

2nd Global Conference on Business Management and Economics 2019



Conference Abstract

Saturday, January 26, 2019

The University of British Columbia

Vancouver, British Columbia, Canada

<https://gcbme.org/>

Table of Contents

| | |
|------------------------------------|----|
| Welcome Remarks | 3 |
| Conference Venue | 4 |
| Conference Time Schedule | 6 |
| Conference Committee | 7 |
| Guest of Honour | 8 |
| Special Guests | 8 |
| Catering and Menus | 8 |
| Authors' Presentation Review | 9 |
| Instructions for Oral Presentation | 10 |
| Instructions for Publication | 10 |
| Authors' Presentation Schedule | 11 |
| List of Listeners | 18 |

Welcome

As Conference Chair I'm honoured to welcome all participants to the 2nd Global Conference on Business Management and Economics (GCBME 2019) at beautiful Vancouver, British Columbia, Canada.

A total of 62 participants from 25 countries are attending our conference. This conference will be an excellent opportunity to meet and network with delegates around the world in areas of management, marketing, international business, human resource management, accounting, finance, entrepreneurship, and economics. Participants should benefit from conference presentations exploring cutting-edge reviews and investigations in basic and applied research.

Attending this conference also gives you an opportunity to explore Vancouver and enjoy its scenic views, mild climate, and friendly people. Vancouver enjoys a global reputation as one of the world's top cities for quality of life and recreation. Vancouver attracts many international conferences and events, including the 2010 Winter Olympics and Paralympics.

Thank you for considering attending 2nd GCBME 2019. A wide scope of participation will enrich our conference and help us all add significant value and experience to our shared research objectives.

Dr. Afzalur Rahman

Chair, GCBME 2019

Douglas College

British Columbia, Canada



Global Conference on Business Management and Economics

61-7250 144 Street Surrey, British Columbia Canada V3W1L7

T: +1-778-257-5225 | E: contact@gcbme.org | W: <https://gcbme.org/>

Conference Venue

UBC ROBSON SQUARE
ROOM: C575

800 Robson Street
Vancouver, British Columbia
Canada V6Z 3B7

Directions:



Public Transit

UBC Robson Square is a short walk from the Burrard, Granville, and City Centre SkyTrain stations. Use the Translink website to plan your trip via transit from any location in the Lower Mainland: <https://www.translink.ca/>

Driving & Parking

To access the WestPark lot for 800 Robson Street (Lot 189), head south on Howe Street to the corner at Nelson Street. The parking lot entrance will be on your right, just before Nelson. Note that Howe is a one-way street. Once you have entered the parking lot, follow the directional signs to UBC Robson Square. Please consult the WestPark website for current pricing. Or Call Westpark at: 604-669-7275 [PARK]

Accessibility

UBC Robson offers elevator access via our entrance on Hornby Street at Robson Street.



Conference Time Schedule

Saturday, January 26, 2019

| Activity | Time |
|--|----------------------|
| Registration and Breakfast | 8:30 am to 9:30 am |
| Opening Remarks – Dr. Afzalur Rahman, Douglas College, Canada | 9:30 am to 9:35 am |
| Keynote Speech – Dr. Michael Henry , the Dean of the School of Business & Economics, Thompson Rivers University, Canada | 9:35 am to 10:05 am |
| Guest of Honour Speech – H.E. Abdirahman Kulmiye Hersi , the Minister of State for Transport and Civil Aviation, Federal Republic of Somalia | 10:05 am to 10:20 am |
| Photo Session | 10:20 am to 10:30 am |
| <i>Technical Session 1 (5 papers) – Chaired by Mr. Simon Parker, Douglas College, Canada</i> | 10:30 am to 11:45 am |
| Professional Development Session 1 – Facilitated by Dr. Ahmed Hoque (Vancouver Island University, Canada) on “The Impact of Rising Canadian Interest Rate on Canadians” | 11:45 am to 12:15 pm |
| Lunch Break and Networking | 12:15 pm to 1:00 pm |
| <i>Technical Session 2 (4 papers) – Chaired by Dr. Hafiz Rahman, Thompson Rivers University, Canada</i> | 1:00 pm to 2:00 pm |
| Professional Development Session 2 – Facilitated by Mr. Simon Parker (Douglas College, Canada) on “At home and abroad (How Domestic Dominance ` International Success)” | 2:00 pm to 2:30 pm |
| Coffee Break | 2:30 pm to 2:45 pm |
| <i>Technical Session 3 (5 papers) – Chaired by Dr. Emrul Hasan, The University of British Columbia, Canada</i> | 2:45 pm to 4:00 pm |
| Certificate Awarding and Closing Ceremony | 4:00 pm to 4:30 pm |

