in Business Strategy in Emerging Economies: Leadership Theory and Practice</td>
<td>Meeting Room (302 D)</td>
</tr>
<tr>
<td><strong>Parallel Session 1.03:</strong> Issues in Economic Theory and Policy in Emerging Economies</td>
<td>Meeting Room (306 D)</td>
</tr>
<tr>
<td><strong>Parallel Session 1.04:</strong> Sustainability Issues in Business Strategy in Emerging Economies: Theory and Practice</td>
<td>Meeting Room (304D)</td>
</tr>
</tbody>
</table>

**BREATHING TIME**

| GALA DINNER | 07:00 pm – 09:00 pm |
# 1st ICEBSS (2nd IRC 2017-LIU Chapter) ● Lebanese International University Beirut Campus ● Lebanon

## December 22, Friday (DAY 02)

<table>
<thead>
<tr>
<th>Activity</th>
<th>Time</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>REGISTRATION</strong></td>
<td>08:30 am – 09:00 am</td>
</tr>
<tr>
<td><strong>EMERALD WORKSHOP ON GUIDE TO GETTING PUBLISHED</strong></td>
<td>09:00 am – 11:00 am</td>
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<tr>
<td>Moderators</td>
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<tr>
<td>Prof. Dr. Mohd Sobri B Minai, Universiti Utara Malaysia</td>
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<tr>
<td>Amina Said, Emerald Group Publishing UK</td>
<td></td>
</tr>
<tr>
<td><strong>TEA AND NETWORKING BREAK</strong></td>
<td>11:00 am – 11:30 am</td>
</tr>
<tr>
<td><strong>PARALLEL SESSION 2</strong></td>
<td>11:30 am – 01:00 pm</td>
</tr>
<tr>
<td>Parallel Session 2.01: Issues in Social Sciences in Emerging Economies: Theory and Practice</td>
<td>Meeting Room (301 D)</td>
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<tr>
<td>Parallel Session 2.02: Issues in Business Strategy in Emerging Economies: Theory and Practice</td>
<td>Meeting Room (302 D)</td>
</tr>
<tr>
<td>Parallel Session 2.03: Issues in Economic Theory and Policy in Emerging Economies</td>
<td>Meeting Room (306 D)</td>
</tr>
<tr>
<td>Parallel Session 2.04: Issues in Economic Theory and Policy in Emerging Economies</td>
<td>Meeting Room (305 D)</td>
</tr>
<tr>
<td><strong>LUNCH/PRAYER BREAK</strong></td>
<td>01:00 pm – 02:00 pm</td>
</tr>
<tr>
<td><strong>PARALLEL SESSION 3</strong></td>
<td>02:00 pm – 03:30 pm</td>
</tr>
<tr>
<td>Parallel Session 3.01: Issues in Social Sciences in Emerging Economies: Theory and Practice</td>
<td>Meeting Room (301 D)</td>
</tr>
<tr>
<td>Parallel Session 3.02: Issues in Business Strategy in Emerging Economies</td>
<td>Meeting Room (302 D)</td>
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<tr>
<td>Parallel Session 3.03: Issues in Economic Theory and Policy in Emerging Economies</td>
<td>Meeting Room (306 D)</td>
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<tr>
<td>Parallel Session 3.04: Issues in Economic Theory and Policy in Emerging Economies</td>
<td>Meeting Room (304 D)</td>
</tr>
<tr>
<td>Parallel Session 3.05: Issues in Economic Theory and Policy in Emerging Economies</td>
<td>Meeting Room (305D)</td>
</tr>
<tr>
<td><strong>TEA BREAK AND CLOSING</strong></td>
<td>03:30 pm – 04:00 pm</td>
</tr>
</tbody>
</table>
DETAILED CONFERENCE PROGRAM

PARALLEL SESSION I – December 21 (DAY 01)
02:15 pm – 03:30 pm

Parallel Session 1.01: Sustainability Issues in Business Strategy in Emerging Economies
Meeting Room (301 D)
Session Chair: Prof. Dr. Mohd Sobri B Minai  Session Coordinator: Dr. Ali Halawi
Time: 02:15 pm – 03:30 pm

Presenter(s): Ali Halawi

Presenter(s): Abbas Issa

The Impact of Accreditation Programs on the Quality of Healthcare Services (LIUMS-66). Malak Aoun, Universiti Utara Malaysia
Presenter(s): Malak Aoun

Ethical Implications in Human Resource Management (LIUMS-85). Ghulam Shabir, The Islamia University Bahawalpur, Muhammad Umair Chaudhary, The Islamia University Bahawalpur
Presenter(s): Ghulam Shabir

Dhaka City Split Up: Rationales, Challenges and Prospects as a Sustainable City (LIUSP-133). Md Wahid Murad, University of South Australia, Md. Mahmudul Alam, University Utara Malaysia, Shawon Muhammad Shahriar, National University of Malaysia
Presenter(s): Md. Mahmudul Alam

Parallel Session 1.02: Issues in Business Strategy in Emerging Economies: Leadership Theory and Practice
Meeting Room (302 D)
Session Chair: Dr. A. S. A. Ferdous Alam  Session Coordinator: Assoc. Prof. Dr. Caroline Akhras
Time: 02:15 pm – 03:30 pm

Presenter(s): Ahmad Ashaal
The Impact of Attitude towards CSR on the Intention to Buy Ecological Products (LIUMS-91).
Diala Yassine, Lebanese International University, Yehya Skaf, Lebanese International University
Presenter(s): Diala Yassine

Is it too early to Learn Lessons from the Developed World on the Potential of Big Data Technology: Harnessing and Nurturing Intuition in Organizational Decision Makers? (LIUMS-113).
Zahid Hussain, The University of Bradford, Mateen Asad, The University of Bradford, Hassan Baz Chamas, The University of Bradford
Presenter(s): Hassan Baz Chamas

Sustainable Development of Islamic Microfinance: A way out for Poverty Alleviation (LIUAF-141).
Halima Begum, National University of Malaysia (UKM), A. S. A. Ferdous Alam , Universiti Utara Malaysia, Faruk Bhuiyanc, Macquarie University Australia
Presenter(s): Halima Begum

The MENA Business Context and Indigenous Assessment (LIUMS-139).
Caroline Akhras, Notre Dame University
Presenter(s): Caroline Akhras

Parallel Session 1.03: Issues in Economic Theory and Policy in Emerging Economies
Meeting Room (306 D)
Session Chair: Assoc. Prof. Dr. Sallahuddin Hassan
Session Coordinator: Dr. Noha Haidar
Time: 02:15 pm – 03:30 pm

Lebanese Real Estate Sales; Analysis and Empirical Evidence between Years 2002 And 2016 (LIUEC-137). Mohammad Makki, Lebanese International University, Nouhad Mawad, Lebanese International University.
Presenter(s): Mohammad Makki

The Impact of Ergonomics on Employees’ Productivity in the Architectural Workplaces (LIUMS-111). Nadine Sinno, Lebanese International University, Mariam Ammoun, Lebanese International University.
Presenter(s): Nadine Sinno

Presenter(s): Sallahuddin Hassan

Impact of Country of Origin Labeling on Willingness to Pay: A Study on Organic Food in Malaysia (LIUES146). Siddique Ahmed, National University of Malaysia (UKM), Chamhuri Siwar, National University of Malaysia (UKM), Basri Abdul Talib, Norshamliza Chamhuri, National University of Malaysia (UKM), National University of Malaysia (UKM)
Presenter(s): Siddique Ahmed
Global Population Stabilization Policy and Declining Work-Age Population Threat Global Economic Sustainability (LIUEC-134). Md. Mahmudul Alam, Universiti Utara Malaysia, Rafiqul Islam Molla, International Islamic University Chittagong, Md. Wahid Murad; University of South Australia, Khondaker Mizanur Rahman, Nanzan University, Japan
**Presenter(s):** Md. Mahmudul Alam

Parallel Session 1.04: Sustainability Issues in Business Strategy in Emerging Economies: Theory and Practice
Meeting Room (304 D)
Session Chair: Dr. Hassan Alaaraj
Session Coordinator: Dr. Ahmed Bakri
Time: 02:15 pm – 03:30 pm

The Effect of Transformational Leadership on the Job Performance of Academic Staff in Libya: Testing the Mediating Role of Organizational Commitment and the Moderating Role of Job Security (LI-UMS-144). Shuaib Saleh Hamed Mohammed, Management and Science University
**Presenter(s):** Shuaib Saleh Hamed Mohammed

An Overview of Service Quality Dimensions and their Influence on Tourist Satisfaction: GCC Case (LIUMS-79). Muatasim Al Salmi, Universiti Utara Malaysia, Norlena Hasnan, Universiti Utara Malaysia, Shahimi Mohtar, Universiti Utara Malaysia
**Presenter(s):** Muatasim Al Salmi

Trust as Social Connectivity (LIUSP-106). Annamaria Csiszer, University of Dunaújváros, Hungary
**Presenter(s):** Annamaria Csiszer

Examining the Environmental Resource Management Paradox in the Context of Impoverished Urban Population (LIUEC135). Md Wahid Murad, University of South Australia, Md. Mahmudul Alam, University Utara Malaysia
**Presenter(s):** Md. Mahmudul Alam

Delineating the Relationship between Innovation Strategy and Strategic Planning on Small Firm Performance (LIUMS-121). Hussein Abu Al-Rejal, Universiti Utara Malaysia, Lahcene Makhloufi, Universiti Utara Malaysia
**Presenter(s):** Hussein Abu Al-Rejal

**BREATHING TIME**
04:00 PM – 07:30 PM

**GALA DINNER**
07:30 PM – 09:30 PM
Friday, December 22 (DAY 02)

EMERALD WORKSHOP ON GUIDE TO GETTING PUBLISHED
09:00 am – 11:00 am
Moderators:
Prof. Dr. Mohd Sobri B Minai, Universiti Utara Malaysia
Amina Said, Emerald Group Publishing UK (Dubai Office)

TEA AND NETWORKING BREAK
11:00 am – 11:30 am

PARALLEL SESSION 2
11:30 am – 01:00 pm

Parallel Session 2.01: Issues in Social Sciences in Emerging Economies: Theory and Practice
Meeting Room (301 D)
Session Chair: Prof. Dr. Ghulam Shabir
Session Coordinator: Dr. Hassan Alaaraj
Time: 11:30 am – 01:00 pm

Proposing a Sustainable Framework for Food Security and Agriculture in Lebanon (LIUEC-150).
Hassan Alaaraj, Universiti Utara Malaysia
Presenter(s): Hassan Alaaraj

A Process Model for Pathology and Treatment of the Poor Leadership (LIUMS-124).
Mohammad Hossein Rahmati, University of Tehran.
Presenter(s): Mohammad Hossein Rahmati

The Role of the Consumer’s Demographic Factors in the Social Consumption (LIUMS-142).
Diala Yassin, Lebanese International University, Yehya Skaf, Lebanese International University.
Presenter(s): Diala Yassin

Bank Regulatory Change, Bank Specific Factors, Systemic impact and Off-Balance-Sheet Activities across Commercial Banks in Pakistan (LIUAF164). Muhammad Farhan Basheer, Universiti Utara Malaysia, Waeibrorheem Waemustafa, University Utara Malaysia, Mohamad Helmi Hidthiir,
The Impact of Corporate Social Performance (CSR) on the Financial Performance of the Banking Sector in Lebanon (LIUMS165). Tansim Assali, Lebanese International University, Farid Abdallah, Lebanese International University

**Presenter(s):** Tansim Assali

**Parallel Session 2.02: Issues in Business Strategy in Emerging Economies**
Meeting Room (302 D)
Session Chair: Dr. Muhieddine Ramadan
Session Coordinator: Dr. Chukri Akhras
Time: 11:30 am – 01:00 pm


**Presenter(s):** Muhieddine Ramadan


**Presenter(s):** Chukri Akhras

The Encouraging Social Behavior Logic and Approach in the Traditions (LIUSS-123).
Mohammad Abidmehr, University of Tehran, Farabi Campus, Hakimehsadat Shahidhosseini, University of Tehran.

