

Conference Proceedings

Book of Abstract

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Venue: Putra Business School, Malaysia

Date: December 18-19, 2019



Inclusive Business, Innovation, Society and Economic Growth



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Conference Proceedings

4th International Research Conference on Economics, Business and Social Sciences – 4th IRC 2019-MY Chapter

Theme: Inclusive Business, Innovation and Economic Growth

December 18,19, 2019

Putra Business School Malaysia

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Conference Program

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Inclusive Business, Innovation, Society and Economic Growth



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MESSAGE FROM THE GUEST OF HONOR AND CONFERENCE CHAIR



Prof. Dr. Dr. Zulkornain Yusop
Conference Chair & Guest of Honor
President,
Putra Business School, UPM, Malaysia

Assalamualaikum,

It is my honor to welcome all of you to the **4th International Research Conference On Economics, Business & Social Sciences – Malaysian Chapter**. I wish to express my heartfelt gratitude and appreciation to all especially participants come from at least 9 countries.

This conference “Inclusive Business, Innovation, Society and Economic Growth” and marks the first collaborative event between Putra Business School, Center for Sustainability Research and Consultancy (CSRC) as well as School of Economics and Institute of Management Sciences, Bahauddin Zakariya University Multan Pakistan.

I really believe that this conference will inspire and motivate all of you to take a step forward and make a difference in this world. Your actions, big or small, could promote social change, help solve problems and empower and liberate people to help enhance their well-being.

I am pleased to note that the organizer has accepted 194 submissions and 87 registered papers. **Countries of participants (mainly emerging and developing economies that is in line with CSRC vision and conference theme) are:**

Malaysia, Pakistan, Indonesia, Bangladesh, Nigeria, India, Sri Lanka, Thailand and Middle East

Thank you.





Prof. Dr. Hayat Muhammad Awan
President,

Center for Sustainability Research and Consultancy
Pakistan (CSRC)

Ex-Rector, Air University Multan, Pakistan.

In the Name of Allah, the Most Merciful, the Most Beneficent

Assalamu'alaikum Warahmatullahi Wabarakatuh

It is an honour for me on behalf of CSRC to speak to you at 4th International Research Conference on Economics, Business and Social Sciences. I extend my warm welcome to all the participants from various countries to attend 4th International Research Conference on Economics, Business and Social Sciences – Malaysian Chapter.

The conference is under the theme of “Inclusive Business, Innovation, Society and Economic Growth” which signifies the issues and challenges that our current and future generations are going to face.

I hope this conference participants will share knowledge and best practices specially related to these issues. That is, to see where the world is heading and what challenges are lying ahead in uplifting the lives of human beings.

Center for Sustainability Research and Consultancy Pakistan is a premier research institute to focus on sustainability issues in emerging and developing economies with diverse international advisory board and associate fellows. Currently CSRC has three research divisions to emphasize research endeavors more deeply into three areas i.e. Sustainable Economic Development, Responsible Business and Society and Green Accounting and Inclusive Finance.

I am thankful to the administration of Putra Business School in general and Prof. Dr. Zulkornain Yusop, President, Putra Business School for making very impressive arrangements of the conference. We hope that this collaboration will remain continued in future between both institutions from Muslim brotherly countries.

With this I like to highly appreciate the team work of CSRC advisory board, associate fellows, scientific and organizing committee of the conference from PBS Malaysia, CSRC Pakistan and BZU Pakistan for the exemplary teamwork to make this conference a success.

Prof. Dr. Hayat Muhammad Awan





Professor Dr. K. Kuperan Viswanathan
Conference Co-Chair
Othman Yeop Abdullah Graduate School of Business,
Universiti Utara Malaysia
Center for Sustainability Research and Consultancy,
Malaysian Chapter

It gives me great pleasure to be part of the team organizing this important International Research Conference on Economics, Business and Social Sciences, Malaysian Chapter. The Center for Sustainability Research and Consultancy, Pakistan and the Putra Business School have come together to host this year’s conference. This is the fourth year this joint conference is being held in Malaysia. This conference provides a good and lively platform for researchers locally and internationally to get together and present their recent research in the areas of economics, business and Social Sciences. This year’s theme of Inclusive Business, Innovation, Society and Economic Growth is well chosen in view of the rising concern that inequality has risen in the rich world as well, while it taken for granted in the poor and developing world. There is now an increasing alarm among the business people on the issues of inequality as governments look at ever more radical ways to redistribute wealth. Businesses are now driven to pursue a higher social purpose than just generating profits for the business shareholders alone. The idea of soaring inequality is attracting more scrutiny and thus it is appropriate that this conference explore the role of a more inclusive business in reducing inequality in society.

I am pleased indeed to welcome delegates from nine countries, namely, Malaysia, Indonesia, Pakistan, Bangladesh, India, Nigeria, Sri Lanka, Thailand and Yemen to this conference. I am sure the exchange of ideas and knowledge sharing that will take place over the two days will go a long way in helping all of us to understand the problems surrounding the issues of inclusive business, and how the disciplines of economics and social sciences can be used to analyze and tackle these important social problem.

I wish all the conference delegates a pleasant conference and I hope the platform provided by the conference will enable the continued collaboration by the delegates on the issues of inclusive business, and the use of economic and social sciences to help in the formulation of more effective policies to reduce income and wealth inequalities in many parts of the world.

Thank you.

Professor Dr. K. Kuperan Viswanathan





Prof. Dr. Wan Fadzilah Wan Yusoff

Conference Co-Chair
 Putra Business School,
 Universiti Putra Malaysia

Dr. Wan Fadzilah Wan Yusoff is a Professor at Putra Business School. She was formerly a Professor and founding Dean of the Graduate School of Management and, prior to that, Dean of the Faculty of Management at Multimedia University. Those positions enabled her to be very actively involved in academic management, internationalization initiatives and university-industry engagement.

She graduated with a Ph.D. degree from University Sains Malaysia where her doctoral research was honored with the best thesis award. Her first degree was obtained from the University of Oklahoma and her MBA was from Morehead State University, USA. Her first foray into the academia was in 1998 when she joined Universiti Tenaga Nasional (Uniten) after 17 years in the finance and banking sector holding various managerial positions. Among her, significant relevant industry experiences were as a financial analyst in a commercial bank’s finance division preparing group accounts, a corporate trainer, a project manager for an international consulting firm and a licensed dealer with a stockbroking company.

Dr. Wan Fadzilah was exposed to training and consultancy work rather early in her career when she was selected to participate in internal consultancy projects involving credit management, change management and business process re-engineering with a reputable international consultancy firm A.T. Kearney, Inc., USA. As an active researcher, she has lead several research projects funded by IRPA, ERGS, FRGS, CIMA Centre of Excellence South East Asia and several internal grants. Results from the various research were presented at international conferences and published in reputable journals. Her areas of research interest include performance measurement, intellectual capital, entrepreneurial sustainability, human capital, social capital, and strategy.





Assoc. Professor Dr. Abdul Halim Abdul Majid

Conference Coordinator
School of Business Management,
Universiti Utara Malaysia
Center for Sustainability Research and Consultancy,
Malaysian Chapter

Assoc Prof Dr Abdul Halim Abdul Majid completed his first degree in Bachelor of Business Administration (BBA) from Mississippi State University, Starkville USA. Upon completing his bachelor degree he joined Universiti Utara Malaysia as a tutor and months later continued for a master degree (MBA) at Cardiff Business School, University of Wales, UK. Then he pursued for a doctoral degree in Business Administration at Universiti Sains Malaysia (USM), Penang, Malaysia. He has been promoted to an Associate Professor at College of Business, Universiti Utara Malaysia (UUM), in 2006. In 2010/2011, he was seconded and be the Deputy Dean for the Academic Affairs at the International College, University of Science and Technology (UST), Sanaa Yemen. His area of research interest includes Human Resource Management; Pay and Remuneration; Change and Communication, Human Competitiveness and HR Standards; Work and Career Motivation; and NGOs. He has supervised up till now more than 15 PhD's candidates and more than 20 master's dissertations. He also has participated (as leader and member) to few researches and has published few books, monographs, journal articles as well as more than 30 articles/conference's papers.





Dr. Sulaman Hafeez Siddiqui
 Conference Secretary
 Department of Management Sciences,
 The Islamia University of Bahawalpur, Pakistan

Dr. Sulaman Hafeez Siddiqui is Senior lecturer at the Department of Management Sciences, The Islamia University of Bahawalpur, Pakistan since April 17, 2003 to date. He is also serving as Associate Fellow at Center for Sustainability Research and Consultancy Pakistan. He has been teaching courses of international business, strategic management, research methodology, development economics and international marketing. His research interests are in the areas of sustainable business strategies, marketing, international business specifically firm’s internationalization and supply chain strategies. Apart from Academics, he served as Exco of International Students Society 2016 chapter and President of Postgraduate Scholars Society, Universiti Utara Malaysia for 2017 chapter during his PhD studies there.

He is also serving as Associate Editor of Journal of Business and Social Review in Emerging Economies and has been serving as guest editor in well-respected Scopus indexed journals. Dr. Siddiqui has completed many national and international research projects and has been recognized by international organizations for his research contribution such as UNDP and Academy of International Business, USA. He has published research work in many top ranked journals and currently working with Oxford University Press for their Global Encyclopedia on Business Education.

He did his PhD in International Marketing from Universiti Utara Malaysia. Dr Siddiqui has done his Bachelor in Arts with Economics and Psychology majors in 1998 from Government Emerson College, Multan, Pakistan. In 2000 he completed his Master’s in Economics and MBA in 2002 from the Institute of Management Sciences, Bahauddin Zakariya University, Multan, Pakistan and has completed MS (Business Administration) from the same institute in 2007.





Dr. Athifah Najwani Shahidan

Conference Secretary
 Associate Fellow
 Center for Sustainability Research and Consultancy,
 Malaysian Chapter

Dr. Athifah Najwani Binti Shahidan is Associate Fellow at Center for Sustainability Research and Consultancy Pakistan-Malaysia Chapter since October 2016 to date. Dr. Najwani has done her MBA (Leadership) from Graduate School of Business, Universiti Tun Abdul Razak (UniRazak), Kuala Lumpur, Malaysia with flying colors as Yayasan Cemerlang Scholarship Award holder in 2013-14. She did her PhD (Management) in 2019 from School of Business Management, College of Business (SBM-COB), Universiti Utara Malaysia (AACSB accredited) as MyBrain15 Scholarship holder.

Her research interests are in the areas of strategic management, leadership and organization development, sustainable workplace and workplace well-being. She has presented her research work at many international conferences in Malaysia and abroad and published research papers in reputed journals.

Apart from Academics, she has served as Vice President of Postgraduate Scholars Society, Universiti Utara Malaysia for 2017 and 2018 session during his PhD studies. In her role as VP, she contributed to enhancing postgraduate students’ learning and living experience at UUM by organizing various academic and social events including workshops, seminars, international conferences, leadership development programs and exchange trips.

At CSRC, she has contributed immensely for strengthening academic ties between academic fraternity and universities of Malaysia and Pakistan.





Prof. Dr. Ming-Lang Tseng

Chair Professor

Department of Business Administration, College of Management, Asia University, Taiwan

Director, Institute of Innovation & Circular Economy, Asia University, Taichung, Taiwan

Dr. Ming-Lang Tseng is currently Chair Professor at Department of Business Administration in Asia University, Taiwan; Director of Institute of Innovation and Circular Economy, and Consultant, Department of Medical Research, China Medical University Hospital, China Medical University, Taichung, Taiwan. He has held various executive positions in international groups (Real Estate Development and Construction) in Asia, East and South Africa for 5 years before joining academia. In addition, he was a research fellow in the Institute of Applied Ecology at Chinese Academy of Sciences, China (2012-2013); visiting scholar at University of Derby, United Kingdom (2015); visiting professor, Anhui University of Finance, China (2016-2022); and visiting scholar, Universiti Kebangsaan Malaysia (2019); Honorary Professor, Graduate School of Business, Universiti Sains Malaysia (2019-2021). He also holds several adjunct professorships in Philippines, Malaysia, China and Taiwan. Currently, he is Associate editor of Management of Environmental Quality: an international journal (ESCI) and Industrial Engineering and Management Systems Journal (ESCI), and Editorial Board Member of Applied Soft Computing, Industrial Management and Data Systems, Sustainable Production and Consumption, Sustainability Journal journals etc.

In addition, he also served as Associate editor of Journal of Cleaner Production (2016-2018). I also handled several special issues on “Sustainable Consumption and Production” topic in Journal of Cleaner Production, International Journal of Production Research, International Journal of Production Economics, Resources, Conservation & Recycling, Industrial Engineering and Management Systems, Sustainability, etc. His research interests include green supply chain management, sustainable consumption, sustainable supply chain management, service innovation and multi-criteria decision-making method. These fields are applicable to construction management. So far, I have published more than 170+ journal articles and 140+ conference papers (h-index= 32, G-index: 40, ESI: 6). He has also served for local and international academic communities such as president of Chinese Institute of Innovation Management Development (CIIMD) and has held several trustee position in international organizations such as Asia Pacific Industrial Engineering and Management Systems (APEIMS); International Foundation on Production Research (IFPR) in Asia Pacific Region and Vice President, International Society for Business Innovation and Technology Management (ISBITM) etc. He has held several international conferences in Asia Pacific, Europe and America regions.



CONFERENCE BRIEF



“Inclusive Business, Innovation, Society and Economic Growth”

CONFERENCE BRIEF

Venue: Mini Auditorium 2, Putra Business School, UPM, Kuala Lumpur, Malaysia

WEDNESDAY, DECEMBER 18 (DAY 1)

REGISTRATION AND ARRIVAL OF GUESTS:

7.30am – 8:45am

OPENING SESSION at Mini Hall 2, Putra Business School, UPM:

9:00am – 10:30am

National Anthems of Malaysia and Pakistan 9:00am – 9:10am

Recitation of Doa 9:10am – 9:15am

Welcome Note and Briefing by Conference Co-chair 9:15am – 9:20am

Prof. Dr. Kuperan Viswanathan, Universiti Utara Malaysia

Welcome Note by President of CSRC 9:20am – 9:25am

Prof. Dr. Hayat Muhammad Awan, Rector Air University Multan Pakistan

Inaugural Speech by Guest of Honor 9:25am – 9:45am

Prof. Dr. Zolkornain Yusop, President, Putra Business School Malaysia

Keynote Addresses 9:45am – 10:15am

Prof. Dr. Ming-Lang Tsen

Director, Institute of Innovation and Circular Economy, Asia University Taiwan

Souvenirs Distribution and Photo Session 10:15am – 10:30am

NETWORKING & TEA BREAK

10:30am – 11:00am

Panel Discussion: The Great Debate 2019

11:00am – 12:30pm

Deans' Dialogue on Responsible Research and Teaching in Higher Education

Venue: Main Hall, Main Hall, Putra Business School, UPM:

Discussants:

Prof. Dr. Kuperan Viswanathan, OYA Graduate School of Busienss, Universiti Utara Malaysia, Malaysia

Dr. Herman Shah Bin Anuar, Dean, College of Business, UUM

Prof. Dr. Imran Sharif Chaudhry, Director, School of Economics, BZU Multan Pakistan

Prof. Dr. Chaiwat Phuakkhong, Vice President, Suratthani Rajabhat University Thailand

Moderator: Dr. Sulaman Hafeez Siddiqui, The Islamia University of Bahawalpur Pakistan

Announcement of Best Paper Awards

12:30pm – 12:45pm

Vote of Thanks by the Conference Coordinator, Assoc. Prof. Dr. Abdul Halim

12:45pm – 01:00pm

LUNCH AND PRAYER BREAK

01:00pm – 2:30pm

Conference Program

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Inclusive Business, Innovation, Society and Economic Growth

SESSION I (DAY 1)

PARALLEL SESSIONS

2:30pm – 4:00pm

- Parallel Session 1.01: Sustainability Issues in Business Strategy in Emerging Economies
- Parallel Session 1.02: Issues in Economic Theory and Policy in Emerging Economies
- Parallel Session 1.03: Issues in Business in Emerging Economies: Accounting and Finance
- Parallel Session 1.04: Issues in Social Sciences and Governance in Emerging Economies
- Parallel Session 1.05: Issues in Business Strategy in Emerging Economies: Management
- Parallel Session 1.06: Issues in Business in Emerging Economies: Accounting and Finance

NETWORKING & TEA BREAK

4:00pm – 4:30pm

SESSION II (DAY 1)

PARALLEL SESSIONS

4:30pm – 6:00 pm

- Parallel Session 2.01: Issues in Social Sciences and Governance in Emerging Economies
- Parallel Session 2.02: Issues in Business Strategy: Management
- Parallel Session 2.03: Issues in Business Strategy: Accounting and Finance
- Parallel Session 2.04: Issues in Business Strategy: Management
- Parallel Session 2.05: Issues in Business Strategy: Accounting and Finance
- Parallel Session 2.06: Issues in Business and Social Sciences in Emerging Economies
- Parallel Session 2.07: Issues in Social Sciences in Emerging Economies: Education and Learning

BREATHING TIME &

PBS PRESIDENTS'S DINNER FOR SCIENTIFIC AND ORGANIZING COMMITTEE

7:30pm – 9:00pm

THURSDAY, DECEMBER 19 (DAY 2)

WORKSHOP ON ISSUES AND CHALLENGES IN COMMUNICATING SCHOLARLY WORK

09.00am – 10:30am

Moderator:

Assoc. Prof. Dr. Tengku Faekah Tengku Ariffin

Editorial, Malaysian Journal of Learning and Instruction, School of Education and Modern Languages, Universiti Utara Malaysia.

Venue: LR 12, Putra Business School

JOURNAL EDITORIAL MEETING

Journal of Business and Social Review in Emerging Economies

09.30am – 10:30am

Chaired by: Chief Editor, Assoc. Prof. Dr. Abdul Halim Abdul Majid

Venue: LR 7, Putra Business School

NETWORKING & TEA BREAK

10:30am – 11:00am

CITY TOUR (Departure from PBS and Return to Top Holiday Hotel)

11:00am – 02:00pm



DAY 1 – SESSION I

Parallel Session 1.01

Sustainability Challenges in Emerging Economies

Session Chair: Prof. Dr. Kuperan Viswanathan

Session Coordinator: Dr. Lee Wen Chiat

Time: 2:30 – 4:00pm

Room No.: LR1, PBS

Impact of Sustainable Consumption Values on Green Purchase Behavior Through Green Environmental Concerns: An Empirical Evidence from Organic Food Stores in Pakistan (MYSI84). Rizwan Qaisar Danish, Hafiz Fawad Ali, Hailey College of Commerce Lahore, Abdul Majeed, Superior College, Pakista; Zeeshan Ahmed, Hailey College of Commerce, Lahore, Pakistan

Presenting Author: Rizwan Qaisar Danish

An Investigation into the Role of Quadruple Helix Model in Implementation of Environmental Sustainability in Financial Sector of Pakistan. Aisha Javeria, Sulaman Hafeez Siddiqui, The Islamia University of Bahawalpur; Rabia Rasheed, Iqra University Karachi, Pakistan.

Presenting Author: Aisha Javeria

The Influence of Planning, Reporting and Budget Accountability and Village Expenditure Revenue on Village Financial Management in Indonesia (MYAF191). Yuliusman, Dewi Fitriyani, Eko Prasetyo, University of Jambi Indonesia.

Presenting Author: Yuliusman

Selectivity and Market Timing Ability of Fund Family: Evidence from Emerging Markets (MYAF201). Ainulashikin Marzuki, Universiti Sains Islam Malaysia, Malaysia.

Presenting Author: Ainulashikin Marzuki

Subsidies in Fisheries Sector in Malaysia: Impact on Sustainability (MYSI110). Lee Wen Chiat, K Kuperan Viswanathan, Universiti Utara Malaysia.

Presenting Author: Lee Wen Chiat

Inclusive finance for growth and development of SMEs: A case study of Pakistan (MYMA218). Rabia Rasheed, Iqra University Karachi, Pakistan; Punitha Chandra, Center for Sustainability Research and Consultancy, Pakistan.

Presenting Author: Rabia Rasheed

The Human Resources Sustainability Debate: Exploring the Role of Operations Management as a Critical Function in an Organization (MYSI150). Sadeeq Garba Abubakar, Yusuf Ova Mutalib, Federal Polytechnic Bauchi, Nigeria; Muhammad Zia-ul-rahman Abubakar, Bauchi State University Gadau, Bauchi State, Nigeria.

Presenting Author: Sadeeq Garba Abubakar

Parallel Session 1.02

Issues in Economic Theory and Policy in Emerging Economies

Session Chair: Prof. Dr. Imran Sharif Chaudhry

Session Coordinator: Dr. Athifah Najwani

Time: 2:30 – 4:00pm

Room No.: LR2, PBS

The Relationship Between Public Debt Burden and Health Expenditure in Sub-Saharan African Countries: The Role of Institutional Quality (MYEC79). Abdullahi Sani, Abdu Gusau Polytechnic Talata Mafara, Zamfara State, Nigeria; Rusmawati Said, University Putra Malaysia.

Presenting Author: Abdullahi Sani

Trade Fundamentals: A Systematic Review (MYEC199). Sunday Elijah, Department of Economics, Federal University Gusau, Zamfara State, Nigeria; Hanny Zurina Hamzah, Law Siong Hook, Shivee Ranjane Kaliappan, Universiti Putra Malaysia.

Presenting Author: Sunday Elijah

Malaysian Shadow Economy: Evidence from ARDL Bounds Testing Approach (MYEC163). Awadh Ahmed Mohammed Gamal, Norimah Ramli, Norasibah Abdul Jalil, Sultan Idris Education University (UPSI), Malaysia; K. Kuperan Viswanathan, Universiti Utara Malaysia.

Presenting Author: Awadh Ahmed Mohammed Gamal

Economics of National Debts and the Debt Trap Hypothesis: Stylized Facts on Africa Emerging Economies (MYEC179). Zulaihatu A Zubair, Daud Mustapha, Aminu Alhassan, Hussaina Sanusi, Federal University Dutsinma, Katsina State, Nigeria.

Presenting Author: Zulaihatu A Zubair



Analyses Price Discount, Bonus Pack, and In-Store Display Toward Impulse Buying (MYEC198). Daniel Kristiawan, Ruswiati Suryasaputra, Silvy Aulia K, Wijaya Kusuma Surabaya University, Indonesia

Presenting Author: Silvy Aulia K

Parallel Session 1.03 **Issues in Business in Emerging Economies: Accounting and Finance**

Session Chair: Prof. Dr. Ruswiati Suryasaputra

Session Coordinator: Dr. Fatima Farooq

Time: 2:30 – 4:00pm

Room No.: LR3, PBS

The Role of Brand Image and Risk Perception on Relationship Between Electronic Word of Mouth and Purchase Intention (MYAF197). Haifah Wahidah, Ruswiati Suryasaputra, Kristiningsih, Wijaya Kusuma Surabaya University, Indonesia.

Presenting Author: Ruswiati Suryasaputra

The Philippines Housing Market Demand in the 21st Century: Income and Expenditures (MYAF16). Angelo C Penaredonda, MBA, Philippines.

Presenting Author: Angelo C Penaredonda

Perceived Risk Factors Affect Intention to Use Fintech (MYAF52). Tang Kin Leong, University Putra Malaysia; Ooi Chee Keong, Universiti Tunku Abdul Rahman, Malaysia; Chong Jia Bao, Universiti Tunku Abdul Rahman Malaysia.

Presenting Author: Tang Kin Leong

Comparative Analysis of Banking Performance with The Largest Assets in Indonesia: Which Bank is Better? (MYAF55). Girang Permata Gusti, Sekolah Tinggi Ilmu Ekonomi Boedi Oetomo, Pontianak, Indonesia.

Presenting Author: Girang Permata Gusti

A Literature Review on Islamic Financial Instrument in Malaysia Public Private Partnership Projects (MYAF60). Harisah Mohd Ahwan, University Putra Malaysia.

Presenting Author: Harisah Mohd Ahwan

Formulation of Joint Stock Company: A Financing Remedy for SMEs in Less Developed Countries (MYAF70). Nida Masroor, Muhammad Asim, University of Karachi, Pakistan.

Presenting Author: Nida Masroor

Parallel Session 1.04 **Issues in Social Sciences and Governance in Emerging Economies**

Session Chair: Prof. Dr. Chaiwat Phuakkhong

Session Coordinator: Dr. Sulaman Hafeez

Time: 2:30 – 4:00pm

Room No.: LR4, PBS

Buddhist Leadership for Local Leaders in Surat-Thani (MYSC50). Chaiwat Phuakkhong, Suratthani Rajabhat University Thailand.

Presenting Author: Chaiwat Phuakkhong

The Impact of Job Insecurity on Job Performance: Mediating Role of Work Engagement (MYSC94). Sadaf Nawaz, Institute of Southern Punjab Multan, Pakistan; Iram Batool, Ruqia Safdar Bajwa, Zara Hayat, Bahauddin Zakariya University Multan, Pakistan

Presenting Author: Ruqia Safdar Bajwa

The Need for a University Start-up Framework for Commercialization of Intellectual Property (IP): A Malaysia Perspective (MYSC69). Noor Hidayah Shahidan, Universiti Putra Malaysia.

Presenting Author: Noor Hidayah Shahidan

The Relationship of Coping Strategies on Psychological Well-being: A Systematic Review (MYSC160). Norliyana Zakaria, Halimah Yusof, Universiti Teknologi Malaysia, Malaysia.

Presenting Author: Norliyana Zakaria

Analytical Effect of Insurgency Cowpea (Vigna spp) Production in Potiskum Local Government Area of Yobe State, Nigeria (MYSC119). Usman Adamu, Federal College Of Education (Technical), Yobe State, Nigeria

Presenting Author: Usman Adamu

Effect of Practices Executed by Monitoring Education Assistants on Elementary School Teachers' Mental Health (MYSC63). Sumaira Munawar, Lahore Leads University, Pakistan; Misbah Malik, Khadija Sittar, Ghulam Fatima, University of The Punjab, Pakistan

Presenting Author: Sumaira Munawar

Can Strong Social Stigma Weaken Women Participation in Farming? (MYSC131). Hafiz Mahmood Ur Rehman, Cabi Central And West Asia, Rawalpindi, Pakistan; Gomathy Palaniappan, University of Queensland, Australia; Baber Ehsan Bajwa, Cabi Central And West Asia, Rawalpindi, Pakistan; Muhammad Zubair Anwar, Social Science Research Institute, Nation Agriculture Research Center, Islamabad, Pakistan.



Presenting Author: Hafiz Mahmood Ur Rehman

Issues in Business: Management in Emerging Economies

Parallel Session 1.05

Session Chair: Prof. Dr. Wan Fadzilah Wan Yusoff

Session Coordinator: Dr. Mohd. Amsal

Time: 2:30 – 4:00pm

Room No.: LR5, PBS

Designing Business Model for Developing Micro Enterprise (Case Study Seluang Fish Fried of Ayakh Ugan) (MYMA19). Novy Anggraini Sudibyo, Rini Apriyani Dwi Sakti Baturaja College of Economics, Indonesia.

Presenting Author: Novy Anggraini Sudibyo

Relationship Among Servant Leadership, Organizational Commitment and Organizational Citizenship Behavior: A Moderating Effect of Subordinates' Gender (MYMA141). Mohammad Harisur Rahman Howladar, University Of Chittagong, Bangladesh.

Presenting Author: Mohammad Harisur Rahman Howladar

Does Production Performance Affect Marketing and Financial Performances? (MYMA120). Ahmad Saifalddin Abu-Alhaja, Arab Open University-KSA, Dammam, Saudi Arabia; Hosni Shareif Hussein Shanak, Palestine Technical University, Kadoori, Palestine

Presenting Author: Ahmad Saifalddin Abu-Alhaja

Structural Analysis of Factors Affecting Dairy Cattle Industry Development in Malaysia (MYMA76). Hamed Faghiri, Zulkornain Yusop, University Putra Malaysia; Mohdshahwahid Hj Othman, MSR Inspire Professional Services, Malaysia; Steven Eric Krauss, Zainalabidin Mohamed, University Putra Malaysia.

Presenting Author: Hamed Faghiri

The Legal Saga of Exclusion Clauses in Malaysia (MYMA86). Tan Pei Meng, University Tunku Abdul Rahman, Malaysia.