Conference Committee

Keynote Speaker

Dr. Michael Henry



Dr. Michael Henry is the Dean of the School of Business & Economics at Thompson Rivers University. Mike Henry's career spans the non-profit and private sectors, government and academia. His experience includes leadership of non-profit organizations, political organization, experience as a provincial elected official, small business ownership and consulting to government and the resource sector. He is a past president of the Administrative Sciences Association of Canada, President-Elect of the Canadian Council for Small Business & Entrepreneurship and the Treasurer of the Canadian Federation of Business School Deans. He is a board member of the Kamloops Innovation Council, the Kamloops Chamber of Commerce and the Uptown Business Association. He regularly consults to government, non-profit and private businesses on strategy, regulatory affairs and public engagement. His research focuses on gender and trust issues in family business succession and international differences in family business. Mike holds an MBA from the University of Alberta and a DBA from the University of Southern Queensland.

Committee Members

- **Dr. Ahmed Hoque**, Vancouver Island University, Canada - *Economics and Banking*
- **Mr. John O'Fee**, QC, Thompson Rivers University, Canada - *Business Law and Human Resource Management*
- **Dr. Murat Erogul**, Adelphi University, United States - *Management and Entrepreneurship*
- **Mr. Simon Parker**, Douglas College, Canada - *Marketing and International Business*
- **Dr. Dushyant Gosai**, Colorado State University-Global Campus, United States - *Accounting*
- **Dr. Emrul Hasan**, The University of British Columbia, Canada - *Finance*
- **Dr. Afzalur Rahman**, Douglas College, Canada - *Conference Chair*
- **Ms. Marisa McGillivray** - *Executive Assistant*



Guest of Honour

H.E. Abdirahman Kulmiye Hersi
Minister of State for Transport and Civil Aviation
Federal Republic of Somalia

Special Guests

- ❖ **Ms. Laura Matheson** - Associate Dean, Faculty of Commerce and Business Administration, Douglas College, Canada
- ❖ **Mr. Daniel Byrne** - Faculty Member, School of Business, Kwantlen Polytechnic University, Canada
- ❖ **Dr. Hafiz Rahman** – Associate Professor, School of Business and Economics, Thompson Rivers University, Canada
- ❖ **Mr. A. S. Jahir Muhammad** – Former Member, National Board of Revenue, Government of Bangladesh

Catering and Menus

- **Continental Breakfast - Rise & Shine (8:30 am to 9:30 am)**
 - ✓ Assorted Breakfast Pastries - butter, preserves & spreads
 - ✓ Fresh Fruit Salad Bowl
 - ✓ Assorted Individual Bottled Juices
 - ✓ Fairtrade Coffee & Tea
- **Lunch - The False Creek (12:15 pm to 1:00 pm)**
 - ✓ Variety of Chef's Selection Deluxe Sandwiches & Wraps
 - ✓ Chef's Selection Grain Salad
 - ✓ Chef's Selection Vegetable Salad
 - ✓ Assorted Bite Size Sweets
 - ✓ Assorted Individual Bottled Juices & Canned Sodas
- **Break - Mind Munchies (2:30 pm to 2:45 pm)**
 - ✓ Puffed Rice Mix - brown & black rice, peanuts, Kaffir lime, coconut, paprika
 - ✓ Fairtrade Coffee & Tea Refresh