**Presenter(s):** Mohammad Abidmehr

Factors of WTP to Purchase Organic Food: A Study of Malaysia (LIUES149). Siddique Ahmed, National University of Malaysia (UKM), Chamhuri Siwar, National University of Malaysia (UKM), Basri Abdul Talib, Norshamliza Chamhuri, National University of Malaysia (UKM), National University of Malaysia (UKM)

**Presenter(s):** Siddique Ahmed

Investigating the Type of Soft Skills Needed for the Graduate of Accounting (LIUAF153). Ahmad Muftah Salem, Universiti Utara Malaysia, Amir Hussin Baharuddin, Universiti Utara Malaysia

**Presenter(s):** Ahmad Muftah Salem

**Parallel Session 2.03: Issues in Economic Theory and Policy in Emerging Economies**
Meeting Room (306 D)
Session Chair: Prof. Dr. Hayat M. Awan
Session Coordinator: Dr. A. S. A. Dr. Ferdous Alam
Time: 11:30 pm – 01:00 pm

Internal and External Key Success Factors of Business Process Re-Engineering (BPR): Effects on the Islamic Banks Performance (LIUMS86). Mohd Rizal Razalli, Universiti Utara Malaysia, Norlena Hasnan, Universiti Utara Malaysia, Mohammad Aizat Md Sin, Universiti Utara Malaysia

**Presenter(s):** Mohd Rizal Razalli
Checking the Level of Service Quality Provided by Mobile Phone Operators (LIUMS-151).
**Presenter(s):** Hassan Baz Chamas

Souad Abid-eddine, Hassan I University, Zahra Benabbou, Hassan I University.
**Presenter(s):** Souad Abid-eddine

Services Quality and Hotel System are an important determinant for the Customers’ Satisfaction towards Customers’ Loyalty for EDC Hotel in North State of Malaysia (LIUMS156).
Sami AL Haderi, School of Business, University Utara Malaysia, Ali AL Arussi, School of Accountancy, University Utara Malaysia, Waddah Ismail, Business Management, Universiti Teknologi MARA Tawfik Al Sanabani, School of sciences and art, University Aljuf Adel Al Hamdani, Oil Company.
**Presenter(s):** Sami AL Haderi

Governing Medical Big Data, Protecting Patient Privacy (LIUMS-108).
Bilal Jibai, Lebanese International University, Hasan Najdi, Lebanese International University.
**Presenter(s):** Bilal Jibai

Parallel Session 2.04: Issues in Economic Theory and Policy in Emerging Economies
Meeting Room (305 D)
Session Chair: Dr. Noha Haidar
Session Coordinator: Dr. Malak Aoun
Time: 11:30 pm – 01:00 pm

Rafiqul Islam Molla, International Islamic University Chittagong, Md. Mahmudul Alam, Universiti Utara Malaysia, Md. Wahid Murad, University of South Australia
**Presenter(s):** Rafiqul Islam Molla

Sustainable Development of Islamic Microfinance: A way out for Poverty Alleviation (LIUAF-141).
Halima Begum, National University of Malaysia (UKM), Ferdous Alam, Universiti Utara Malaysia, Faruk Bhuiyanc, Macquarie University Australia
**Presenter(s):** Halima Begum

Green Economy Impact on Sustainable Development (LIUES-73).
Naseem Jamie, AL Azhar University Palestine
**Presenter(s):** Naseem Jamie

Self-Control and Social Pressure An Important Determinant on the Saving Behavior Among University’ Students (LIUMS157).
Sami AL Haderi, School of Business, University Utara Malaysia, Ali AL Arussi, School of Accountancy, University Utara Malaysia, Waddah Ismail, Business Management, Universiti Teknologi MARA Tawfik Al Sanabani, School of sciences and art, University Aljuf Adel Al Hamdani, Oil Company
Usage of Electronic Public Services: Among Employees in Republic of Iraq (LIUMS158). Munadil Faaeq, Universiti Utara Malaysia
Presenter(s): Munadil Faaeq

LUNCH AND PRAYER BREAK
01:00 pm – 02:00 pm
PARALLEL SESSION 3
02:00 pm – 03:30 pm

Parallel Session 3.01: Issues in Social Sciences in Emerging Economies: Theory and Practice
Meeting Room (301 D)
Session Chair: Dr. Hassan Alaaraj
Session Coordinator: Nadin Sinno
Time: 02:00 pm – 03:30 pm

Developing a Model on the Factors Influencing Consumer’s Intention to Purchase Online (LIUMS-143). Aram Jawhar Mohammad, University of Lebanese French, Dler Mousa Mousa Ahmed, University of Salahaddin, Ramyar Rzgar Ahmed, University of Lebanese French
Presenter(s): Aram Jawhar Mohammad

The Mutual Duties and Rights of People and Sovereignty in the Teachings of Nahjulbalaghah (LIUSE-88). Hamed Purrostami, University of Tehra
Presenter(s): Hamed Purrostami

The Level of Self-Directed Learning Readiness among Lebanese Students in Schools and University: The Case of International School of Choueifat- SABIS® and the Lebanese International University (LIUSE-109). Anwar Kawtharani, Lebanese International University, Fatima Mahfouz, Lebanese International University
Presenter(s): Anwar Kawtharani

Factors Influence the Sustainability of Electronic Government on Economic Development for Transforming to Smart Cites: A Structural Equation Modeling Approach (LIUMS159). Munadil Faaeq, Universiti Utara Malaysia
Presenter(s): Munadil Faaeq

Social Media Impact on Small and Medium Enterprise Case Review of Businesses in the Arab World (LIUMS160). Wael Basri, Northern Border University, Mohammed Siam, University Utara Malaysia
Presenter(s): Wael Basri
Parallel Session 3.02: Issues in Business Strategy in Emerging Economies
Meeting Room (302 D)
Session Chair: Prof. Dr. Yusnidah Ibrahim  Session Coordinator: Dr. Ahmed Bakri
Time: 02:00 pm – 03:30 pm

The Economic and Financial Impacts of Online Banking- The Case of Lebanon (LIUAF-97).
Ahmed Bakri, Lebanese International University, Fatima Jaber, Lebanese International University.
Presenter(s): Ahmed Bakri

Presenter(s): Musaab Mousa

ICT Adoption and its Impacts on the Performance of University Students (LIUMS161). Mohammed Siam, Universiti Utara Malaysia, Wael Basri, Northern Border University
Presenter(s): Mohammed Siam

Trend of Dengue Incidence in Seremban, Malaysia: An Analysis from Socio-demographic Perspectives (LIUSS162). Md. Shahin Mia, Universiti Utara Malaysia, A.C. Er, National University of Malaysia (UKM), Joy Jacqueline Pereira, National University of Malaysia (UKM).
Presenter(s): Md. Shahin Mia

Parallel Session 3.03: Issues in Economic Theory and Policy in Emerging Economies
Meeting Room (306 D)
Session Chair: Prof. Dr. Hayat M. Awan  Session Coordinator: Dr. Malak Aoun
Time: 02:00 pm – 03:30 pm

King’s Model on Capitalization under Basel III: the Case of Lebanese Banks (LIUAF-96). Somaya El Ahmadiieh, Lebanese university, Nabil Georges Badr, Organizational Development Professional.
Presenter(s): Somaya El Ahmadiieh

Redevelopment Impact on the Local Community of Fraser’s Hill (LIUEC-130). A. S. A. Dr. Ferdous Alam, University Utara Malaysia, Halima Begum, National University of Malaysia (UKM), Ahmad Bashawir, National University of Malaysia (UKM)
Presenter(s): A. S. A. Dr. Ferdous Alam

Presenter(s): Dhiaa Shamki
A Review of Sustainability of Palm Oil Milling (LIUEC166). Halima Begum, Universiti Kebangsaan Malaysia, Er Ah Choy, Universiti Kebangsaan Malaysia, A. S. A. Ferdous Alam, Universiti Utara Malaysia, Chamhuri Siwar, Universiti Kebangsaan Malaysia  
**Presenter(s):** Halima Begum

Toward a Conceptual Framework for Exploring Relationships between Purchase Behavior and Extended TPB with Moderating Effects of Socio-Demographic Factors (LIUES167). Muhammad Mehedi Masud, University of Malaya, Noor Azna Ismail, University of Malaya, Mahfuzur Rahman, University of Malaya  
**Presenter(s):** Muhammad Mehedi Masud

Moderating Effect of Organizational Culture on the Relationship between TQM Implementation and Organizational Performance in Libya (LIUMS-122). Abdulgani Bahbah, Management and Science University, Malaysia.  
**Presenter(s):** Abdulgani Bahbah

Do Religiosity Matters for Gaining Satisfaction among the Banking Customers? A Suggestion for the Bank Managers (LIUMS119). Yousef Endara, Misurata University, Mhamed Elshawesh, Misurata University  
**Presenter(s):** Yousef Endara

Service Quality Impact on Patient Satisfaction and the Reputation as a Moderator: A Study of Central Misurata Hospital (LIUMS-118). Yousef Endara, Misurata University, Milad Salem, Community College of Qatar, Emhemed Bazina, Misurata University  
**Presenter(s):** Yousef Endara

Communicating climate Science through Mass Media: An Empirical Evidence from Malaysia (LIUES168). Muhammad Mehedi Masud, University of Malaya, B M Hasanul Banna, University of Malaya, Abul Quasem Al-Amin, University of Malaya, Rulia Akhtar, University of Malaya.  
**Presenter(s):** Muhammad Mehedi Masud

Challenges Faced by Libyan Teachers in Selecting Materials in EFL Reading Classroom (LIUSE-129). Abdulhadi Masoud Aljadi, Universiti Pendidikan Sultan Idris, Intan Safinas binti Mohd Ariff Albakri, Universiti Pendidikan Sultan Idris  
**Presenter(s):** Abdulhadi Masoud Aljadi
Parallel Session 3.05: Issues in Economic Theory and Policy in Emerging Economies  
Meeting Room (305 D)  
Session Chair: Assoc. Prof. Dr. Caroline Akhras  
Session Coordinator: Dr. Noha Haidar  
Time: 02:00 pm – 03:30 pm

Agro Tourism is an Instrument of Sustainable Local Economy: Oil Palm Smallholders Perspective (LIUEC-140). Halima Begum, National University of Malaysia (UKM), Ferdous Alam, Universiti Utara Malaysia, Cham-huri Siwar, National University of Malaysia (UKM), Er Ah Choy, National University of Malaysia (UKM).  
Presenter(s): Halima Begum

Natural Calamity and Import Demand of Bangladesh: After Trade Liberalization Scenario (LIUEC-132). Husne Shikha, Bangladesh Bank, Md. Mahmudul Alam, Universiti Utara Malaysia, Md. Wahid Murad, University of South Australia  
Presenter(s): Husne Shikha

The Role of Agropolitan Project in Eradicating Poverty: Multidimensional Poverty Index (LIUEC-120). Mohd Khairi Ismail, Universiti Kebangsaan Malaysia, Chamhuri Siwar, Universiti Kebangsaan Malaysia, Rospidah Ghazali, Universiti Kebangsaan Malaysia, Basri Abu Talib, Universiti Kebangsaan Malaysia.  
Presenter(s): Mohd Khairi Ismai

Presenter(s): Muhammad Mehedi Masud

Attitude for Inclusive Finance: Influence of owner-managers’ and firms’ Characteristics on SMEs Financial Decision Making (LIUMS170). Rabia Rasheed, Universiti Utara Malaysia; Dr. Maria Abdul Rahman, Universiti Utara Malaysia.  
Presenter(s): Rabia Rasheed

TEA BREAK AND CLOSING  
03:30 pm – 04:30 pm
ABSTRACTS

The Impact of Accreditation Programs on the Quality of Healthcare Services

Malak Aoun, University Utara Malaysia*

Abstract: Current studies have been conducted to examine the validity of accreditation as a predictor of healthcare performance. It is argued that accreditation is one of the significant mechanisms for assessing the performance of healthcare organizations and improving the quality and safety of healthcare services. Its aim is to support continuous improvement of quality rather than simply maintaining minimal levels of performance. Thus, the purpose of this paper is to evaluate the impact of accreditation programs on the quality of healthcare services, with an overview regarding the experience of Lebanon in introducing the accreditation programs in healthcare sector.