Presenting Author: Tan Pei Meng

Do Service Quality, Perceived Value and Trust of Home Delivery Service of Online Purchase Satisfy the Customer? Empirical Study on Students in Bangladesh (MYMA49). Md Uzir Hossain Uzir, Ishraq Jerin, Abu Bakar Abdul Hamid, Ahmad Shaharudin Abdul Latiff, Universiti Putra Malaysia.

Presenting Author: Md Uzir Hossain Uzir

Parallel Session 1.06

Issues in Business in Emerging Economies: Accounting and Finance

Session Chair: Dr. Ahmad Shaharuddin

Session Coordinator: Dr. Punitha Chandra

Time: 2:30 – 4:00pm

Room No.: LR6, PBS

Block Chain Revolutionizing Banking and Financial Markets in Pakistan: Creating Opportunities to Recreate the Financial World (MYAF85). Kiran Jameel, Hamdard University, Pakistan.

Presenting Author: Kiran Jameel

Determinants of Malaysian Derivative Hedging Firm's - Specific Characteristics (MYAF89). Tan Kok Eng, Universiti Tunku Abdul Rahman, Malaysia.

Presenting Author: Tan Kok Eng

The Impact of Corporate Governance Attributes on Tax Planning of Listed Manufacturing Companies: A Comparative Study Between Nigeria and Malaysia (MYAF170). Baaba Sule, Federal University Gashua, Yobe State, Nigeria; Bashiru Mahmud, Universiti Sains Malaysia.

Presenting Author: Baaba Sule

Impact of Food Security Initiative on Sustainable Development in North Eastern Nigeria (MYAF203). Sadeeq Garba Abubakar, Yusuf Ova Mutalib, Federal Polytechnic Bauchi, Nigeria, Muhammad Zia-Ul-Rahaman Abubakar, Bauchi State University, Gadau, Bauchi State Nigeria

Presenting Author: Sadeeq Garba Abubakar

The Use of Accounting Information in Village-owned Business Entities (MYAF187). Dewi Fitriyani, Misni Erwati, Yuliusman, Universitas Jambi Indonesia.

Presenting Author: Dewi Fitriyani



Session Chair: Prof. Dr. Huam Hon Tat
Time: 2:30 – 4:00pm**Session Coordinator: Dr. Farzana Munir**
Room No.: LR11, PBS

Symmetric & Asymmetric Relationship Between Stock Market Decline and Liquidity: A Study of Emerged & Emerging Economies (MYAF83). Maria Shams Khakwani, The Women University, Multan Pakistan; Rehana Kouser, Bahauddin Zakariya University, Multan Pakistan.

Presenting Author: Maria Shams Khakwani

Cyber Harassment and Women of Pakistan: Analysis of Female Victimization in Pakistan (MYSC182). Shahzadah Fahed Qureshi, Maria Abbasi, Muhammad Shahzad, Bahauddin Zakariya Univeristy, Multan, Pakistan.

Presenting Author: Shahzadah Fahed Qureshi

Does Borrower's Personality Affects the Repayment of the Loan? A Study of Banking Sector of Pakistan (MYMA181). Shahzadah Fahed Qureshi, Rashid Ahmad, Bahauddin Zakariya Univeristy, Multan, Pakistan; Muhammad Saim Hashmi, Mirpur University of Science and Technology (MUST), Azad Jammu and Kashmir, Pakistan.

Presenting Author: Shahzadah Fahed Qureshi

Impact of Science, Technology and Innovation (STI) on Economic Growth and Development: A Case Study of Pakistan (MYEC116). Tariq Mahmood Ali, Pakistan Council for Science and Technology, Islamabad Pakistan; Adiq Kausar Kiani, Federal Urdu University of Science and Technology, Islamabad, Pakistan; Khaleel Malik, Ronald R Ramlogan, Manchester Institute of Innovation, England.

Presenting Author: Tariq Mahmood Ali

An Instrument for Measuring National Readiness and Capacity to Participate in Global Knowledge Base Economy (MYMA115). Tariq Mahmood Ali, Pakistan Council For Science And Technology, Islamabad, Pakistan; Adiq Kausar Kiani, Federal Urdu University of Science and Technology, Islamabad, Pakistan; Khaleel Malik, Manchester Institute Of Innovation, England.

Presenting Author: Tariq Mahmood Ali

Model For The Implementation Of Industry 4.0 Among SMEs In Developing Countries (MYMA95). Maruf Gbadebo Salimon, Haim Hilman Abdullah, Shahmir Abdullah, Abdullah Hassan Gorondutse, Abdullahi Tafida, Yusha'u I.ango, Helen Andow, Universiti Utara Malaysia; Ahmed B; Police Academy, Wudi, Kano State, Nigeria+ Kaduna State University, Kaduna, Nigeria

Presenting Author: Maruf Gbadebo Salimon

CSR-FIT and CSR Motives Analysis: The Effects on Customer Loyalty and Advocacy (MYMA188). Elevita Yuliati, Tengku Ezni Balqiah, Fanny Martdianty, Vivie Nurjaningrum, Universitas Indonesia.

Presenting Author: Elevita Yuliati



DAY 1 – SESSION II

Parallel Session 2.01

Issues in Business Strategy in Emerging Economies: Management

Session Chair: Prof. Dr. Abdul Halim Abdul Majid
Time: 4:30– 6:00pm

Session Coordinator: Dr. Chow Tong Wooi
Room No.: LR1, PBS

Generational Diversity, Personal Attributes and Organizational Commitment among Employees of Corporate Consultancies (MYMA108). Purani A P Verasamy, Abdul Halim Abdul Majid, Noor Asma Jamaluddin, Universiti Utara Malaysia.

Presenting Author: Abdul Halim Abdul Majid

Entrepreneurship as a Sustainable Solution for the Female Graduates in the SME Sector of Bangladesh (MYMA112). Nusrat Hafiz, Ahmad Shaharudin Abdul Latiff, Universiti Putra Malaysia.

Presenting Author: Ahmad Shaharudin Abdul Latiff

Multi-facet Leadership Approach for Organizational Performance in the Evolving Globalized Landscape of the New Millennium Era (MYMA113). Chow Tong Wooi, Malaysia University of Science and Technology, Malaysia.

Presenting Author: Chow Tong Wooi

Identifying Factors That Shape Intention to Use an Enterprise Resource Planning (ERP) System: An Extension of the UTAUT Model (MYMA154). Mohammad Sarwar Alam, University of Chittagong, Bangladesh.

Presenting Author: Mohammad Sarwar Alam

Role of Green Products in Enhancing the Quality of Life: An Empirical Study of Organic Food Consumption (MYMA175). Bilal Eneizan, Jadara University, Jordan.

Presenting Author: Bilal Eneizan

A Global Research Trend on Organizational Citizenship Behaviour: A Bibliometric Analysis (MYMA101). Jen Ling Gan, Halimah Mohd Yusof; Universiti Teknologi Malaysia, Malaysia.

Presenting Author: Jen Ling Gan

Parallel Session 2.02

Issues in Social Sciences and Governance in Emerging Economies

Session Chair: Prof. Dr. Hayat M. Awan
Time: 4:30 – 6:00pm

Session Coordinator: Dr. Mohd. R. A. Siam
Room No.: LR2, PBS

Parallel Mediation of Person-Job Fit and Person Organization Fit in the Relationship Between HPWP and Affective Commitment (MYMA129). Hayat Muhammad Awan, Razia Sultana, Air University Multan, Pakistan; Usama Najam, University of Malaya, Malaysia; Adnan Ahmed Sheikh, Air University Multan, Pakistan; Aneeq Inam, Universiti Putra Malaysia.

Presenting Author: Hayat Muhammad Awan

Identification of Institutionalized Violence in Elementary School (MYSC64). Khadija Sittar, Misbah Malik, University of The Punjab, Pakistan; Sumaira Munawar, Lahore Leads University; Gulam Fatima, University of The Punjab, Pakistan

Presenting Author: Khadija Sittar

Sense of Civic Responsibility Among University Students (MYSC139). Tilagavati Subramaniam, Quest International University, Malaysia.

Presenting Author: Tilagavati Subramaniam

Post 9/11 American Footprints in Pakistani Media: A Critique of Semiotic Discourses of Pakistani Newspapers (MYSC144). Muhammad Akbar Sajid, National University of Modern Languages, Pakistan; Sajid Waqar, The Islamia University of Bahawalpur, Pakistan; Rabia Mohsin, Government Emerson College Multan, Pakistan; Ali Ahmad, Comsats University Islamabad, Vehari Campus Pakistan.

Presenting Author: Muhammad Akbar Sajid

The Role of Governance, FDI in the Perspective of Globalization in Economic Growth of Pakistan: An Econometric Analysis (MYEC194). Nabila Asghar, University of Education Lahore, Pakistan; Imran Sharif Chaudhry, Fatima Farooq, Bahauddin Zakariya University Multan, Pakistan.

Presenting Author: Fatima Farooq



Violence Experienced by the Girls with Hearing Impairment in the Schools and Its Impact on Their Education (MYSC98). Samina Ashraf, Rukhsana Bashir, Ghulam Fatima, University of the Punjab, Lahore, Pakistan

Presenting Author: Samina Ashraf

Implementation of Blue Ocean Strategy in E-Commerce: Case Study Among Arabic Investors in Malaysia (MYSC215). Athifah Najwani Shahidan, University Utara Malaysia; Mohanad S. S. Abumandil, Mutia Sobihah Abd Halim, Universiti Sultan Zainal Abidin, Malaysia.

Presenting Author: Athifah Najwani Shahidan

The Mediating Effect of Social Support on the Relationship Between Job Demand and Work Stress Among Employees in a Shared Services Company (MYSC178). Mohammed R A Siam, Universiti Utara Malaysia.

Presenting Author: Mohammed R A Siam

Parallel Session 2.03

Issues in Business: Management in Emerging Economies

Session Chair: Prof. Dr. Shameema Ferdausy

Time: 4:30 – 6:00pm

Session Coordinator: Dr. Lee Wen Chiat

Room No.: LR3, PBS

Relationship Between Transformational Leadership and Organizational Commitment in the Private Commercial Banks of Bangladesh (MYMA137). Shameema Ferdausy, University of Chittagong, Bangladesh.

Presenting Author: Shameema Ferdausy

Effect of Employer Branding Attributes on Talent Retention With Mediating Role of Transformational Leadership (MYAF149). Zain Saeed Qureshi, Muhammad Imran Hanif, Bahauddin Zakariya University, Multan, Pakistan.

Presenting Author: Zain Saeed Qureshi

A Conceptual Paper on Dyadic Crossover Effect Versus Reciprocal Effect: A Case of Leadership in Educational Sector (MYMA193). Zaridah Zakaria, UniSHAMS Malaysia; Marinah Awang, Ramlee Ismail, Universiti Pendidikan Sultan Idris Malaysia.

Presenting Author: Zaridah Zakaria

Malaysia Education: Explanations from the Perspective of Leader-Member Exchange Theory (MYMA206). Zaridah Zakaria, UniSHAMS Malaysia; Marinah Awang, Ramlee Ismail, Universiti Pendidikan Sultan Idris Malaysia.

Presenting Author: Zaridah Zakaria

E-Money Challenge in Disruption Era: Uncovering the Dilemma Issues From Consumers' Perspective (MYMA123). Cut Irna Setiawati, Nurul Falah, Business Administration, Telkom University, Indonesia.

Presenting Author: Cut Irna Setiawati

Impact of Self-Beliefs on the Innovative Behavior: Identification of Moderator and Mediator (MYMA148). Mohammad Aftab Uddin, University of Chittagong, Bangladesh; Akm Tafzal Haque, Premier University, Chattogram, Bangladesh; Gm Azmal Ali Quaasar, Comilla University, Cumilla, Bangladesh.

Presenting Author: Mohammad Aftab Uddin

Challenges Faced by the Repatriates and Their Subsequent Impact on Repatriates' Satisfaction (MYMA57). Usman Farooq, Bahauddin Zakariya University, Multan, Pakistan; Famy Khalid, University Of Agriculture Faisalabad, Pakistan; Muhammad Shaukat Malik, Bahauddin Zakariya University, Multan, Pakistan.

Presenting Author: Usman Farooq

Parallel Session 2.04

Issues in Business in Emerging Economies: Accounting and Finance

Session Chair: Dato' Dr. Mohd Padzil Hashim

Time: 4:30 – 6:00pm

Session Coordinator: Dr. Punitha Chandra

Room No.: LR4, PBS

Risk Governance: An Integrated Approach Towards Banking Risk Management (MYAF176). Adamu Yahaya, Fauziah Mahat, Universiti Putra Malaysia.

Presenting Author: Adamu Yahaya

The Performance Persistence of Fund Family: Evidence from Emerging Markets (MYAF189). Ainulashikin Marzuki, Universiti Sains Islam Malaysia.

Presenting Author: Ainulashikin Marzuki

Trust and Expectation Confirmation Model: A Study of E-Government Service (MYMA219). Punitha Chandra, Associate Fellow, Center for Sustainability Research and Consultancy; Rabia Rasheed, Iqra University Karachi, Pakistan.

Presenting Author: Punitha Chandra



The Influence of Tax Awareness, Knowledge, and Tax Rates on Tax Compliance (MYAF190). Fitri Mansur, Reka Maiyarni, Eko Prasetyo, University of Jambi Indonesia.

Presenting Author: Eko Prasetyo

Impact of Automated Service Quality on Customer Commitment in Commercial Banking of Pakistan (MYAF208). Shahar Yar, Jawad Hassan, Virtual University of Pakistan.

Presenting Author: Shahar Yar

International Financial Integration Through Depository Receipts (DRs) (MYAF157). Norhazlina Ibrahim, Universiti Sains Islam Malaysia; Obiyathulla Ismath Bacha, Mansor H. Ibrahim, International Centre for Education in Islamic Finance, Malaysia.

Presenting Author: Norhazlina Ibrahim

Parallel Session 2.05

Issues in Social Sciences and Governance in Emerging Economies

Session Chair: Prof. Dr. Md. Sahidur Rahman

Time: 4:30 – 6:00pm

Session Coordinator: Dr. Sulaman Hafeez

Room No.: LR5, PBS

An Empirical Study on Emotional Intelligence and Job Attitudes of the Working MBA Students in Chittagong City (MYMA130). Md Sahidur Rahman, University of Chittagong, Bangladesh.

Presenting Author: Md Sahidur Rahman

The Relationship of Workaholicism With Organizational Citizenship Behavior and Burnout of Academics (MYSC93). Zara Hayat, Iram Batool, Ruqia Safdar Bajwa, Bahauddin Zakariya University Multan, Pakistan; Sahar Hayat, NFC Institute of Engineering and Technology Multan, Pakistan.

Presenting Author: Ruqia Safdar Bajwa

Violence Inflicted on Students With Disabilities in Special Education Institutions at Public and Private Sector: A Remedial Inquiry (MYSC66). Ghulam Fatima, Misbah Malik, Dur E Nayab, University Of The Punjab, Lahore, Pakistan

Presenting Author: Ghulam Fatima

Gender Differences in Students' Interpersonal Communication (MYSC200). Emma Dwi Ariyani, Dini Hadiani, Politeknik Manufaktur Bandung, Indonesia.

Presenting Author: Emma Dwi Ariyani

Under the Halal Tourism Industry: The Challenges and Policy of the Indonesian Government in the Halal Tourism Industry (MYSC166). Warjio, Syaifuddin, Fajar Rezeki Ananda, Yusniar, Universitas Sumatera Utara (USU), Medan, Indonesia

Presenting Author: Warjio

Prevalence of Violence in Special Schools: A Quantitative Survey (MYSC87). Rukhsana Bashir, Samina Ashraf, Misbah Malik, University of The Punjab, Lahore, Pakistan

Presenting Author: Rukhsana Bashir

Level of Expertise in Educated Young Girls in Managing Their Homes in Punjab: A Quantitative Exploration (MYSC92). Dur E Nayab, Ghulam Fatima, Rukhsana Bashir, University of The Punjab, Lahore, Pakistan

Presenting Author: Dur E Nayab

Parallel Session 2.06

Issues in Social Sciences and Governance in Emerging Economies

Session Chair: Prof. Dr. Ghulam Shabir

Time: 4:30 – 6:00pm

Session Coordinator: Mohd. Amsal Sahban

Room No.: LR6, PBS

Social Media Defy Spiral of Silence Theory and Provides Baseline for New Spiral of Social Media Theory: Ground Perspective (MYSC209). Taimoor-ul-hassan, Ghulam Shabir, University of the Central Punjab, Lahore, Pakistan; Ghulam Safdar, Foundation University, Islamabad, Pakistan; Jam Sajjad Hussain, University of the Central Punjab, Lahore, Pakistan.

Presenting Author: Ghulam Shabir

Civil Politics: The Solution to Thai Politics (MYSC51). Jumpol Nimpanich, Rangsit University, Thailand.

Presenting Author: Jumpol Nimpanich

Impact of Climate Change on the Number of Threatened Species: International Evidence (MYSC33). Muzafar Shah Habibullah, Universiti Putra Malaysia; Badariah Haji Din, Universiti Utara Malaysia; Siow-hooi Tan, Multimedia University Malaysia.

Presenting Author: Muzafar Shah Habibullah



Perceptions of Elementary School Teachers about Effect of Physical and Emotional Violence on Students' Performance (MYSC60). Misbah Malik, University of the Punjab; Sumaira Munawar, Lahore Leads University; Khadija Sittar, Ghulam Fatima, University of the Punjab

Presenting Author: Misbah Malik

The Relationships Between Attitudes, Subjective Norm and Hiring Intention- Does Age Make a Difference? (MYSC147). Claudia Lau Say Min, Choong Yuen Onn, Chan Ling Meng, Thamir Durai A/I Chelliah, Universiti Tunku Abdul Rahman, Malaysia.

Presenting Author: Claudia Lau Say Min

Role of Roman Urdu in Multilingual Retrieval Context: A Regional Study of Pakistan (MYSC207). Ruqia Safdar Bajwa, Zanak Safdar, Israr Hanif, Kalsoom Safdar, Bahauddin Zakariya University, Multan, Pakistan

Presenting Author: Zanak Safdar

A systematic review of ontology-based approach and decision-making to improve public service delivery (MYSC72). Rozaina Ali, Ahmad Shaharudin Abdul Latif, Sazali Abdul Wahab; Universiti Putra Malaysia.

Presenting Author: Rozaina Ali

Parallel Session 2.07

Issues in Economic Theory and Policy and Management

Session Chair: Assoc. Prof. Mohammad Shahab Uddin

Session Coordinator: Dr. Athifah Najwani

Time: 4:30 – 6:00pm

Room No.: LR11, PBS

Impact of MNEs' Sustainable Supplychain Linkages with Local Firms on Innovation and Entrepreneurship in Host Market (MYEC205). Sulaman Hafeez Siddiqui, The Islamia University of Bahawalpur, Pakistan

Presenting Author: Sulaman Hafeez Siddiqui

Level of Performance of Students in Tree Crop Seedlings Production Skills in Colleges of Agriculture in North-Eastern Nigeria (MYSC118). Usman Adamu, Federal College of Education (Technical), Potiskum, Yobe State, Nigeria.

Presenting Author: Usman Adamu

Corporate Governance Structure on CSR Reporting: Review from Selected Companies in Malaysia (MYAF202). Mohd Amran Bin Jaafar, Universiti Tenaga Nasional, Malaysia.

Presenting Author: Mohd Amran Bin Jaafar

Nexus Between Foreign Remittance and Economic Growth in Bangladesh (MYEC48). Hamidul Islam, Zulkornain Yusop, Md. Farjin Hasan, Mohammad Sahabuddin, Md. Kausar Alam, Universiti Putra Malaysia

Presenting Author: Hamidul Islam

A Comparative Analysis of Multidimensional Poverty Index in Two Major Provinces of Pakistan (MYEC196). Hafeez-Ur-Rehman, University of Management and Technology Lahore, Pakistan.

Presenting Author: Hafeez Ur Rehman

The Role of Entrepreneurs in Transforming Linear Economy to Circular Economy for Sustainable Development: A Conceptual Model (MYEC152). Mohammad Shahab Uddin, University of Chittagong, Bangladesh.

Presenting Author: Mohammad Shahab Uddin

Labor Market Institutions as Determinants of Economic Growth Area of Research: Labor Market Institutions and Economic Growth (MYEC186). Farzana Munir, Bahauddin Zakariya University, Multan Pakistan.

Presenting Author: Farzana Munir

Utilizing National Debt: Evidence from Big Emerging Economies (MYEC180). Zulaihatu A Zubair, Federal University Dutsinma, Katsina State, Nigeria.

Presenting Author: Zulaihatu A Zubair

Parallel Session 2.08

Online Presentations - Issues in Business and Social Sciences in Emerging Economies

Session Chair: Prof. Dr. Abu Bakar Hamid

Session Coordinator: Dr. Bilal Eniezan

Time: 4:30 – 6:00pm

Room No.: LR7, PBS

Impact of Advertisement on Consumer Buying Behaviour: The Moderating Role of Cosmetics in Pakistan (MYSC96). Muhammad Imran Hanif, Abu Bakar Abdul Hamid, University of Putra Malaysia; Iqra Mohsin, Bahauddin Zakariya University, Multan, Pakistan.



Presenting Author: Muhammad Imran Hanif

Socio-Economic and Socio-Demographic Determinants of Women Empowerment: Empirical Evidence from the Districts of Ghizer and Gilgit, Northern Pakistan (MYSC183). Saranjam Muhammad Baig, Sultan Qaboos University, Muscat Oman; Salma Nusrat, Karakoram International University, Gilgit Pakistan; Salma Bano, National University of Science and Technology, Islamabad.

Presenting Author: Saranjam Muhammad Baig

A Review of Cyber loafing Predictors in Literature (MYSC102). Huda M Mashal, Walden University, Jordan.

Presenting Author: Huda M Mashal

Aquatic Exercise to Treat Pregnancy Related Issues in Pregnant Women: A Systematic Review (MYSC169). Asif Ali, The Islamia University of Bahawalpur, Pakistan; Muhammad Azam, GC University Lahore, Pakistan; Zargham Ul Hassan Askry, GC University, Faisalabad Pakistan.

Presenting Author: Asif Ali

Prevalence of Poor Sleep and Relationship of Physical Exercise With Sleep Among Male Adult Exercisers (MYSC212). Asif Ali, The Islamia University of Bahawalpur, Pakistan; Muhammad Azam, Government College University Lahore, Pakistan; Faisal Mehmood, Lahore University, Pakistan.

Presenting Author: Asif Ali

Attitude and Behaviour of Society Towards Transport Carbon Emission Pollution in Sintok, Kedah (MYSC74). Shahrizal Badlishah, Abaidullah Mustaffa, Universiti Utara Malaysia.

Presenting Author: Shahrizal Badlishah

Remittance Impact on Economic Growth in South Asia (MYEC103). Syed Shoeb Ahmed, Kiran Jameel, Hamdard University, Karachi Pakistan.

Presenting Author: Syed Shoeb Ahmed

The Moderating Effect of OPEC and Non-OPEC on the Relationship Between Oil Price Volatility and Accrual Earnings Management in the Oil and Gas Industry (MYAF44). Viveksarati Sandrasigaran, Jalila Johari, Soh Wei Ni, Bany Ariffin Bin Amin Noordin, University Putra Malaysia.

Presenting Author: Viveksarati Sandrasigaran



ABSTRACTS



The Philippines Housing Market Demand in the 21st Century: Income and Expenditures

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Abstract:

This paper examines on how housing consumption is associated with income and expenditure changes in the Philippines. The data were analyzed through regression analysis. The results show that income has no significant relationship with the housing demand. On the other hand, there is a significant relationship in expenditures to bring about change in housing conditions. In the long run, economic development may bring about the needed boost in income, however, in the short-run, government has look into alternative forms of low-cost housing.

Keywords: Philippines, income, expenditure

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Paper ID: MYAF16



Designing Business Model for Developing Micro Enterprise (Case Study Seluang Fish Fried of Ayakh Ugan)

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Abstract:

Objective: The purpose of this study was to describe a business model that can be applied to the Seluang Fish Fried product of Ayakh Ugan brand in Baturaja, Indonesia. **Methodology:** The data was collected by using an interview with the owner and observation. The results analysis with the mapping of the canvass business model and blue ocean strategy. The application of these two combinations generates an overview of new strategies that can be applied to increase sales. **Results:** From the result can be concluded elements that play an important role and can be improved, namely the value proposition, channels, revenue streams, key activities, and cost structures. The second step that needs to be reduced is dependence on the connector. In the third step, there are no elements that need to be eliminated. Then the final step on the elements of the value proposition, customer relations, main resources, and cost structure are the points that need to be created. **Implication:** This research provides an overview of the mapping of business models that can be applied to micro-business products. this study is useful for business owners in creating new strategies to expand marketing and increase sales through the results of mapping methods that can be improved and created from important elements. This result can also be taken into consideration for other micro-business owners to apply to their businesses.

Keywords: MSMEs, micro enterprise, canvass business model, blue ocean strategy.

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Paper ID: MYMA19



Impact of Climate Change on the Number of Threatened Species: International Evidence

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Abstract:

Global warming is the price for economic development. Rapid industrialization produces greenhouse gases that trap the heat and make the earth warmer. The rise in temperature and changes in precipitation resulted in extreme weather conditions. Global climate change affects both physical and biological environments and the impacts on biodiversity is directly and indirectly. The direct effects of climate change includes the increased in temperature and precipitation that affect individual organisms, populations, species distribution and ecosystem compositions and functions. The indirect effects of climate change are through increased salinity and extreme weather events such as floods, cyclones and droughts that will have a profound negative impacts on the forest and biodiversity. The present study investigates the impact of climate change on the number of threatened species as proxy for biodiversity loss using a cross-national data consisting of 98 countries. We have estimated the impact of temperature, precipitation and the number of natural disasters occurrences on the number of threatened species, in particular birds, fishes, mammals, plants and reptiles. As control variables, we have considered government effectiveness (proxy for good governance) and the level of economic development (proxy for wealth). By employing Ordinary Least Square (OLS) with robust standard error and quantile regressions analyses, our results suggest that all three climate change indicators – temperature, precipitation and the number of natural disasters occurrences increase the number of threatened species (biodiversity loss). Higher economic development also affect the number of threatened species positively.

Keywords: Climate change, biodiversity loss, threatened species, governance, international evidence

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Paper ID: MYSC33



The Moderating Effect of OPEC and Non-OPEC on the Relationship Between Oil Price Volatility and Accrual Earnings Management in the Oil and Gas Industry

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Abstract:

This study is an empirical examination on the relationship between oil price volatility and earnings management in the oil and gas industry, moderated by price-setting abilities of OPEC (Organization of Petroleum Exporting Nations) and price taking abilities of Non-OPEC countries. This study tests discretionary, income-decreasing, current and non-current accruals as a proxy of earnings management. A total sample of 209 firm-year observations from 2008 to 2018 of listed oil and gas firm is collected from the Thomson Datastream database. To incorporate the moderation effect, the samples were divided into two sub-groups, OPEC and Non-OPEC using reserve to production ratio. Firm attributes are included in the analysis as the constant variable such as leverage, current ratio, EBITDA and Growth. The initial results show that, overall, the interaction effect between OPEC/Non-OPEC and oil price volatility is positive and significant to discretionary and income-decreasing accruals. Data samples are limited while comparing OPEC and Non-OPEC countries as not every oil and gas company in OPEC are listed companies and their information is heavily protected. This study contributes to extant earnings management literature regarding political cost, which remains a significant concern to oil and gas companies worldwide.