Authors' Presentation Review

Saturday, January 26, 2019

| Name and Affiliation | Title |
|---|--|
| Mark Lokanan <i>Royal Roads University, Canada</i> | Accountants and Anti-money laundering Compliance in the Real Estate Sector |
| Mohammed Tanvir Zubair Ahmed <i>World University of Bangladesh, Bangladesh</i> | Consumers Perception about Eco-friendly Clothing in Bangladesh |
| F. Kyambadde, M. Mutenyo, E. Atukwase, P. Naluyima, and F. Jallow <i>Makerere University, Uganda</i> | Effects of accounts record keeping on the growth of small-scale business |
| Miyuri Shirai <i>Keio University, Japan</i> | Moderating effects of consumption domain and consumer characteristics on the impact of tensile price claims |
| Gunjeet Kaur <i>Entrepreneur, Consultant & Speaker; India</i> | “The New Legalized Recreational-Use Cannabis” Market in Canada- An Actionable Segmentation Strategy for Higher ROI |
| Sirus Sharifi and Anush Kapadia <i>Indian Institute of Technology Bombay, India</i> | Capital Adequacy: Analyzing credit and operational risks in Indian banks |
| Navarat Sachayansrisakul and Nattawat Ponnara <i>Bangkok University and Platform for Leadership, Unity and Sustainability, Thailand</i> | Bestination: a Buddhist approach to Understanding the Motivation of Sustainable Entrepreneurs |
| Muhammad Khalid Answer and Junaid Waheed <i>Shanxi Normal University, China</i> | Potential Trade of CPEC in China's Xinjiang: A Gravity Approach |
| Ping Ji and Yunwen Miao <i>The Hong Kong Polytechnic University, HK</i> | Rating the priority of consumer demands in Kano's model by Shapley value |
| Mahak Mahajan, Jai Kumar Sharma, Hemant Bhanawat, and Neha Saini <i>Eternal University, India</i> | How the Diversity in the workforce adds Moral Values among the Employees in an Organisation? |
| José Vicente da Silva Bastos <i>Universidade Estadual do Maranhão – UEMA, Brazil</i> | The use of online services to issue documents for people with reduced mobility: Technology as an important tool for social inclusion |
| Mohammad Vahid Vaziri <i>Shahid Beheshti University, Iran</i> | Study of the Relation between Accounting Conservatism and Investment Efficiency in the Companies listed in the Tehran Stock Exchange |
| Kamya Magidu <i>Namunkanaga Sustainable Farming Programme, Uganda</i> | Factors Influencing Maize farmers' Access to Credit Services in Eastern Uganda |
| Valentine Birla Kwala <i>MINESEC (GTHS Bamenda), Cameroon</i> | Outsourcing Practices of Financial Accounting: Its Drivers Amongst Small and Medium Size Enterprises in Bamenda, |

Instructions for Oral Presentation

Saturday, January 26, 2019

- **Devices provided by the conference organizer:**
 - Laptop (with MS-Office and Adobe Reader)
 - Projector and Screen

- **Materials provided by the presenters:**
 - Power Point or PDF files (files should be copied to the conference laptop at the beginning of each session)

- **Duration of each presentation:**
 - Regular oral presentation – 15 minutes including Q&A
 - Keynote speech – 30 minutes
 - Professional Development session – 30 minutes

Instructions for Publication

All accepted papers in the 2nd Global Conference on Business Management and Economics (2nd GCBME 2019) will be published in the online conference proceedings:

Title: Proceedings of the 2nd Global Conference on Business Management and Economics