Keywords: healthcare, quality, accreditation, Lebanon

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Paper ID: LIUMS66
An Overview of Service Quality Dimensions and their Influence on Tourist Satisfaction: GCC Case

Muatasim Al Salmi, Haya Water Company Oman*
Norlena Hasnan, Universiti Utara Malaysia
Shahimi Mohtar, Universiti Utara Malaysia

Abstract: E-government construction requires technical development and implementation solutions from private sector in the country. Both sectors, tourism and government are facing obstacles and challenges generated by the advance and improvement in the use of ICTs by consumers and citizens. Ksenia et al. (2014) illustrated that there are 21 dimensions of tourist satisfaction toward aesthetic judgment and effects in behavioral intention to visit and revisit. This report presents the service dimension’s overview from the 21 dimensions to be visited and discussed using a case study of GCC interviews in order to conduct conclusion and recommendations to the GCC nations.

Keywords: e-tourism, GCC, e-government, service, tourism management

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Paper ID: LIUMS79
Ethical Implications in Human Resource Management

Ghulam Shabir, Beaconhouse National University Lahore Pakistan*
Muhammad Umair Chaudhary, The Islamia University Bahawalpur

Abstract: This paper demonstrates the concepts of high Standards of ethical conduct integrity in human resource management through its possibilities and applications. The major purpose of this paper is to assess the effect of ethical practices, which typically confronted by HR Practitioners’ of chemical industry. The sample of this research is comprised of 250 participants. Data was collected through administering the questionnaire to the HR participants across the chemical industry. The results show that, indeed HR Practitioners’ have great deal of exposure to ethics management competencies, even HR practitioners’ have strong inclination to conduct ethical imperatives in view of fostering ethical climate at work place. Future implication was also made based on present study.

Keywords: Ethical Implications, Human Resource Management (HRM), Ethics

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Paper ID: LIUMS85
Internal and External Key Success Factors of Business Process Re-Engineering (BPR): Effects on the Islamic Banks Performance

Mohd Rizal Razalli, University Utara Malaysia*
Norlena Hasnan, University Utara Malaysia
Mohammad Aizat Md Sin, Universiti Utara Malaysia

Abstract: Objective: The purpose of this study is to determine causal relationship between internal and external factors of Business Process Reengineering (BPR) and the performance of Islamic banks in Malaysia. The questionnaires were distributed and collected in the Bank Headquarters (HQs). From 64 sets of questionnaires, only 42 sets were returned and only 35 sets were usable for further analysis after the data screening process. PLS analysis was conducted to examine the causal relationship between the internal and external factors and organizational performance. The result showed that the internal factor had a significant effect on the performance of the Islamic banks, while external factor had no significant effect to these banks’ performance. The findings of this study provide important insights for Islamic financial institutions and researchers in the area of Islamic banking performance and business process reengineering projects.

Keywords: BPR Factors, Customer Focus, Process Redesign, Islamic Banking Performance

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Paper ID: LIUMS86
The Mutual Duties and Rights of People and Sovereignty in the Teachings of Nahjulbalaghah

Hamed Purrostami, University of Tehran*

Abstract: Mutual duties and rights between people and sovereignty is one of the strategic and significant issues in the contemporary world. In the Islamic teachings especially Nahjulbalaghah it is not that the right is allocated to the ruler and government and on the other hand people only have duties and responsibilities. Rather the ruler has the significant duties even if he would be innocent. Among the strategic tasks of the ruler and leader are: Benevolence, Fair distribution of wealth and management of education system. These duties are, at the same time, the rights of the people and the ruler. On the other hand, people have duties in front of the Islamic ruler. In other words, these duties are rights of Religious Governance including loyalty to sovereignty, Support and response to demands of authority and etc. It is worthy to mention, the main aim of these rights and duties has been devised to provide the felicitous life for people in the world and hereafter.

Keywords: Sovereignty, government, Nahjulbalaghah, teachings

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Paper ID: LIUSE88
The Impact of Attitude towards CSR on the Intention to Buy Ecological Products

Diala Yassine, LIU University*
Yehya Skaf, LIU University

Abstract: Purpose: This communication aims at explaining a relation of causality between the attitude towards the CSR and the intention of buying ecological products. An objective is to gain more insight on consumer’s think of the different forms of corporate social responsibility concept. A survey conducted on 400 persons. We used the software «SmartPLS version 3 » in order to apply the PLS-PM method «structural equation with slow variation». The results show that the attitudes towards every level of CSR commitment affect significantly the intention of buying ecological products. The consumers were more affected by the companies fulfilling their environmental responsibility whereas they were negatively affected by the fulfillment of the economic responsibility. This research presents a conceptually yet empirically supported framework to describe the attitude of consumers toward CSR and its impact on their purchase decisions. The study is particularly useful for companies aiming at using the CSR as a strategy to attract the consumers interested and concerned with social issues and causes. This paper explained the concept of the consumer’s attitude and its impact on the intention of social consumption, while basing on several theories and especially the theory of planned behavior developed by Icek Ajzen in 1991. This paper suggests a theoretical foundation on the use of the theory developed by Ajzen in order to explain the social consumption.

Keywords: CSR, Consumer Behavior, Attitudes, Intentions

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Paper ID: LIUMS91
Factors influencing the investor's decision in Syrian Initial Public Offering Market: survey Study

Musaab Mousa, Szent István University, Hungary*
Sagi Judit, Budapest Business School
Zeman Zoltan, Szent István University, Hungary

Abstract: The purpose of this paper is to investigate the role of company industry, IPO timing, owners’ reputation and marketing efforts in investor's decision in Syriac initial public offering market IPOs. A questionnaire survey was administered to 270 investors in Damascus Securities Exchange. Some descriptive statistics and One-Sample Test were used to analyze the data and test the hypotheses. The research found that investor decision is influenced significant by IPO timing, owner’s reputation and marketing efforts in Syrian IPOs market. This research presents that Syrian companies can use these factors as approach to increase the quality of their IPO, on other hand; financial regulators can enhance IPO control process. Addition to the results can contribute in understand marketing-finance interface and behavioral finance literatures.

Keywords: IPO, investor’s decision, timing, Syria.

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Paper ID: LIUAF93
King's Model on Capitalization under Basel III: the Case of Lebanese Banks

Somaya El Ahmadieh, Lebanese university*
Nabil Georges Badr, IT Value Partner

Abstract: Objective: Lebanese banks have shown immunity towards the 2008 financial crisis that was attributed to many factors including a strong regulatory and supervisory system of conservative practices and structural economic factors such as the recurrence and non-speculative nature of capital inflows towards Lebanon supported by a large pool of offshore savings from diaspora and investors around the globe. The purpose of this study is to investigate the relation between capital adequacy ratios (CARs) and lending spread ratio (LSR). This paper presents the first assessment of the Basel III capital requirements on lending spread ratio before, during and after the financial crisis among commercial banks operated in Lebanon. Methodology: We consider King’s approach and assess his model’s applicability in the Lebanese context. Findings indicate some deviations, specifically related to the practices and financial performance of commercial banks in Lebanon. Results: We found no indication of impact of the change in CAR on LSR among Lebanese commercial banks in years prior to the recent financial crises; Nevertheless, the impact of changing CAR by 1 pp on LSR has a modest effect on Lebanese commercial banks during the years of financial crises; this effect is lowered to become modest after the crisis. Implication: The results of the current study reveal significant implications for managers in commercial banks in particular and all banks in general. Given that Lebanese commercial banks are well-capitalized and their Capital Adequacy Ratios are above international benchmarks, bank managers must carefully monitor the cost of implementation of Basel III requirements.

Keywords: Capital adequacy ratios, Lending spread ratio, financial crisis, commercial banks in Lebanon

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Paper ID: LIUAF96
The Economic and Financial Impacts of Online Banking – The Case of Lebanon

Ahmed Bakri, Lebanese International University*
Fatima Jaber, Lebanese International University

Abstract: Online banking systems can be measured as one of the essential tools that provide support to customers, banks, as well as financial institutions to make banking activities through online channels. Online banking is a new born technology in Lebanon, still not studied or investigated. This paper investigates the concept of online banking, going through all its details. It aims to identify the economic and financial implications of online banking. Throughout the study, we went into details about the definitions, types, and history of online banking. We even discussed the advantages and disadvantages of such a technology. We also illustrated the differences between online banking and traditional banking. Data about the topic was collected through qualitative and quantitative approaches, through means of questionnaires filled by customers and an interview conducted with a bank branch manager. The data was then analyzed through SPSS software and thematic analysis. After analyzing the collected data, the all in conclusion was that implications of online banking are wide in range, but the positive insinuations dominate the negative ones. Improvement and progress in such a technology is recommended based on some specified points

Keywords: Online Banking, Technology, Lebanon

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Paper ID: LIUAF97
Impact of ISO 22000:2005 on Job Performance – Case of AIG and Harkous Chicken Group

Ali Halawi, Lebanese International University*
Khadija Yassine, Lebanese International University

Abstract: The main topic of this project discusses the importance of ISO22000, benefits and barriers along with its relation to job performance. The purpose of this study is to highlight the impact of ISO 22000 certificate in food organizations on the job performance of employees, that largely depends on the relationship between the supervisor or managers and the individual employee. Various data were collected using questionnaires and personal interviews with the administration of two food organizations. After analyzing data collected, the researcher considered that applying the system ISO 22000 has a great impact on the performance of individuals and organizations as well. The company must take into consideration all aspects when implementing ISO 22000, especially employees who are considered as the main member of the whole mechanism. The data analyzed showed that proper application of job performance management with suitable implementation of ISO 22000 certificate will enhance the organizational work. Employees mentioned that ISO 22000 interfered with their work where their job duties are more organized & clear on one side, also strict & hard on the other side. But they didn’t deny that they support the certificate and believed that it enhances their experience

Keywords: ISO 22000, job performance, food organizations, employees, food safety systems.

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Paper ID: LIUMS98
A Multidimensional Poverty Analysis: Evidence from Lebanon

Ahmed Bakri, Lebanese International University
Ahmad Ashaal, Lebanese International University*

Abstract: Traditionally, empirical studies on poverty have relied on income and monetary indicators to identify the poor in the population. Specifically, the poor are defined as those people whose income is below a certain threshold, normally set at a certain percentage of the average or median income of the society. A variety of alternative approaches have been put forward to overcome such critiques. However, the adoption of a broader set of information relating, for instance, to the ownership of consumer goods or to the access to various goods and services, raises the complex issue of deriving measures of standard of living that are of a multidimensional nature. The approach we propose aims at developing multidimensional measures of poverty at the level of Lebanon, using information contained in the first wave of the Lebanese component of the Statistics on Income and Living Conditions. Along the lines suggested by other studies, we have derived deprivation indices on the basis of direct, non-monetary standard of living indicators. As a second step, the relationship between income and non-income indicators of poverty in Lebanon has been investigated, in order to examine to what extent alternative, multidimensional measures could be combined with income to better identify the poor. Our results confirm the common finding that income-indicators are able to measure poverty only to a certain degree. This study appears to be particularly relevant for the Lebanese case. Firstly, it provides empirical support to the opportunity of supplement income-based measures with additional non-monetary information, by showing to what extent the main results obtained for other countries may hold also for Lebanon. Secondly, an analysis of poverty based on information different from income may be particularly useful for a country such as Lebanon, where income data are not very reliable, because of underreporting and tax evasion problems.