Keywords: Accrual Earnings Management, Listed Oil and Gas firms, OPEC, Non-OPEC

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Paper ID: MYAF44



Nexus Between Foreign Remittance and Economic Growth in Bangladesh

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Abstract:

The aim of this study review the current literature for determining the nexus between foreign remittance and economic growth in Bangladesh. Foreign remittance plays a pivotal role for economic growth in developing countries. It has taken a considerable attention to promote economic development compared to others sources of capital inflows such as aids, loans and foreign direct investments due to direct impact on socio-economic acceleration in a country. As a developing country, Bangladesh is one of the top 10 remittance-recipient countries in the world. Recently, the trends of remittance inflow are shrinking due to geopolitics and Middle East crisis. Methodology: Previous studies were reviewed, made literature matrix for findings literature and methodological gaps. Results: The evidences in the literature reveal that the nexus between foreign remittance and economic growth is inclusive and ambiguous for direct or indirect transmission channels through the inclusion of other variables in the analysis as financial development, investment, trade, consumption and poverty alleviation. Implications: Therefore, remittances inflow not only enhances economic growth and development but also reduces poverty in the labor exporting country

Keywords: Foreign Remittance, Economic Growth, and Bangladesh

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Paper ID: MYEC48



Do Service Quality, Perceived Value and Trust of Home Delivery Service of Online Purchase Satisfy the Customer? Empirical Study on Students in Bangladesh

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Abstract:

Customer satisfaction (CS) depends on quality of home delivery service (HDS) of online purchase. With the pace of time, technological development and social media online purchase has become very familiar to customers all over the world. On-time delivery, better service (SQ) of, positive perceived value (CPV) on and after all trust on service providers are considered to be influential factors to CS. As a lower-mid income and newly digitalized country, Bangladesh is a promising country in online purchase. The study aims to investigate the effect of SQ of HDS employees and their companies on CS. The study was conducted in Dhaka, Bangladesh on students who are fond of purchasing online. Total 259 students were selected conveniently for participation in this study. A structured questionnaire was adopted for data collection. The indicators of the constructs were adopted from literature. SEVRQUAL measurement was used including CPV and trust. Exploratory data analysis was done through SPSS software and measurement and structural model were analyzed using partial least square structural equation modelling (PLS-SEM). The findings revealed that service quality and perceived value influenced the customer satisfaction. As a mediator trust has also a positive and significant on satisfaction. The mediation effect on trust on the relationship between service quality and customer satisfaction is not existing; on the other hand, trust partially mediates the relationship between perceived value and satisfaction. The findings corresponded the findings of previous research. This result showed that service quality is significant for home delivery and perceived value signified customer satisfaction.

Keywords: Customer Satisfaction, Service Quality, Customer Perceived Value, Trust, Home Delivery Service, Online Purchase, PLS-SEM, Mediating Effect

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Paper ID: MYMA49



Buddhist Leadership for Local Leaders in Surat-Thani

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Abstract:

This article focuses on analyzing Buddhist leadership for the local leaders in Surat-Thani province by trying to demonstrate perspectives through a 14 years' observation of the administration of local administrative organizations in Surat Thani province towards the good governance which is perfectly consistent with the principles of leadership theory and Buddhist leadership, a critical factors for success of local leaders to develop the concepts and theory of participation to enhance the good governance. The results of this study found that the guidelines for the good governance of Buddhist leadership for local leaders in Surat Thani province consisted of (1) Cognitive intelligence, having foresight and wide vision to understanding the condition of events, know how to plan to deal, and advance with knowledge and initiative to solve problems logically (2) Having faith, leaders must have public mind under the knowledge and creative initiatives in order to create enthusiasm for working by paying attention to the benefits of the public and creating networks. (3) The law adheres to the rule of law in decision making as a tool to analyze the situation precisely to be reliable in working and not against the law, leaders must set a good example of honesty. (4) Honesty, leaders must show good examples of integrity. Good qualities of leaders must be honest, having a good conscience as a guideline for good conduct, having responsibilities in carrying out their lives with sufficiency following the philosophy of King Rama IX. (5) Transparency, leaders must be transparent, honest to the people.

Keywords: Buddhist leadership, local leaders, Surat Thani province

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Paper ID: MYSC50



Civil Politics: The Solution to Thai Politics

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Abstract:

The objectives of this research were (1) to study the development of the civil politics from the Black May 1992 until the end of the Constitution in 1997 and 2007. (2) to study the civil politics in terms of the way for Thai politics and (3) to study the problems and obstacles of the civil politics as an alternative or the way for Thai politics. The research design used mixed methods both qualitative research and quantitative research. The sample size was 400 selected by random sampling from the population in Nonthaburi, Nakhon Pathom, Pathumthani, Samutprakarn, and Samut Sakhon provinces. Data were analyzed by frequency, percentage, mean, standard deviation, standard regression coefficient (R), Multiple correlation coefficient (R). There had a relationship between variables by multiple regression analysis, Cronbach's Coefficient of alpha and descriptive analysis. Results: First The results of data analysis from the first objective: civil politics since the aftermath of May in 1992, until the end of the Constitution in 1997 and 2007, the results found that the development of civil politics has been the progressive direction. Second, the characteristics of the civil politics from 7 case studies, found that the nature of civil politics both rural and urban movements were systematic direction whether considering as structural, process and behavioral to change or to create a new set of rules for their goals. Therefore, the use of peaceful means, between both sides by having increased their knowledge, understanding, and willingness to accept would be an alternative way out of Thai politics.

Keywords: Civil politics, Solution to Thai Politics

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Paper ID: MYSC51



Perceived Risk Factors Affect Intention to Use Fintech

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Abstract:

The advanced development of Information and Communication Technology (ICT) has led to the speedy growth of Financial Technology (FinTech) innovative development. Studies show there is high acceptance of FinTech development in Malaysia. However, the perceived risk factors that hinder people's intention to use FinTech remains vague. This study focuses effects of perceived risk factors on financial risk, legal risk, safety risk and operational risk, and how risk factors affect consumers' intention to use FinTech in their daily life. Currently, the research on perceived risk is limited, especially the use of FinTech in the context of Malaysia. Therefore, this study aims to narrow the gap in perceived risk of FinTech. A total of 302 participants participated in the study. It is found that three of the four dimensions of financial risk, legal risk and operational risk have a significant negative impact on the intention to use FinTech. However, the findings found that security risks do not have a significant negative effect on the willingness to use FinTech. This result is consistent with the finding that Malaysian consumers' perception of e-payment is not significantly related to perceived security.

Keywords: FinTech, FinTech Usage Intention, Financial Risk, Legal Risk, Security Risk, Operational Risk

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Paper ID: MYAF52



Comparative Analysis of Banking Performance with The Largest Assets in Indonesia: Which Bank is Better?

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Abstract:

This research was conducted to compare the banking institutions in Indonesia in the top four with the largest assets in 2018. This research uses a descriptive method with sequential data in the form of the company's annual financial statements and banking-related news, with the samples of Bank Central Asia (BCA), Bank Mandiri, Bank Rakyat Indonesia (BRI) and Bank Nasional Indonesia (BNI). Banking performance is measured in terms of the total profit, the number of financial innovations that have been created, the number of awards from outside parties, the number of values of the Bank brand and the number of market cap values. The results showed that BCA compared to others proved to be more responsive and able to quickly follow every development of the latest financial technology, which in turn can increase the level of customer satisfaction, loyalty, and engagement with the bank. This research has limitations on the number of samples and the number of measurement methods. The practical implications of this study are that customers and prospective customers have sufficient knowledge to choose which bank is better. The theoretical and practical contribution of this research is to add knowledge to the topic of banking performance in Indonesia.

Keywords: Banking, Performance, Indonesia

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Paper ID: MYAF55



Challenges Faced by the Repatriates and Their Subsequent Impact on Repatriates' Satisfaction

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Abstract:

Objective: Through decades repatriation has been the most ignored and a problematic phase of the Expatriate Management Cycle (EMC). Expatriates when returning back to their home country are referred as Repatriates and this returning phase is known as Repatriation phase of the Expatriate Management Cycle. This Repatriation phase is mainly the unplanned stage where organizational managers make the mistake. They certainly believe that the repatriates are returning back to their home and wrongly assumes that there will be no complications or challenges for these repatriates on their arrival back to home country. This strategic lack results in the immense dissatisfaction of these repatriates soon after arrival to the home country. Our aim is to provide a detailed study on the process of repatriation by identifying the challenges that are faced by the repatriates on their arrival to the home country and to oversee their subsequent impact on their job performance. **Methodology:** Data was collected through primary means using convenience sampling method through various organizations and of 300 respondents 186 were filtered out to be analyzed using different statistical techniques on SPSS. **Result:** There exist a significant negative relationship between all the identified challenges faced by the repatriates and their job satisfaction **Implication:** At the end of the research recommendations are also proposed for the organizational managers to overcome these challenges. This piece of research can not only be used by the researchers for their research work but can also be based by the organizational managers to formulate their repatriation strategies.

Keywords: Repatriation, Expatriate Management Cycle, Predictors of Repatriation,

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Paper ID: MYMA57



Perceptions of Elementary School Teachers about Effect of Physical and Emotional Violence on Students' Performance

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Ghulam Fatima, University of the Punjab

Abstract:

Physical and emotional violence has become a serious problem in schools. Teachers are important part of the whole education system. Therefore, their insights into school violence are essential to understand the problem. This study proposed to investigate the effect of physical and emotional violence on students' academic performance, based on the perception of the teachers. Causal-comparative research design based on a cross-sectional survey was used. Self-developed and validated questionnaire was used to measure the level of teachers' perception about physical and emotional violence and its effect on students' academic performance. Cronbach's alpha coefficient of the questionnaire was 0.92. All the teachers of the public high schools of Lahore city were the population of the study. A sample of 300 teachers was selected through simple random sampling technique. Data were analyzed by applying descriptive (Mean, Standard Deviation) and inferential statistics (T-test, Pearson Product Moment Correlation and Regression analysis). The data analysis revealed that teachers perceived that the physical and emotional violence exists in the public high schools of Lahore city. A significant difference was found in the perception of teachers about physical and emotional violence in terms of gender. However, there was no significant difference between the perception of rural and urban areas teachers at high schools. Result of correlation analysis revealed that physical and emotional violence is positively associated with students' academic performance. It was also determined that the physical and emotional violence is a significant predictor of students' academic performance. School should conduct the awareness programs, seminars and training workshops to educate teachers about violence prevalent in schools.

Keywords: District monitoring, monitoring practices, Mental health, Elementary teachers

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Paper ID: MYSC62



Effect of Practices Executed by Monitoring Education Assistants on Elementary School Teachers' Mental Health

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Abstract:

Teachers' mental health not only increases their efficiency, professional growth and development but also their effects their personality. Punjab education department established Monitoring education authorities to improve quality of education by monitoring quality indicators. Monitoring practices of Education Assistants may affect the mental health of teachers on their workplaces which culminate in low performance. The objective of this study was to determine effect of monitoring education authorities' practices on school teachers' mental health. A survey technique was used and a cluster random sampling technique was used to collect data from 300 teachers from Elementary Schools in District Sheikhpura. A questionnaire with seventeen constructs was used to collect data. Findings of the study indicated that there is a significant relationship between female and male teachers' performance and motivational techniques used by their heads. A pilot study was conducted to validate cronbach's alpha 0.86 which statistically significant. Findings of the study revealed that following practices of Monitoring education authorities are effecting mental health index. On the bases of these findings that it is recommended that the government might give training to MEAs for improving their behaviours during their visits in schools.

Keywords: District monitoring, Monitoring practices, Mental health, Elementary teachers

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Paper ID: MYSC63



Identification of Institutionalized Violence in Elementary School

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Abstract:

Violence that unfolds in relation to the persons and activities within a specific institution, including violence from custodial authorities such as correctional officers and symbolic violence such as isolation and restriction to developmental resources. This study aims to identify the institutionalized violence prevails in elementary schools in Punjab. Four subjects were selected at elementary level. Two male and two female elementary school teachers were selected for interview to identify the institutionalized violence. Semi structured interview protocol was used as tool of the study. Semi structured questions were developed around the following themes: inequalities in number of teaching period, discrimination in time table, demoralization, demotivated in academic activities and imposing extra duties, discrimination in leave and relaxation. The findings of the study revealed that discrimination practices of head teacher are demotivating in primary and elementary teachers which may affect students and school performance. On the basis of finding it is recommended that training might be arranged for improving the teacher performance.

Keywords: Institutionalized violence, Elementary School

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Paper ID: MYSC64



Violence Inflicted on Students With Disabilities in Special Education Institutions at Public and Private Sector: A Remedial Inquiry

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Abstract:

Violence Inflicted on Students with Disabilities in Special Education Institutions at Public and Private Sector: A Remedial Inquiry Abstract The central theme of this investigation was to explore types of violence being inflicted on students with disabilities (deaf, blind, mentally retarded and physically handicapped) enrolled at primary grade level in government and private sector special education institutions in Punjab-Pakistan. A sample of randomly selected 15 districts (Lahore, Sialkot, Gujranwala, Gujrat, Wazirabad, Murree, Sheikhpura, Muzafargarh, Bahawalpur, Bahawalnagar, Multan, Faisalabad, Okara, Sahiwal, Narowal) out of 36 districts of Punjab was taken. From each district, 10 special education teachers were selected conveniently to collect data on a self developed and validated questionnaire with statistically significant reliability index (Cronbach Alpha: 0.85) containing 33 statements on violence on three point Likert type scale (No, To some extent, Yes). Data were collected personally. Descriptive analysis was run to find frequency distribution of responses, percentages and mean score. Independent sample t-test was used to find difference in responses of teachers on the basis of gender, public and private sector and location (urban and rural). Analysis of Variance (ANOVA) was run to find difference in the opinions of students on the basis of their age, grade level, district, and the socio economic status of their parents. Major findings revealed a significant difference in the responses of teachers on the basis of gender, types of schools (public and private) and location. The students belonging to poor socio economic status were more prone to violence than other students. Conclusions were drawn and recommendations to Punjab Special Education Department and management of private schools were made.

Keywords: Violence, students with disabilities, special education institutions, public and private sector

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Paper ID: MYSC66



A Literature Review on Islamic Financial Instrument in Malaysia Public Private Partnership Projects

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Abstract:

Public Private Partnership (PPP) has been recognized by countries and influential organization as an alternative model to bridge the infrastructure funding gaps. PPP through project finance approach, provided a strategic approach needs to be adopted by countries to ensure commitments towards fulfilling Sustainable Development Goals. To date, conventional project finance and Islamic project financing has been use as an options by Malaysia's PPP sponsor in structuring their financing arrangement. In most cases a mix of conventional and Islamic financial instrument are used concurrently for the same project. This paper aims to provide an insight on the state of the adoption of Islamic project financing for PPP projects in Malaysia based on available studies or publication. This paper may serve as a reference for those interested in PPP in Malaysia specifically in project finance.

Keywords: Islamic Project Finance, Public Private Partnership, Project Finance

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Paper ID: MYAF67



The Need for a University Start-up Framework for Commercialization of Intellectual Property (IP): A Malaysia Perspective

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Abstract:

The commercialization of R&D outputs in the form of intellectual properties (IP) from Malaysian universities has been an issue regarding their capacity to generate impactful innovation and start-ups companies. However, despite various attempts by the university management, the success rate of IP commercialization in comparison to the numbers of IP generated is practically still very low. For the past 10 years, there are a few research universities in Malaysia that have attempted in setting up incubation hubs to home-grow their own start-up companies as a way to commercialize researchers' R&D outputs such as Universiti Putra Malaysia (InnoHub) and Universiti Malaya (UMXcellerate/UM Innovation Incubator). Malaysia has been trying to emulate success stories shown by university research parks such as Silicon Valley (Stanford University) and Harvard Innovation Lab (Harvard University). However, there are very little success stories of Malaysian university start-ups that can even survive the first 5-years of the start-up life cycle. Several concerns arise on the importance to establish a framework when the universities become involved in the creation of start-ups for the commercialization of research developed within the university. Other issues include the licensing fee of the IP once it is being acquired by the start-up founded by the researchers and “double-dipping” especially by many venture capitals that oversee the researchers enjoying both equity in the start-up as well as a portion of licensing fee.

Keywords: Commercialization, Malaysia, Intellectual Property

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Paper ID: MYSC69



Formulation of Joint Stock Company: A Financing Remedy for SMEs in Less Developed Countries

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Abstract:

The economic growth of a country depends on the growth of its corporate sector. Population growth in absence of industrial growth may lead to unemployment, inflation and economic instability. This is the reason; the establishment of companies/ SMEs is a major concern of every government. Although most of the countries find it difficult to accomplish the objective due to a number of reasons with lack of availability of investment, being the major obstacle. World Bank identified lack of access to finance as a barrier to growth of more than 50% SMEs of the world. This problem is faced with higher intensity in less developed countries. Regardless of their entrepreneurial potential, Intrapreneurs and Business graduates find it extremely difficult to become an entrepreneur due to the same. Very few are able to accomplish where as the rest have to ultimately withdraw from the market. Investment is one of the most important factors of production and considered as the life blood of an organization. The operations of an organization cannot be performed smoothly in absence of funds. A number of financing solutions, apart from the personal funds, are available that are opted on the basis of certain considerations. Share stock is one of the important modes of financing that facilitates establishment of capital intensive organization along with the investment option to common man. The research emphasizes the potential of stock (share) market and establishment of joint stock companies in less developed/ Islamic countries focusing shares as mode of finance, a mean to bring equality and economic growth in the country. The research will be helpful in devising policies expected to accelerate stock market operations thus benefiting investors, entrepreneurs, financial institutions and consequently the whole economy.

Keywords: Small & Medium Sized Entities (SMEs), Joint Stock Company, Investment, Stock Market

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Paper ID: MYAF70



A Systematic Review of Ontology-Based Approach and Decision-Making to Improve Public Service Delivery

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Abstract:

Efficient Public Service Delivery (PSD) is a main objective for every governments. An important aspect of PSD is ensuring services provided fulfil the changing needs of the citizens. However, lack of timely information and poor information governance were identified as the most significant issues in relation to public service delivery. This paper analyses the PSD in Malaysia and presents efforts to better improve decision-making process in the PSD. An ontology-based approach in this paper captured common concepts involved in the public service delivery by utilising social media data and web data. Goal of the ontology in this paper is to achieve the elimination, or at least reduction, of diversity that appears in the public administration organisational and operational. Lastly, this paper provides recommendations on how public service delivery can be improved with effective decision-making using ontology-based approach.

Keywords: Public Service Delivery; Ontology; Decision-making, Social Media Data, Web Data

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Paper ID: MYSC72



Attitude and Behaviour of Society Towards Transport Carbon Emission Pollution in Sintok, Kedah

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Abstract:

Carbon emission pollution and its effect on society have attracted international attention due to environmental, social and economic problems. However, it appears that society's attitude and behaviour is still unclear about the effects of carbon emission from transport as atmospheric pollutant. The purpose of this research is to study society's behaviour using Tripartite Model of Attitude (TMA) as the under-pinning theory towards transportation with low carbon emission in Sintok, Kedah. Quantitative approach has been used by using self-administered survey questionnaires adopting 5-point Likert scale with validated multi-item scale measurements. Quota sampling technique was used to sample 192 respondents from society in Sintok, Kedah. Dependent variable is behaviour with a single dimension. The independent variables are three components of attitude namely cognition, affection and conation. Multiple regression has been used for data analysis and hypotheses testing. This research explored behaviour of society using attitude sub-dimensions towards transportation with low carbon emission in Sintok, the state of Kedah, Malaysia. The main finding is that cognitive a sub-dimension of attitude is not supported. However, affective and conative are supported.

Keywords: Behaviour, cognitive, affective, conative, carbon emission

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Paper ID: MYSC74



Structural Analysis of Factors Affecting Dairy Cattle Industry Development in Malaysia

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Abstract:

Malaysian dairy cattle industry has not produced enough quantity of dairy products to satisfy domestic market needs. Various initiatives were made by the government to improve the industry output for more than five decades; however, the results are yet to be materialized. Indeed, Malaysia is still one of the highest milk and dairy products importing countries in the world in terms of overall volume and per capita. The objective of this study is to investigate the most important factors influencing the dairy cattle industry development in Malaysia. A quantitative approach involving Structural Equation Modeling is applied to achieve the aim of this study. After testing the validity and reliability (based on Cronbach's alpha technique) of the original research instrument, the Structural Equation Modeling (SEM) is implemented to analyze the data by using Smart-PLS 3 software. The findings demonstrate that the factors such as adequate land allocation for dairy farming and animal feed plantation, climate condition, logistic costs, animal feed price and accessibility, poor cow breed, lack of well trained and experienced labors, lack of knowledge on dairy farming, government policies, and the inappropriate environment of the industry are among the most important factors affecting Malaysian dairy cattle industry growth. Industry stakeholders such as farmers, policymakers and researchers may benefit from this study. Results of this study can be used as the guidance and roadmap in their future development policies, plans, projects, and studies.

Keywords: SEM; Smart-PLS 3; quantitative approach; cow; dairy cattle; farm; milk; dairy products; SSL

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Paper ID: MYMA76



The Relationship Between Public Debt Burden and Health Expenditure in Sub-Saharan African Countries: The Role of Institutional Quality

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Abstract:

The Relationship between Public Debt Burden and Health Expenditure in Sub-Saharan African Countries: The Role of Institutional Quality The historically lower level of public health expenditure of sub-Saharan African (SSA) countries could be partly explained by the mounting debt burden of this region, which consumes a sizable proportion of their domestic resources to debt servicing. This could potentially decrease their overall budgetary allocations to various sectors and health expenditure in particular. Using the Generalized Method of Moments (GMM) approach on a sample of 43 sub-Saharan African countries, we examined the relationship between the public debt burden and health expenditure highlighting the role of institutional quality for the period 2000 – 2014. The empirical result confirms that the relationship between public debt burden and health expenditure in sub-Saharan Africa is negative. Interestingly, however, the marginal effect of the relationship between the public debt burden and health expenditure has shown that such a negative relationship turns out to be positive when the quality of the institutions is at maximum. This suggests that the relationship between the public debt burden and health expenditure in sub-Saharan Africa is a function of institutional quality. Therefore, to minimize the negative impact of public debt on health expenditure in sub-Saharan Africa, governments should take determine stand to minimize its debt accumulation and intensify efforts toward the improvement of institutional quality in the region comprehensively.

Keywords: Health expenditure, institutional quality, public debt burden, sub-Saharan Africa

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Paper ID: MYEC79



Symmetric & Asymmetric Relationship Between Stock Market Decline and Liquidity: A Study of Emerged & Emerging Economies

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Abstract:

The phenomenon of illiquidity after the market declines has been justified by theoretical models in different ways such as collateral-based, limits-to-arbitrage and coordination failure based models. On the other hand, the flight-to-quality and liquidity shock hypotheses argue that liquidity of stock market serve as a prominent indicator for stock market activity. This study focuses on exploring the symmetric & asymmetric relationship between the stock market decline and stock market liquidity by using daily data from a group of developed economies, G8 (Canada, France, Germany, Italy, Japan, United Kingdom, United States of America & Russia) and a group of six developing economies (Brazil, China, India, Mexico, South Africa and Pakistan) for the period of 17 years from January 2001 till Decemeber 2017. This research is unique in its contribution by assessing both symmetrical & asymmetrical links between variables for the selected sample. The study investigates the bidirectional relationship of stock market decline with two different dimensions of liquidity, trading value and turnover ratio. The term stock market decline is referred to as the situation when there are negative market returns. Granger causality is applied to test the causal relationship between the stock market returns & liquidity. Autoregressive distributed lag (ARDL) and Nonlinear autoregressive distributed lag (NARDL) modelling approaches to co-integration based on the standard theoretical and empirical literature on return-liquidity relationship are used to check the symmetric & asymmetric linkages respectively.

Keywords: Stock market decline, stock market liquidity, ARDL, NARDL.

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Paper ID: MYAF83



Impact of Sustainable Consumption Values on Green Purchase Behavior Through Green Environmental Concerns: An Empirical Evidence from Organic Food Stores in Pakistan

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Abstract:

The study addresses the basic question of what is the effect of consumer sustainable consumption values on green buying behavior through environmental concerns. The data was collected from consumers of organic food contacted through various organic food stores in major cities of Pakistan. Based on a sample size of 340 participants (response to item theory), the data was collected through a self-administered questionnaire for which 270 were returned filled and after screening 240 left for a useable response rate of 70.6%. We used a well-established scale for values developed by Suki, (2016), environmental concern developed by Chen and Tung, (2014), green purchase behavior developed by Yadav & Pathak, 2017. We found that Sustainable Consumption Values (Functional Value, Social Value, Conditional Value, Emotional Value, and Epistemic Value) have a strong positive significant association with Green Purchase Behavior. Emotional Value and Epistemic Value have a strong positive association with Environmental concerns while Functional Value, Social Value and Conditional Value Insignificant association with Green Environmental concerns. Finally, Green Environmental concerns have a strong significant association with Green Purchase Behavior and partially mediates. The scant studies exist in order to examine the effects of sustainable consumption values on consumer buying intention towards green products and consumer environmental concerns as express through the buying of green products in western cultures while the study in hand is a prime effort in the Pakistani context. The study contributes to an existing body of knowledge the green marketing grounds especially seeing how consumer sustainable consumption values affect their green buying behavior.

Keywords: Sustainable Consumption Values, Green Environmental Concerns, Green Purchase Behavior, Organic Food, Pakistan

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Paper ID: MYSI84



Block Chain Revolutionizing Banking and Financial Markets in Pakistan: Creating Opportunities to Recreate the Financial World

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Abstract:

Purpose – In Pakistan and abroad, this paper investigates the use of block chains in the financial sector. This study aims to examine how block chains are applied to the financial sector and how to respond to the PSX settings. **Design/methodology/approach** – This paper investigates the movements of the financial sector and related services using the block chain in the current financial market. **Findings** – First, as a result of examining domestic and foreign cases, it can be seen that the areas where block chains are most actively applied in the financial sector are expanding into settlement, remittance, securities and smart contracts. Also, in Pakistan, many of the authentication procedures based on the equipment possessed by the consumers are used so that introduction of the block chain in the authentication part is prominent. Second, the move to introduce a closed (private) distributed ledger that does not go through the central bank is accelerating in payments between banks. Third, domestic financial institutions also need joint action by financial institutions through a block chain consortium to apply block chain technology to the financial sector. Fourth, consumer needs and technological developments are changing. At the same time, as the opportunity to infringe on the information held by individuals has expanded, the need for block chain technology is strongly emerging because of the efforts of the organizations to defend it. **Originality/value** – This paper contributes to understanding the deviations in the financial sector using the block chain technology in Pakistan.

Keywords: Block Chain, Financial Markets, Pakistan Stock Exchange.

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Paper ID: MYAF85



The Legal Saga of Exclusion Clauses in Malaysia

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Abstract:

One of the issues that could affect the success or the sustainability of a business organisation is its ability to manage the legal risk of liability that it faces in running its business. One common tool utilised by businesses is to insert an exclusion or limitation clause in their contracts. This would allow them to predict and apportion the possible amount of liability that could arise from breach of contract or negligence. The courts usually exercise caution in allowing such clauses to be enforced in order to prevent unfairness especially to the weaker party. Malaysia is of no exception. The Malaysian courts have display willingness to strike down the validity of an exclusion clause to ensure that a business organisation does not escape liability arising from its own fault. The Federal Court and the Court of Appeal decision in *Bourke v CIMB Bank Bhd* (2018) are good examples of such an approach. However, the legal reasoning adopted by the courts in this case has led to numerous confusion on the legal principles of contract law in Malaysia. This would lead to uncertainty in the law which would have an impact on carrying out a business in Malaysia. It is therefore necessary to examine the legal position of exclusion clauses in Malaysia today and to determine what is the most appropriate way forward to solve the confusion arising for this case.

Keywords: Contract, exclusion clauses, s.29 Contracts Act 1950, courts, liability

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Paper ID: MYMA86



Prevalence of Violence in Special Schools: A Quantitative Survey

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Abstract:

This study was carry out to identify the perceptions of school violence from the viewpoint of teachers and students. This research was quantitative in nature and type of research was descriptive. The population of the study was consisting of students with hearing impairment and their teachers working in public sector schools. Researchers selected school 04 randomly and from each school 15 students with hearing impairment studying at elementary level were selected for data collection. (males= 23, females= 37). A sample of 100 teachers were taken from schools working in Lahore. After reviewing the related literature and consulting with different schools' teachers of students with hearing impairment, two questionnaires with close ended options were developed. First questionnaire discussed the type of violence experienced by students with hearing impairment in schools and second questionnaire was used for teachers which illustrate nature of violence and preventive measures taken by schools. Researchers personally visited schools to collect data from students whereas data from teachers were collected through telephone and email. Frequency and percentages as well as mean and standard deviation were used for analysis. The results of the study indicate that most of students with hearing impairment experienced non- verbal violence and feel scary before and after school time. Teachers reported that student's threats another, sometime students damage school property or personal item, use abusive language.