Format: Electronic book

ISBN: 978-1-9990057-0-2

Authors' Presentation Schedule

Saturday, January 26, 2019

Technical Session 1

Chair: Mr. Simon Parker

10:30 am to 11:30 am

| Name, Affiliation, and Time | Title and Abstract |
|---|--|
| <p>Mark Lokanan <i>Royal Roads University, Canada</i></p> <p>10:30 am – 10:45 am</p> | <p>Accountants and Anti-money laundering Compliance in the Real Estate Sector</p> <p>In 2018, a series of Globe and Mail investigations reveals a clinical and well-planned money-laundering scheme in British Columbia (B.C.) real estate market. The reports noted that under a cloak of secrecy, private lenders with connections with illegality were reportedly parking their cash in Vancouver's housing market. In this paper, we employed French sociologists Pierre Bourdieu's work on habitus, field, and capital to understand the practice of accountants in AML compliance. Drawing from experts and semi-structured interviews with accountants, parliamentarians, notaries, law society professionals, and accountants, we found that in general, accountants are not trained to understand the regulatory apparatus surrounding money laundering in the real estate sector. The money flow, while complex in real estate transaction, involves the purchasing or selling properties; accessing financial institutions through gatekeepers; assisting the purchase or sale of property; and using mortgage and loan schemes. The findings reveal that accountants and accounting firms can become effective gatekeepers by implementing a strong risk assessment approach. This involves identifying vulnerabilities and risks that accountants and accounting firms may be exploited for money laundering and terrorist financing. Risk assessing clients and monitoring related transactions are key so that they know when to apply risk mitigation strategies and reporting suspicious transactions to Financial Transactions and Reports Analysis Centre of Canada (FINTRAC). It is difficult not to see this study used to inform policy making in British Columbia and by extension Canada to inform AML compliance in the accounting profession.</p> |
| <p>Mohammed Tanvir Zubair Ahmed <i>World University of Bangladesh, Bangladesh</i></p> <p>10:45 am – 11:00 am</p> | <p>Consumers Perception about Eco-friendly Clothing in Bangladesh</p> <p>Over the past few years, substantial changes have developed in the buying behaviours of consumers in Bangladesh as well as in global arena. Particularly, over past few decades, along with the increase in purchasing power, there are certain noticeable changes occurred in the buying decisions process of consumers in Bangladesh. Decision concerning industrialisation, for instance, influence greenhouse gas emissions and contribute to climate change. Subsequently, consumers are more concerned about environmental degradation and negative impact of their uses of products and impacts on nature. Having this background, this research primarily focused on the transformations of consumer perceptions regarding conventional to eco-friendly fashion in Bangladesh. This is an explorative research process where the research asserted that fashion is a complex function of both local and global socio-cultural political and, often, environmental, issues;</p> |



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| | <p>however, on the other hand, the research considers that a nations' contemporary fashion must reflect its local aspects on its fashion as these local aspects form the visual identity of a nation. Structured questionnaire was used to collect data. Convenient sampling technique was used to select respondents. Prominent areas of Dhaka City were considered for the study; e.g. Mohakhali, Gulshan, Banani, Mirpur, Framgate and Shamoli, Uttara, Dhanmondi. The research findings reveal the relative market positions of various top brands in the country with connections to their distinctive features in relation to the rising eco-fashion in the market. In addition, the research unfolded various inherent factors that are transforming the market; e.g. change in consumer taste/preference due to rising awareness regarding local and global environmental issues. The study would definitely benefit the fashion industry in realizing the market need closely and serve it better. On the other hand, it will pave the way for the relevant policy makers to address the environmental issues more effectively in the country.</p> |
| <p>F. Kyambadde, M. Mutenyo, E. Atukwase, P. Naluyima, and F. Jallow <i>Makerere University, Uganda</i></p> <p>11:00 am – 11:15 am</p> | <p>Effects of accounts record keeping on the growth of small-scale business</p> <p>The study was about the effect of accounting record keeping and growth of small scale business in Kampala basing on the following objectives; to find out whether small business in Kampala keep accounting records, to find out growth level of small scale business in Kampala and to establish the relationship between accounting record keeping and growth of small scale business units in Kampala.</p> <p>The study design comprised of a combination of both descriptive and cross-sectional research designs and both qualitative and quantitative data were employed. Stratified sampling was used to determine the sample size. A sample size of 150 computed by a formula for Krejci and Morgan sampling table was considered primary data was collected by the use of questionnaires which focused on the research questions. Secondary data was got from journal reports and internet which are in relation to the study objectives. Data entered into excel was presented by the use of frequency tables. Data analyzed by statistical packages for social scientists (SPSS) was presented which showed the strength of relationship between accounting record keeping and growth of small-scale business units in Kampala.</p> <p>Findings were; majority of the entrepreneurs who kept accounts records have increased in their stock levels and have access to credit facilities which boosted their growth, the most common item for keeping records of these businesses was by receipt books and computerized inventories for cash sales.</p> <p>Majority of the entrepreneurs that kept records were those that have high capital investment, majority of business people do not take stock claiming that they own the business and are managing their sales. Other factors that affect businesses are Increasing competition, location of businesses, high costs of businesses and poor planning.</p> <p>It was concluded that there is a positive relationship of ($r=0.035$) between record keeping and growth of small-scale businesses which implies that the more efforts that are channeled towards record keeping the better growth of small-scale businesses.</p> <p>Recommendation on the accounting record keeping in small scale business units, operators of small-scale business units need to ensure that complete and accurate business records are kept to enhance the growth of the business and improve productivity.</p> |