Keywords: Poverty, Lebanon, multidimensional, income

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Paper ID: LIUEC103
Trust as Social Connectivity

Annamaria Csiszer, University of Dunaújváros*

Abstract: Both explicitly and implicitly the central role of my presentation is given to the questions of trust in socioeconomic dimensions. What I am really interested in, is the social world, notably the widely understood significance of social trust, that with its own dynamics, structures, systems and subsystems construct and maintain economy and through this society. I tend to base my conceptualization on the neoclassical economic theory, parallel to which actors of society aim at the maximization of social trust similarly to homo economicus who did this concerning profit maximization. To what extent can trust in neighbors, strangers or social institutions affect our social well-being? Is the communication of social trust capable of solving social and economic problems? Can trust function as a social connective tissue? How can we reveal these problems with the help of social sciences and how can we facilitate social trust with the help of social researches? Defining trust as social capital provides an opportunity to review national and international researches, which make it possible to survey the effects of social trust. In my paper I tend to deal with the significance of this phenomenon, in order to explore its scientific relevance.

Keywords: trust, socioeconomics, problem solving, society, capital

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Paper ID: LIUSP106
The Influence of the Performance Evaluation on Salary

Dhiaa Shamki, Department of Managerial and Financial Science, Al Zahra College for Women*
Aiasha Al Shehemi, Ministry of Social Developments

Abstract: Objective: The purpose of the study is to indicate whether salary and the extra amount are influenced by performance evaluation linked collectively and simultaneously with position, gender, education and experience. It is found that the employee’s salary could be significantly and negatively influenced by performance evaluation, gender, education and performance evaluation moderated by gender, while the position, experience, performance evaluation moderated by position, education and experience have no effect on the salary. Methodology: The study examines 27,522 observation and 11 variables for 417 governmental employees in Ministry of Social Developments in the Sultanate of Oman within 2011-2016 using descriptive statistics, correlation and regression analyses Results: It is found that the employee’s salary could be significantly and negatively influenced by performance evaluation, gender, education and performance evaluation moderated by gender, while the position, experience, performance evaluation moderated by position, education and experience have no effect on the salary. Significantly, the extra amount has been positively influenced by position, gender, and performance evaluation moderated by position and gender and negatively by experience and performance evaluation moderated by experience. Other variables have insignificant effect on the extra. Implication: The study’s results are beneficial indicator in improving the performance of employees based on their salaries and designing a guide on how to evaluate this performance related to position, gender, education and experience.

Keywords: Employee’s Salary, extra amount, performance evaluation, the Sultanate of Oman

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Paper ID: LIUMS107
Governing Medical Big Data, Protecting Patient Privacy

Bilal Jibai, Lebanese International University*
Hasan Najdi, Lebanese International University

Abstract: With the power that big data provide to managers and organizations to yield insights for optimal institutional decision making, much concerns on the privacy of individuals rise on how collected information are reused. Individuals, here, are patients in the healthcare context. The study proposes a model for governing Big Data mapping traditional data governance practices while integrating security and privacy practices ensuring its continuity past Big Data processing and analytics. The study here will be an exploratory qualitative research study to gain an understanding of data governance and privacy practices and how they can be mapped to Big Data. Data collection tools include interviews as primary source of data with a convenient sampling of key selected personnel from an organization working in IT department. Observation is another means of qualitative research technique, with experience in the field of information security and privacy, and researching literature as secondary data sources within the context of the healthcare industry, we proposed the title “Governing Medical Big Data” out of which the area of study is the intersection of three major topics, Big Data, Privacy and Data Governance. The exploration of this area allowed the proposal of a governance model for Big Data. The proposed model expanded the roles of traditional data governance best fitting the argument. The contribution to this domain is a basic model that requires more research for clearer descriptions for one part of an overall framework.

Keywords: Big data, data governance, information security, information privacy, compliance, healthcare sector.

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Paper ID: LIUMS108
The Level of Self-Directed Learning Readiness among Lebanese Students in Schools and University: The Case of International School of Choueifat - SABIS® and the Lebanese International University

Anwar Kawtharani, Lebanese International University*
Fatima Mahfouz, Lebanese International University

Abstract: Today, since educators are preparing students for an unpredictable world, self-directed learning has become an important characteristic for 21st century learners. Whether they are in elementary schools and universities or simply partaking in individual training, educators and learners alike recognize the development of self-direction in learning as a major purpose of education. The aim of this study was to examine the level of self-directed learning readiness among Lebanese students in schools and universities, specifically the International School of Choueifat - SABIS® as well as the Lebanese International University. The study employed descriptive quantitative methodology to answer research questions. The sample contained 516 participants, divided as 45 high school students, 189 sophomores, 106 juniors, 115 seniors, 23 teaching diploma students and 44 MBA/MA students. They were selected using stratified random sampling technique. Between March and April 2016, data from the selected participants was collected using an online questionnaire on Google Documents and analyzed using SPSS software, version 21. The results revealed the high level of self-directed learning readiness amongst ISC and LIU participants. Statistically, it showed how age and education level had significant impact on the level of self-directed learning readiness while the major the learners chose had no statistical significance. The researcher recommends continuous assessment for learners’ self-directed learning levels and further studies in determining other factors that might affect self-directed learning as well as assisting learners to build self-directed learning skills and abilities as it seems the best preparation for the lifelong learning our world now requires.

Keywords: self-directed learning, level of self-directed learning readiness, lifelong learning

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Paper ID: LIUSE109
The Impact of Ergonomics on Employees’ Productivity in the Architectural Workplaces

Nadine Sinno, Lebanese International University*
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Abstract: The office work is a working ecosystem entirely dependent on humans. Office ergonomics focuses on the human well-being and adapts all office components to suit workers’ needs and comfort. The unawareness of the Lebanese designers in particular and the global designers in general on the importance of applying ergonomics programs and implementing well-designed workplaces reached its borders. Therefore, stressing on the significance of ergonomics programs especially in the architectural field is needed to raise the attention for the essentiality of this topic. The major reason for conducting this project is to enhance the awareness on ergonomics importance and its impact on increasing employees’ productivity specifically among Small and Medium Enterprises (SME’s). The study starts with a general literature review shedding the light on the meaning of ergonomics, its types, factors, and how to enhance employee productivity through applying ergonomics. After the theoretical part which revealed an important background to start on investigating the hypothesis of the project the fact findings and conclusions of the project were drawn. Using SPSS program and other tools the research demonstrated and drew the facts in a statistical and graphical way to show clearly the exact outcomes. The data used to emphasize and validate the suggested hypothesis was all collected through questionnaires and interviews at both Block Tech Line sarl and L’artquitecte. Both companies are well-known in the architectural field among small and medium enterprises. The main reason for choosing this kind of enterprises was it expansion in the Lebanese market at first, and it obtained an important a competitive advantage through ergonomics ISO certified programs. The study showed the strong impact of ergonomics on employees’ productivity, and how the absence of one element may influence negatively the employees. The conclusion which is underlining the stated objectives at the beginning of the study, a list of recommendations was suggested on how to enhance implementing ergonomically designed workplaces.

Keywords: Ergonomics, Workplace, Employees’ Productivity, Architectural Field, Interior Design, Performance.

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Paper ID: LIUMS111
Is it too early to Learn Lessons from the Developed World on the Potential of Big Data Technology: Harnessing and Nurturing Intuition in Organizational Decision Makers?

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Abstract: As big data (BD) and data analytics gain significance in Europe, the industry expects that executives will eventually move towards evidence based decision making, and consequently would build sustainable competitive advantages for their organizations. Therefore, the lessons learned from experiences of European executives can be key for human development and also economic development. However, it also seems that in some cases decision makers in Europe seem to not use business intelligence systems at all. Since, executives are intelligent human beings with credible and proven expertise, it seems to raise a question mark on effectiveness of business intelligence systems, and the potential it has in human and economic development. Furthermore, repeated evaluation of literature pointed out that ultimately executives in Europe make decisions by intuition, and this leads to the question whether big data would ever replace intuition. In this paper, the mind-sets of executives about application and limitations of big data have been explored, by taking into account the cognitive factors in decision making. By using this, it is evaluated whether BD technologies can use to accelerate intuition development of the executives, and consequently lead to faster and sustainable economic development in the developing world.

Keywords: big data; decision making; decision support systems; information technology; economic development; human development

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Paper ID: LIUMS113
Corporate Social Responsibility and Implementation of Green Supply Chain: The Future of Logistics in Morocco

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Abstract: The supply chain has traditionally been defined as a one-way integrated manufacturing process in which raw materials are converted into finished products and delivered to end customers. On the other hand, due to environmental requirements affecting manufacturing operations, increasing attention is being paid to the development of managerial strategies in supply chain management. The overall aim of this research is to define the factors impacting the environment, the involvement of social responsibility in the implementation of this new vision, the measures to be taken and the actions to be carried out in the field, and finally the expected results of this new reform.

Keywords: Corporate Social Responsibility (CSR), Sustainable Supply Chain (SSC), Development Durable (DD), Supply Chain Management (SCM).

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Paper ID: LIUEC115
Service Quality Impact on Patient Satisfaction and the Reputation as a Moderator: A Study of Central Misurata Hospital

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Abstract: Hospitals in developing countries such as Libya cannot focus on developing only the technological and operational side of the service provided to adhere to the requirements of the World Health Organization. To truly become competitive and continue viable over the long term, hospitals would also require attending to their services and ensuring that the level of patient service given is of high quality. Consequently, the main objective of the research reflected in this article was to explore the level of service provided by the doctor and medical staff at the Central Misurata Hospital in Misurata, Libya, about the variables of reliability, responsiveness, assurance, and empathy. The Central Misurata Hospital has been very successful in attracting more patients, and their achievements have made, increased the hospital reputation in the whole country of Libya and could provide valuable guidance to other hospitals in Misurata and all other hospitals in Libya to improve their practices. The population was defined as all the visiting patients of the Central Misurata Hospital in Libya. The population of the study is the number of patients who come for treatments the in the Central Misurata Hospital. The sample of the study is also limited to the patients who visit for treatment in the days of distributing the questionnaires. The findings showed that in respect of the level of service experienced, the doctors and medical staff were more successful in addressing the empathy and assurance dimensions of service quality than the responsiveness and reliability dimensions. Overall, though, it seems that the nurses adequately addressed all the dimensions measured in the study.

Keywords: Healthcare, Service Quality, Patient Satisfaction, Reputation, SERVQUAL

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Paper ID: LIUMS118
Do Religiosity Matters for Gaining Satisfaction among the Banking Customers? A Suggestion for the Bank Managers

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Abstract: Considering the importance of religion and the extent of its practices in the business environment, this paper aimed to understand the influence of religiosity on the customer satisfaction in the Libyan banking industry. Besides, it would be interesting to explore that which type of banks, e.g., public and private bank moderates the relationship between religiosity and customer satisfaction. The statistical analysis carried out with the data from Libyan banking customers suggest that customer satisfaction is strongly predicted by the Islamic religiosity and type of banks moderates this relationship. Specifically, the research has greater implication for the Middle-Eastern bank manager who is pursuing newer business strategies. The result is expected to benefit other banking industry as well, where other religions are dominant.

Keywords: Religiosity, Customer satisfaction, Customers, Banking, Libya.