Keywords: Verbal and non- verbal violence, Students with hearing impairment, Prevention strategies

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Paper ID: MYSC87



Determinants of Malaysian Derivative Hedging Firm's - Specific Characteristics

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Abstract:

DETERMINANTS OF MALAYSIAN DERIVATIVE HEDGING FIRM'S - SPECIFIC CHARACTERISTICS Kok Eng, Tan & Hassan, Taufiq The rapid pace of globalization intensifies the global environment; firms are exposed to greater volatility and uncertainties regarding highly volatile exchange rates, interest rates, and a variety of commodity prices. They can be largely affected by these unanticipated movements and can cause very large gains or losses if the risks remain unmanaged. This results in the firms involving themselves in derivative hedging. Malaysian derivatives market is one of Asia's oldest derivatives market, however, the users are not as high as expected as compared with India, China, and Singapore. A sample of 287 non-financial firms listed on Bursa Malaysia for the period of 2003-2013 is examined. Logistic regression model was used to determine the potential firms' specific characteristics of derivative hedging firm. This research found that Malaysian derivative hedging firms are more likely of low liquidity, large size, high-growth opportunity and high CEO ownership. As such, firms that share these characteristics may consider adding derivative hedging strategy into their risk management policy. Implementing derivatives hedging does not guarantee that firms will not suffer loss when there is another financial crisis. However, the practice of derivative hedging with a good measure of the firm's characteristics help firms who are aware of the risks and hedge it. Besides that, regulators or policy makers may have a better understand on corporate risk management practice in Malaysia; this would in turn help them to provide adequate or additional regulation on risk management policy.

Keywords: Determinants, Derivative, Hedging, Specific Characteristics, Malaysian

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Paper ID: MYAF89



Level of Expertise in Educated Young Girls in Managing Their Homes in Punjab: A Quantitative Exploration

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Abstract:

In our cultural context, home management is a great challenge that is confronted by almost all adolescent girls. This quantitative study was conceptualized to explore the ground realities regarding the capability of young girls to manage their homes. The population of study consisted of all young girls enrolled in degree and higher education programmes of colleges and universities. A sample of 234 young girls (18-25 years old) was selected conveniently from 12 eminent public and private sector colleges and universities in Punjab. A self developed and validated questionnaire (cronbach Alpha: .91) containing components of home management including time management, money management, team work, cleaning habit, laundry, cooking and how to plan a menu containing 31 statements on five point Likert type scale was used to collect data. Personally collected data from the subjects were analyzed on SPSS. Analysis of variance (ANOVA) was applied to calculate the mean difference among different home management skills and to see the mean difference in the expertise level of young girls in managing their homes on the basis of studying in different colleges and universities. Moreover, t-test was run to see the difference between public and private sector colleges and universities. Frequency distribution of responses was calculated. Major findings revealed that young girls were not good in time management, laundry and cooking. Conclusions were drawn and recommendations to the families of young girls, Directorate of Public Instruction, and universities for the inclusion of subject of Home Management in the curricula of respective department were made.

Keywords: Educated young girls, expertise, home management, Punjab

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Paper ID: MYSC92



The Relationship of Workaholism with Organizational Citizenship Behavior and Burnout of Academics

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Abstract:

In the present days, workaholism has become foremost crucial challenge face by academics of higher education. Therefore, to apprehend the prospect of workaholism the current study inspected the impact of Workaholism on Organizational Citizenship Behavior and Burnout in private and government universities of Punjab Pakistan. Faculty members of government and private universities were chosen as study sample. Data was collected from 500 teachers. Approximately five hundred structured questionnaires encompassing six instruments were distributed among the sample, out of which four hundred were return and used for data analysis. SPSS was used for hypothesis testing. Results of the study exhibits that dimension of workaholism were positively associated with organizational citizenship behavior and work enjoyment has negative relationship with burnout. Moreover, results also show that and work drive and involvement has no direct relationship with burnout. However, this study will provides support to policy makers to develop such work schedules that increases voluntarily commitment and lower the level of burnout in university teachers.

Keywords: Workaholism, Organizational Citizenship behavior, Burnout, Academics Teachers

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Paper ID: MYSC93



The Impact of Job Insecurity on Job Performance: Mediating Role of Work Engagement

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Abstract:

The main objective of current study is to find the impact of job insecurity on job performance and mediating role of work engagement among the Pakistani private and public sector banks. Sample consist of 400 employees (331 males and 69 Females) working in different branches. Their age range was between 22-44 years. Employees were having bachelor, masters, MS/MPhil and other degrees. 193 employees were single and 207 were married at the time of data collection. Bank experience of respondents were in the range of 1-18 years. Online survey (Google docs) was distributed via email, WhatsApp groups of employees and request them to circulate the link with other employees. Scale of studied variables was adopted from earlier studies. Purposive sampling technique were used. Correlation analysis showed that job insecurity had negative relation with job performance and work engagement, job performance had positive relation with work engagement and organizational justice. Regression analysis showed that job insecurity had negative impact on job performance and work engagement. Work engagement and organizational justice had positive impact on job performance. Mediation role of work engagement was found between job insecurity and job performance. Results of current study showed Female employees were have more job insecurity than male employees, no difference was found among gender in work engagement, organizational justice and job performance. Single employees were have better performance than married employees. Similarly, no difference was found among marital status in job insecurity, work engagement and organizational justice.

Keywords: Job Insecurity, Work Engagement, Perceived Organizational Justice, Job Performance

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Paper ID: MYSC94



Model for the Implementation of Industry 4.0 among SMEs in Developing Countries

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Helen Andow,

Ahmed B,

Abstract:

Industry 4.0 (IR 4.0) has been hugely implemented by many Small and Medium Enterprises (SMEs) in several industrialized and European Nations. However, in developing countries such as Malaysia and Nigeria, SMEs are still very reluctant to accept this trend despite its benefits. In this regard, an empirical study involving distribution of a survey was conducted among 74 and 95 Malaysian and Nigerian SMEs respectively to determine which factors that can assist these organizations to implement the IR 4.0 effectively. Partial Least Square Structural Equation Modelling (PLS-SEM 3) was used to analyze the collected responses. Results of the analyzed data from Malaysian SMEs show that cost reduction, and efforts coordination significantly and positively influence the implementation of IR 4.0. However, reluctance behaviour is not significant. For Nigerian data, reluctance behaviour and effort coordination significantly and positively influence the implementation of Industry 4.0 while effort coordination is not significant. The results of the study provide some insights to SMEs practitioners while the framework gives academic community a further direction.

Keywords: IR 4.0 Implementation, Reluctance behaviour, Cost Reduction, Effort coordination.

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Paper ID: MYMA95



Impact of Advertisement on Consumer Buying Behaviour: The Moderating Role of Cosmetics in Pakistan

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Abstract:

The observe seeks to study the consequences of advertising on client buying behavior thinking about demand for beauty products by way of citizens in Pakistan. The use of a sample of a three hundred respondents of commonly the young. We concluded that, advertising assures the needs of the firm and the desires of customers. Therefore corporations should strategize and realize whilst and where they have to market it. The customers need to be knowledgeable about products and until that is completed, the products of firms will still be in shops with no call for them.

Keywords: Advertisement, Consumer Buying Behaviour, Cosmetics, Pakistan

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Paper ID: MYSC96



Violence Experienced by the Girls with Hearing Impairment in the Schools and Its Impact on Their Education

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Abstract:

School based violence is a type of youth violence that occurs within school premises. A students can be a victim, perpetrator or a witness of school based violence. The incidence of violence prevails more among girls with hearing impairment due to their communication and language problems. The main objectives of conducting this research were to explore the nature and type of violence experienced by the girls with hearing impairment studying in the schools of Punjab and highlight the impact of violence on their educational outcomes. A qualitative research design was used to conduct the study. The population of the study consisted of girls with hearing impairment studying at secondary level in the schools of Punjab province. A sample of 7 girls with hearing impairment was purposively selected from the 17 schools of Punjab. Researchers took only those girls who had been victim of violence once and more in their life during school hours. An interview protocol was developed to take in-depth interviews from the victimized girls. Based on the interviews, violence experience by the girls characterized into four themes including physical, psychological, sexual and verbal abuse. The study concluded that all types of violence effects on the overall personality and in particular on the educational performance of victim.

Keywords: Violence, Hearing impairment, Educational performance

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Paper ID: MYSC98



A Global Research Trend on Organizational Citizenship Behaviour: A Bibliometric Analysis

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Abstract:

Organizational citizenship behaviour (OCB) has been gaining attention nowadays in order to enhance the sustainability performance in organizations. However, there are limited literatures that discussed on the trend of OCB. Hence, a bibliometric analysis is necessary to evaluate the global research growth to retrieve and analyse the publication on OCB. The bibliometric analysis is used to search the database of Scopus from the oldest publication in 1988 to the recent publication in 2019. This study used VOS Viewer 1.6.11 to analyse and visualise the global research trend on OCB in analysing the bibliographic data. The objectives were to evaluate the output of publications, co-authorship, leading countries and institutions, top authors, and co-occurrences of author keywords. This study retrieved 2, 356 journal articles from Scopus database from 1988 to 2019. The publication's trend revealed that the number of publications has been increasing steadily since 2002. The leading countries in OCB research are the United States and China. Among the fifteen leading universities, five of them were from the world's top 150 universities. Among the keywords, 'commitment' has the most link with OCB, which indicated that OCB is active in the management field compared to other fields such as nursing and psychology. This paper can be beneficial for academicians, organisations, and business policymakers in understanding the global trend of OCB besides discovering the future directions and opportunities for future studies.

Keywords: Organizational citizenship behavior, Bibliometric Analysis, Bibliographic Map, VOS Viewer

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Paper ID: MYMA101



A Review of Cyberloafing Predictors in Literature

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Abstract:

Surfing the Internet for personal purposes during working hours is known as cyberloafing. Employers consider cyberloafing as a counterproductive behavior that causes productivity losses. Researchers, however, have demonstrated to find cyberloafing beneficial for the employees' social and emotional needs. It is essential to investigate the causes of cyberloafing to predict the behavior and recommend the appropriate workplace Internet use policies in favor of employee productivity. This paper will provide the main tested cyberloafing predictors in the literature. This paper will provide academic information necessary for establishing future researches on cyberloafing.

Keywords: Cyberloafing, cyberslacking, predictors, non-work related activities, internet browsing

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Paper ID: MYSC102



Remittance Impact on Economic Growth in South Asia

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Abstract:

South Asian economies are largely based on remittances. Every year a large number of migrants migrate from their countries to different destination and they send remittances to their home lands. This research presents a strong relationship between remittances and economic growth of South Asian countries. Some of the researches have been conducted on the remittances in South Asia and most of them focused on two categories either on the migration or on the flow of remittances in the South Asian countries. But this study attempted to provide a view not only on the flow of remittances over the last decade but also established connections between flow of remittances and economic growth in South Asian countries. This research conducted on three important countries of South Asia namely: India, Bangladesh and Pakistan. The main objective of this research is to determine inwards flow of remittances and its impact in terms of national and local levels on these countries. The expected finding of this research will be the facts that the selected countries' financial condition largely dependent on remittances sent by their overseas diasporas.

Keywords: Migrants, remittance, economic growth, overseas diaspora

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Paper ID: MYEC103



Generational Diversity, Personal Attributes and Organizational Commitment among Employees of Corporate Consultancies

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Abstract:

The main objective of this paper was to examine relationships of generational diversity, personal attributes (i.e., work values; attitudes and behavior; and interpersonal skills) on organizational commitment among employees of corporate consultancies. The research framework contained four independent variables which were generational cohort, work values, attitude and behavior, and interpersonal skill. Meanwhile the dependent variable was organizational commitment (i.e., affective, continuance and normative). The survey was conducted and targeted population were employees from 15 corporate consultancies in Kuala Lumpur. 436 questionnaires were distributed and 241 questionnaires were returned which represented a response rate of 55.27%. Statistical Package software for Social Science (SPSS) Version 21.0 was used to analyse the data. One-Way ANOVA and Pearson correlation coefficient were used to test the hypothesis. One-Way ANOVA shows that there was a significant difference among the three generational cohorts (i.e., baby boomers, generation X and generation Y) on organizational commitment (affective, continuance and normative). Further, the Pearson correlation coefficient revealed that there were significant relationships between work values, attitude and behaviour, and interpersonal skill of three generational cohorts towards organizational commitment (affective, continuance and normative).

Keywords: Commitment, work values, attitude and behavior, interpersonal skill, baby boomers, generation X, generation Y

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Paper ID: MYMA108



Subsidies in Fisheries Sector in Malaysia: Impact on Sustainability

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Abstract:

Subsidies are a form of support provided to consumers and producers by government to enhance the welfare. Fishers in Malaysia receive various type of subsidies. Fisheries subsidies however are a challenge because it can work against fishers' welfare if the fisheries subsidies lead to over fishing and resource depletion. In this paper, we explore the impacts of fisheries subsidies on small-scale fishers in Malaysia and suggest ways to improve the subsidies scheme so that the twin roles of improving fishers' welfare and fisheries sustainability are achieved. Data on fisheries subsidies and fisheries production in Peninsular Malaysia is used in this study.

Keywords: Fisheries subsidies, Sustainability, small-scale fisheries, aquaculture development

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Paper ID: MYSI110



Entrepreneurship as a Sustainable Solution for the Female Graduates in the SME Sector of Bangladesh

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Abstract:

Female entrepreneurship is a sustainable entrepreneurial activity by women, individually or in a group. This relatively new phenomenon has been gaining attention in developing countries like Bangladesh. The female graduates of the country represent an important yet untapped segment of entrepreneurship. The paper critically evaluates the current situation of this segment and finds that several issues, including graduate labor market imbalance, socio-economic impediments, glass ceiling and gender stereotypes, legal challenges relating to gender rights, and inadequate policy implementation limit their capacity to participate in the labor-force besides their male counterparts. The underpinning issues, if not treated prudently, might adversely affect the socio-economic goals of Bangladesh. Entrepreneurship can be considered as a sustainable employment solution for the female graduates, through which they can also contribute to the Small and Medium-sized enterprises (SME) sector of the country. The article proposes practical tools to reinforce the initiatives agreed by the stakeholders and suggests to make necessary policy changes in order to facilitate graduate female entrepreneurship in the SME sector, enhance sustainability of the sector and convert it into a catalyst for economic growth of Bangladesh.

Keywords: Entrepreneurship, Bangladesh, business, female

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Paper ID: MYMA112



Multi-facet Leadership Approach for Organizational Performance in the Evolving Globalized Landscape of the New Millennium Era

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Abstract:

Purpose:This paper explores the key emerging leadership competencies for performance in the new millennium era. Due to the changing leadership landscape, research is needed to determine the key emerging leadership competencies that would contribute to sustainable competitive leadership advantage for the 21st-century leaders and organizations. **Findings:**The key findings from the study include the preferred choice of transformational leadership and the relevance of the leadership competency paradigm. Modern leaders need leadership competencies for progressive leadership. Main findings include the key emerging leadership competencies of visioning and strategic thinking, leadership agility, adaptability and change, relationship and collaboration. In addition, the new findings emerging from the data were corporate leadership and cross-cultural competence. **Research limitations/implications:** The research employed the qualitative case study which was conducted in one of the public research universities in Malaysia. The data from the interviews with the top leaders of the institution provided the in-depth contextual responses to the interview questions. **Practical implications:** It is important to know and adopt the right concept of leadership in concert with the times for progressive leadership development and practice. The study shows the relationship between the expected attributes of organizational leader, dimensions of transformational leadership, and the emerging leadership competencies. **Originality/value:** There is scarce empirical study on organizational leadership employing the emerging leadership competency concept. Also, the conceptual framework of the study is linked to transformational leadership. Hence, the research of this nature has values. The findings were original contributions to knowledge. This study contributed to theory, practice, context, methodology, and policy.

Keywords: Multi-Facet Leadership, Organizational Performance, Evolving Globalized Landscape, New Millennium Era, Emerging Leadership Competencies.

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Paper ID: MYMA113



An Instrument for Measuring National Readiness and Capacity to Participate in Global Knowledge Base Economy

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Abstract:

An important question often asked is what are the determinants of science, technology and innovation (STI)? Is STI a measurable quantity? How can it be measured in quantitative terms? To answer these questions, a Science, Technology and Innovation Index (STII) has been developed for top 100 economies of the world on the basis of GDP, to evaluate, determine and measure the overall scientific, technological and innovative capacity and readiness of a country. The STII relies on four dimensions, each built around two or three pillars, each of which is composed of individual indicators, for a total of 44 STI indicators. The STI index is the average of aggregate of four dimensions. The economies are ranked on the basis of STII values and classified into six groups: i.e. leaders, potential leaders, dynamic adopters, slow adopters, marginalized and laggards. For more meaningful assessment of the STI capacities of nations, it captures the achievement gap of individual countries with the highest achiever. A comprehensive analysis into the strengths and weaknesses in different dimensions of STI capability of eight East - South Asian countries is also provided. The results show that there are significant disparities between developed and developing nations in STI capacity and its various aspects. STI capacity and achievement gap analysis of individual countries provides useful information for STI policy makers to furnish their STI policies for increasing national capacity, and readiness to participate in the knowledge based economy.

Keywords: STI Composite Indicator, Science Technology Innovation (STI) Policy, Economic Development, Science Technology Innovation Index (STII)

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Paper ID: MYMA115



Impact of Science, Technology and Innovation (STI) on Economic Growth and Development: A Case Study of Pakistan

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Abstract:

The study reports the case study research about the impact of STI on economic growth and development. 305 scientists responded the questionnaire. Out of 305, 94% (288) confirmed that STI has the impact on economic growth and economic development. In response to the 2nd question, about the impact of their research on economic growth and development, 85 % (260) scientists supported that STI has the positive impact on economic growth. The STI system of Pakistan is also discussed and found that STI system in Pakistan is very weak. To improve STI system of Pakistan, there is dire need of long-term STI policy. Therefore, at the end of the study on the basis of survey results and STI capacity indicator, the policy recommendations and implications of the study are presented. These recommendations are very useful for STI policy makers and planners for Pakistan as well as developing countries, to improve STI situation.

Keywords: Economic Growth, Economic development, science, technology, and innovation

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Paper ID: MYEC116



Level of Performance of Students in Tree Crop Seedlings Production Skills in Colleges of Agriculture in North-Eastern Nigeria

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Abstract:

The study examined the level of performance of students in tree crop seedlings production skills in Colleges of Agriculture in North-Eastern Nigeria. Five objectives and five research questions guided the study. Single-subject A/B research design was used. The population of the study was 924 students from four Colleges of Agriculture in the study area. The sample of the study was 272 respondents drawn using stratified proportionate random sampling technique from the population. A performance work sample test made up of 100 items was used to determine the level of skill performance of students in Colleges of Agriculture in North-Eastern Nigeria. The instrument was validated by five experts drawn from Abubakar Tafawa Balewa University Bauchi, Federal University Dutse, Jigawa State, College of Agriculture Bauchi and Federal College of Horticulture Dadin Kowa, Gombe State. Reliability was established using test-retest method and Spearman rank order correlation co-efficient which yielded a reliability coefficient value of 0.80. The instrument was administered by the researcher with the help of four trained research assistants. Data collected was analyzed using mean and standard deviation to answer the research questions. The findings of the study revealed that National Diploma (ND) II crop production students have exhibited high skill performance in pre-sowing operations, moderate skill performance in planting operations, high skill performance in nursery management, marketing and transplanting operations. It was recommended that teachers in Colleges of Agriculture should ensure regular practicals, demonstrations and supervision of (ND) II crop production students while conducting practical classes in tree crop seedlings production.

Keywords: Performance, Skills, Tree Crop Seedlings Production, Tree Crops

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Paper ID: MYSC118



Analytical Effect of Insurgency on Cowpea (*Vigna Spp*) Production in Potiskum Local Government Area of Yobe State, Nigeria

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Abstract:

This study analyzed the effect of insurgency on cowpea production in Potiskum Local Government Area of Yobe State, Nigeria. This study is quantitative research where 120 cowpea farmers were randomly interviewed using structured response questionnaires. Data were analyzed using descriptive and inferential statistics. The results showed that 35% of the respondents fell within the age bracket of 28-33 years; males constituted 55% and 42% had primary education. The findings further revealed that 77.50% perceived the effect of insurgency on their livelihood. Majority up to 70.80% of the respondents perceived increase in poverty and job losses respectively. Almost 52.5% of the respondents were affected by the conflicts, then children 21.7%, women 13.3% and adult men 8.3%. 32.50% of the respondents lost their houses, 29.20% lost their livestock, and 16.70% and 13.30% lost their crops and sustained body injuries respectively. Majority up to 67.50% of the respondents suggested that all the methods, 16.70% suggested military action, 6.70% negotiation, 5.0% and 4.20% of the respondents suggested state of emergency and amnesty respectively. Furthermore, the regression analysis revealed that 74% variation in output was accounted by the independent variables in the model. However, educational level, sex and income were significant at $p < 0.001$, while household size, farm size and distance from farm to homestead were significant at $p < 0.05$.

Keywords: Effect, Insurgency, Cowpea Production

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Paper ID: MYSC119



Does Production Performance Affect Marketing and Financial Performances?

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Abstract:

Based on the recent government reports, it was noticed that the manufacturing industry is considered one of the most important sectors in Palestine. This motivates the researchers to specifically assess the performance of manufacturing firms in order to shed lights on this sector. This paper aims to examine the influence of marketing performance on financial performance; to examine the influence of production performance on financial and marketing performances; and to examine the mediating role of marketing performance. A set of questionnaires was distributed to 500 managers in Palestinian manufacturing firms using convenience sampling. The data were analyzed using structural equation modelling. This study finds that production performance has a direct positive influence on marketing and financial performances; marketing performance has a positive influence on financial performance; and marketing performance has partial mediation role in the relationship between production performance and financial performance. Present study is different from the previous studies that mostly focused on examining the general relationships between innovation and performance, and this study emphasized on the interrelationships between the dimensions of firms' performance. The selected approach may provide additional insights into the existing performance models. This study contributes to manufacturing performance literature by providing a further validation of the performance scale. This study offered an empirical evidence on the interrelationships between product, marketing, and financial performances in the manufacturing sector of Palestine as a developing country is still under occupation. In addition, it has been proposed a conceptual framework to understand how production, marketing, and financial influence each other.

Keywords: Marketing performance, production performance, financial performance

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Paper ID: MYMA120

This research participation was funded by Arab Open University - KSA



E-Money Challenge in Disruption Era: Uncovering the Dilemma Issues From Consumers' Perspective

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Abstract:

The purpose of this paper is to determine factors that drive e-money provider system named Link Aja users to become less active in using Link Aja, especially users located in Bandung, by remembering some potential commerce and trading conducted in the city that has great potential benefits if all transaction is supported by e-money Link Aja. This study uses quantitative methods with descriptive and exploration research types. The technique of collecting data has spread the questionnaire to users in Bandung who have an account but less active in using Link Aja. Factoring Analysis as statistical tools were used to analyze the data and test the hypotheses. There are six factors which determine the decreasing of Link Aja users activity in transaction, consist of (1) Security and limited discount, (2) Explicit fees, (3) Machine and update system unpredictable, (4) Networks, (5) Confuse term and condition, and (6) Disadvantage of time and popularity. This research presents update factors in terms of activity in using e-money from the opposite perspective (less active side), in completing factors of e-money motivation. The main limitation is the narrow scope, emphasizing only users located in Bandung city. This research presents determinant factors about less active in using e-money among users that may help Telecommunication Company by recovering these elements. This paper gives valuable references to e-money providers to consider factors founded in offering better service for users and a better understanding of how to improve the amount of super active Ling Aja users in daily transactions.

Keywords: E-money, determinant factors, payment, factoring analysis

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Paper ID: MYMA123



Parallel Mediation of Person-Job Fit and Person Organization Fit in the Relationship Between HPWP and Affective Commitment

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Abstract:

Today, Affective commitment is arguably one of the key challenges confronted by the Telecommunication sector in Pakistan. Therefore, to understand the diverse perspectives of Affective commitment in this sector, the study examines the effect of High performance work practices on Affective commitment in Telecom companies of Pakistan through the mediating role of Person-job fit and Person-organization fit between HPWP and Affective commitment. The study framework was established from theories, namely the Theory of work Adjustment (TWA), and the Social exchange theory. Data was collected from employees working in telecom sector of Pakistan. Out of the 350 distributed questionnaires, 290 were returned. The purposive sampling technique was used. Hypotheses tests were performed on Smart PLS-SEM 3.0. However, findings revealed insignificant direct relationship among (Career development, Training and development and performance appraisal) and Affective commitment. Whereas, person-job fit and person-organization fit fully mediates the association among high performance work practices (Career development, Training and development and performance appraisal), with affective commitment. Besides, the study findings will redound to organizational benefits by enriching study on the area of High performance work practices and affective commitment, however, the study will be useful for both organizations and employees to achieve desired outcomes. The specific nature of the cross-sectional sample collected from a limited number of cities may bound the generalizability of results and allow for future studies

Keywords: High performance work practices; Person-job fit; Person-organization fit; affective commitment; Telecom sector

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Paper ID: MYMA129



An Empirical Study on Emotional Intelligence and Job Attitudes of the Working MBA Students in Chittagong City

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Abstract:

Objective: This paper attempts to examine the relationship between emotional intelligence and different job attitudes (job satisfaction, organizational commitment, job involvement, perceived organizational support, and employee engagement) of the working MBA students in Chittagong city. A theoretical model is developed and empirically tested where the job attitudes are influenced by the emotional intelligence. **Research Methods:** Emotional intelligence was measured by the Emotional Quotient Index (Rahim et al., 2002) while different job attitudes were measured by their respective scales [job satisfaction (Ather & Nimlathasan, 2006), organizational commitment (Meyer & Allen, 1991), job involvement (Kanungo, 1982), perceived organizational support (Eisenberger, Hungtington, Hutchison, & Sowa, 1986), and employee engagement (Luthans & Peterson, 2002)]. Data were collected from 196 working MBA students from the different universities in Chittagong city with the help of printed questionnaires. This study used the convenience sampling technique. The data were analyzed using descriptive statistics, bivariate correlation, and regression analysis. **Results:** The results revealed a significant positive relationship between emotional intelligence and different job attitudes of the working MBA students of the sample universities in Chittagong city. **Implications:** An important implication of the study is that managers should apply their emotional intelligence competencies to improve the employees' important job attitudes. This study may also help the organizations in selecting the emotionally intelligent managers who can contribute for the development of the organizations as well as the employees.

Keywords: Emotional Intelligence, Job Satisfaction, Organizational Commitment, Job Involvement, Perceived Organizational Support, and Employee Engagement.

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Paper ID: MYMA130



Can Strong Social Stigma Weaken Women Participation in Farming?

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Abstract:

Objective: Present study aimed at elucidating the influence of financial status on women's agency in farming system. **Methodology:** Interviews were conducted with farmers of 28 villages in province Punjab Pakistan. **Results:** Investigation revealed a gender based distribution in vegetable farming operations; women with major role in sowing, weeding, hoeing, harvesting and packing while men to mainly involve in providing input supplies, seedbed preparation, selection of varieties, pesticide and fertilizer application, irrigation, harvesting, transportation and marketing of vegetables. There was a gradual decline in women's contribution to farming regulated by the household income in the terms of landholdings. Women of households with no (labor families) or very small capital contributed in all vegetable cultivation related activities. However, with increase in landholding, their involvement changed in order of firstly, minimizing her role in hoeing/weeding, then sowing and ultimately harvesting. The women with larger landholdings made either no or very few visits of their lands for oversight of women laborers in farm operations. The varying role of woman in farming may be attributed to social layers of rural farming community where value system of each layer defines role of man and woman in their lives. **Implications:** From present investigation, social stigma seems to play a regulating role in involvement of woman in farming of vegetables. The current research finding would provide a supportive role in developing gender based community engagement/mobilization systems for different development interventions and a body of knowledge for policy makers in Pakistan.