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| <p>Miyuri Shirai Keio University, Japan 11:15 am – 11:30 am</p> | <p>Moderating effects of consumption domain and consumer characteristics on the impact of tensile price claims This article investigates the moderating effects of consumption domain (utilitarian vs. hedonic) and consumer characteristics (bargain hunter tendency, perceived search value, and reactance disposition) on the relation between tensile price claim and consumer evaluations. The study adopted a controlled experimental method by utilizing advertisements and questionnaires in an examination of two forms of tensile price claim (i.e., stating a maximum or range of discounts) with a fixed-discount claim (i.e., stating a fixed discount). Results indicated that consumption domain and perceived search value were significant moderators. Consumers who had a higher bargain hunter tendency and a higher reactance disposition expressed more favorable views toward all the claims.</p> |
| <p>Gunjeet Kaur Entrepreneur, Consultant & Speaker; India 11:30 am – 11:45 am</p> | <p>“The New Legalized Recreational-Use Cannabis” Market in Canada- An Actionable Segmentation Strategy for Higher ROI With recreational cannabis legalization in Canada in 2018, marketers are actively seeking indicators for the development of recreational use cannabis products and associated positioning to develop a relationship with this new market in which relationships can have a much higher ROI due to extensive usage of cannabis. But developing offerings and positioning without segmentation is like creating a business strategy without sales. The paper seeks to develop a ‘Specific Profile’ of post-legalization likely Recreational Cannabis User in Canada on measurable “purpose” basis thus creating an "Actionable Segmentation" based on a survey of 2120 Canadians across provinces. Recreational Cannabis User in Canada, thus profiled, will enable strategy formulators to take informed segment related decisions about marketing imperatives that focus on creating relationships with high ROI. This paper offers practical recommendations for marketers, retailers, growers, and Canada’s Policy Makers.</p> |

Technical Session 2

Chair: Dr. Hafiz Rahman

1:00 pm to 2:00 pm

| Name, Affiliation, and Time | Title and Abstract |
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| <p>Sirus Sharifi and Anush Kapadia Indian Institute of Technology Bombay, India 1:00 pm – 1:15 pm</p> | <p>Capital Adequacy: Analyzing credit and operational risks in Indian banks This study attempts to compare two major types of risk in banking industry namely; credit and operational risk in India. We have examined the relationship between size of banks and excess capital held for their credit and operational risk from the year 2009 to 2017. The data is collected from the Prowess database of Centre for Monitoring Indian Economy. Size is measured by deposits plus advances. Excess capital for credit risk is estimated by difference between actual capital and minimum capital requirements held for credit risk (Standardized Approach) as per Basel II norms. Similarly, Excess capital for operational risk is estimated by difference between actual capital and minimum capital requirements held for operational risk (Standardized Approach) as per Basel II norms. We used panel data regression for estimating our results. The finding indicates different outcomes for different types of risk. There is a positive relationship between excess capital for credit risk and bank size while a negative relationship between excess capital for operational risk and bank size. The</p> |