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Paper ID: LIUMS119
The Role of Agropolitan Project in Eradicating Poverty: Multidimensional Poverty Index

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Basri Abu Talib, Universiti Kebangsaan Malaysia

Abstract: Objective: This study aims to measure the poverty rate of the participants of the Agropolitan Projects by using the Multidimensional Poverty Index (MPI). The measurement of MPI used 14 indicators, which covered the dimensions of education, health, living standards, household income, mindset, and environment. This study measured the poverty rate of smallholders within the same area by comparing the poverty levels between the participants and non-participants of this project. This comparison was done as a foundation to expound the effectiveness of Agropolitan Projects in eradicating poverty. The number of samples for the study consisted of 45 participants from the Gahai Agropolitan Project, Lipis and 45 rubber smallholders in Lipis, Pahang, Malaysia. The findings showed that all household members of the participants from the Gahai Agropolitan Project, Lipis were free from multidimensional poverty. The MPI also shows that 2.91% of household members of rubber smallholders in Lipis were categorised as multidimensional poor. This study proved that the Gahai Agropolitan Project was able to eradicate multidimensional poverty among the participants within the project. MPI is a comprehensive method in measuring the poverty level, which can help the policymakers to outline an effective poverty eradication programme based on the perspective of multidimensional poverty index.

Keywords: Multidimensional Poverty Index (MPI); Gahai Agropolitan Project; rubber smallholders

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Paper ID: LIUEC120
Delineating the Relationship between Innovation Strategy and Strategic Planning on Small Firm Performance

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Abstract: The aim of this paper is to establish and delineate a relationship between innovation strategy and strategic planning toward firm performance based on both theories resource-based view and diffusion innovation theory. Successful firms are always aware to effectively implement these strategies as powerful resources in order to ensure its survival among current and potential rivals. Therefore, the proposed paper review previous studies and find critical gap in the literature, since no published work investigate the two variables as a strategic resources in single research hence, the paper will fill the gap emerged and provide several implications both for policymakers and related stakeholders.

Keywords: Innovation strategy, Strategic planning, Resource based view, Diffusion innovation theory, Firm performance

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Paper ID: LIUMS121
Moderating Effect of Organizational Culture on the Relationship between TQM Implementation and Organizational Performance in Libya

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Abstract: This paper proposed a framework to establish the relationship between the implementation of TQM success factors and the organizational performance measures, using the role organizational culture plays as a moderating variable in the oil and gas industrial sector in Libya. The study which is the first step in providing a base for the empirical study of the moderating effect of culture in the Libya oil and gas industry has put forward some key success factors for TQM implementation with special consideration of the operational culture in the oil distribution sector in the Libya oil and gas industry. Thus, the study focused on those critical factors that can easily and positively affect the organizational performance. Having proved by previous TQM researchers how organizational culture and practices significantly influence the overall organizational goal and performance, if adopted and implemented with sincerity, this study will help Libya’s Oil and Gas Sector to improve its competitiveness among firms, quality of products and services, and a standard customer expectation.

Keywords: TQM implementation; organizational culture; organizational performance

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Paper ID: LIUMS122
The Encouraging Social Behavior Logic and Approach in the Islamic Traditions

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Abstract: This article is about the social peaceful behavior in Islam and the social encouragement and social relationships between people and Muslims with mutual respect. Behaviors such as greeting during the visit, gratitude, praise, and gift giving to good deeds have been ordered. Islam, a peaceful religion, is preventing Muslim, from being rude and agitated. The advantages of these social interactions are emphasized by the religious leaders. It is worthy of note that the encouraging and immanent social approaches of Imam Moosa Sadr are also mentioned in this article.

Keywords: Social behavior- Muslims- people- Mutual respect- Encouragement

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Paper ID: LIUSS123
A Process Model for Pathology and Treatment of the Poor Leadership

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Abstract: Organizations are always subject to different kinds of damages. Part of these damages can be due to the lack of leadership or weakness of it in the organization. For this reason, so far, there have been a lot of researches about the leadership-driven damages and a lot of damages have been identified in this regard. However, no specific research has been done to identify the mechanism or process of leadership pathology. This article tries to propose a process model based on qualitative research that can help identify and treat these damages. This process, taken from the change management process in the organization, generally involves three phases: the diagnosis, treatment and follow-up. Each phase also has its own stages, which includes a total of 13 stages.

Keywords: Model, process, instruments, detection and treatment, weakness of leadership

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Paper ID: LIUMS124
The Effect of Corporate Governance Proxies on Firms Financial Performance. An Empirical Analysis from Beirut Stock Exchange

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Abstract: Corporate governance, a system whose structure relies mainly on the firm’s direction and its contribution to the overall society. Effective corporate governance plays a key role in increasing the value equity holders through proper alignment of incentives among stockholders and management. Corporate governance utilizes several methods in pledging optimal profitability and ample Return on Investment for shareholders or investors. It also upholds transparency, corrective measures, defines responsibilities at the corporate level, which implicates the relationships between the company’s management, the executive board and the shareholders. In quintessence, the quality of corporate governance is a firm’s choice without an apparent external cause. If set correctly supported by adequate managerial incentives, shareholders’ wealth can be maximized through endorsement of growth opportunities and higher productivity. Investors carefully study the organization’s corporate governance to check its viability and to highlight its strength. Corporate governance is essential in providing feedback to the potential investors, whereby positively perceived corporate governance yields and attracts more and more potential investors. It is imperative to study the relationship between corporate governance proxies and the value of a firm since corporate governance plays a significant role in improving the performance of a firm. This study empirically tests the relationship between Corporate Governance proxies and the firm’s value in Beirut stock Exchange aiming to increase the enactments of corporate governance practices to support in maximizing firms’ values.

Keywords: Corporate Governance, Firm Value, Beirut Stock Exchange

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Paper ID: LIUAF125
Challenges Faced by Libyan Teachers in Selecting Materials in EFL Reading Classroom

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Abstract: Selecting effective materials in EFL classroom is the backbone of having a meaningful reading lesson. Despite the endless range of materials available and teaching training received, adapting and adopting the right reading material has always been a challenge for EFL teachers. With different proficiency, abilities and interests that the students possess, it further makes the material selection process become daunting. This paper aims to discover the main concerns on the issues of selecting materials faced by Libyan teachers in EFL classroom. This article also intends to highlight their perceptions on ELT materials in reading lessons and to find out the resolutions the teachers have in dealing with such issues. The participants of this study are a group of Libyan teachers teaching in Libyan international schools in Malaysia. The data collection for this study is done based on qualitative study which an individual interview is done. This article provides a better understanding on the issues faced by the teachers in ensuring a meaningful EFL reading lesson.

Keywords: EFL, Classroom, Training, Malaysia,

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Paper ID: LIUSE129
Redevelopment Impact on the Local Community of Fraser’s Hill

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Abstract: Fraser’s Hill, a popular eco-tourism based highland hill resorts at the Pahang-Selangor borderline in Malaysia. The aim of this paper is to analyze the impact of redevelopment on the quality of life of the local community at Fraser’s Hill, Pahang. This study used descriptive draw the inferences. A total of 60 respondents comprising on-site visitors and residents were randomly selected for getting the primary data through interviews in this study area. The findings show that some redevelopment enterprises have to a limited extent reduced the breakable eco-system. There is also a lack of community well-being in ecotourism activities within Fraser’s Hill. Above all, the redevelopment of Fraser’s Hill is clearly applicable; nonetheless, the community people’s understanding about the redevelopment is very diminutive. Comprehensive efforts should be taken for the local community welfare as they could partake in activities that are associated with highland eco-tourism destination.

Keywords: Redevelopment, Tourism, Eco-Tourism, Local Community, Well-Being, Fraser’s Hill

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Paper ID: LIUEC130
Natural Calamity and Import Demand of Bangladesh: After Trade Liberalization Scenario

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Abstract: This study estimated and analyzed an aggregate import demand function for Bangladesh through autoregressive distributed lag (ARDL) approach to co-integration using the quarterly data from 1992 to 2007. It found that import volume of the country is co-integrated with relative import price, real GDP and real reserve. The import demand of the country is largely explained by real GDP while it is inversely associated with relative price ratio in the long run. However, the long run relationship between import demand and tariff rate suggests that the impact of trade liberalization, as explained by the reduction in tariff rate, has a significant positive impact on the country’s aggregate import demand as well as real foreign exchange reserve. The dummy variable of natural calamity was found as nonresponsive to the country’s aggregate import demand.

Keywords: Import; Tariff; Trade liberalization; Natural Calamity; Cointegration; Error correction model; ARDL; Bangladesh

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Paper ID: LIUEC132
Dhaka City Split Up: Rationales, Challenges and Prospects as a Sustainable City

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Abstract: We critically analyzed the rationales, challenges and prospects of Dhaka City split up citing opinions of urban planners and experts and politicians as well as similar practices grounded in relevant theories and standards. We also provided a brief assessment of Dhaka city split up in terms of the aspects of sustainable urbanization and the effective City Development Strategies and analyzed the same in the context of “World City Hypotheses”. We understand that Bangladesh government took the decision to split Dhaka city in order to provide services to the city inhabitants in a more effective and efficient way. This does match with our observation, which suggests that there exist considerable deficiencies on the parts of both city authorities in all the three aspects of sustainable urbanization. Also, an assessment of the divided Dhaka city alongside the City Development Strategies (CDS) would result in considerable deficiencies in terms of CDS on the parts of both the city authorities. We also observed that while Dhaka city split up supports “World City Hypotheses” they are not without criticisms such as the ones raised by the urban planners and experts and politicians. Furthermore, lack of resources on part of the city authorities to address those deficiencies and problems and their administrative, allocative, economic and social inefficiencies are undeniable. We believe that strong decisions against corruptions and strategies to provide improved services by the city authorities could resolve those problems, deficiencies, inefficiencies and mismanagement and make the city livable and sustainable to the inhabitants.

Keywords: Dhaka city split up; rationales, challenges and prospects; aspects of sustainable urbanization; City Development Strategies, “World City Hypotheses”

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Paper ID: LIUSP133
Global Population Stabilization Policy and Declining Work-Age Population Threat Global Economic Sustainability

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Md. Wahid Murad, University of South Australia
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Abstract: Faced with a phenomenal growth of population the world has embarked upon a population stabilization policy that has led the fertility rate to fall and the work-age population for the future to shrink, pushing the world to a serious economic crisis more particularly after 2050 when only a decreasing size of the work-age population will be available to look after an increasing size of dependent population. The paper argues that to maintain a sustainable economic growth and support the associated technological advancements in the future there will be demand for a larger labor force. It notes that the industrialized countries are now managing with the migrant population drawn mostly from the high fertility low income countries. But in the world context this is only a zero-sum game without increasing the stock of world’s total labor force. Therefore world population needs to grow to meet the growing demand for a larger labor force for economic sustainability. It also argues that since the earth’s population carrying capacity largely depends on the technological capability and the life style of the society the world should not be scared of a planned population growth. The paper concludes that in the future the social engineering and technological innovations may give birth to an ethics and environment friendly ‘slim-green’ life style founded on the principle of ‘simple living and high thinking’, which will increase the earth’s population absorption capacity. Along with the issue of increasing earth’s population absorption capacity, the issue of producing more food in the regions where it is needed should be addressed with political will and resolutions of the global community.

Keywords: Population growth; fertility rate; work-age population; dependency ratio; economic sustainability; zero-sum game; ‘child bearing habitual gap’; ‘work-age formation gap’; ‘slim-green’ life style.

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Paper ID: LIUEC134
Examining the Environmental Resource Management Paradox in the Context of Impoverished Urban Population

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Abstract: The extent and scope of understanding the nexus between poverty and environment are so extensive as well as complex that existing studies do not provide a concrete answer to the paradox. In the same vein, this study aims to contribute further to extent literature by assessing the attitude and behavior of the urban impoverished population concerning their management of solid wastes at household level. It also determines the factors that could potentially affect their willingness to pay for an improved access to solid waste collection and disposal services in their residential areas. The empirical findings obtained through some statistical and econometric analyses do not actually support the widely voiced assertion that the poor populations degrade the environment. But the findings strongly support the fact that urban impoverished populations do not actually degrade but they protect the environment by undertaking some environment-friendly waste management practices and contributing monetarily for an improvement in the environmental quality.