Keywords: Social-stigma, agency, household, farming, intervention, mobilization

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Paper ID: MYSC131



Relationship between Transformational Leadership and Organizational Commitment in the Private Commercial Banks of Bangladesh

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Abstract:

Objective: This paper aims to investigate the relationship between transformational leadership and the components of organizational commitment (affective, continuance, and normative) among the employees working in the different branches of the private commercial banks of Bangladesh. A conceptual model is proposed and empirically tested where the components of organizational commitment are influenced by the transformational leadership. **Research Methods:** Transformational leadership was measured by the Multifactor Leadership Questionnaire (MLQ 5X; Bass & Avolio, 2000) while organizational commitment was assessed by Meyer and Allen's (1991) Organizational Commitment Scale. Data for this study were collected from 204 employees working in the different branches of the private commercial banks of Bangladesh with the help of printed survey instruments. This study used the convenience sampling technique. Data collected were analyzed using descriptive statistics, bivariate correlation, and regression analysis. **Results:** The results reported a positive relationship between transformational leadership and affective commitment while negative relationship was found between continuance and normative commitment of the employees working in the different branches of the private commercial banks of Bangladesh. **Implications:** An important implication of the study is that managers should practice transformational leadership behaviors to improve the employees' organizational commitment. This study may also help the organizations in choosing transformational leaders who can be the assets for the future growth and development of the organizations as well as the employees.

Keywords: Transformational Leadership, Organizational Commitment, Affective Commitment, Continuance Commitment, Normative Commitment.

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Paper ID: MYMA137



Sense of Civic Responsibility Among University Students

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Abstract:

The purpose of this study is to examine the level of sense of civic responsibility among university students and to identify specific factors that contribute to a sense of civic responsibility. A total of 1213 final year undergraduates' students were recruited from five public universities. Since Malaysian public universities are heterogeneous in terms of student racial composition, stratified sampling was used to ensure the representativeness of the sample. A cross-sectional survey using a self-administered questionnaire was employed. Statistical Packages for Social Sciences (SPSS) version 22.0 was used in order to analyse the quantitative data obtained in this study. The demographic details and the level of sense of civic responsibility were analysed using descriptive statistics in order to obtain both the frequency and percentage for the data. Meanwhile, multiple regressions were used to determine the most influential factor that predicts a sense of civic responsibility among the final year undergraduate students. The results showed that respondents across the five institutions demonstrated a high level of sense of civic responsibility. Campus climate perception is the main contributor that caused the respondents to have a sense of civic responsibility. With regard to this, an institution of higher education can develop more effective strategies by stressing this factor. Student's campus experiences have the potential to help students acquire the necessary knowledge, skill, values, and motivation to take action in their communities as a thoughtful, engaged and socially responsible citizens.

Keywords: Sense of civic responsibility, university student, curriculum, extra-curriculum, campus climate perception

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Paper ID: MYSC139



Relationship among Servant Leadership, Organizational Commitment and Organizational Citizenship Behavior: A Moderating Effect of Subordinates' Gender

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Abstract:

Abstract Objective: This paper attempts to examine the moderating effect of gender on the relationship between servant leadership (SL) and organizational commitment (OC) as well as on the relationship between servant leadership (SL) and organizational citizenship behavior (OCB). A theoretical model is developed and empirically tested where relationship among servant leadership, organizational commitment and organizational citizenship behavior are moderated by gender. **Research Methods:** SL was measured by a 30-item scale developed by van Dierendonck and Nuijten, (2011). OC was measured using the OC scale developed by Allen and Meyer (1990) and OCB was measured by an instrument developed by Podsakoff et al. (1990) which generated one global measure of OCB. Data were collected from 432 staffs from the different local private commercial banks of Bangladesh with the help of printed questionnaires. This study used the convenience sampling technique. The data were analyzed using descriptive statistics, Structural Equation Modeling. **Results:** The results revealed that there is a significant positive relationship between SL and OCB and between SL and OC. However, subordinates' gender has no significant moderating effect on the relationship between SL and OCB as well as between SL and OC. **Implications:** An important implication of this study is that managers who are using SL can influence the OC and OCB of both man and woman subordinates equally. This study also helps the organization to develop the SL among the managers for improving performance of all subordinates through OC and OCB.

Keywords: Servant Leadership, Organizational Citizenship Behavior, Organizational Commitment, Gender.

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Paper ID: MYMA141



Post 9/11 American Footprints in Pakistani Media: A Critique of Semiotic Discourses of Pakistani Newspapers

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Abstract:

This paper highlights the power of image in shaping perception of the people regarding post 9/11 American representation in Pakistani print media discourses. The study deconstructs the semiotic discourse(s) of Pakistani English newspaper Dawn (daily) from September 2018 to February 2019 to argue that linguistic and semiotic devices and techniques work discursively to shape the readers' perception regarding American foot-prints in Pakistani print media. It employs Multimodal Critical Discourse analysis approach by drawing upon Machin (2007), Van Leeuwen framework for recontextualization (2008) and Fairclough's (2003) for visual and linguistic analyses to lay bare embedded ideologies propagated through word-picture conjunction. The levels of analysis include participants, settings, poses, objects, metaphor, inclusion, exclusion and discourse. Moreover, the researchers have validated the findings of their semiotic analysis by conducting two focus group discussions among the students of linguistics and other disciplines. The findings reveal that print media semiotic discourses provide an appropriate use of language in graphic form. The findings reveal that no use of language is ideology free and words and pictures work in conjunction to propagate desired ideology to the target readership. Additionally, the study notices the visible change that has taken place regarding American representation from superordinate to back foot and ready-to-hold dialogues through semiotic discourses of mentioned newspaper.

Keywords: Semiotics Discourses, American Footprints, Representation, print media, Semiological Discourse Analysis

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Paper ID: MYSC144



The Relationships Between Attitudes, Subjective Norm and Hiring Intention- Does Age Make a Difference?

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Abstract:

Malaysia is currently facing a phenomenon where a growing portion of its older population is experiencing a decline in their employment participation rate. Simultaneously, most job vacancies are filled by foreign workers as a result of a labour shortage. One of the ways is to utilise skilfully and experienced older workers to substitute foreign workers, however, such requires the willingness of business organizations to hire these workers. Therefore, the main purpose of the present study is to predict the relationship of managers' attitudes and subjective norm with their intention to hire older workers. The Theory of Planned Behaviour was identified to include the age of respondents as the moderator on the relationships between attitudes and hiring intention. Cross-sectional data were collected from hiring managers from business organizations via personal administered quantitative surveys questionnaire. The response rate was 78% (n=468). Model and hypotheses were tested using structural equation modelling (PLS). The research model accounted for a moderate portion of the variance in overall hiring intention ($R^2=0.377$) and future hiring intention ($R^2=0.392$). The findings suggested that: (1) attitudes and subjective norm were related to overall hiring intention and future hiring intention; (2) age has a moderating effect on the relationship between attitudes and overall hiring intention, but there was no moderating effect on the relationship between attitudes and future hiring intention. The empirical results of this study served as an additional fuel to combat the nation's acute labour shortage by the hiring of able and willing older workers.

Keywords: Attitudes, subjective norm, intention, age, theory of planned behaviour

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Paper ID: MYSC147



Impact of Self-Beliefs on the Innovative Behavior: Identification of Moderator and Mediator

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Abstract:

Innovation has become a sine qua non for any living organism to withstand in a hyper-competitive environment due to information superhighway, disappearing of physical boundary due to intense competition, and incremental and dynamic changes in the nature of the work with a diverse team. In this regard, a growing number of studies emphasizes on the stimulation of employees' self-beliefs toward innovative behavior through moulding their creative engagement. The research questions, problems, and hypotheses are built on the premise of interactionist perspective of innovation, which attests that innovative behavior of employees is outcome from the interactions of multi-level variable. Following the tenet of deductive reasoning approach. The present study collected 285 replies from technology service provider firms through a self-administered questionnaire. Structural equation modelling (SEM) is preferred to analyse the data because the SEM yields superior results in an integrated structural model ensuring the robustness of the findings than other conventional regression techniques. The findings indicated that all the predictor variables significantly explain the outcome variable. Mediation analysis showed that employees' creative engagement mediated the relationship between self-beliefs and innovative behavior. Surprisingly, the moderation analysis revealed that the influence of creative engagement on innovative behavior is not intervened by creative climate. This study also advances the current literature by showing the importance of self-beliefs toward innovative behaviour through the mediation of creative engagement. In addition, the main implications and limitations for the future research have been discussed.

Keywords: Creative climate, creative engagement, innovative behavior, self-beliefs

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Paper ID: MYMA148



Effect of Employer Branding Attributes on Talent Retention with Mediating Role of Transformational Leadership

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Abstract:

The purpose of this paper is to empirically examine, the relationship between employer branding attributes and transformational leadership on talent retention in telecom sector of Pakistan. This study involves the data collected from questionnaire. The respondent were employees and employers of telecom industry of Pakistan. Our sample size comprise of 250 employees includes both male, female of different age group out of which data from 181 respondents were entered into Statistical Package for the Social Sciences SPSS-19. Data are analyzed by means of descriptive statistics, bivariate correlations and regression through SPSS-19 and Smart PLS. Our findings indicate that employer branding attributes like reward strategy, people orientedness, and perceived organizational support are positivity relation with talent retention whereas the training and development is not showing significant relation with talent retentions. Mediating effect of transformational leadership is proved.

Keywords: Service organizations and businesses, policy makers

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Paper ID: MYAF149



The Human Resources Sustainability Debate: Exploring the Role of Operations Management as a Critical Function in an Organisation

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Abstract:

Purpose: The purpose of this study is to address the need for the empowerment of Operations Managers on how to confront the challenge of aligning the interests and needs of their business with those of the environment stakeholders to achieve and maintain productivity and competitive advantage. **Methodology:** This is a qualitative study using theoretical and conceptual methods that incorporate a bibliographical review to achieve the proposed objectives. **Results:** The findings from this study includes the fact that sustainable development should be handled on the basis of efficiency with resources, and carefully planned to deliver both immediate and long-term benefits for people, planet, and prosperity. **Research limitations/implications:** A major disadvantage of using secondary data is that the secondary researcher did not participate in the data collection process and does not know exactly how it was conducted. Therefore, the secondary researcher does not know how well it was done and if the data are affected by problems such as low response rate or respondent misunderstanding of specific survey questions. **Practical Implication:** The Operation managers are those capable of producing designs and development and to deliver products/services to the markets which are less environmentally harmful. For enduring corporate sustainability, an organisation must recognise people, their value, and promote their capability. **Originality/value:** This study contributes to the drive towards exploring the nature of sustainability itself and the critical need for operations management in sustainability management.

Keywords: Human resources, Intellectual capital, Knowledge workers, Operations management, Sustainability.

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Paper ID: MYSI150



The Role of Entrepreneurs in Transforming Linear Economy to Circular Economy for Sustainable Development: A Conceptual Model

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Abstract:

This is a conceptual paper, based on literature review; the paper tries to provide a model and tries to investigate the potential role of entrepreneurs in transforming linear economy to circular economy for sustainable development. Entrepreneurs are the change maker. They bring positive change in the economy. The traditional economy termed as linear economy where raw materials are collected from nature, produced product in traditional way and after consumption people through waste in the economy. This system of production and consumption cause environmental degradation. On the other hand, circular economy advocates sustainable production, sustainable consumption and upcycling or recycling where waste would be used as raw materials. So, there would be no waste in the environment. From the literature review, the research doesn't find any model in the context of Bangladesh that shows the role of entrepreneurs in transforming linear economy to circular economy. The paper provides a conceptual model where scholars and entrepreneurs will find their role to transform linear economy to circular economy. In the model, it is seen that entrepreneurs can mediate between linear economy and circular economy. Entrepreneurs has very important role from raw materials supply to end uses and finally recycling. At the end of the paper, researcher suggests some policy implications which will help government and policy makers to achieve sustainable development goals through this transformation process.

Keywords: Entrepreneurs, linear Economy, Circular Economy, Sustainable Economy.

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Paper ID: MYEC152



Identifying Factors That Shape Intention to Use an Enterprise Resource Planning (ERP) System: An Extension of the UTAUT Model

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Abstract:

Technology has brought a new dimension for the business organization to look at differently and the way of managing firms has significantly changed by various Information systems (IS) used by the organizations. The emergence of IS has enables firms to improve business processes and operate efficiently than before. Enterprise Resource Planning (ERP) is the recent innovation of IS and it implements and uses to identify customers' needs and to deliver value business organizations need few core processes. ERP tools share a common process and data model, covering broad and deep operational end-to-end processes. However, ERP deployments tend to save firms' costs, and the business benefits are difficult to justify and understand. Business organizations are highly investing in ERP adoption and implementation because it ensures information technologies cost savings, business process efficiency, as a business process platform for process standardization and as a catalyst for business innovation. This study has been conducted by testing different constructs of the UTAUT model and we have extended this model identifying a construct such as a user self-efficacy and sustainable performance. Data were collected from 350 organizations situated in all over Bangladesh. Structural Equation Modeling (SEM), a second-generation regression model, will be used to develop and test the model. Studies have demonstrated that SEM provides a better fit model, and thereby provides the more exhaustive results than any other simple regression-based model because it independently evaluates both the measurement model and structured model through the usage of composite reliability and validity.

Keywords: Enterprise Resource Planning, UTAUT model, Information System.

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Paper ID: MYMA154



International Financial Integration Through Depository Receipts (DRs)

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Abstract:

The issue of liquidity and under development of the Organisation of Islamic Cooperation (OIC) stock markets has caused problems to companies in those countries that seek higher equity capital. One way out of this problem is to employ international markets more intensively by seeking cheaper cost of capital through Depository Receipts (DRs). Many studies on DRs focused on emerging and developed countries, leaving many OIC countries behind. Thus, this study investigates the financial implication by examining the integration of returns of local and foreign stock markets via American Depository Receipts (ADRs) and Global Depository Receipts (GDRs) of OIC countries. Techniques employed in this study are cointegration and the speed of adjustments to examine the existence of integration between the local and foreign stock markets. The study covers a sample of 146 firms from 17 OIC countries that are cross-listed as ADRs or GDRs from 1992 to 2011. The findings show mixed results, when some markets provide evidence of integration while others show evidence of segmentation. The study on the integration between DR and home equity markets has practical implications for both the international as well as domestic investors especially on portfolio selection, risk management, and asset pricing.

Keywords: Depository Receipts (DRs), cross-listing, OIC countries, Islamic finance, cointegration

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Paper ID: MYAF157



Malaysian Shadow Economy: Evidence from ARDL Bounds Testing Approach

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Abstract:

This paper provides new estimates of the Malaysian Shadow Economy (SE), illegal money and corrects its magnitude using the ARDL technique based on the modified Currency Demand Function Model (CDFM) from 1972 to 2012. It rectifies the failure in previous studies to capture the positive and symmetric relationships between the demand for money and per capita income. Using the scale of real GDP in the Modified CDFM is methodologically needed for an accurate estimation of SE. This study combines demand rate of deposits with circulated money to be a dependent variable which is more liquid and may end up in the SE. It considers inequality of the velocity of money in both economies (SE and the formal economy). The variables of opportunity cost of using money in their ratios level rather than logarithm form are used in the modified CDFM. The size of the SE has been fluctuating and averaged around 42.53% of GDP.

Keywords: Currency Demand Function Model (CDFM), ARDL, money, economics

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Paper ID: MYEC163



Under the Halal Tourism Industry: The Challenges and Policy of the Indonesian Government in the Halal Tourism Industry

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Abstract:

One phenomenon that is developing lately in Indonesia is the halal tourism industry which in recent decades has experienced an increase. Especially when viewed from the high number of Muslim tourists, based on data from the Ministry of Tourism in 2013, of about 7 million world tourists, 1.2 million of them are Muslims, who certainly expect sharia-based tourism. So Indonesia is also aggressively promoting its country as a halal tourist area. One aim is to attract more and more foreign tourists, especially Muslims. However, Indonesia launched halal tourism not merely to attract foreign tourists. The desire of domestic tourists is also a reason because according to Ministry of Indonesian Tourism, more and more tourists are expressing their need for halal tourism. In 2013, Indonesia through the Ministry of Tourism has established 13 (thirteen) provinces to be the leading halal tourist destinations, namely West Nusa Tenggara (NTB), Nanggroe Aceh Darussalam, West Sumatra, Riau, Lampung, Banten, DKI Jakarta, West Java, Central Java, Yogyakarta, East Java, South Sulawesi and Bali. In 2016, the tourism sector is already in the second largest source of foreign exchange earnings and the sector is projected to occupy the first largest position in 2019. However, to achieve these goals is not an easy matter and many challenges. In addition, a clear policy is needed to achieve this goal. This paper will illustrate and analyze the challenges and policies carried out by the Indonesian government in the achievements of the halal tourism industry.

Keywords: Challenges, Halal Tourism, Indonesian Government, Programs, Tourism Industry

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Paper ID: MYSC166



Aquatic Exercise to Treat Pregnancy Related Issues in Pregnant Women: A Systematic Review

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Abstract:

Background: Women during pregnancy experience wide range of physical and psychological issues. Exercise in an aquatic environment has been reported to relate with positive physical and psychological health outcomes. **Purpose:** This review aim to present in depth qualitative synthesis of the existing research assessed aquatic exercise effects on specific pregnancy related physical or psychophysical outcomes. **Methods:** A systematic search for relevant articles was carried out in nine major research data bases that resulted in yielding 1989 records. Following completion of rigorous screening process 17 articles were finally selected for inclusion in this review. **Results:** Ten studies showed significant positive effect of aquatic exercise on reduction in physical discomfort including back pain, maternal discomfort, pelvic pain, fatigue, labor pain, and edema related discomfort. Seven studies demonstrated positive effects on psychological variables including stress, psychological distress, body image, depression, feelings, mood, anxiety, and depression. Results of the four studies provided evidence regarding effectiveness of this exercise intervention for controlling maternal weight. Two studies demonstrated effectiveness for improving sleep among the pregnant women. **Conclusion:** Overall results of this review suggest that there is some evidence that aquatic exercise may have the potential to improve physical discomfort, psychological well-being, and maternal weight among pregnant women. However, more empirical evidences require drawing firm conclusion.

Keywords: Aquatic exercise, exercise in water, pregnancy, pregnant women, pregnancy related outcomes

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Paper ID: MYSC169



The Impact of Corporate Governance Attributes on Tax Planning of Listed Manufacturing Companies: A Comparative Study Between Nigeria and Malaysia

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Abstract:

The serious decline in the price of crude oil in recent years has led the state government to look for new sources of revenue and becomes strict and aggressive to the assessment and collection of revenue from the existing sources. This study examines the impact of Corporate Governance Attributes on Tax planning of listed manufacturing companies in Nigeria and Malaysia. The corporate governance parameters include board size and CEO tenure while tax planning is proxied by the effective tax rate and firm size as control variable. The objective is to determine if there is a relationship between corporate governance attributes and tax planning which in turn may improve firm performance. The study adopts comparative and ex-post facto research design and will utilise panel data from annual reports and accounts of the listed companies for the period of five years (2014-2018). The Data were analysed using a panel regression technique to assess the effect of the independent variables on the dependent variable. Hausman specification test was conducted to choose between fixed and random effect estimation and the p-value is 0.9863 which is insignificant. The results from random effect estimation model indicate a negative and significant relationship between CEOT, FSIZE and ETR and a positive relationship between BSIZE and ETR. Therefore, the study concludes that corporate governance mechanism plays a significant role in tax planning and Nigerian manufacturing companies pay high tax charges as compared to Malaysian food and beverages companies.

Keywords: Corporate Governance Attributes, Tax planning, Listed companies, Nigeria, Malaysia.

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Paper ID: MYAF170



Role of Green Products in Enhancing the Quality of Life: An Empirical Study of Organic Food Consumption

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Abstract:

Improving quality of life is an important motivation for the consumption of organic foods. The aim of this study was to clarify the effect of organic food consumption on the quality of life. Questionnaire was adopted based on the literature review and distributed among the consumers. The sample of the study consists 65 participated. The findings indicated that improving quality of life for the consumers is an important aspect for organic food consumption. The findings indicated that quality of life influenced by organic food consumption. This study provides information about the importance of organic food consumption in improve the quality of life for consumers especially in the places that used heavy usage of chemical fertilizers and harmful pesticides on the crops.

Keywords: Green consumption, sustainable consumption, quality of life, organic food

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Paper ID: MYMA175



Risk Governance: An Integrated Approach Towards Banking Risk Management

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Abstract:

The general perception of risk management in banks is largely attributed to credit risk, leaving out other important risk factor that caused a lot of shocks in the sector. This conceptual research work aims at orienting the public about a new collective approach to risk management in the banking sector. The banking sector is a highly volatile financial sector which embodies different categories of risk elements with various degrees of magnitude that affects its operations on regular basis. The risks governance practice introduced by Basel III, therefore seeks to address all the risk management issues under a single control and position the management in a way they will be proactive in handling similar issues.

Keywords: Basel II, Basel III, Chief Risk Officer, Risk Governance Framework

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Paper ID: MYAF176



The Mediating Effect of Social Support on the Relationship Between Job Demand and Work Stress Among Employees in a Shared Services Company

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Abstract:

The conception of stress was announced to physiology in the 1936 by Hans Selye, who defined it as a non-specific response of the organism to any pressure or demand (Tonhajzerova & Mestanik, 2017). Stress has in general have been viewed as a set of neurological and physiological feedbacks that serves an adaptive function (Ashare, Lerman, Cao, Falcone, Bernardo, Ruparel and Loughhead, 2016). Traditionally, stress research has been oriented toward studies involving the body's reaction to stress and the cognitive processes that influence the perception of stress (Wahbeh, 2014).

Keywords: Stress, work, health

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Paper ID: MYSC178



Economics of National Debts and the Debt Trap Hypothesis: Stylized Facts on Africa Emerging Economics

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Abstract:

The Keynesian Economics School holds that government borrowing/national debts can be utilized to promote economic growth through budget deficit financing, Which is expected to stimulate aggregate demand, encourage increase in private investment and employment creation. However, excessive borrowing, which are unproductive can create great debt crisis, which can lead to debt trap, especially for African countries that suffer from fiscal indiscipline and bad governance. In this connection, this study examines the state of national debts, trends and possibility of debt trap in Africa with particular focus on the three largest economies in Africa known as the Big Emerging Economies i.e. South Africa, Nigeria and Egypt (SANE). Hence, this study utilizes stylized facts and adopts trend analysis and comparative approach. Essentially, the findings revealed that many African countries are highly indebted and are thus, victims of debt trap hypothesis. Nevertheless, the Nigeria's national debts of USD81.27b (27.37%-Debt to GDP ratio) is below the threshold; while Egypt has USSD 106.22b (87.08%-Debt to GDP ratio) and South Africa with USD102.85b (55.70%-Debt to GDP ratio), are above the threshold set by African Monetary Cooperation Programme (60%) and IMF (55%). It is therefore recommended that South Africa and Egypt must as a matter of urgency embark on a pragmatic debt management policies; while Nigeria must be very conscious of productive utilization of her debts. After all, the US is among the most indebted nations in the world and yet, the largest productive economy and the most dominant developed country.

Keywords: Africa; BEEs; Debt crisis; Debt trap hypothesis; Governance; National debts; SANE.

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Paper ID: MYEC179



Utilizing National Debt: Evidence from Big Emerging Economies

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Abstract:

This study investigated the utilization of national debt: evidence from big emerging economics. Time series data for the periods were collected from the World Bank and the Central Bank. The study employed the Autoregressive Distributed Lag co- integration approach explaining the error correction mechanism to ascertain the short-run dynamic nature of national debt and economic growth. Consistent with some existing empirical evidence, the study reveals a significant influence of national debt on economic growth. Further, gross fixed capital was found to be positively significant in determining growth performance. The study, therefore, recommends a more productive use of the national debt fund in order to affect positive growth.

Keywords: Economic Growth, National Debt, Government Investment, Public Investment

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Paper ID: MYEC180



Does Borrower's Personality Affects the Repayment of the Loan? A Study of Banking Sector of Pakistan

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Abstract:

The continuing global increase in economic activities is increasing the importance of the banking sector as the hub of such activities. The banking sector issue loans to individuals, firms, and government. Various factors influence the repayment of these loans. In this study, we argue that the personality of the borrower affects the repayment of the loan. We have selected a sample of 500 borrowers of five major banks in Pakistan by using a cluster sampling technique. We selected 250 (50%) regular borrower and 250 (50%) defaulters. We measured borrower personality through a 44-items big five inventory (BFI) questionnaire similar to John & Srivastava (1999). We analyzed data using one-way ANOVA and regression. The results show considerable significant differences between the personality of regular borrowers and defaulters on all five traits of personality, which reveals that the borrower's personality affects the repayment of the loan. The defaulters were high on extroversion and neuroticism dimensions, while regular borrowers were high on agreeableness, conscientiousness, and openness to experience. The results also depict the strong effect of demographic characteristics such as income, education, and family size on loan repayment. The study suggests banks consider the personality traits of the borrower at the time of issuing of loan.

Keywords: Loan repayment, Personality traits, Regular borrower, Defaulter

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Paper ID: MYMA181



Cyber Harassment and Women of Pakistan: Analysis of Female Victimization in Pakistan

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Abstract:

Cyber harassment refers to an unwanted aggressive behavior through the misuse of information communication technology. The impetuous speed of information communication technology makes it easier to harass a person in the virtual world. Cyber harassment is a big problem all over the world, and it is growing fast with the increased use of information communication technology. Women are the core victims of cyber harassment. The situation for women is very prone to cyber harassment in the traditional society of Pakistan, where users of information technology are increasing briskly. To probe the situation related to impacts of cyber harassment on women of Pakistan, we analyzed all 68 media reports available on the internet. The results show that very few cases of cyber harassment get registered and prosecuted in Pakistan. However, the trend of registration increased from 2016. Most of the cases registered in Punjab. Most of the victims are between the ages of 21-30 years and well educated. Pictures sent through Facebook and cell phones are the primary types of harassment. The purpose of harassment is heterogeneous, comprises of monetary benefits, revenge for marriage, and of course, exploitation. The study suggests awareness campaigns regarding cyber harassment among women belonging to different trades and social groups as well as among female students. The research also suggests campaigns in society at large to change the traditional behavior of society related to harassment. The study also suggests training of law enforcement agencies to make them more effective. The findings of the study may help policymakers and law enforcement agencies in dealing with cyber harassment.

Keywords: Cyber harassment, Women, Pakistan, Media reports

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Paper ID: MYSC182



Socio-Economic and Socio-Demographic Determinants of Women Empowerment: Empirical Evidence from the Districts of Ghizer and Gilgit, Northern Pakistan

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Abstract:

Women empowerment has remained the most deliberate subject and many social scientists have explored this subject in their respective fields. Women empowerment has assorted dimensions, however this study focuses only on two dimensions' women decision making and women participation. Primarily, this study constructs two indices of women empowerment which are women decision making index and women participation index based on different components computed using principal component analysis. This research uses primary data, where the data is collected from households of the respective regions using two-stage cluster sampling technique. Secondly, this paper scrutinizes the socio-demographic and economic causes of women empowerment in Gilgit and Ghizer districts of Gilgit-Baltistan using structural equation model. The scores of women empowerment indexes indicate that in terms of decision making, women of Ghizer district are more empowered as compared to Gilgit district whereas in terms of women participation women of Gilgit are more empowered. Among the socio-economic and demographic variables, education level shows significant and positive association with both indexes of empowerment. Correspondingly, standard of living of the household demonstrates a significant relationship with women decision making showing that the better the standard of living the more empowered will be the women. Moreover, household size shows a positive and significant relationship with women participation, having more people at home can augment the empowerment of women in terms of participation whereas asset index shows a negative association with women participation.

Keywords: Women Empowerment, Women Decision-making, Women Participation, Path Analysis, Gilgit-Baltistan

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Paper ID: MYSC183



Labor Market Institutions as Determinants of Economic Growth Area of Research: Labor Market Institutions and Economic Growth

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Abstract:

The role of labor market institutions is important to clear the labor market imparities including wage setting institutions, unemployment insurance system, mandatory social benefits, employment protection legislation, and others. The existence, optimal design and impact of these institutions on economic performance and labor market outcomes has remained a question of policy concern. This paper is an attempt to integrate a broad set of labor market institutional variables within the framework of traditional growth models to address the impact of labor market institutions on economic growth. Using a quantitative study and considering the time and country-specific characteristics, the role of labor market institutions in conventional growth models framework, by controlling state and policy variables is analyzed for OECD countries between 1960 and 2014. Growth is found to be strongly but negatively determined by labor tax rate, while weakly but positively by degree of centralization, benefit replacement rate, and union density. Moreover, analysis of interactions between labor market institutions are found to be crucial for policy concerns. The findings also suggest that while considering the direct negative impact of labor tax rate on economic growth for policy concerns, more important is to consider how these taxes are being used.