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| <p>Navarat Sachayansrisakul and Nattawat Ponnara <i>Bangkok University and Platform for Leadership, Unity and Sustainability, Thailand</i></p> <p>1:15 pm – 1:30 pm</p> | <p>findings suggest that smaller banks hold less excess capital for their credit risk and more excess capital for their operational risk. Our study might be of interest to bank regulators and policy maker for estimating capital requirements as well as implementing new Basel accord (Basel III).</p> <p>Bestination: a Buddhist approach to Understanding the Motivation of Sustainable Entrepreneurs</p> <p>Entrepreneurs would like to start their businesses so that their businesses would grow to reach a happy and a safe destination whereby the rewards or the satisfaction are sustainable across different generations of stakeholders, families, and also the communities as a whole.</p> <p>Nowadays, our civilization has witnessed increasing numbers of successful and failed business initiatives. An entrepreneur could put in immense efforts; yet, the businesses still fail to grow and often can be short-lived. Consequently, there are often voluminous literatures pivoting the entrepreneurship field ranging from how to succeed, how to avoid failures, to minorities entrepreneurship.</p> <p>Entrepreneurs have a myriad of motivation to start their businesses. Many people become entrepreneurs because it is the ‘thing’ whether or not they aspire to be one. Meanwhile, some entrepreneurs like the mum-prenurers prefer to have their own businesses for flexibility, or some social entrepreneurs like to run their businesses for a ‘certain’ good cause, some senior-prenurers would like to have a sense of financial security for their retirement, and other immigrant entrepreneurs may choose to become their own bosses as they could not find the jobs in the market due to the language barriers. Again, the list of reasons for the entrepreneurs to start their businesses could be endless and varied from one individual to another. Consequently, if their motivation is better understood, the more specific strategies could be developed to improve sustainability for entrepreneurs. Many studies have previously indicated that one important influencing factor on the entrepreneurs’ motivation to start their businesses and business choices is the attitude to work, faith and outlook to lives.</p> <p>It is important, therefore, to question a) what were the motivation of the entrepreneurs when they started their businesses; b) did religion influence their motivation as well as their business choices?</p> <p>Meanwhile, it could be argued that other religions would have similar effects on entrepreneurs’ decision and there is no requirement to specifically study about Buddhist entrepreneurs. Yet, Buddhism is selected here not because it more special than any others, however, it is a choice of study group because of the authors’ familiarity as well as practicality of accessing to such a religious community group. Alongside, it is not the intention of this paper to compare different religions, as it is believed that all religions teach their followers to be good.</p> <p>Nevertheless, the model from the results in this study could also be applied to other religious entrepreneurs since the Bestination approach aims to understand the entrepreneurs and how such understanding and implication from Buddhist teachings would lead to sustainability.</p> |
| <p>Muhammad Khalid Answer and Junaid Waheed <i>Shaanxi Normal University, China</i></p> <p>1:30 pm – 1:45 pm</p> | <p>Potential Trade of CPEC in China’s Xinjiang: A Gravity Approach</p> <p>This study investigates the potential impact of pre and post-CPEC on trade of Xinjiang with Middle East and African (MEA) countries belongings to CPEC. Based on the panel trade gravity model and using a Poisson pseudo-maximum-likelihood (PPML) estimation technique, to analyze bilateral</p> |

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| | <p>trade main determinants of Xinjiang. To measure the trade gravity between Xinjiang, MEA and top trading partners (TTP), we use two different distances as it is proxy of many types of costs related to trade, in two different models. Model 1A uses the orthodromic distance and Model 1B uses the existing true distance. The determinants of both models are then used to simulate Xinjiang pre-CPEC trade potential. Following this, the results of Model 1B are then simulated, using the proposed CPEC distance values (the distance used by CPEC route) to calculate Xinjiang post-CPEC trade potential, using the technique of Batra (2006). The results of both models were consistent and almost have similar results for different independent variables. The findings for pre-CPEC that there is a strong potential for Xinjiang bilateral trade exists for 38 African, 11 Middle Eastern, and 7 other countries (out of a sample of 51 African, 12 Middle Eastern, and the 18 top-trade-partner countries). The findings for post-CPEC trade show that there will be a tremendous increase in trade potential for MEA countries due to proposed CPEC route.</p> |
| <p>Ping Ji and Yunwen Miao <i>The Hong Kong Polytechnic University, HK</i></p> <p>1:45 pm – 2:00 pm</p> | <p>Rating the priority of consumer demands in Kano’s model by Shapley value</p> <p>Shapley value is an efficient way of allocating resources or benefits among several participants, which is served as an important branch in cooperative game theory. In recent years, the concept of Shapley value was generated in some interesting implementations, like the cost sharing of the airport runway among different type of aircrafts, and the calculation of the veto power of permanent and non-permanent members in the United Nations. In this paper, Shapley value is attached to Kano’s model in rating the priority of several consumer demands. Firstly, according to the data obtained from the traditional Kano questionnaire, the satisfactory and unsatisfactory values of a certain consumer demand will be computed, which is viewed as payoff functions in Shapley value. Then, the priority can be attained based upon the calculation of Shapley value. Through this method, the decision-makers can figure out the significance of different consumer demands clearly, which may help them appropriately distribute their investments in the product development later.</p> |