Keywords: attitude; behavior; household waste management; urban impoverished population; willingness to pay.

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Paper ID: LIUEC135
Processes and Achievements of Sustainable Economic Globalization in Malaysia

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Abstract: Integration of the national economy with global economy is the natural outcome and the end result of economic development processes in any nation. In the political economy of the world with unequal nations and imperfect competition the north-pushed capitalist globalization is a suspect of deception for developing countries. The capitalist globalization is a project of market dogmatism founded on the Darwinist social philosophy of ‘survival of the fittest’ – the law of Jangle. It is inherently a scheme of yielding disproportionately large benefits for the efficient industrialized nations. This paper analyses the structure and management of Malaysia’s economic globalization and studies its achievements from national and international contexts. It has used a variety of econometric and statistical tools such as the augmented Dickey-Fuller test, Log-linear Regressions, Chow breakpoint test, and CUSUM test. The results reveal that globalization has made significant achievements in terms of most of the national macroeconomic goals. However, in terms of the international political economy it has failed unexpectedly. Results of the income convergence analyses show that it has failed to reduce Malaysia’s income gaps with USA and Japan, its two major trading and investment partners. It contradicts the general findings of the income convergence studies that the lower income industrializing countries are catching up to the higher income industrialized countries and slowly narrowing the income gap between them. The paper concludes that because of the blind eye of globalization to the needs and aspirations of the developing economies, these countries must pursue globalization only, cautiously, rationally, selectively, and never wholeheartedly.

Keywords: Economic globalization, deception of capitalist globalization, Malaysia-centric economic globalization, income convergence, and income divergence.

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Paper ID: LIUEC136
Lebanese Real Estate Sales: Analysis and Empirical Evidence between years 2002 and 2016

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Abstract: The purpose of this paper is to examine the effects of several variables on real estate sales in Lebanon in the period extending between years 2002 and 2016, where major political events took place. The independent variables examined in this paper are commercial banks total deposits, government budgetary expenditure, tourists’ arrivals, total exports, gross public debt, and money supply M3. A time series sample of 180 observations was selected, under each variable, from Economical Analytics platform, and regression analysis was conducted to detect the relations between the dependent and independent variables. Commercial banks total deposits highly correlated with all IVs and thus it was removed, money supply M3 is insignificant, and a ratio of gross public debt to government budgetary expenditures is formed. The regression analysis indicated a direct significant relationship between real estate sales and tourists’ arrivals, total exports but an inverse relationship between the variable and the created ratio. This research provides critical inference to policy makers especially when planning for economic growth in a country like Lebanon. Tourists’ arrivals, total exports and public debt to budgetary expenditures are significant factors that should be considered as politically sensitive variables and major contributors to the growth in real estate sector

Keywords: Lebanon, Real estate, Political events, government budgetary expenditure, tourists’ arrivals, total exports, gross public debt, and money supply M3.

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Paper ID: LIUEC137
The Influence of Social Media on Lebanese Students’ Buying Decisions

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Abstract: Basically, social media is an "open media for intuitive correspondence driven by ordinary individuals." (Goyette, Ricard, Bergeron & Marticotte, 2010). Dissimilar to the restricted creation and exchange of news, data, and entertainment from principle media outlets by means of the broad communication methods, social media enables anyone to connect directly to the creator of such material, and convey the material through different communication channels. Social media presence on the web continues to grow both in popularity and in application use. Nowadays, social media users come from different demographic backgrounds such as gender and age. Moreover, utilization of the web and online networking services, portable applications, and other computerized correspondence advancements have progressed towards becoming a major activity in billions of individuals' everyday lives (Coulter & Roggeveen, 2012). This paper sheds a light on the importance of social media and the usage of social networking among Lebanese students in a private university. The paper will explain how social media has an impact on university students’ buying decisions and behavior, and how university students are increasingly dependent on social media in their lives. A random sample of business students was selected, and a structured self-administered survey was distributed to the students. Their answers reveal first, the type of social media the students most frequently use, the pattern and purpose of using the social media, and finally the level and type of dependency on the social media when the students are making purchasing decisions. In this paper, we identified the attributes that drive students to use online social networks such as Facebook. Particularly, we conceptualized that social media is used intentionally as a social interaction tool and we assessed relatively the impact of social influence on students' buying decisions (Brown & Broderick, 2007). Statistical empirical tests were used to study the users, and those tests revealed that there is a strong relationship between the students’ use of social media and the decision they make when purchasing products. In the light of these findings, conclusions are drawn, recommendations are formulated, and future research is recommended.

Keywords: Social Media, Social Network, Buying Behavior, Brand Image, Virtual Community

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Paper ID: LIUMS138
The MENA Business Context and Indigenous Assessment

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Abstract: The purpose of this qualitative research paper is to evaluate perceptions of indigenous assessment in business institutions in Lebanon. The survey was administered to 66 participants employed in local industry to explore perceptions of the practice of indigenous assessment in the local marketplace. Two research questions were posed: (1) how do you perceive indigenous assessment in your work context? (2) What is the impact of indigenous assessment in your work context? Based on the qualitative data drawn and assessed, the descriptive findings hold promise; even though not all of the complied results reflected positive perceptions on indigenous assessment in the business context, over half of the participants indicated that their institution engaged in indigenous assessment; moreover, some included it as part of strategized development, thus connecting the institution to society. The result of the study and its main limitations imposed by time and space indicate that more comprehensive research is required in this area in order to better understand the impact of indigenous assessment in the Middle East and North Africa, focal emerging countries. The study is particularly useful for practitioners as it clarifies local perceptions of critical forces in the marketplace. This paper gives valuable reference to the role played by indigenous assessment in crafting sustainable organizations in the Lebanon.

Keywords: Business Context, Indigenous Assessment, MENA Leadership

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Paper ID: LIUMS139
Agro Tourism is an Instrument of Sustainable Local Economy: Oil Palm Smallholders Perspective

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Chamhuri Siwar, Universiti Kebangsaan Malaysia
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Abstract: Agro tourism is an emerging local economic source in Malaysia. Though it creates extra income opportunities among oil palm smallholders and plantations, economic implications remain uncertain in longer term. The purpose of this study is an attempt to understand the factors that contributes in local and national economy by the smallholders in FELDA in continuous sustainable agro tourism practices for income generation. The primary data were collected through questionnaire survey via interviews on 50 smallholders from Pahang State of Malaysia. To analyzes and draws the inferences, this study used the descriptive statistics, literature review and partial least square method. Model fit was initially tested using the overall fit and regression paths. Then the hypothesized model was analyzed and modified based on the results of the analysis to find a better fit of the data and more adequately describe the relationships between the factors. The study found that several factors have positive significant influences to contribute in local economy for poverty alleviations and social sustainability.

Keywords: Agro Tourism, Oil Palm Development, Local Economy, Oil Palm Smallholders, Felda

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Paper ID: LIUEC140
Sustainable Development of Islamic Microfinance: A way out for Poverty Alleviation

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Abstract: Though microfinance has been working for many years as a tool to eradicate poverty from its root, most of the least developed and developing countries are yet to significantly alleviate it from the society. Most importantly, research scholars and experts have already criticized the concept of conventional microfinance from its various points, especially for its high rate of interest. However, sustainable Islamic Microfinance (IM) may be a promising future option to draw the attention of the religiously sensitive people toward the shariah based microfinance which can in turn mitigate the poverty level. Here, this qualitative study critically analyzes about the basics of the sustainable Islamic Microfinance to exterminate the level of poverty.

Keywords: Islamic Microfinance; Sustainable Development; Poverty Alleviation; Bangladesh

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Paper ID: LIUAF141
The Role of the Consumer’s Demographic Factors in the Social Consumption

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Abstract: This communication aims at explaining a relation of causality between the demographic factors of the consumer and the intention of buying ecological products. This paper starts with a literature review aiming at constructing a model that can relate the personal factors with the intention. A survey conducted on 400 persons distributed over the different Lebanese regions and equally between males and females. We used the software « SPSS, version 22 » in order to analyses data using ANOVA method. The results show that some demographic affect significantly the intention of buying ecological products. For example, females showed more commitment towards the social consumption, residents of Beirut and Mount Lebanon were more inclined to purchase ecological product than other province’s residents. One of the limitations of this paper is the non-incorporation of the personal factors of the consumers such as his social awareness in the research model; further researches will solve this issue. The study is particularly useful for companies aiming at using the CSR as a strategy to attract the consumers interested and concerned with social issues and causes. The company can use the findings as a basis for segmentation for its CSR initiatives. This paper accumulated different demographic factors and explained its impact on the social consumption in the Lebanese territory which lacks such researches.

Keywords: CSR, Consumer, Demographic factors, social consumption.

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Paper ID: LIUMS142
Developing a Model on the Factors Influencing Consumer’s Intention to Purchase Online

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Abstract: Electronic business is an umbrella idea thought to be any type of business activities led by means of electronic connections, including the Internet, for the pursuit for business targets. Today, the proceeded with commercialization of the Internet has supported development in electronic business on a worldwide scale at less cost than at any other time in recent memory in the recent past. Main focus of this study is to investigate relationship between factors like information system, auction price, service quality, trust, and customer intention to buying online shopping. This research using a quantitative methodology and focuses on online consumers. The research is based on survey and primary data collected through questionnaires. The independent and dependent variables have measured using relevant items from the previous studies. The analyses will be done in future through the information collected by questionnaire survey. This research benefits the researcher, policy makers, and the business to know how this factors influence the consumer’s intention to buy for their future decision.

Keywords: information system, auction price, service quality, trust, intention to purchase.

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Paper ID: LIUMS143
The Effect of Transformational Leadership on the Job Performance of Academic Staff in Libya: Testing the Mediating Role of Organizational Commitment and the Moderating Role of Job Security

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Abstract: Previous studies focused on job performance of employees in for profit organization. However, few studies focused on job performance of academic staff. The purpose of this study examines the job performance among academic staff in Libyan universities. Previous theories and studies were reviewed. Building on the review, this study proposes that transformational leadership has a direct effect on the job performance of academic staff in Libyan universities. The study also proposes that organizational commitment has a mediating role between transformational leadership and job performance. Job security moderates the effect of transformational leadership on job performance. Data was collected from 301 academic staff and statistical analysis was conducted on this data. Descriptive information of the respondents and the variables was conducted using SPSS while the hypotheses testing was conducted using the Partial Least Square. The findings indicates that the measurement is valid and reliable and those items with inadequate factor loading were deleted. Using the structural model, the hypotheses were tested. Findings indicate that transformational leadership has a direct effect on job performance. Organizational commitment mediates partial the effect between transformational leadership and job performance. Lastly, job security has no moderating effect between transformational leadership and job performance of academic staff. However, it has a direct effect on job performance.

Keywords: Transformational Leadership, Performance, Mediating, Organizational commitment, Job Security.

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Paper ID: LIUMS144
Impact of Country of Origin Labeling on Willingness to Pay: A Study on Organic Food in Malaysia

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Basri Abdul Talib, National University of Malaysia (UKM)
Norshamliza Chamhuri, National University of Malaysia (UKM)

Abstract: A survey on grocery shoppers was conducted to examine the ‘familiarity of 10 different countries’ organic logos’ and willingness-to-pay (WTP) for organic vegetables and fruits. Principle component analysis and Structural Equation Modeling method were followed to examine the common pattern of country of origin labeling (COOL) and impact of this COOL on WTP. The result shows that Malaysians look different country of origin food differently and their WTP varies with COOL. The result confirms the Asian organic logos have a significant impact on WTP while the labeling of the rest of the world has an insignificant impact on it.