Keywords: Labor market institutions, Economic growth, OECD, Fixed effects, interactions

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Paper ID: MYEC186



The Use of Accounting Information in Village-owned Business Entities

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Abstract:

Objective: The purpose of this study is to determine the use of accounting information in Village-owned Business Entities (BUMDes) in Indonesia. The use of accounting information is tested with four independent variables, namely the level of education, educational background, length of business, and accounting training. **Methodology:** Data collection is used a questionnaire survey method in 114 Bumdes in Jambi Province, Jambi. Determination of the number of samples is used quota sampling with the slovin formula. The hypothesis is tested using multiple regression to determine the effect of independent variables on the use of accounting information. **Results:** The study found the age of establishment influenced BUMDes using accounting information. Accounting training that has been received by the management of BUMDes has an positif influence on the use of accounting information. While the level of education and background does not affect the use of accounting information for BUMDes. **Implication:** The paper presents empirical evidence regarding the use of accounting information in Village-owned Business Entity (BUMDes) in Indonesia. These results assist the government in identifying the factors that influence the use of accounting information for BUMDes in order to improve its performance and accountability. The government and related parties need to pay more attention and provide accounting training to the BUMDes Management to improve financial management capabilities. This study also provides a valuable reference for researches who are interested in the development of Village-owned Business Entity (BUMDes) in Indonesia.

Keywords: Accounting Information, Village-owned Business Entity, Length of Business, Accounting Training

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Paper ID: MYAF187



CSR-FIT and CSR Motives Analysis: The Effects on Customer Loyalty and Advocacy

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Abstract:

CSR is the idea that reflects the social imperatives and the social consequences of business success. Concerning the effectiveness of CSR, company must take the characteristics of the CSR activities' targets into account. CSR' motivation will have an impact on consumer support for these activities, such as loyalty and advocacy. This research focuses on existing customers in order to identify how they respond to CSR activities in terms of loyalty and advocacy. The context of this study is CSR activities of the brand Lifebuoy from Unilever company. The research was tested on 98 respondents that were collected by purposive sampling and hypotheses were tested by ANOVA. The research found that loyalty and advocacy are more positive in High CSR-fit than Low CSR-fit. This result strengthens the reason that the company must highlight the compatibility of CSR and social activities when there is a match between social and business activities.

Keywords: CSR Motivation, CSR-Fit, Loyalty, Advocacy

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Paper ID: MYMA188



The Performance Persistence of Fund Family: Evidence from Emerging Markets

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Abstract:

Purpose: The paper investigates fund family performance persistence in emerging countries including Saudi Arabia, Malaysia, Indonesia and Pakistan. The period includes one month, six month, and one year. **Methodology:** The contingency table is used to identify the frequency with which funds are defined as winners or losers and maintain that rating over succeeding time periods. The first part tests the whole sample while the second part tests each country as individual sample. **Findings:** The superior persistence is found in one-month period where investors can use past information for up to one month as a beneficial part of their investment decision-making process. There is some evidence for superior persistence up to six-month period (in Malaysia), and there is some evidence an inferior persistence in one-month (only in Indonesia). **Research implications:** This research presents new evidence of performance persistence at the fund family level in emerging countries. The results are useful for both the investors and managers where managers can position themselves relative to their competing peers and take the necessary decision or improvement to make themselves seen more competent. While for investors, they are able to allocate their capital more efficiently to funds that are better managed by the fund family. **Practical implications:** Investors are able to use this information when they want to apply top down approach in making their investment decision. **Originality/Value:** This is the first study that investigates the performance persistence at fund family level to benefits investors that apply top down approach in their fund selection decision.

Keywords: Fund Family, Performance Persistence, Contingency Table

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Paper ID: MYAF189



The Influence of Tax Awareness, Knowledge, and Tax Rates on Tax Compliance

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Abstract:

Objective: The study aims to determine tax compliance. The theoretical concepts tested are tax awareness, knowledge, and tax rates on tax compliance. **Methodology:** The data was collected through questionnaire on 100 small and medium business in the field of printing and screen printing. Multiple regression analysis is used to test the hypothesis. **Results:** The results of the study present that tax awareness and tax rates have a positive effect on taxpayer compliance. while tax knowledge does not affect tax compliance. **Implication:** The results of this study empirically prove the influence of tax awareness, knowledge, and tax rates on tax compliance. This research might be useful for the government in determining the policies needed to improve tax compliance. These results indicate the government needs to increase tax awareness and attention to the tax rate to increase tax compliance in fulfilling its tax obligations.

Keywords: Knowledge, Tax Awareness, Tax Rates, Tax Compliance

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Paper ID: MYAF190



The Influence of Planning, Reporting and Budget Accountability and Village Expenditure Revenue on Village Financial Management in Indonesia

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Abstract:

Objective: The aims of this study is to investigate village government apparatus readiness in Planning, Reporting and Responsibilities of Village Shopping and Income Village To Financial Management of the Village based on the regulation of the Minister of the Interior number 20 of 2018 **Methodology:** This research was conducted, Province of Jambi, Indonesia. Data were collected using survey methods and analyzed using logistic regression test. **Results:** This study found that based on the Minister of Home Affairs Regulation No. 20 of 2018 regarding Village Financial Management, for villages in Pelayung Subdistrict, indicators of accountability are not entirely ready, this is because the technical manuals and operational budget support of village financial management are not yet available **Implication:** The results of this study have implications that there needs to be an increase in understanding of the village apparatus of the new Ministerial Regulation through training, publishing manuals by the local government and coaching by the district government

Keywords: Budget Accountability, Local Government , Regulation, Village Financial Management

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Paper ID: MYAF191



A Conceptual Paper on Dyadic Crossover Effect versus Reciprocal Effect: A Case of Leadership in Educational Sector

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Abstract:

Objective: The purpose of this conceptual paper is to operationalise on the leadership practices in educational institutions in Malaysia. A conceptual model is proposed with aims to establish the practices of the leaders in the management process and to add to empirical understanding of the way leadership practices affect followership, which evaluates both the process and the outcome of the leadership practices. **Methodology:** A literature review was done to analyse on the nature of leadership practices inherent in educational settings. **Results:** The research found that several unique cultural factors were present in shaping the process of leadership practices, which in turn, influence the followers and affect the students' outcomes. **Implication:** This research presents a conceptually yet empirically supported framework to describe the significance of leadership dyadic relationships in the educational settings. The study is particularly useful for practitioners by identifying styles of suitable leadership practices towards subordinates as well as the students. This paper gives valuable reference to educational administrators and managers to consider the adoption of suitable leadership style based on the unique cultural context in the educational setting in Malaysia

Keywords: Dyad, Leadership, Literature Review, Education, Conceptual

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Paper ID: MYMA193



The Role of Governance, FDI in the Perspective of Globalization in Economic Growth of Pakistan: An Econometric Analysis

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Abstract:

The main objective of this study is to examine the role of Governance, FDI and Globalization on economic growth of Pakistan for the period of 1984-2016. ADF Unit Root test reveals that all the variables included in the model are stationary at I(1). Johansen Co integration test and Vector Error Correction model has been used to analyze the short run and long run relationship among the variables. The results of the study indicate that Governance, Foreign Direct Investment and Globalization have positive and significant impact on economic growth in Pakistan. This calls for proper implementation of rules and policies, efficient utilization of domestic resources and more FDI can spur economic growth in Pakistan. Furthermore, globalization accelerates economic growth through free trade policies may enhance business activities in the country. This study suggests that Pakistan needs to put more emphasize on good governance for sustained growth and the policies related to Globalization and FDI may put the country on sustained economic growth.

Keywords: Globalization, FDI, Governance, Conitegration

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Paper ID: MYEC194



The Role of Brand Image and Risk Perception on Relationship Between Electronic Word of Mouth and Purchase Intention

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Abstract:

E-commerce business or online buying in Indonesia is increasing dramatically in recent years. E-commerce allows E-WOM that consumer could find any information before buying products through reviews from other consumers. Consumer comments or opinions about a brand can affect the attitude towards the brand. In making purchases through e-commerce can bring a variety of risk perceptions to consumers both financial risk, shipping, and product quality. The aimed of this study was to analyze the mediating role of brand image and perceived risk on the relationship between electronic word of mouth and purchase intention. The population consisted of 100 consumers in Surabaya who had opened the Shopee application site on garment products. This research used Structural equation Model by using WRAP Partial Least Square to test the hypothesis. The results of this study indicated that electronic word of mouth (e-wom) had a significant effect on purchase intention, brand image, and risk perception. Brand image had a significant effect on purchase intention. Mediation regression testing concluded that brand image partially mediated the relationship between E-WOM and purchase intention, while risk perception did not have a significant effect on purchase intention and also did not mediated the relationship between E-WOM and purchase intention.

Keywords: Electronic word of mouth, purchase intention, brand image, risk perception.

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Paper ID: MYAF197



Analyses Price Discount, Bonus Pack, and In-Store Display Toward Impulse Buying

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Abstract:

This research was conducted to know the influence of price discount, bonus pack and in-store display to the impulse buying of customers of Alfamidi Pondok Benowo Indah Surabaya. Primary data are collected by giving questionnaire to 100 respondents. The analysis techniques used in this research are quantitative using analysis technique with double regression linear analysis and statistical test using “T” test. Based on the results of multiple linear regression linear analysis of price testing discounts, bonus packs and in-store displays of impulse buying to customers of Alfamidi minimarket Pondok Benowo Indah Surabaya, it can be concluded that price discounts, bonus packs and in-store displays have a significant effect to the impulse buying of the customers.

Keywords: Price discount, bonus pack, in-store display, impulse buying

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Paper ID: MYEC198



Trade Fundamentals: A Systematic Review

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Abstract:

This paper aims to analyze the existing literature on trade in a systematic way. A general study of trade has been conducted. The review covered several theoretical, empirical and methodological literatures built in an attempt, to overcome the concept-related measurement problems. Although, some of the models are largely theoretically based and fairly well motivated, the most desirable status credibility test may be a detailed evaluation of the appropriateness of some of the theoretically defined fundamentals. The paper leads researchers to further understand the nature of trade and structure, helping to build a consistent and reliable theory framework that is applicable to academics and practitioners alike.

Keywords: Trade, Literature Review, Systematic, fundamentals

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Paper ID: MYEC199



Gender Differences in Students' Interpersonal Communication

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Abstract:

Objective: Students who have good interpersonal communication skills will be capable of interacting with others. However, it was reported that some students still have a low capacity for interpersonal communication caused by various factors, and one of them is gender. This research attempts to investigate the students' interpersonal communication concerning gender and to find out whether there is a difference between male and female students in terms of interpersonal communication. **Methodology:** This study was conducted through a descriptive method. The subject of this study includes 88 students at one state polytechnic in Bandung, Indonesia. The data were collected in terms of interpersonal communication and gender. **Results:** The results show that male students had a slightly higher score of interpersonal communication than females. It was found that there are differences in the dominant component of interpersonal communication between male and female students. Female students dominated the area of equality, indicating that they have a more dominant ability to position themselves as equivalent to create comfortable communication. Male students dominated the area of openness, empathy, supportiveness, and a positive attitude showing that they have a more dominant ability to communicate honestly and full of understanding, so they could give support and positive thought. **Implication:** The study recommends the use of communication activities that can encourage the students to be open, to be supportive, and to be positive that will enable teachers to choose and apply the appropriate methods in the teaching and learning process to support the development of students' interpersonal communication.

Keywords: Interpersonal communication, gender differences, empathy, positive attitude

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Paper ID: MYSC200



Selectivity and Market Timing Ability of Fund Family: Evidence from Emerging Markets

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Abstract:

Purpose: The paper investigates the selectivity and market timing ability of fund family in emerging countries including Saudi Arabia, Malaysia, Indonesia and Pakistan. **Methodology:** The study uses six selectivity and two market timing models to measure fund family performance. **Findings:** First, the study found that managers benefit from the advantages provided by the fund family like diversification and more investment opportunity. Fund family managers showed good selectivity skills but poor market timing ability. The possible reason is that the fund families contains large and different types of fund, and thus the management process becomes more difficult, this may reduce the ability and efficiency of managers to track the fluctuations and constant movements in the market.. **Research implications:** This research presents new evidence of mutual fund performance the fund family level in emerging countries. The results are useful for both the investors and managers where managers can position themselves relative to their competing peers and take the necessary decision or improvement to make themselves seen more competent. While for investors, they are able to allocate their capital more efficiently to funds that are better managed by the fund family. **Practical implications:** Investors are able to use this information when they want to apply top down approach in making their investment decision. **Originality/Value:** This is the first study that investigates the performance of mutual fund at fund family level to benefits investors that apply top down approach in their fund selection decision in the emerging countries.

Keywords: Fund Family, Selectivity Ability, Market Timing Ability, Emerging Countries

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Paper ID: MYAF201



Impact of Food Security Initiatives on Sustainable Development in North Eastern Nigeria

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Abstract:

Can human being survive without food? No doubt, food is life; hence, food has become an instrument of national power. It is within that imperatival need for food that this paper takes a cursory look at the issue in all its ramifications. The paper with a comprehensive review of food security initiative on sustainable development in North Eastern Nigeria (Sponsored by TETFUND). The results of this study may indicate positive and significant relationship between food security elements: Availability, Accessibility, Adequacy and sustainable to access to food with sustainable development. The study used primary source of data collection through the administration of questionnaires among various government agencies, corporate organizations, Non- governmental, buyers as well as sellers within the North Eastern Nigeria. Various statistics tools to include descriptive statistics, correlation analysis and regression analysis were used to analyze the data. The study recommends that stake holders, government authorities' should on promoting food security in order to achieve sustainable development. Donor agencies should channel resources in ensuring food security for sustainable development in developing countries especially in Nigerian and in particular the North Eastern part. Moreover, increased productivity should be directed towards keeping pace with the growing population and through improvement in technology, there would be sufficient food available in the country.

Keywords: Food security, Sustainability, Availability, Adequacy and Accessibility

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Paper ID: MYAF203



Malaysia Education: Explanations from the Perspective of Leader-Member Exchange Theory

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Abstract:

Objective: The purpose of this paper is to examine the leadership practices in unique Eastern perspectives of Malaysian educational institutions through the lens of Leader-Member Exchange (LMX) Theory. **Methodology:** A survey using LMX 7 questionnaire was used to obtain LMX explanations among Malaysian educational sector workers, determining whether they belong to either in-group or out-group in their workplace setting. **Results:** Although the research found descriptive classifications of the workers as followers in the leadership setting, there are cultural factors inherent in the result leading to the significance of the research in Malaysia as a unique multi-cultural country in the East. **Implication:** The study is useful for the policy makers so they can formulate better policies through clear identification of followers' types in leadership setting. For the practitioners, this study adds to the knowledge to better delegation of the followers in regards to responsibility and administrative sharing of tasks. This paper gives valuable reference to educational practitioners especially the managers to enlighten on the suitable practice of leadership style grounded on the unique cultural context in Malaysian education.

Keywords: Education, Malaysia, Eastern, Leader-Member Exchange Theory, in-group-out-group

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Paper ID: MYMA206



Role of Roman Urdu in Multilingual Retrieval Context: A Regional Study of Pakistan

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Abstract:

With the increasing demand of information on internet, retrieving documents in multiple languages have become quite possible, even in the languages in which people may not have proficient understanding and command. The purpose of this study was to explore the needs of multilingual IR and role of Roman Urdu in retrieving information on internet in Pakistan. A questionnaire-based web survey was directed among all the internet users. Survey link was distributed among people who use internet through E- mail, WhatsApp groups and Facebook. Descriptive statistics by free Online Survey web and Minitab statistics were used to analyze the data. Total 110 participants responded and majority of them were using internet on daily basis. Most of responses were from educational field, students, Employes and housewife etc. Majority of respondents were using internet for education/information and at the same time for social/entertainment purpose. Majority of respondents use English for searching and have good understanding of English language, but they use Roman Urdu for socialization and for retrieving information including audio, video etc. It was concluded that majority of the internet users are women, young people who have good understanding of English and their needs are fulfilled from current multilingual systems. Using Urdu and Urdu keyboard language on devices is difficult for them. Majority of internet users use Roman Urdu for searching and get satisfactory search results therefore they don't feel any need of new multilingual system for searching information.

Keywords: Information Retrieval System, Multilingual Retrieval, Roman Urdu

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Paper ID: MYSC207



Impact of Automated Service Quality on Customer Commitment in Commercial Banking of Pakistan

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Abstract:

The automated service quality is a critical decider to scale customer commitment in commercial banking industry. Customer trust mediates the direct relationship between automated service quality and customer commitment. Customer commitment in banking can be a competitive advantage for a service firm to compete in the market. Enabling Customer commitment helps a bank to have new customers and sustain the existing ones. This study explains that there is direct relationship between automated service quality and customer commitment. Survey technique is used to collect data using an adopted questionnaire. Data analysis is done using Preacher and Hayes method to prove the deducted hypothesis. The results demonstrate that features of online banking services create customer commitment. Customer commitment is having direct and positive relationship, built by automated service quality features. The author believes that these results have both managerial and research implications for design and operations strategy formulation in the banking industry. Results are applicable to facilitate the provision of online services in the banks and financial institutions where information technologies are being used.

Keywords: Customer Commitment, Automated Service Quality, Online banking in Pakistan

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Paper ID: MYAF208



Social Media Defy Spiral of Silence Theory and Provides Baseline for New Spiral of Social Media Theory: Ground Perspective

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Abstract:

Spiral of Silence Theory was primarily developed within context of traditional media in 1970s. By enjoying a long journey of appreciation and fulmination, the era of social media started to make weak its roots due to involvement of individuals in communication process and make them able to speak without fear and express their opinion with their experimental support. Latest literature has also discussed widely “Spiral of Silence Theory” in contexts of online media. Based on such research studies, current study examines application of Spiral of Silence Theory and illustrates its relevance in the formation of new theory named “Spiral of Social Media Theory”. By reviewing existing literature, this article reveals how the social communication channels enable users to give opinion that may affect the enthusiasm of users to articulate about notorious issues in online context especially social media. By examining the existing literature, the researchers may investigate “Spiral of Silence Theory” with reference to online content and propose that new environment offered by online communication facilitates the readiness of persons to talk more freely, while seeming to decline the “fear of isolation”, as a result of users’ supposed empowerment to talk about any issue on the social media. Evidence from existing literature adds precise atmosphere of opinion of online conversations. This evidence suggests formation the ground of new theory (Spiral of Social Media Theory). The idea of new theory can be observed in social media.

Keywords: Spiral of Silence Theory, Spiral of Social Media Theory, Social Media, Traditional Media

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Paper ID: MYSC209



Prevalence of Poor Sleep and Relationship of Physical Exercise with Sleep among Male Adult Exercisers

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Abstract:

Physical exercise has been suggested to show beneficial effects for various diseases and also for sleep. This study aims to assess the prevalence of sleep problems, and the relationship of physical exercise with sleep health among adult male exercisers. A total of 199 randomly selected athletes (all males) took part in this study. All participants responded to a questionnaire consisted of items related to demographic information that also included sports participation level, and playing experience. Self-reported sleep quality and physical exercise were using PQSI and three items concerning exercise frequency, intensity, and duration. The analysis revealed following main findings: 1) a significant negative correlation between physical exercise and sleep medication, 2) a significantly negative relationship between sports/ exercise participation level and sleep disturbance, 3) an 3.7 average global score of PSQI in total sample, 4) Exercise frequency was negatively correlated with daytime dysfunction whereas exercise intensity was negatively correlated with sleep disturbance and sleep efficiency but positively correlated with daytime dysfunction, 5) and prevalence of poor sleep in 22 % participants. There is some possibility to suggest that exercise may improve sleep health among adult male exercisers. The increased exercise frequency more positive impact to improve sleep but the relationship between exercise intensity and sleep remains inconclusive. existence of sleep problems in athletic population essentially require further attention for reducing the prevalence of poor sleep using other approaches along with continue doing exercise for good sleep.

Keywords: Exercise, sleep, health, sports, participation

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Paper ID: MYSC212



Implementation of Blue Ocean Strategy in E-Commerce: Case Study among Arabic Investors in Malaysia

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Abstract:

e-commerce was potentially extending firms' competency and efficiency. Hence, Arabic investors in Malaysia had serious target to increase the usage of this technology. However, the implementation of e-commerce among Arabic investors were still limited due to the lack of trust when dealing with e-commerce. Consequently, extensive efforts have been done to understand this issue better. To be more insightful, this study develops a research model utilizing the technological and organizational to identify the determinants of the firms' propensity in implementing e-commerce. In addition, this study hypothesizes that partnership characteristics; trust and dependency act as moderator between the variable of implementation e-commerce. Total of 323 questionnaires were self-administrated by Arabic investors in Malaysia in 205 firms which registered in large capital of Malaysia were analyzed using Partial Least Squares approach. The result revealed that marketing and purchasing departments have different views regarding the determinants of the adoption. Moreover, the results showed that the moderating role of trust was less pronounced. These findings have demonstrated on how dependence asymmetries between trading partners may change the adoption motivations. The importance of considering the views and opinion of business partner for the adoption is further explain in the study.

Keywords: Trust, e-commerce, technological factors, complexity, compatibility, organizational factors.

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Paper ID: MYSC215



Hidden Paradise of Southeast Asia: The Joy of Islamic Smart Tourism in Malaysia

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Abstract:

Globally, smart tourism market demand has tremendous impact on number of tourists visiting Malaysia. Arguably, the tourism sector brings positive effect to rural communities' areas through economic diversification from various business activities. Therefore, government had put serious attention to this sector as it brings positive outcome specially to generate more income to local people. However, it has been observed that employees in the tourism industry in Malaysia are lack of awareness to adopt smart tourism concept even though they are aware about the diversification of Malaysian' ethnic and culture. For example, lack of knowledge about culture sensitivity and Halal food will create an issue for foreign tourist and local people. Furthermore, the lack of promotion and information about historical places in Malaysia and interesting places to visit has become main concern of fail to adopt smart tourism in Malaysia. Therefore, this study intends to examine the impact of Trust (goodwill, predictability, competence), Culture (power distance, uncertainty avoidance, individualism/collectivism, masculinity/femininity), Technology readiness (insecurity, innovativeness, discomfort, complexity), and the moderating role social media platforms to provide more understanding about smart tourism industry in Malaysia.

Keywords: Smart Tourism, Trust, Culture, Technology Readiness, Social Media

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Paper ID: MYSC216



An Investigation into the Role of Quadruple Helix Model in Implementation of Environmental Sustainability in Financial Sector of Pakistan

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Abstract:

This study aim to investigate the role of QHM in implementation of environmental sustainable financial system in Pakistan. In order to achieve Vision 2020 of SBP and 2030 of International Global agenda under Umbrella of UNDEP and Paris Agreement, etc. We need to innovate and improve all the aspect of our Financial sector either is this of Financial capital and Human capital (by Bank & General Public), training and technology (by Bank & University), information and infrastructure (by Regulator & Bank), Regulators compliance and customers requirement (by Regulator & General Public) everything need to be green or environmentally sustainable, all above discussed four dimensions (Government, Financial Sector, University, General Public) can be best explored by a single holistic approach of “Quadruple Helix Model (QHM)”. It enables business to draw expertise from outside their operations to develop new products, services, ideas, trainings and technology, that’s play a key role in establishing Networks and connectivity. The Multiparty analysis of all above stakeholders and their collaboration is the necessary to achieve desired results. The Open innovation (OI 2.0) an extension to QHM, it breaks down the silos between Government, Academia, Industry and Civil Participant bringing these multidisciplinary participant together in an environment that promotes team work and shared value system to benefit Ecosystem as whole not concerning to only Individual Unit, It emphasis engaging end- user in the innovation process (Jo Edward-2018).

Keywords: Environmental Sustainability, Financial Sector, Quadruple Helix Method, Open Innovation Banking Industry, Pakistan

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Paper ID: MYMA217



Relationship between Physical Activity and Burnout among University Faculty in Pakistan

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Abstract:

Burnout can lead towards challenge in social interaction and physical ailments. This study sought to determine the relationship of physical activity with faculty burnout. A total of 254 faculty members were surveyed from three public sector universities of southern Punjab region of Pakistan. Physical activity and burnout were assessed using IPAQ short version and OLBI, respectively. Findings indicated a significantly negative relationship of total score of physical activity with disengagement, exhaustion, and total burnout score. Physical activity level (low, medium, high) was significantly negatively correlated with total burnout score and subscale of exhaustion. The negative relationship remained evident between total physical activity and burnout after controlling for age, gender, experience, and academic qualification in partial correlation analysis. In addition, it was observed that burnout increased and physical activity decreased with increased age and job experience. These findings suggest that the interventions dealing with faculty burnout may consider physical exercise as a priority to prevent faculty burnout. More priority needs to be given to the faculty members with higher age and job experience.

Keywords: Burnout, Physical Activity, Faculty, University, Social

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Paper ID: MYSC220



Exploring Association of Economic Ties and Social Interaction between Minorities and Muslims in Pakistan

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Abstract:

Financial the socio-political adjustment and economic well-being of minority groups has been reported as one of the important issues in the recent time in Pakistan. The study was conducted to know the adjustment issues of Christians and Sikhs minorities in District Peshawar and Swat of Khyber Pakhtunkhwa of Pakistan. More specifically, the aim of this study was to explore how Sikhs and Christian minorities in Pakistan are adjusted in the social fabric of Muslim majority areas and to what extent their economic ties with Muslims are strengthening their overall social interaction in the area. A total of 372 respondents from the targeted locales were selected through proportional allocation through Sekaran table and data was collected based on five-point Likert scale. The economic activities of the minorities were selected as independent variables while the level of social interaction was obtained as dependent variables. The collected data was analysed at uni-variate level through frequency distribution and Chi square test was performed at bi-variate level. It was found that minorities are fully enjoying participation in the economic activities which results in strong social ties and interaction in their daily lives with Muslim majority in the study area. However, it was also found that the minorities are still underprivileged in the area of economic and business activities in Pakistan.

Keywords: Social Interaction, Economic Ties, Political Economy, Minority, Muslims

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Paper ID: MYEC221



Impact of Status Consciousness on Consumer Purchase Intention and Brand Equity: the Mediating Role of Brand Associations

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Abstract:

This paper studies the impact of status consciousness on consumer's purchase intention and brand equity. It also examines the mediating role of brand associations between status consciousness, purchase intention and brand equity. A self-administered questionnaire was developed and data was collected from a sample of 500 female customers. The results support that status conscious consumers develop associations towards the brands and so they intend to purchase those brands, thus raising the brand equity. The results obtained will help the marketers by focusing on developing strong brand associations for luxurious brands for the status conscious consumers. It will also help in developing marketing strategies specifically designed to promote luxurious brands to increase consumer's purchase intention and brand equity.

Keywords: Status Consciousness, Consumer, Brand Equity, Purchase Intention

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Paper ID: MYMA222



Learning Styles and Employee Creative Behavior; An Exploration Through Cognitive Styles

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Abstract:

Cognitive styles are the thinking patterns that greatly influence our day to day activities. People may adopt specific learning styles to the way they want to act. Creativity is an important aspect and a great requirement of now a day's organization because competition is so enhanced that it is an important aspect to be a part of market. So there is a need to explore what types of learning styles and cognitive styles will help the employees to be creative. The key variables of this study were Cognitive styles (CS), Learning styles (LS) and Employee Creativity (EC). The main purpose was to study cognitive styles as a moderator in relationship of learning styles and employee creativity; and to explore these variables further. Descriptive research design was used and data was collected from 450 employees in different sectors (public and private) through convenient sampling from banks, insurance and telecommunication sectors of Multan. Participants responded to cognitive style inventory (CS; Ancona, Kochan, Scully, Van Maanen, and Westney, 1997), Learning Style Questionnaire (LS; O Brein 1985), and Employee Creativity Questionnaire (EC; Tierney et al. in 1999) in order to study the target variables. Descriptive statistics and reliability of scales was calculated. One way ANOVA, t-test was calculated by using SPSS. To check moderation, Partial least square structural Equation modeling (smart PLS) were used. Cognitive styles had significant moderating effect on learning styles and employee creativity. Limitations and suggestions are discussed.