Technical Session 3

Chair: Dr. Emrul Hasan

2:45 pm to 4:00 pm

| Name, Affiliation, and Time | Title and Abstract |
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| <p>Mahak Mahajan, Jai Kumar Sharma, Hemant Bhanawat, and Neha Saini <i>Eternal University, India</i></p> <p>2:45 pm – 3:00 pm</p> | <p>How the Diversity in the workforce adds Moral Values among the Employees in an Organisation?</p> <p>Workforce diversity has been identified as one of the strategic capabilities that enrich an organisation; it supplements the organisation by adding moral values to it as well as in the employees. Age, gender (male, female and transgender), religion and culture are the most important factors that affect an organisation. The diversification of an organisation depends upon the heterogeneity of its employees. The value system of a person depends upon its cultural, religious and geographic background, so the employees in an organisation with a diverse workforce will share a pool a customs and values which will ultimately add moral values to the organisation. This study is conducted to extract and crystallize “how these various diversities add</p> |



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| | <p>ethical and moral values to the organisation?". Five companies from service sector have been studied. The primary data has been used in the research and the method of research is qualitative. A self-administered questionnaire was used and personal interviews have been conducted to gather information. The result of the study shows that the diversity in the workforce in terms of age, gender, religion and culture puts positive impact on the working culture of the organisation. Moreover, it adds moral values among the employees, sense of respect to one another and respecting others ethnicity. In addition to this, employees become more loyal and promising towards the organisation, more team work and creating conducive approach towards the new and diverse employees. However, the discrimination among the employees on the basis of age, gender and culture would discourage the employees and could cause increase in employee turnover, dissatisfaction and formation of unions and strikes. Rather employees should be motivated and encouraged to create conducive working environment for every employee. Another outcome of the research depicts that workforce diversity adds moral values to an organisation. Companies dealing into services are more passionate at diversifying the workforce which leads to a better customer services and relationships.</p> |
| <p>José Vicente da Silva Bastos <i>Universidade Estadual do Maranhão – UEMA, Brazil</i></p> <p>3:00 pm – 3:15 pm</p> | <p>The use of online services to issue documents for people with reduced mobility: Technology as an important tool for social inclusion</p> <p>In this abstract, it is presented the need for online services to issue documents for people with reduced mobility, showing how technology can favor the inclusion of alternatives for people facing some difficulties, such as elderly people, people with disabilities, pregnant women, breastfeeding women, people with young children and obese people, do not have to go through exhausting situations due to their physical or mental limitations, showing through the data the importance of the implantation of online services in the issuance of documents for the mentioned public, with the presentation of the obtained data, such as Canvas, structured questionnaires, methods of reliability and bibliographical research that prove the need for social inclusion and impact through social entrepreneurship.</p> |
| <p>Mohammad Vahid Vaziri <i>Shahid Beheshti University, Iran</i></p> <p>3:15 pm – 3:30 pm</p> | <p>Study of the Relation between Accounting Conservatism and Investment Efficiency in the Companies listed in the Tehran Stock Exchange</p> <p>In this research, the relationship between accounting conservatism and investment efficiency has been studied. It is expected that conservatism through duly discretion of losses and loss and profit, if any, shall lead to enhanced investment efficiency. This enhancement is made in three ways:</p> <ol style="list-style-type: none"> 1. Decrease of counter effect of information asymmetry between shareholders and trading unit managers by facilitating clarification of management investment decisions; 2. Added motivation amongst managers to quickly discard weak executive projects; 3. Facilitate foreign financing at minimum cost; <p>The model used in this study and our interpretation of investment efficiency is BIDEF, HILLARY and VERDI model (2008). In this model, using regression, investment levels of the company are predicted and then, its residuals are used as investment inefficiency index. Testing the hypotheses reveal a direct and significant relationship between conservatism and investment efficiency so that upon promoted level of accounting</p> |