Keywords: COOL, WTP, Organic Logo

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Paper ID: LIUES146

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Abstract: This paper is aimed at examining the impact of private investment, financial development, energy consumption and economic growth on CO2 emissions in Malaysia by using the Autoregressive Distributed Lags (ARDL) Model for the period 1976-2013. The result reveals the presence of cointegration among the variables. The long run coefficients established that private investment and energy consumption impact positively on CO2 emissions in Malaysia. For that reason, the implementation of clean technology by private investors is essential in managing CO2 emissions in Malaysia.

Keywords: Private investment, Malaysia, energy, Co2 emissions

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Paper ID: LIUEC147
Current Trends and Challenges of Startups & Ecosystem in Lebanon: SWOT Analysis

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Abstract: During the previous year Lebanon has witnessed a rapid development in knowledge and tech economies. The latest developments and challenges in the ecosystems have increased the rank of Lebanon to be a tech gateway of the Middle East. This paper highlights the current state of startups in Lebanon and analyzes the secondary data of previous literature to develop a SWOT analysis matrix. Entrepreneurs and startup innovators can benefit from this study to understand the strengths, weaknesses, opportunities, and threats of the Lebanese ecosystem. Future studies can extend the literature and illustrate by providing more evidence in terms of startups’ funding, knowledge economy, and tech infrastructure.

Keywords: Startups, Ecosystems, Accelerator, Circular 331, Lebanon, ICT

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Paper ID: LIUSU148
Factors of Willingness to Pay (WTP) to Purchase Organic Food: A Study of Malaysia

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Abstract: The purpose of this article is to investigate into the factors behind individual’s willingness to pay (WTP) and its relation to Actual Purchase in the context of organic food. Research dealing with various aspects of WTP and Actual Purchase are reviewed. Data have been collected from highly urban areas of Selangor state and Federal Territory of Malaysia. Structural Equation Modeling was employed to measure factors and analyzes their inter-correlations and regression paths. Results shows that about 58% of the variances of WTP for organic food can be explained by health concern, affordability, subjective norms and convenience and WTP has a significant impact on Actual Purchase with a low degree of precision. Perception or attitude has no impact on individual’s monetary behavior. Based on these empirical findings a model for WTP and Actual Purchase has been proposed. The role of physiological and psychological factors behind purchasing of organic food is a pioneering research area in developing countries. The salient feature of this study is a thorough stress on exploring the significant factors of consumers’ WTP for organic products in Malaysia. Depending on the TPB, this primary study comprehensively scrutinizes the components of individual’s WTP in the context of Malaysian organic market.

Keywords: Organic food, Willingness-to-pay (WTP), SEM

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Paper ID: LIUES149
Proposing a Sustainable Framework for Food Security and Agriculture in Lebanon

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Abstract: The current state of food security in Lebanon is not satisfying where latest statistics have shown a significant worsening decline since 2014. The UNRWA-AUB socio-economic 2015 survey revealed that 94.5% of the total population in Lebanon are food insecure (63.2% severely food insecure and 31.3% moderately food insecure). Moreover, the food secure households have fallen from 25% to 11% and it becomes difficult to ensure the dimensions of food security in terms of availability, accessibility, employability, and stability. Although the agricultural economy and food production capacity has a significant impact across Lebanon especially that the agricultural sector presents the entrance to the provision of adequate food, this topic does not have enough concern for its sustainability due to the present adopted policies in Lebanon. This study proposes a sustainable framework for food security and agriculture in Lebanon taking into account the available opportunities. The methodology applied is based on reviewing previous literature and collecting secondary data from published reports and statistics. The arable land constitutes about 37% of the area of Lebanon while the currently cultivated land is estimated at only 231 thousand hectares. Moreover, government is unable to intervene because of the financial constraints in which the share of the Ministry of Agriculture from the government budget is only 0.5%. Therefore, the importance of encouraging rural development, securing social assistance to the poor and increasing investment in agriculture and food production is considered as the foundation for a sustainable food security in Lebanon.

Keywords: Sustainability, Food Security, Agriculture, Lebanon

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Paper ID: LIUEC150
Checking the Level of Service Quality Provided by Mobile Phone Operators

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Abstract: The purpose is to identify the service quality gap of major mobile phone operators in Hong Kong using SERVQUAL model. We aim to show the importance of service quality on a highly saturated market. This study is of high significance to other contexts, where mobile phone market has matured. A quantitative approach was used involving a multiple choice questionnaire. Data was collected from two main commercial districts of Hong Kong, where we obtained 400 useable responses. We found a gap between the expected level of service quality and the actual service quality provided by major mobile phone operators. It shows that some operators need a more urgent strategic action than others. We limited our study to customers who used the services of at least one of our chosen major mobile phone operators. Also we limited our study to Hong Kong although it would be interesting to compare the situation to other parts of the world. This research has an implication for the practical setup and delivery of services to mobile phone operators to rethink strategically and revamp their services. This research provides an insight into highly competitive mobile phone industry of Hong Kong. It provides a way of exposing the major areas of weaknesses in the service quality provided to mobile phone customers. Studies looking at mobile phone industry are rare, especially in Hong Kong context. This study is representative of other developed areas of the world where the mobile phone industry has matured.

Keywords: Service quality, mobile phone service, Hong Kong

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Paper ID: LIUMS151
Investigating the Type of Soft Skills Needed for the Graduate of Accounting

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Abstract: The main aim of this study is to examine the most effective soft skills needed by the Libyan accounting graduates. This study investigates the impacts of soft skills background on Universities learning outcomes of accounting students, as findings of past literature remain inconclusive. Qualitative and quantitative methods were employed to collect the data. The study will be limited the graduates from the universities in the field of accounting in Libyan context. It will only be focused on ‘Soft skills’ as they are not included or considered in the University’s curriculum.

Keywords: Soft skills, Accounting, Learning, Graduates

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Paper ID: LIUAF153
Services Quality and Hotel System are an important determinant for the Customers’ Satisfaction towards Customers’ Loyalty for EDC Hotel in North State of Malaysia

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Abstract: The study purposes to investigate consistency in previous literacy regarding Services Quality and Hotel System influencing the customers’ loyalty throughout the customers’ satisfaction for EDC Hotel Malaysia. Also, this paper aims to identify areas for service improvement by providing more explanation for these factors affecting customers’ satisfaction comparing to the previous researches in this area. The methodology used in the study was survey questionnaire was distributed to 300 respondents, the sample size was 231 respondents which ready for analysis and the sample technique was convenience sample sampling. A non-parametric test using analysis of variance (ANOVA) to analysis satisfaction scores of respondents using SPSS 24TH. The results of the study found that on average, respondents were quite satisfied with hotel services. Also, hotel system effect on customer’s satisfaction directly. Also, the result revealed that components of service’s quality provided by hotel were the main differences in the results were provided by the previous researches. The mean significant of the study is to conduct customer’ satisfaction surveys as a tool for identifying areas for service’s improvements and ensuring that it remains responsive to help in justifying resources and improving the services. Hence, there is a need for hotel management to understand the customer needs and satisfy these needs. In order to support an ongoing services providing, the study provides literature on customers’ loyalty and satisfaction.

Keywords: Service quality, hotel system, satisfaction, customers’ loyalty, Malaysia.

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Paper ID: LIUMS156
Self-Control and Social Pressure an Important Determinant on the Saving Behavior among University’ Students

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Abstract: For decades, many researchers have investigated the determinants of individual’ saving behavior of household and employees but not many on the young individuals such as students in the universities. Despite that, not many studies studied financial behavior of students in the university, the majority of studies did not drive by theory, and focused on one single factor only. Therefore, this study aimed to explore and investigate the influence of self-control, social pressure and knowledge in financial management on the saving behavior among Malaysian students’ university by applying Planned Behavior Theory. The research strategy for this study was survey questionnaire for collecting the primary data. The samples size comprised 340 students from University Utara Malaysia using sample random sampling technique. Descriptive, goodness of the measurements and model validation Parametric test (ANOVA) were used to analysis the saving behavior scores of the respondents by SPSS 24th. The result shows that there are positive relation for self-control, social pressure and knowledge in financial management on saving behavior while the greatest impact on saving behavior was the social pressure. For practical implication, retail banks can use this research contribution to design effective strategies in order to penetrate the saving behavior of university’ young students. Besides that, it also lightens the policy’ makers in the university and government to encourage saving among the university’ students. Also, provides the parents with insights explanation to ensure foster a sound saving behavior for their children.

Keywords: Self-control, social pressure, knowledge in financial management, saving behavior. Malaysia.

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Paper ID: LIUMS157
Usage of Electronic Public Services: Among Employees in Republic of Iraq

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Abstract: Electronic government (EG) is a computer applications used in the governing activities and operations of a government; whereby both the government and the public interact transact electronically. Iraq being tagged as a conflicting area has received lesser related studies on practicability of EG. Variables like infrastructure, social factors, security, skills, users behavior and the more are to be determined majorly before the adoption of EG as a technological and psychological packages. With the theoretical perspectives of the Unified Theory of Acceptance and Use of Technology (UTAUT 2). This study is aimed at investigating the related variables that could mitigate the adoption of EG services in Republic of Iraq. This study proposes to quantitatively examine the usage behavior of EG services, with that, data were gathered from Iraq. Additionally, the findings limitations of our study are discussed.

Keywords: Information system, Electronic Government, Application, Unified Theory of Acceptance and Use of Technology.

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Paper ID: LIUMS158
Factors Influence the Sustainability of Electronic Government on Economic Development for Transforming to Smart Cites: A Structural Equation Modeling Approach

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Abstract: Nowadays, the services system has become an important component of Information Communication Technology provided by governments to sustain and facilitate all the transactions. digital services has gained popularity in developed and developing countries alike. Due to the importance of the sustainability of IS, this paper identifies the emergence of a clear gape to measure the sustainability of DS development for transforming to smart cites. The purpose of this paper is to observe the connections between digital services as a tool for economic development to approach the smart city, and sustainability as the goal. Variables like infrastructure, social factors, security, user’s behavior and the more are to be determined majorly affecting the sustainability of DS as technological and psychological packages. With the perspectives of the Expectation-Confirmation Model. To examine the sustainability model, the data for this study were collected from 350 employees in public universities. This study employed the PLS 3 to the measurement model.

Keywords: Electronic Government, Conflict, Sustainability, Questionnaire, Technology and Iraq.

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Paper ID: LIUES159
Social Media Impact on Small and Medium Enterprise Case Review of Businesses in the Arab World

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Abstract: The present paper briefly provides a literature based review of how the social media affects small and medium-sized enterprises in the Arab world. As established by previous research, advances in the social media are enabling social and cultural changes, helping congregate regional markets for higher sales, advancing ideology of and modernizing contemporary businesses, transforming traditional business approaches, molding unique markets for marketing, and initiating consumer-focused communication/marketing. Similarly, the impact of social media across the Middle East is significantly evident, progressive, and unique in the geographical region. Numerous scholars and researchers have already established that social media usage by small and middle-sized businesses is gaining prominence in the Arab region. The present paper sought to establish how the social media is influencing the small and medium-sized businesses in the region, in general, as established by recent empirical research and theoretical scholarship. According to the review, there is unique relationship between the social media and the Arab world, in social, political, religious or cultural and economic spheres. This relationship has enabled the social media to uniquely impact on the Arabian market in such areas as offering (a) a marketing platform for the Information Age, (b) an avenue and forum for increased sales, (c) an innovative edge for SMEs to reduce expenditure/cost and increase profitability, and (d) a benchmark of direct client communication of modern PR. In sales and marketing, social media is now employed to attract new clientele, and increase sales within the current market base.