Keywords: Cognitive Styles, Learning Styles, Employee Creativity

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Paper ID: MYSC223



How Does Stakeholders Pressure Affect Organization Performance and Employee Wellbeing? Study of Multiple Mediating Roles

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Abstract:

Purpose: Employee satisfaction and high performance is every organization's goal. When seen through the lens of stakeholder theory, these goals could be achieved by CSR practices through certain ways. Stakeholder theory affords an initial point to assimilate stakeholder pressure and corporate social responsibility practices. This research studies the effect of pressure from stakeholders over organization performance and wellbeing of employees by including the mediating effect of CSR oriented culture, CSR practices, organizational citizenship behavior, organizational commitment, and organizational trust in Pakistan's banking sector.

Design/Methodology/Approach: The study employs quantitative and cross sectional research design. A sample of 180 banks was studied through employing SmartPLS3.0 software using mediation analyses.

Findings: The findings reveal that CSR oriented culture mediates between stakeholder pressure and CSR practices; CSR practices affect organization performance through organization citizenship behavior.

Implications/Originality/Value: The findings suggest Pakistani banks to acknowledge pressure from all stakeholders, and concentrate on CSR practices for their bank performance and staff wellbeing.

Keywords: Organization Performance, Employee wellbeing, Corporate Social Responsibility, Stakeholder Pressure

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Paper ID: MYMA224



Prevalence and Prevention Strategies of Violence in Special Schools: A Quantitative Survey

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Abstract:

This study was carried out to identify the opinions of students with hearing impairment and their teachers about prevalence of violence in special schools. This research was quantitative in nature and descriptive research method was used to conduct the study. The population of the study comprised students with hearing impairment (SWHI) and their teachers working in public sector schools. Researchers selected 60 students with hearing impairment studying at elementary level (males= 23, females= 37). A sample of 100 teachers were also taken from schools working in Lahore. On the basis of literature review, two structured questionnaires with close ended options were developed. The estimated reliability of teachers' questionnaire was Cronbach alpha 0.82 and of students' questionnaire (Cronbach alpha 0.85). Researchers personally visited schools to collect data from students whereas data from teachers were collected through telephone and email. Frequency percentages, mean and standard deviation were used for data analysis. The results of the study indicated that most of students with hearing impairment used to experience non- verbal violence and feel scary before and after school time. They used abusive language. Schools had taken many initiatives to create healthy and safe environment i.e, appointing security guards to control access to school buildings, increasing monitoring by applying rules and regulations and involving students in conflict resolving activities. However, training teachers, counselling, student tutoring and mentoring are required for healthy school environment.

Keywords: Prevalence, Verbal And Non- Verbal Violence, Students With Hearing Impairment, Prevention Strategies

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Paper ID: MYSC225



Entry Mode Strategy, Customer Engagement, and Firm Performance

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Abstract:

Purpose: This study assessed the effect of entry mode strategy on firm performance of selected manufacturers of baby-care product in Lagos State, Nigeria, more so, it examined the moderating effect of customer engagement on the relationship between entry mode strategy and firm performance.

Methodology: This study employed a cross-sectional survey design and a sample of 452 employees of twelve manufacturers of baby-products in Lagos State, Nigeria. A moderated regression analysis to test two-way interaction hypotheses was conducted.

Findings: The results showed that entry mode strategy has a positive and significant effect on firm performance ($R^2 = 0.042$, $F(2,449) = 9.865$, $p < 0.000$). Further analysis showed that customer engagement explained the increase in firm performance ($\Delta R^2 = 0.543$, $\Delta F(1,448) = 587.305$, $p < 0.000$) with the introduction of customer engagement as a moderator.

Implications: Beyond the performance of entry mode strategy for firms, manager's needs to deploy customer engagement capability because it offers high performance opportunities for the firms who can deploy it. Hence, firm needs to invest in setting up platforms to engage their customers after gaining access to a new international market.

Keywords: Entry Mode Strategy Firm Performance Customer Engagement Eclectic Theory

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Paper ID: MYMA226



The Role of Social Class on Consumer Behavior: A Study of Eco-friendly Cosmetic Products

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Abstract:

In the past few decades, the analysts have noticed an important change in consumers' behavior while purchasing and picking products, especially in cosmetics. Now, when consumers purchase the product, they pay more attention to health and environment features of the product. Therefore, the purpose of this research is to analyze Pakistani Consumers' buying behavior towards Eco-Friendly Cosmetic products. The theory of planned behavior has been applied for better understanding of consumer behavior. Moreover, analyzed the relationship of consumers' values on their intention to buy eco-friendly cosmetics products. It is studied that consumers' social class has a moderating effect on consumer's intention toward purchasing eco-friendly cosmetic products. For quantitative data collection questionnaire is constructed. For questionnaire, variable scales are adapted from literature. Convenience sampling is used for distribution of questionnaire. Data is composed from 260 respondents in Punjab, Pakistan. For analyzing the data, statistical analysis will be done by using SPSS and AMOS. All variables are significantly influence consumer intention to purchase eco-friendly cosmetics. This research suggests marketers to develop their marketing strategies and promote eco-friendly cosmetics through effective advertising.

Keywords: Ecofriendly Cosmetics, Consumers' Behavior, Consumers' Value, Buying Behavior

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Paper ID: MYMA227



India's Military Procurement Programs & Economic Capacity: Compatibility & Pragmatism

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Abstract:

In a world of Realpolitik, each state in the world always looks for increasing its power; some for the purpose of their survival and some seek to fulfill their hegemonic ambitions. Having a huge population, territory, economy, and military, the states like India usually desire to establish their hegemony; therefore, it is not surprising that India wants to achieve a Great Power status in world politics. Although India has great numbers in each area of strategic significance it lacks qualitative capacity in terms of military strength where the advanced weapon systems are the backbone of a country's military power. In order to fill this gap, the Indian government has announced very ambitious military modernization programs and is concluding various military procurement programs around the world bearing huge costs while the big arms-exporting countries are getting involved in such ambitious military modernization programs of India. Over the past few years, it has been observed that the Indian economy has not been able to fulfill the costs of military modernization programs and the gap between the estimated costs of military procurements and the budget allocation is continuously increasing. Therefore, this study hypothesized that Indian military procurement programs and Indian economic capacity are not compatible with each other, which shall have perilous effects for the countries involved in such projects. This study provides an analysis of Indian economic growth and its comparison with the costs of India's military procurements and finds that the stated hypothesis is correct to the extent of compatibility difference between the Indian economic capacity and military procurement cost.

Keywords: India, Military Procurement

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Paper ID: MYSC228



Declining Employee Engagement & Employee Performance: The Noxious Effects of Workplace Bullying

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Abstract:

The rationale of this research study is to inspect about variations in employee performance and employee engagement in Pakistani context brought about by the workplace bullying. Another objective is to produce comprehensive empirical evidence of bullying in the specific Pakistani context. The purpose of paper is to examine whether emotional exhaustion plays a mediating role between workplace bullying, employee performance and employee engagement. Even most of the organizations are unaware about this critical issue to curtail down its effect.

A cross-sectional design is used in the research study, which focuses on emotional exhaustion that serves as a mediator between workplace bullying and employee performance and employee engagement. The paper is based upon cross-sectional and self-reported survey research design. Furthermore longitudinal research design is recommended for future investigation of the relationships among these constructs. Consolidated policies must be sought by the management to combat with the vicious prevalence of workplace bullying. This will not only encourage the conducive work environment but also ensure positive work climate among employees.

Keywords: Workplace Bullying, Emotional Exhaustion, Employee Performance and Employee Engagement

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Paper ID: MYMA229



Pakistani High Performing and Low Performing Secondary School Science Students' Beliefs about Ability to Learn Science

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Abstract:

Beliefs of ability to learn are identified as a key dimension of students' epistemological beliefs. These beliefs can range from the ability to learn is innate, unchanging to the ability to learn is not innate, changing and improvable. These beliefs are acknowledged as the principal predictor for students' effort to learn, learning strategies and motivational behaviour in school learning. The current study discovered the nature of Pakistani science students' beliefs about ability to learn. The qualitative approach was chosen and students were purposefully selected from two sections of 9th grade of a public secondary school for focus group interviews. These students were identified as above average and below average performing students. Students' excerpts about their beliefs of ability to learn revealed noticeable differences in students' beliefs of ability to learn with regard to their association with above average and below average performing students' groups. The patterns visible in opinions of students from below average performing group were naive beliefs of ability to learn. The results are discussed in perspective of sampling characteristics and there are recommendations suggested to improve teaching learning situations in Pakistani schools.

Keywords: Personal Epistemology, Epistemic Climate In Pakistani Classrooms, Learnability Beliefs, Science Students, Pakistani Public Schools

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Paper ID: MYSC230



Exploring Parents Involvement in University Students Education

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Abstract:

Educationists have been focusing continuously on importance parental involvement in students' education. This study was designed to find out parental involvement in curricular and co-curricular activities of university students. The population of this survey research was students studying in universities of Lahore Districts. Random sampling technique was used to collect data of three hundred students from different universities. The researcher constructed a questionnaire for finding out the opinions of students. After the collection of data, the quantitative data were entered in SPSS for analysis about involvement of their parents. The data was analyzed by using frequencies, percentages, means, standard deviations and correlations. Results revealed positive opinions and correlations regarding parental involvement.

Keywords: Parents' Involvement, Curricular Activities, Co-Curricular Activities, Barriers and Issues, Higher Education

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Paper ID: MYSC231



Islamic Financial Development and Economic Growth of Emerging Economy of Pakistan; A Panel Data Approach

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Abstract:

The aim of study is to investigate the dynamic interactions between five pure Islamic banks of Pakistan and economic growth by using Panel ARDL method over the period of 2006-2016. The study elaborates strong confirmation and advocates the significant positive long-run connection with economic growth. However, in short-run, each bank has individual significant positive association with economic growth in its individual capacity. The findings of this study are very encouraging which signify a considerable contribution to recognize how pure Islamic banks activities translated into economic performance of the country. Although prudential regulations of State Bank of Pakistan are quite sound and their legislative structure and policy framing is also equally good but they are required to enhance the number of pure Islamic banks in the country for offering multiple options to clientele in order to promote Islamic economic activities in the country to make Pakistan more prosperous.

Keywords: Islamic Banks, Islamic Financing, Islamic Banks Investments, Islamic banks Innovation, Economic Growth, ARDL

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Paper ID: MYMA232



A Political Discourse Analysis of the Speeches of President Obama and Prime Minister Gillani

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Abstract:

This paper examines the discourse of the two political speeches made by the Pakistan Premier Syed Yousuf Raza Gilani and the US President Barack Obama after the elimination of Osama Bin Laden on May 3, 2011. The objective of this analysis is to discover and explicate how ideology is established and unveiled by the use of language. For the stated purpose, the framework of this study draws on Halliday's model of transitivity (Halliday and Matthiessen, 2004) through which we aim to investigate the transitivity choices employed by the individual speakers, the participant roles (Hasan, 1985) assigned to the enemy and the pronoun choices (Butt et. al., 2004) made by the two speakers in order to reveal a particular socio-political stance disseminated through the two speeches in two cultures: of the USA and Pakistan. The findings indicate that linguistic choices in transitivity play a fundamental role in conveying of implicit and dominant.

Keywords: Discourse, Ideology, Political Speeches, Socio-Political Stance, Transitivity

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Paper ID: MYSC233



Presentation of Pakistan's Image: Thematic Analysis of Editorials of the Washington Post

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Abstract:

The present research aims to study the image of Pakistan through identifying the themes which are used by the editorials of The Washington Post. The population of the study comprised of editorials of The Washington Post that have the word Pakistan in title or in opening paragraph. A total of 116 editorials were analyzed with the help of NVIVO 10 that identified eight different themes. The thorough analysis of the data revealed that the newspapers mostly wrote about Pakistan through the following themes: Pakistan backing Taliban, negative image of President Musharraf, democracy in Pakistan, nuclear technology and Pakistan government, Pakistan's operation against terrorism, Indian terrorist attacks, US military operation and Osama bin Laden, and social issues in Pakistan. It was also observed that Pakistan was presented in a very negative way. General Pervez Musharraf was very harshly criticized. Overall Pakistan was presented as a frail, threatening and monstrous country. Pakistan policy makers must develop counter strategies to combat this negative image building.

Keywords: The Washington Post, Thematic Analysis, Image Of Pakistan, Editorial Presentation

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Paper ID: MYSC234



Credit Risk in Asset Based Sukuk

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Abstract:

This paper aims to examine stock market with a capacity building perspective for economic growth, focusing on the factors that enhance stock market capitalization in the long term. This study evaluates cross country series data of 26 emerging countries listed at MSCI index, through a period of 2006 to 2019. The data were collected through World Bank, Pakistan Stock Exchange and SECP database. Vector Error correction model and Multiple Regression analysis were applied on data to analyze the impact of assorted factors on stock market capitalization to GDP as a measure of long term capacity.

The findings suggest that political stability and corporate tax rate are two important factors that may have significant impact on stock market capitalization to GDP. This research is different from all past researches with respect to methodological, aeon and acclimatization perspective. Capacity building is a relatively new phenomenon adopted from complex adaptive ecosystems and most studies in this area are of theoretical nature. Moreover, the fact that this research has considered not only the long term but also short-term market capitalization perspective, adds to its overall value and originality.

Keywords: Sukuk, Special Purpose Vehicle (SPV), Credit Risk, Ijara, Asset Based, Issuance, Asset Backed, Government Of Pakistan (GOP), Musharaka

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Paper ID: MYMA235



Nexus between Economy, Agriculture, Population, Renewable Energy and CO2 Emissions: Evidence from Asia-Pacific Countries

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Abstract:

This study uses panel co-integration methods and Granger causality examines to scrutinize the dynamic causal relationship between carbon dioxide (CO₂) emissions, gross domestic product (GDP), renewable energy (RE), agriculture value added (AVA) and population for the thirteen developed and developing Asia Pacific countries (APCs) covering the period 2005-2017. The results evaluate in two ways: in the short-run, Granger causality test (GCT) is operating from AVA to GDP and express bidirectional causation among GDP and agriculture. In the distant future, there is causality from RE and Population to CO₂emissions. The short-run causality is important due to the agriculture sector which causes in boosting GDP while economic development, population and clean energy (including waste and combustible) raise CO₂ emissions causes in the reduction of production and services. The research finds out that reduction in AVA, GDP increase, uncontrolled population and lack of attention on clean energy are interrelated in creating emissions. Policy recommendation insights that Asian Pacific establishments should control the population, less use of fossil fuel, encourage clean energy technologies such as solar and wind to fight with global warming.

Keywords: CO₂ Emissions, Panel Co-Integration, Granger Causality, AVA, APCS

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Paper ID: MYAF236



Evidence of Inflation-Poverty Causality in Nigeria based on the Toda-Yamamoto Dynamic Causality Test

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Abstract:

Purpose: Rising inflation rate is among major factor contributing towards increasing poverty and its incidence. Though a number of studies have measured this causal relationship, the present study aims at investigating the nature of causality between inflation and poverty with empirical evidence from Nigeria.

Methodology The study has employed the Toda-Yamamoto causality test to investigate the nature of causality between inflation and poverty in Nigeria for the period 1980-2016, with money supply and exchange rate as control variables.

Findings: The results of the study depict a bidirectional causal relationship between inflation and poverty.

Implication: Even though the money supply does not cause poverty directly, it does cause inflation, and inflation in turns causes poverty. Also, the exchange rate does not cause inflation directly, but it does cause poverty, and at the same time, poverty causes inflation. Therefore, the study calls the attention of the policymakers to be cautious in making policies concerning money supply and local currency devaluations (exchange rate) as they cause both inflation and poverty directly and indirectly and affect the social welfare.

Keywords: Inflation, Money Supply, Nigeria, Poverty, Toda-Yamamoto Causality

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Paper ID: MYSC237



Impact of Macroeconomic Conditions, Industry Attributes and Firms Related Variables on Capital Structure: A Cross Industry Analysis

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Abstract:

Purpose: This study is conducted to examine the main strength of firms' specific variables, industry effects and macroeconomic conditions in predicting the capital structure choices of non financial listed companies of Pakistan Stock Exchange (PSX-100).
Design/Methodology/Approach: To perform the study, a sample of twelve sectors covering a period from 2012 to 2017 is taken from PSX-100. Seemingly Unrelated Regression (SUR) model is applied to explore the capital structure choices. Results of study indicate that the short term debt plays a major part in designing the capital structure of listed companies of PSX-100.

Findings: Macroeconomic conditions have been identified to cause an increase in financial distress and costs of debt unanimously. The financial distress and costs are significant in financial market developments for a time horizons.

Implications/Originality/Value: The development in financial markets can have an opportunity to increase the choice of capital structure of firms optimistically. It is explored that source of capital choice seems to decrease in agency behavior and risk due to refinancing. The less agency problem and less risk provide better choice of debt and future growth to the financial market. The growth environment is life blood of financial market and economy.

Keywords: Seemingly Unrelated Regression, Leverage, Financial Market

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Paper ID: MYMA238



Effect of Medium of Instruction on Students' Motivation towards Learning at Secondary Level

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Abstract:

Medium of instruction (MI) plays an important role for learning. The present study investigated the effect of MI on students' motivation for learning. It included 1456 respondents as a sample of the study which were conveniently selected from public and private sector secondary schools from the district Kasur of Punjab province. Motivation scale towards learning by Sultana, (2014) having 20 Likert type items with a reliability coefficient value 0.85 was used for data collection. Findings of the study no significant effect of independent variable over dependent. On basis of gender there was found no significant effect on motivation level. There was significant difference between English and Urdu mediums urban respondents' motivation level as urban English medium students had significantly higher motivation level than urban Urdu medium students. There was significant difference between English and Urdu mediums rural respondents' motivation level as rural Urdu medium students had significantly higher motivation level than rural English medium students. It was recommended that the findings of the study should be refined for further implications through further longitudinal studies with more data from other provinces of Pakistan.

Keywords: Medium, Instruction, Students' Motivation, Learning, Secondary Level

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Paper ID: MYSC239



The Moderating Effect of Employee Satisfaction on the Relationship of Goal-Setting and Purposes, Fairness and Rating Scale Format with Employee Job Performance

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Abstract:

The aim of this article is to explore the moderating effect of employee satisfaction on the relationship of goal-setting and purposes, fairness and rating scale format with employee job performance in the academic setting. Data were collected through survey questionnaire from 300 employees working in six public sector universities of KP, Pakistan. Multiple regression analysis has been used to test the hypothesis. The dimensions of the performance appraisal were found to be significantly correlated to employee job performance and employee satisfaction played a crucial role in moderating this relationship. Potential reasons and suggestions for managers and employees are discussed. The paper adds to the current pool of knowledge on the links among goal-setting and purposes, fairness, rating scale format, employee satisfaction and employee job performance. Various facets of these constructs were analyzed, so as to give an extensive and more ample understanding of the determinants that influence employer and employees.

Keywords: Goal-Setting and Purposes, Fairness, Rating Scale Format, Employee Satisfaction, Employee Job Performance

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Paper ID: MYMA240



Improving Organizational Performance Through HRM-line Partnership: A Case of Higher Education Sector of Pakistan

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Abstract:

In today's knowledge economy, organizations focus on creating value through their most valuable resources i.e. human resource. For an effective management of human capital, a healthy partnership between HRM function and the line managers (heads of other departments/sections) is essential. Such type of partnership can augment the strategic success at different levels of organization. The main focus of this study is to evaluate how the partnership of line managers and HR managers in managing different HRM activities help a firm to achieve competitive advantage. The data was collected through the departments/section heads of public sector universities of Pakistan. The results indicate that when line managers actively participate in managing the HRM function of an organization, it yielded improved organizational outcomes. Therefore, the results of this study have an important implication for the managers of higher education institutes to devise mechanism to involve the line managers in managing HRM activities and thereby achieve higher performance outcomes in higher education sector of Pakistan.

Keywords: HRM, Line Managers Involvement, Strategic Business Performance and Decision Making

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Paper ID: MYMA241



Exploring Difference in Gender Perceptions towards Teacher's Motivational Behaviour in English Language Classroom

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Abstract:

The role of a teacher is crucial for language learning specifically in English language classrooms. An important variable in this regard is the gender of students. This study investigates the impact of gender on language learning motivations of students studying at the undergraduate level in the City University of Science and IT and Institute of Management Sciences, Peshawar. Questionnaire data were collected from 175 students. The variables of the study include gender and its relationship with language attitudes and motivation. The results revealed that there exists the relationship between gender differences in variables under consideration. Female students had more expectations as compared to their male fellows. The study has useful pedagogical implications.

Keywords: Gender Perceptions, Motivation, Teacher's Motivational Behaviour

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Paper ID: MYSC242



The Impact of Reverse Culture Shock on Gulliver's Family Life

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Abstract:

Swift's *Gulliver's Travels* has been one of the most fascinating works of English literature. It is its suggestive quality due to which it has been read in a variety of different perspectives. Twentieth century critics have read it in the light of different psychoanalytical approaches. This study focuses on an entirely different aspect i.e reverse culture shock. It analyzes the effects of reverse culture shock on Gulliver's behavior and his interaction with his family through a close reading of the text of Gulliver's Travels. Gulliver who suffers from an obvious identity crisis fails to cope with the readjustment problems at home after living among different hosts. After every subsequent re-entry, Gulliver's behavior especially with his family members deteriorates. The imprints of his last hosts remain so deeply engraved on his mind that fails to live peacefully with his family members and has to live in isolation. This is where we can relate Gulliver to people who after living abroad fail to adjust with the people of their native society and family members.

Keywords: Reverse Culture Shock, Culture, Identity Crisis, Hosts, Natives, Signs and Cues

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Paper ID: MYSC243



Investigating Critical Resemblances of Islamic Banking with Conventional: Binary Matrices as Solution Methodology

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Abstract:

Identifying, ranking, exhuming and classifying the relations among the critical resemblances between Islamic and conventional banking is aim of this study. It also discusses the structure of these resemblances and devises valuable guidelines for discerners. It follows qualitative paradigm of research philosophy and overall design consists of review of literature, data collection and analysis. Literature review is used to prepare a list of resemblances, Interpretive Structural Modelling (ISM) is employed for ranking, exhuming and modeling the relationships among resemblances, whereas, cross impact matrix multiplication applied to classification (MICMAC) for substantiating the results of ISM by classifying factors into independent, dependent, linkage and autonomous clusters. Through the discourse of literature review a list of eighteen critical resemblances has been prepared. Results of ISM show that resemblance in rating system and resemblance in public perception occupy highest rank therefore are least critical, whereas, resemblance in settlement of cost of funds and similar employee qualification occupy bottom of the model therefore are the most critical. MICMAC analysis validates the results of ISM. This study is helpful to discerners who want to understand differences and similarities between two paradigms of banking. It is equally useful for regulators, management, employees, customers, researchers, religious scholars and society at large being an original attempt by the authors substantiated by real time survey data collected from experts on the issue.

Keywords: Resemblance, Islamic banking, Conventional, ISM, MICMAC

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Paper ID: MYMA244



A Study on the Effect of Emerging Technology on Students' Academic Achievements at Secondary Level

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Abstract:

Use of emerging technology provided a easy access opportunity to the learners in this world they can find out a fruitful and healthy environment for learning in this fast technology world, Therefore, the aim of the present study was “a study on the effect of emerging technology on students' academic achievements at secondary level”. The sampling population of the present study is all students of grade 10 who are studying in public high school in Punjab. Use of emerging technology and its experiment was delimited to Biology students of class 10th in Govt Girls High School No1 Fateh Jang (Attock) sessions 2016-17 and its experiments was delimited to four chapters of Biology textbook. This study sought to discover that learning through emerging technology improved student academic achievement. Two different methods of instruction were employed for this research study. The first method of instruction was the traditional lecture and whiteboard method. The second method of instruction was the use of technological instruction. Students of 10th class in subject Biology were studied. Two groups controlled and experimental was selected on the basis of pre test to equate the knowledge level for experiment. For item analysis, researcher used SPSS, Mean. Overall the achievements of students were satisfactory. After analysis of the data conclusions were drawn that there is major difference between the students of experimental post and control post. The mean score of experimental post students is greater than control post. It is recommended that Teachers should use Emerging Technology based teaching aids like computer animations etc. to develop student's interest in the subject for maximum teaching learning out-comes.

Keywords: Instructional Technology, experiment, secondary level student

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Paper ID: MYSC245



A Qualitative Analysis of Social Determinants of Entrepreneurship Success (Thematic Analysis)

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Ayesha Ch, Assistant Professor, Department of Sociology, GC, University, Faisalabad, Punjab, Pakistan

Abstract:

This study has been conducted to explore the important social determinants of entrepreneurship success. Families' involvement is crucial for entrepreneurship success. The myth is prevailed in our society as successful life is to be opened as to secure a position in public or private sector. Social determinants are not discussed in detail before. To know what social determinants are important to equip success in business? Qualitative exploratory case study method (Yin. K, 2014) was used to explore social determinants in detail. Field notes were taken on note book with pencil and interviews were recorded personally by the researcher himself and these field notes and data were transcribed to document the important patterns and themes. Thematic analysis was applied to the data for analysis purpose. Findings of the study depicted that family business involve in entrepreneurial intention, role model provide supportive material, family financial help, prior business experience, entrepreneurship knowledge and understanding, were the important determinants of entrepreneurship success. At the end of the paper it was suggested that entrepreneurship training must be provided by the government institution and universities must induct degree program in entrepreneurship. Seminars and conferences on entrepreneurship awareness must be organized by nongovernmental organizations with the collaboration of government agencies and institutions.

Keywords: Entrepreneurship success, entrepreneurship intention and learning, entrepreneurial knowledge and experience, family support, qualitative exploratory case study, thematic analysis

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Paper ID: MYSC246



Testing Market Efficiency, Predictability and Profitability at Pakistan Stock Exchange Using Firm-level Data

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Abstract:

This study examines market efficiency in the light of the simple moving average technical trading rules on daily closing share prices of 100 companies listed on Pakistan Stock Exchange over ten years from 2006 to 2015. The results show strong support for simple moving average rules having both predictability and profitability for PSX. It refers that the returns from these rules are not same as investors earn from a naïve buy and hold strategy. The uses of these simple moving average rules produce abnormal returns to investors and hence nullify the weak form of efficiency on PSX.

Keywords: Simple Moving Average Rules, Predictability, Pakistan Stock Exchange, Efficient Market Hypothesis, Naive Buy and Hold Strategy

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Paper ID: MYAF247



Impact of International Trade and Trade Duties on Current Account Balance of the Balance of Payment: A study of N-11 Countries

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Abstract:

This study is aimed to investigate the impact of international trade and trade duties upon the current account balance of the balance of payment of N-11 countries. Two constituents of each factor have been considered for the purpose of analysis. For International trade, import (IMPT) and export (EXPT) of goods and services have been considered whereas, for trade duties, taxes on international trade (TOIT) and customs and other import duties (CID) have been taken as the research variables whereas, current account balance (CAB) has been taken as the dependent variable. For the purpose of analysis panel data of N-11 countries for 27 years from 1990 to 2016 has been tested using different econometric technique such as Panel unit root test, Panel co-integration test, Hausman test, Panel regression analysis and Panel causality analysis. The results demonstrate that overall research variables are co-integrated and having long term relationship and affecting each other in the conventional manner. Notably, it is observed via results that in case of N-11 countries the CAB itself is the regulating factor and all other factors are adjusted according to the movement of CAB. The study provides recommendations for the rectification of current account deficit position and also provides scope for future research as well.

Keywords: Current Account Balance (CAB), International Trade, Trade Duties, Import (IMPT), Exports (EXPT), Taxes On International Trade (TOIT), Custom and Other Import Duties (CID)

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Paper ID: MYAF248



A Tale of the Ticker; Stock Market Capacity Building Hegemony and Temporal Performance in the Emerging Economies

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Abstract:

This paper aims to examine stock market with a capacity building perspective for economic growth, focusing on the factors that enhance stock market capitalization in the long term. This study evaluates cross country series data of 26 emerging countries listed at MSCI index, through a period of 2006 to 2019. The data were collected through World Bank, Pakistan Stock Exchange and SECP database. Vector Error correction model and Multiple Regression analysis were applied on data to analyze the impact of assorted factors on stock market capitalization to GDP as a measure of long term capacity.

The findings suggest that political stability and corporate tax rate are two important factors that may have significant impact on stock market capitalization to GDP. This research is different from all past researches with respect to methodological, aeon and acclimatization perspective. Capacity building is a relatively new phenomenon adopted from complex adaptive ecosystems and most studies in this area are of theoretical nature. Moreover, the fact that this research has considered not only the long term but also short-term market capitalization perspective, adds to its overall value and originality.

Keywords: Capacity Building, Stock Market Capitalization, Economic Growth, Gross Domestic Product, Emerging Economies

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Paper ID: MYAF249



Capital Structure Theories and Speed of Capital Adjustment towards Target Capital Structure along Life Cycle Stages of Asian Manufacturing Firms

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Abstract:

Purpose: Firms have different costs and benefits and asymmetric information across their life cycle stages and hence each stage has different financial pattern and speed of adjustment towards target capital.

Methodology: We use System GMM to test the hypotheses. We use market leverages proxies for the capital structure, life cycle proxies: introduction, growth, mature, shakeout and decline and the control determinants of capital structure such as profitability, tangibility, firm size and growth opportunities. We estimate the financial pattern and speed of adjustment along life cycle stages of manufacturing firms from eleven Asian economies over the period of 2010-2018.

Findings: The results show that firms in earlier stages have more long term debt than mature stage. The speed of adjustment towards target capital structure is highest in mature stage than the other stages. The control determinants significantly affect market leverages.

Implications: The findings suggest that management has to consider life cycle stages of their firms in order to adjust capital structure. Stockholders should consider stage of firm with relation to profitability and capital structure for long term prospects.

Keywords: Capital Structure Theories, Life Cycle Stages, Speed of Adjustment, Market Leverages

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Paper ID: MYAF250



Corporate Governance and Return on Equity Evidence from Pakistan Stock Exchange

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Abstract:

The main purpose of this paper is to study whether corporate governance aspects like board size, audit committee and board composition affect the return on equity (performance) of companies listed on Pakistan Stock Exchange. The data were gathered by purposive sampling techniques from the Balance Sheet Analysis report available on the State Bank of Pakistan website and relevant companies' websites. A regression model was incorporated to measure the available data for a sample of 50 firms, with a total of 150 years of observations for a period of 2013 -2015. The empirical results indicate that board size, audit committee and board composition are positively associated to return on equity. The result of this study suggests that each organization needs to develop good corporate practices to significantly improve the shareholder wealth in the form of return on equity. The selected sample is taken from non-financial firms with a small sample size, therefore, in future for more generalizability of the results a study may be undertaken to consider financial and non- financial firms with a large sample size.

Keywords: Corporate Governance, Return on Equity, Board Size, Audit Committee, Board Composition

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Paper ID: MYAF251



The Curve Of Cross Border Cartel Enforcement (Challenges and Remedies in Global Business Environment)

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Abstract:

The purpose of this article stated that the global economic arena has taken new insights across the shore of nations. THE new economic challenges are waiting for the anti-trust enforcers to make sure strict compliance with the antitrust laws and in addition this dissertational work highlights the incipient violations across the borders and suggests its possible legal outcomes in the near future in order to make the economic market a level playing field for any business entrants. It particularly shed light on the cross border cartels and their effects on the relevant market, additionally we have taken the global view of the legislative aspects along with their de jure appliances and improvements for the proper economic growth under the auspices of legal framework. The ramification of cross border cartel enforcement has surfaced astoundingly between 1998 to 2015, underlining the earnest and prompt action to strengthen and revisit the competition law enforcement tools and proficiency. The technological advancements and liberalization of trade has risen significant challenges which includes the enforcement of cross border cartels and mergers. The globalization of corporate activities and deregulation of business markets and numerous industrial sectors has endangered the theoretical foundation of domestic and international competition enforcement regime. The weaknesses of unilateral, bilateral, and multilateral compacts be re-examined in order to cope with the cross- border competition challenges efficaciously. The EU and US actively pursuing to establish the unanimous international antitrust regime instead of discrepancies to integrate WTO and ICN being multilateral cooperation forum. Currently, US, CANADA, EU, JAPAN and CHINA across the globe become more engaged in international cartels evidence gathering and investigations.

Keywords: Cartels, Economic Effects, Extraterritorial Jurisdiction, Evidence Gathering, Relevant Market

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Paper ID: MYAF252



Expounding Dynamics of Tacit Knowledge Critical to Credit Decision Making: Juxtaposed Findings of GRA and RIDIT

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Tehmina Fiaz Qazi, Assistant Professor, IB&M, University of Engineering and Technology, Lahore, Pakistan

Abstract:

This study explores importance of Tacit Knowledge (TK) sharing for formal loan makers in Pakistan. Main objective of the study is to expound, conceptualize and hierarchicalize the factors of TK critical to credit decision making. The study follows positivist approach and overall research design consists of literature review, field survey and data analyses. Data was collected from credit officers of Pakistani banks. Following the triangulation approach for confirmation and comparison of results, multiple techniques viz EFA, GRA and RIDIT were employed. Results of EFA showed that there are eight major dynamics of TK. Findings of GRA revealed that TK about recovery of loans is the most important factor hence occupies the highest GRA rank, whereas, the TK about resources of borrowers occupies the lowest rank. RIDIT analysis showed that TK about multitude of business sectors is the most important factor hence occupies the highest RIDIT rank, whereas, TK about capacity to repay the loans occupies the lowest rank. Juxtaposition of results of GRA and RIDIT revealed that TK gained during recovery of loans is one of the most important factors. It is a seminal study in the area of knowledge management particularly in context of Pakistani banks based on original data collected in field setting. The study gives insight of critical factors of TK, which has high value for credit personnel in banks. The results are useful for decision makers in banks, academicians and researchers.

Keywords: Knowledge Management, Banks, GRA, RIDIT, Pakistan

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Paper ID: MYAF253



Does Borrower's Personality Affects the Repayment of the Loan? A Study of Banking Sector of Pakistan

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Abstract:

The continuing global increase in economic activities is increasing the importance of the banking sector as the hub of such activities. The banking sector issue loans to individuals, firms, and government. Various factors influence the repayment of these loans. In this study, we argue that the personality of the borrower affects the repayment of the loan. We have selected a sample of 500 borrowers of five major banks in Pakistan by using a cluster sampling technique. We selected 250 (50%) regular borrower and 250 (50%) defaulters. We measured borrower personality through a 44-items big five inventory (BFI) questionnaire similar to John & Srivastava (1999). We analyzed data using one-way ANOVA and regression. The results show considerable significant differences between the personality of regular borrowers and defaulters on all five traits of personality, which reveals that the borrower's personality affects the repayment of the loan. The defaulters were high on extroversion and neuroticism dimensions, while regular borrowers were high on agreeableness, conscientiousness, and openness to experience. The results also depict the strong effect of demographic characteristics such as income, education, and family size on loan repayment. The study suggests banks consider the personality traits of the borrower at the time of issuing of loan.

Keywords: Loan Repayment, Personality Traits, Regular Borrower, Defaulter

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Paper ID: MYAF254



Knowledge Sharing Culture Influences on Organizational Commitment: The Mediating Role of Pay Satisfaction

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Abstract:

Public sector universities are preliminary knowledge intensive and to stunt their information effective knowledge sharing among faculty is required. We focus on the faculty of public sector universities that share or limit knowledge sharing. Determining which factors promote, influence or impede sharing of knowledge in institutions constitute important avenues for exploration. This paper has focused on three such influences; “knowledge sharing” “organizational commitment” and “pay satisfaction”. In this regard, a conceptual model is developed in which pay satisfaction serves as mediator between knowledge sharing (KS) and organizational commitment (OC) among faculty members. Data determining the above mentioned variables is collected from 309 faculty members through standardized questionnaires. Data analysis reveals that KS has positive impact on OC and on Pay Satisfaction (PS). Furthermore, pay satisfaction mediates the relationship between KS and OC. This study recommends a KS culture and pay satisfaction of faculty to maintain and enhance level of commitment among faculty. As KS enable better and faster decision making, reduces the loss of know-how, enhances level of commitment and stimulate innovation and growth.

Keywords: Knowledge Sharing, Organizational Commitment, Pay Satisfaction, Public Sector University

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Paper ID: MYAF255



Testing the Validity of Purchasing Power Parity Theory and Dynamics of Exchange Rate Behavior (Pakistan, China, Iran and Turkey)

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Navid Ahmed, Lecturer IMS, University of Agriculture, Sub Campus Toba Tek Singh, Pakistan

Abstract:

Purpose: This study is aimed at to observe the purchasing power parity (PPP) Theory. The purchasing power parity (PPP) is the most enduring debate of literature in international macroeconomics. It is most controversial due to various puzzles and tested with different econometric models for certain group of countries. Therefore, the PPP is valid assumption while international comparison due to use of common exchange rate and the prevalence of Law of One price.

Design/Methodology/Approach: The validity of PPP for relative countries (Pakistan, China, Iran and Turkey) was tested and analyzed for the sample period 2001 to 2018.

Findings: It is observed that exchange rates of Pakistan, China, Iran and Turkey are not consistent and constant. The deviations of PPP through structural changes identified and are not persistence over long period. Overall results reflected that there is an existence of long run equilibrium relation in between Pakistan and China as well as in between Iran and Turkey. The error correction model has confirmed the adjustment speed of short run disequilibrium to long term disequilibrium level. **Implications/Originality/Value:** The expected differential level of inflation has significant positive impact to exchange rate shift to Pakistan and trading activity patterns. The changes in foreign exchange market and commodity market due to economic integration are important implications for economic globalization.

Keywords: Purchasing Power Parity, Law of One Price, Long Run, Short Run

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Paper ID: MYAF256



The Flow - Performance Relationship: Evidence from Pakistani Mutual Funds

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Abstract:

We use the novel sample of Pakistani mutual funds to examine the flow performance relationship. We apply linear regression model with fixed effect on unbalanced panel data for the period of 2012 to 2018. Consistence with the existence literature using sample of US and other developed countries ,we find positive flow- performance relationship , but the prior performance do not have larger impact on subsequent fund flows. Our results also exhibit that the shape of the relationship is not linear; it's convex like other developed countries. In other words, the past high performing funds attracts larger inflow in the next periods whereas the past low performing fund suffer from minimal out flow in the next period.

Keywords: Flow-Performance Relationship, Convexity, Mutual Fund Flows

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Paper ID: MYAF257



The Role of Rater Motivation and Training in Effective Performance Appraisal System in Public Sector Universities of Khyber Pakhtunkhwa, Pakistan

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Mohammad Hanif khan, Lecturer, Department of Tourism and Hotel Management, University of Malakand, Khyber Pakhtunkhwa, Pakistan

Abstract:

Performance appraisal is considered to be the most significant element of performance management but often the former involves controversial practices, among other variables influenced by accuracy and effectiveness. However, it is generally understood that performance appraisal system commonly result into positive organizational outcomes, yet the accuracy of the measuring tools is still an arguable issue with more criticisms. The ongoing matters are measured and tested as a case study approach by paying attention on higher education institutions. Since higher education is progressively playing a vital role in economic competitiveness of a country. Thus, this study finds the effects and consequences of rater motivation and rater training on performance appraisal system. This study is survey based, 300 questionnaires in total were distributed among the faculty of public sector universities of Khyber Pakhtunkhwa (KP), Pakistan. Out of which 160 were received back recording response rate of 53%. Findings of this study indicate that there was positive and significant relationship between rater motivation and performance appraisal and also between rater training and performance appraisal in public sector universities of Khyber Pakhtunkhwa, Pakistan. The current study offers researchers with the opportunity to search performance appraisal from a new perspective which has never been explored before in a developing country like Pakistan.

Keywords: Rater Training, Rater Motivation, Performance Appraisal, Higher Education Institutions

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Paper ID: MYAF258



Analysis of Energy Crisis, Energy Security and Potential of Renewable Energy: Evidence from Pakistan

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Abstract:

Over the last thirty years, Asian countries have become a chief player in the worldwide scene. Pakistan is facing an acute energy disaster since last decade that impacts on social and economic development. Sustainable energy supply is an essential feature for the economic growth of any society. From the last five years, Pakistan is facing a shortfall between 4,000-5,000 megawatt. This study inspects the association between energy security, energy crisis, energy demand, energy supply, and renewable potential in Pakistan. It also evaluates the final energy demand-supply gap, provincial renewable energy distribution, sectorial distribution, and policy recommendation for future energy. For this study, we applied renewable and non-renewable energy scenarios during 2014-2035 and Market-Allocation method to prove the energy situation in Pakistan. The outcomes show that renewable resources are the best option in reducing energy risk, import cost, and enhance environmental and economic sustainability. With the objectives of our key findings, targeted suggestions and policies are given.

Keywords: Energy Security, Renewable Energy, Climate Change, Social-Economic Development

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Paper ID: MYAF259



Role of Banks in Money Laundering through Fake Bank Accounts and Writing off Loan in Pakistan: An Analytical Study

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Naureen Akhtar, Assistant Professor, Gillani Law College, Bahauddin Zakariya University Multan, Pakistan

Abstract:

Purpose: Recent media reports of money laundering through fake bank accounts implicate the involvement of banks in money laundering through "managed bank accounts". Further the waivers of loan of apparently sound institutions also give rise to specific questions and reservations on the role of banks. This paper attempts to explore the answer to those fundamental questions.

Design/Methodology/Approach: The research follows qualitative content analysis methods to critically analyze the role of banks in money laundering and loan waiver policies.

Findings: The research finds that despite of heavy banking regulations and laws the banking accounts are being used for money laundering. Further, the research concludes that the act of waiving off loans allegedly has provided a channel to misuse the public earned money, resulting in gross loss to the public exchequer.

Implications/Originality/Value: The research concludes that the role of bank in maintaining the fake/idle accounts and the loan waiver policy and its malafide usage in the banking sector resulted in financial frauds and money laundering in Pakistan

Keywords: Banks, Money Laundering, Loan, Write off, Law

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Paper ID: MYAF260



The Importance of Organizational Justice, Appraisal Purposes and Employee Satisfaction in Performance Appraisal System in Academic Sector of Pakistan

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Muhammad Asad Khan, PhD Scholar, Universiti Tun Hussein Onn (UTHM) Malaysia

Abstract:

The purpose of this article is to find out the importance of organizational justice and its types along with employee satisfaction in the performance appraisal system. Data were collected from a sample of 180 respondents who replied their opinions regarding the variables included in the study. This study used SPSS to analyze collected data. The findings of study found a linkage of three kinds of organizational justice with performance appraisal. Also a strong association of employee satisfaction was found with components of organizational justice. The core restriction is that this study provides information limited to only one source, i.e. employees. This paper has practical effects on human resource development as it gives human resource practitioners and also to managers acting as rater of their employees with different ideas and recommendations. Such ideas and recommendations typify how to maximize the perceived justice of the performance appraisal system in higher education sector of Pakistan. This study will also add some extra knowledge to the stake holders in higher education sector to understand and pinpoint the role of performance appraisal in academic sector.

Keywords: Organizational Justice, Employee Satisfaction, Performance Appraisal, Higher Education Sector

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Paper ID: MYAF261



SMEs Exports are influenced by Different Risk Factors: Empirical Study of Emerging Economy

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Abstract:

Study intent to identify the direct (indirect) risk factors that can influence the export of medical instruments from SMEs sector of Pakistan by using the time series monthly data sample for a period of fifteen years that is from FY 2003 to FY 2017. Empirically a strong long term relation between the export of medical instruments with operational risk, market risk, export refinance schemes and steel prices are proven by Johansen co-integration. Study also establishes a direct positive relation of operational risk and market risk with the export of medical instruments as a result of Vector Error Correction Model.

Keywords: Medical Instruments, Market Risk, Operational Risk, Export Refinance, SMEs

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Paper ID: MYAF262



Impact of Accreditation, Services Quality, Green Standards and Product Superiority on Customer Loyalty: A Case of Healthcare Quality in Hospitals of Pakistan

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Manzar Abbas Hydari, Superior University, Lahore, Pakistan

Muhammad Ali, Superior University, Lahore, Pakistan

Abstract:

This study comprehends the association of quality services, product superiority, accreditations and green environment of hospitals; with corporate brand image, patient trust and loyalty. Respondents of the research study were from seven different healthcare organizations including private, charitable and naval sectors in four major cities (Lahore, Islamabad, Peshawar and Karachi) of Pakistan. Questionnaires were disseminated to 580 participants, and 447 responses were received. The data analysis was processed in SPSS 20 and SmartPLS 3.0. Partial Least Square Structural Equation Modeling (PLS-SEM) was applied to examine the inference for significant and insignificant associations between constructs.

The outcomes specify that hospital accreditation positively and significantly impacts the customer loyalty through mediating effects of corporate brand image and customer trust. Similarly quality of services positively and significantly impacts the customer loyalty through mediating effects of corporate brand image. However rest of the relationships in this study were not found significant through mediating effects of customer trust and brand image.

The hospitals management in Pakistan is recommended to instrument the accreditation of healthcare standards in its true spirit and should introduce innovations in healthcare technologies in institutions for unveiling more high-quality and superior health products and services to build strong corporate image and patient trust on rock-hard foundations to establish the satisfied and loyal patients.

Keywords: Accreditation, Brand image, Customer trust, Customer loyalty, Green hospital, Healthcare industry, Services quality

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Paper ID: MYAF263



Hospital Service Quality and Patient Satisfaction: A Moderating Role of Trustworthiness

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Sulaman Hafeez Siddiqui, Lecturer Department of Management Sciences, The Islamia University of Bahawalpur, Bahawalpur, 63100 Pakistan

Abstract:

The aim of the present study is to determine the effects of hospital service qualities on patient satisfaction in the healthcare sector of Pakistan. By using the non-probability sampling, 292 sample was gathered. Emotional exhaustion, organizational citizenship behavior, hospital and nurses facilities were used as predictors and trustworthiness was used as a moderator. The results from structural equation modeling revealed that hospital facilities quality and OCB have been found positively significant while nursing service quality and emotional exhaustion have been found insignificant in relation with patient satisfaction. Moreover, trustworthiness does not moderates any relationship in the structural model. The study concluded that the staff allocated is manifesting form of behavioral citizenship structured by cultural decorum and locally acceptable norms. Alongside citizenship, high quality miscellaneous supportive provisions comprising of sufficient backup equipment, medical apparatus and tools as well as the regular maintenance of utilities stand as considerable satisfaction determining aspects for patients. The cognitive dimensions in the form of trust structuring attributes don't really add much to the contributions of facilities and citizenship found in hospitals.

Keywords: Nursing Service Quality, Hospital Facilities Quality, Emotional Exhaustion, Organizational Citizenship Behavior, Patient Satisfaction

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Paper ID: MYAF264



Activity Based Costing around the World: Adoption, Implementation, Outcomes and Criticism

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Abstract:

The purpose of this article is to provide systematic and critical literature review of studies related to activity-based costing around the world. The literature review covers articles from developed and developing countries and is organised to provide insights on four major aspects of ABC adoption, implementation, outcomes and criticism.

The adoption of ABC is generally greater in developed countries as compared to developing countries. Among the key benefits of using ABC include better product costing that ultimately increases the profitability and competitiveness of a company. Using ABC results in greater transparency of costs which have implications for planning, controlling and decision making.

Successful implementation of ABC is to deal effectively with the specific behavioral, technical and organizational factors. Most of the problems found in the literature were related to the practical, technical and system difficulties of ABC. Due to cultural and organizational issues many companies fail as techniques need modification when used in different settings.

Keywords: Activity Based Costing, Literature Review, ABC Adoption, ABC Implementation, ABC Outcomes, ABC Criticism

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Paper ID: MYAF265



The Effect of Cash Conversion Cycle on Profitability of the firm: A Study of Oil & Gas and Engineering Sector of Pakistan

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Quratulain Akhtar, Lecturer IB & M (UET), Lahore, Pakistan

Shaheera Amin, Assistant Professor, Department of Business Administration, University of Sahiwal, Sahiwal, Pakistan

Abstract:

The research is aiming at assessing the effect of cash conversion cycle on profitability of the firm. Three components are used to measure cash conversion cycle (CCC); average receivable period (ARP), average inventory period (AIP) and average payable period (APP). Henceforth, cash conversion cycle and its determinants are taken as Independent variables. The dependent variable is profitability being measured by return on asset (ROA). The data was collected with the help of pooled data containing a sample of 10 firms of two manufacturing sector such as Oil & Gas and Engineering, listed on PSX for the period 2010-2018. Regression and correlation techniques were used for analysis and come up with the outcomes that average receivable period and average inventory period have an adverse significant association with profitability of the firm except average payable period. In the end, there exists a highly negative significant association among CCC and firm's profitability as ROA. The results showed that lesser the no. of days of CCC, the firm has greater profitability. This paper contributes to the literature, which shows the association amongst CCC and ROA.

Keywords: Cash, Profitability, Oil, Gas, Pakistan, Engineering

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Paper ID: MYAF266



Political Stability and its Impact on Economic Growth of Pakistan (1988-2018): A Time Series Analysis

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Majid Hussain Phul, Ph.D Scholar, Department of Economics, Shah Abdul Latif University Khairpur, Pakistan

Muhammad Saleem Rahpoto, Professor, Department of Economics, Shah Abdul Latif University Khairpur, Pakistan

Abstract:

This research paper empirically investigates the outcome of Political stability on economic growth (EG) of Pakistan for the period of 1988 to 2018. Political stability (PS), gross fixed capital formation (GFCF), total labor force (TLF) and Inflation (INF) are important explanatory variables. Whereas for model selection GDP is used as the dependent variable. To check the stationarity of time series data Augmented Dickey Fuller (ADF) unit root (UR) test has been used, and whereas to find out the long run relationship among variables, OLS method has been used. The analysis the impact of PS on EG (EG) in the short run, VAR model has been used. The outcomes show that all the variables (PS, GFCF, TLF and INF) have a significantly positive effect on the EG of Pakistan in the long run period. But the effect of PS on GDP is smaller. Further, in this research we are trying to see the short run relationship between GDP and other explanatory variables. The outcomes show that PS does not have such effect on GDP in the short run analysis. While GFCF, TLF and INF have significantly positive effect on GDP of Pakistan in the short run period.

Keywords: Political Stability, GDP, ADF, OLS, Gross Fixed Capital Formation, Labor Force, Inflation

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Paper ID: MYAF267



The Moderating Effect of OPEC and Non-OPEC on the Relationship between Oil Price Volatility and Accrual Earnings Management in the Oil and Gas Industry

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Jalila Binti Johari, Department of Accounting and Finance, Universiti Putra Malaysia

Soh Wei Ni, Department of Accounting and Finance, Universiti Putra Malaysia

Bany-Ariffin A.N, Department of Accounting and Finance, Universiti Putra Malaysia

Abstract:

This study is an empirical examination on the relationship between oil price volatility and earnings management in the oil and gas industry, moderated by price-setting abilities of OPEC (Organization of Petroleum Exporting Nations) and price taking abilities of Non-OPEC countries. This study tests discretionary, income-decreasing, current and non-current accruals as a proxy of earnings management. A total sample of 209 firm-year observations from 2008 to 2018 of listed oil and gas firm is collected from the Thomson Datastream database. To incorporate the moderation effect, the samples were divided into two sub-groups, OPEC and Non-OPEC using reserve to production ratio. Firm attributes are included in the analysis as the constant variable such as leverage, current ratio, EBITDA and Growth. The initial results show that, overall, the interaction effect between OPEC/Non-OPEC and oil price volatility is positive and significant to discretionary and income-decreasing accruals. Data samples are limited while comparing OPEC and Non-OPEC countries as not every oil and gas company in OPEC are listed companies and their information is heavily protected. This study contributes to extant earnings management literature regarding political cost, which remains a significant concern to oil and gas companies worldwide.

Keywords: Political Costs, Price Setter, Price Taker, Oil Price Volatility, Accrual Earnings Management

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Paper ID: MYAF268



International Financial Integration through Depository Receipts (DRs)

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Abstract:

The issue of liquidity and underdevelopment of the Organisation of Islamic Cooperation (OIC) stock markets has caused problems to companies in those countries that seek higher equity capital. One way out of this problem is to employ international markets more intensively by seeking cheaper cost of capital through Depository Receipts (DRs). Many studies on DRs focused on emerging and developed countries, leaving many OIC countries behind. Thus, this study investigates the financial implication by examining the integration of returns of local and foreign stock markets via American Depository Receipts (ADRs) and Global Depository Receipts (GDRs) of OIC countries. Techniques employed in this study are cointegration and the speed of adjustments to examine the existence of integration between the local and foreign stock markets. The study covers a sample of 146 firms from 17 OIC countries that are cross-listed as ADRs or GDRs from 1992 to 2011. The findings show mixed results when some markets provide evidence of integration while others show evidence of segmentation. The study on the integration between DR and home equity markets has practical implications for both the international as well as domestic investors especially on portfolio selection, asset pricing and risk management

Keywords: Depository Receipts (DRs), cross-listing, OIC countries, Islamic finance, cointegration

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Paper ID: MYAF269



What motivates and deters the ‘crowd’ in crowdfunding in Malaysia?

Shaista Wasiuzzaman, Senior Lecturer, Faculty of Management, Multimedia University, Malaysia*

Hemalatha A/P Pannir Chelvam, MPhil student, Faculty of Management, Multimedia University, Malaysia

Abstract:

Objective: This study intends to theorize about how values and the perception of risk of the supporters of a crowdfunding project affect the success of the project.

Methodology: A review of prior literature is carried out to identify the different dimensions of the decision making process.

Implication: This research presents a conceptual framework to describe the influence of perceived values and risk on the success of crowdfunding in Malaysia. The crowdfunding phenomenon is relatively new in Malaysia and there is a lack of knowledge about the decision making of the ‘crowd’. The success and sustainability of the crowdfunding phenomenon depends on the supporters of the funds.

Keywords: Crowdfunding, Perceived Values, Perceived Risk, Small and Medium Enterprises (SMEs), Malaysia

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Paper ID: MYAF270



Impact of Foreign Remittances on Financial Development of Pakistan

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Abstract:

Purpose: Mostly developing countries are not receiving the remittances with same speed as compared to workers' outflow. This cumbersome situation allows developing countries to go to external source of funding (debt) for economic and financial development-FD. Thus, the purpose of this paper is to investigate the nexus between FD and remittances in Pakistan for the period 1976-2015.

Design/Methodology/Approach: The study utilizes the time series annual data for the period 1976-2015. Data were taken from different sources like world bank data source and different economic surveys of Pakistan. To evaluate the long run relationships between FD and remittances, Auto Regressive Distributed Lag (ARDL) strategy is utilized.

Findings: The empirical results indicate that remittances have a significant positive impact on FD (M2/GDP) except for CPS/GDP measure of FD which has insignificant positive coefficient.

Implications/Originality/Value: The study recommends that remittances channelize financial segment of the country in augmented manner and government should encourage Pakistani expatriates to send the remittance through formal sources (e.g. banks). Financial institutions and intermediaries working in Pakistan should exaggerate the recruitment of remittances with the purpose to make them significant source for loanable funds. In addition to this, the concern department should simplify the procedure for sending remittances.

Keywords: ARDL, Economic Development, Financial Development, Foreign Direct Investment, Remittances

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Paper ID: MYAF271



DAY 2

WORKSHOP ON ISSUES AND CHALLENGES IN COMMUNICATING SCHOLARLY WORK

Moderator:

Assoc. Prof. Dr. Tengku Faekah Tengku Ariffin

Editorial, Malaysian Journal of Learning and Instruction,
School of Education and Modern Languages, Universiti
Utara Malaysia.

Venue: LR 12, Putra Business School

Time: 09.00am – 10:30am

CITY TOUR

11am – 2pm



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FROM:

Scientific and Organizing Team

*4th International Research Conference on
Economics, Business and Social Sciences –
Malaysia Chapter*