Keywords: Social Media, SMEs, Arab World

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Paper ID: LIUMS160
ICT Adoption and its Impacts on the Performance of University Students

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Abstract: In the education sector, the application of information and communication technology has become a critical part of the learning process for university students in the classroom setting and outside the class. The government and other stakeholders in the education sector have been investing millions of dollars to adopt ICT in the education system in the last two decades. Most universities that have fully adopted ICT have recorded immense advancement in the application of ICT in improving learning methods, teaching, research and development. It is, however, not clear how ICT application impacts on the performance and achievement of students. In this regards, the proposed study aims at investigating the adoption of ICT in Universities and the impact it has on the university students’ academic performance. The researcher aims at collecting information regarding the acceptance of ICT adoption and the extent to which universities are willing to go to embrace technology. In addition, the research will collect data regarding the performance of the university students as a result of the adoption of ICT in their respective institutions. The researcher will employ a hybrid of qualitative and quantitative research methodology where a sample size of 100 respondents will be used.

Keywords: ICT, performance, students, adoption

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Paper ID: LIUMS161
Trend of Dengue Incidence in Seremban, Malaysia: An Analysis from Socio-demographic Perspectives

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Abstract: Dengue infection has become one of the major public health problems in Malaysia during the last decade. Seremban is one of the highly affected districts by dengue infections in Malaysia. The aim of this study is to assess the trends of dengue incidence in Seremban district, Malaysia during the last decade. The study also aims to analyze the socio-demographic characteristics of the reported dengue cases in the district. To our knowledge, this study is an important academic attempt to examine the burden of dengue infections from socio-demographic perspectives that might be helpful in implementing sustainable prevention and control measures for the disease at district as well as national level. Trend analysis was conducted to assess the status of dengue incidence in Seremban district, Malaysia. Annual incidence rates of the disease were also calculated and compared. Summary descriptive statistics (viz. summation, mean, frequency, ratio and percentage) were applied to analyze socio-demographic characteristics of the reported dengue cases. The analysis showed a rising trend in incidence of dengue in the district though there was a great variation in number of cases from year to year. However, the annual number of DF cases was substantially higher than that of DHF cases in the district. It was found that majority of the reported cases were among the Malays (62%), followed by Chinese (17%) and Indians (15%). The age-specific incidence rate of dengue was highest (on average, 336.12 cases per 100,000 populations per year) in the young adult and the adult group (15-44 years), followed by the middle-age group (45-59 years) (on average, 305.74 cases per 100,000 populations per year). The analysis also revealed that majority of the reported cases (on average, 79% per year) came from urban areas of the district which highlights the fact that dengue is still an urban public health problem in Seremban. The findings of this study provide an insight about trends of dengue incidence and the socio-demographic characteristics of the reported dengue cases which might be helpful in policy and decision making for sustainable public health in Malaysia.

Keywords: Dengue, Trend, socio-demographic features, Seremban, Malaysia

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Paper ID: LIUSS162
Blending of Strategic Management with ICT Curriculum and its Impact on the Performance of University Graduates

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Abstract: In the education sector, the application of Information and Communication Technology (ICT) has become an integral part of the learning process of university students. The governments and other industrial and corporate stakeholders globally have invested millions of dollars to integrate ICT in the education system during the last two decades. Universities that have fully adopted ICT curricula have recorded immense advancement in the application of ICT in improving learning methods, teaching, research and development. Recently the ICT curriculum has evolved and has blended the Strategic Management as one of its components. With the growing automation and computerization, it is imperative that all business functions are aligned together. This alignment necessitates the study of a module on strategic management by the graduates pursuing the ICT curriculum. Moreover, a study of strategic management component would help the graduates to understand the role of ICT in the strategic processes of business projects in a new economy. This study attempts to rationalize the blending of strategic management with ICT curriculum. The study adopted a qualitative research framework; data was collected through a questionnaire and in-depth interviews, where a sample size of 80 respondents for questionnaire and 8 informants for in depth interview was used. The respondents and informants mainly comprised of university graduates and Faculty.

Keywords: blending, curriculum, performance, strategic component

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Paper ID: LIUMS163
Bank Regulatory Change, Bank Specific Factors, Systemic impact and Off-Balance-Sheet Activities across Commercial Banks in Pakistan

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Abstract: In the course of recent decades, the off-balance sheet activities have emerged as an innovation in banking and finance. Being the easiest source of additional fee income that is beyond a bank’s balance sheet activities and avoiding regulatory costs they are increasingly popular in banking industries around the world. This paper presents a discussion on the determinants of usage of off-balance sheet activity in commercial banks in Pakistan. The paper presents an in-depth insight of different theoretical justifications and empirical literature answer the whys and wherefores of off-balance sheet usage in commercial banks of Pakistan. The conceptual model considers the impact of capital size, profitability, loan, credit risk, efficiency, market concentration, capital adequacy, reserve requirement, real GDP, interest rate spread and inflation on off-balance sheet activities of banks. The conclusion is that, although gathering the data is often difficult, the rationale behind it is rather straightforward, which could be useful to help the future researchers testing the proposed model empirically. Although much literature is available on off-balance sheet (OBS) activities in the banking system, this is the first paper that is carried out to explore the determinants of usage of a Balance Sheet activity in commercial banks in Pakistan.

Keywords: Off-balance sheet activities, Commercial Banks, Pakistan

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Paper ID: LIUAF164
The Impact of Corporate Social Performance (CSR) on the Financial Performance of the Banking Sector in Lebanon

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Abstract: Many researchers around the world have focused on examining the possible costs and benefits that would result from the implementation of CSR initiatives. Despite the debate on the financial values created by CSR, many suggestions have recently risen assert on the financial benefits that firms can reap from such social activities. This paper is an attempt to investigate whether CSR engagement has a positive impact on the financial performance of Lebanese banks or not. This empirical study aimed to test the impact of CSR performance on the banks' Return on Assets (ROA) and Return on Equities (ROE). The study covered the two years of 2015 and 2016, in which standalone CSR annual reports has been released by the banks. Content analysis on these reports was used in order to quantify the contribution of CSR by the banks. Then, the correlation between the social and financial performance of the selected banks was detected by models designed using the SPSS program. Results from the investigating process have shown no significant relationship between CSR and financial performance of the selected banks within the two years examined. Basing on this, the result of this research joins the large body of research articles which also found no significant relationship between these two variables. Three main possible explanations for this result; stakeholders are not aware of the banks' social actions, stakeholders are not considering these actions with value or benefit to them and the final explanation refers to the small sample size used.

Keywords: Corporate social Responsibility, Financial Performance, ROA, ROE, Banks.

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Paper ID: LIUMS165
A Review of Sustainability of Palm Oil Milling

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Abstract: Palm oil mill is one of the major earning sources and processing industry to enhance the Malaysian economy. To sustain the economy, sustainable practices is important that should be evaluated in establishing the sustainability of the palm oil milling sector. Undeniably, the sustainability depends on the combination of environment, social and economic aspects. However, despite the developmental initiations of mills for sustainability, there are environmental degradation, low production, low prices of crude palm oil (CPO), low labor costs, global threats to humanity such as poverty, famine and climate change are not science fiction. This research is to analyze the sustainability practices in palm oil milling sub-sector. Methodology and besides, to analyze the economic sustainability whereas the result includes that the productions are decreasing though the demand is high due to embraced economic instability in mills. However, the CPO prices are slowly decreasing as it is directly affect the salary structure of laborers though their structure is too low in the context of present market scenario. To sum up, the result of the study shows the relationship between three variables those considers significant for sustainable palm oil mill and the certified POM will be a great followers and example for the small players at first though the Malaysian palm oil demand is still high. It is to be hoped that the findings of the study may implemented for better own local and national sustainable policies for developed their own certifications body for the POM.

Keywords: Oil Palm, Milling, Sustainability, Sustainable POM

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Paper ID: LIUEC166
Toward a Conceptual Framework for Exploring Relationships between Purchase Behavior and Extended TPB with Moderating Effects of Socio-Demographic Factors

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Abstract: Life insurance plays a dynamic role in providing social and financial security. In many occasions, the majority of the population does not have any type of insurances. Considerable awareness and understanding the benefits of having life insurance policy is necessary to have full insurance inclusion in any country. Thus, this study aims to draw a conceptual framework for the intention to purchase life insurance based on comprehensive literature review and theoretical frameworks. This paper highlights the overview of life insurance in Malaysia followed by the discussion of the conceptual framework. This study shall assist policymakers and the insurance industry to take appropriate steps developing relevant policies for promoting the understanding of the benefits of having life insurance in Malaysia.

Keywords: Life Insurance; Purchase Intention; Conceptual Framework and Socio-demographic factors.

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Paper ID: LIUES167
Communicating Climate Science through Mass Media: An Empirical Evidence from Malaysia

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Abstract: The mass media becomes a powerful tool for making people aware of the subsequent effect of climate change. Usage of mass media (UMM) might play a significant role to increase awareness and understanding of climate sciences. This study examines the influence of UMM on awareness, attitudes, and knowledge of climate change, which may lead to pro-environmental behavior. The study employed structural equation modeling (SEM) to examine the relationship. The key findings of this study show that usage of mass media has the influence on awareness, attitudes and knowledge of climate change. This study also found that mediating effects of awareness, attitudes and knowledge of climate change between UMM and Pro-environmental behavior. The results imply that mass media is playing vital role in creating awareness, enhancing understating and shaping favorable attitudes towards climate change. The findings could guide policymakers to take appropriate steps to promote a greater awareness of climate change using mass media.

Keywords: Awareness; Attitudes; Climate Change; Knowledge; Use of Mass Media and Pro-environmental behavior.

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Paper ID: LIUES168
Climate Change Adaptation: A Corrective Policy Framework in the Malaysian Agricultural Sector

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Abstract: This article examines the relationship between farmers' socio-economic conditions and their knowledge, perceptions, and attitudes about climate change and its impact on adaptation behavior for prevention measures. In order to achieve the objective of the research, statistical techniques were applied to examine and identify the results of the data collected in the face-to-face interviews using an open-ended survey questionnaire. The results showed that socioeconomic characteristics such as education, income, type of farmer, attitudes, and awareness were positive and highly significant. Approximately 76% of farmers had heard about climate change. The study also found that socioeconomic and motivation factors have the greater influence on ABPCC. The findings would be useful for policymakers in designing an appropriate policy framework to raise awareness of how the impact of climate change in the agricultural sector can be reduced.

Keywords: Climate Change; Agriculture; Farmers’ perceptions; Attitudes; Policy framework.

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Paper ID: LIUES169
Attitude for Inclusive Finance: Influence of owner-managers’ and firms’ Characteristics on SMEs Financial Decision Making

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Abstract: **Purpose** - The adoption and use of financial services by SMEs are pivotal in development of inclusive financial markets. The purpose of the study is to examine the influence of attitude on financial decision making of small and medium-sized enterprises (SMEs) owner-manager. The attitude of SMEs owner-manager comprises of several factors, however, current study identify few critical factors such as motivation, awareness and risk in context of Pakistan. Study also includes the personal and firm characteristics as moderating variables to examine their effect on attitude relationship with financial decision making of owner-managers. **Methodology** - With the help of structured questionnaire total 285 valid responses analyzed to accomplish the research objectives. The study uses SPSS and PLS-SEM techniques in order to conduct analysis. The results of study highlight the importance of attitudinal factors such as awareness and risk. Moreover, the moderating effect of personal characteristics on the relationship of attitude and financial decision making has been found strong instead of firm characteristics. **Findings** - The results shows that the low awareness level of owner-managers regarding financial products and procedures significantly affect their attitude. Moreover, the less knowledge of financing terms as well as dominant role of owner-managers in taking firm decisions also increase the negative effect of risk factor on SMEs owner-manager attitude. **Suggestion** - Study suggested that policy makers should focus on the financial awareness of SMEs owner-manager to reduce the negativity of risk factor. **Contribution** - The study contributes towards the literature of inclusive finance and sustainability studies through better understanding of financial decision making of SMEs in emerging economies.

**Keywords:** Inclusive finance; SMEs; owner-managers; Attitude

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**Paper ID:** LIUMS170
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