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| | conservatism, companies investment efficiency is raised. Studies have not shown a significant relationship between over investment and accounting conservatism, nor between investment and conservatism. |
| <p>Kamya Magidu <i>Namunkanaga Sustainable Farming Programme, Uganda</i></p> <p>3:30 pm – 3:45 pm</p> | <p>Factors Influencing Maize farmers’ Access to Credit Services in Eastern Uganda</p> <p>Access to credit has been signaled out as one of the factors that promotes adoption of agricultural innovations and technologies and hence contributes to the realisation of the SDG 1 and 2: a world without hunger and poverty respectively. Despite this great contribution, accessing credit services remains a key challenge to maize farmers in Uganda. It’s from this background that this study was set to establish the factors that influence maize farmers’ access to credit services in Namungalwe Sub county Iganga District. The study employed a cross sectional survey design where 147 farmers were interviewed with help of the semi-structured questionnaire. The farmers were selected through systematic random sampling assisted by the farmer group lists as the sampling frame. A binary logistic model was run to identify significant factors that influence Maize farmers’ access to credit services since the dependent variable access to credit is dichotomous. Both descriptive and inferential statistics were applied to analyze primary data. The results indicate that farmers’ level of education, membership to a farmer group, income from non-farm activities, assets owned, experience in past credit use had a positive and significant effect on farmer’s access to credit while large family size, distance to a credit source and high interest rate had a negative and significant effect on maize farmers’ access to credit. The study therefore recommended the need to reduce distance to credit sources there by narrowing the borrower- lender distance and reducing the transaction costs like transport and monitoring costs which increase the cost of accessing credit. Also, the study recommends the need for the government and the district to support farmer institutional development through formation of farmer groups since belonging to the farmer group was found to positively facilitate easy access to credit services. Conclusively, increasing farmers’ income, food security and promotion of use of improved agricultural technologies for increased maize production and productivity would necessitate extending credit services nearer to the farmers and reduction of credit processing costs and procedures.</p> |
| <p>Valentine Birla Kwala <i>MINESEC (GTHS Bamenda), Cameroon</i></p> <p>3:45 pm – 4:00 pm</p> | <p>Outsourcing Practices of Financial Accounting: Its Drivers Amongst Small and Medium Size Enterprises in Bamenda, Cameroon</p> <p>This research was carried out with the purpose being to determine what propels managers of Small and Medium Size Enterprises (SMEs) to outsource their financial accounting functions to external parties. The Hypothetic deductive approach was employed in this study. Five hypotheses were examined, primary data was collected through survey questionnaire administered to 60 SMEs in Bamenda and data was analyzed using the Binary logistic regression model. Results show that trust in external accountants is the determining factor of financial accounting outsourcing at 5% level of significance in Bamenda, Cameroon.</p> |

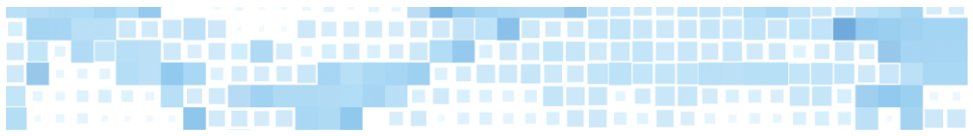


List of Listeners

| SL | Name | Affiliation | City and Country |
|----|--------------------------------|--|--|
| 1 | Habib Pour Asdollah | Azad University | Tehran, Iran |
| 2 | Goddy Oghale Emmanuel | Vinetrust Limited | Lagos, Nigeria |
| 3 | Ahmad Montazeri Najafabadi | Bank Keshavarzi | Najafabad, Iran |
| 4 | Ehsan Salehi Najafabadi | Isfahan County Electricity Distribution Company | Najafabad, Iran |
| 5 | Neha | | Kapurthala, India |
| 6 | Violetta Lokerman | U.A.V.L. Production Limited | Tel Aviv, Israel |
| 7 | Saeid Karshenas Najafabadi | | Najafabad, Iran |
| 8 | Olanrewaju Taiwo Akeem | | Lagos, Nigeria |
| 9 | James Kyeyune | Mbabaali Investment Company | Kampala, Uganda |
| 10 | Namayanja Diana | Mbabaali Investment Company | Kampala, Uganda |
| 11 | Okpala Ikenna Valentine | Michael Okpara University of Agriculture, Umudike | Port Harcourt, Nigeria |
| 12 | Okonda Adihe Laetitia (Ms) | RAWBANK S.A. /Dem. Rep. of the CONGO | Kinshasa, Democratic Republic of the CONGO (DRC) |
| 13 | Lufuma Kipala Sandra (Ms) | RAWBANK S.A. /Dem. Rep. of the CONGO | Kinshasa, Democratic Republic of the CONGO (DRC) |
| 14 | Armel Ferreol Zossougbo | AMELITO | Cotonou, Benin |
| 15 | Semereab Estifanos Mengesha | Azel Pharmaceutical Share Company | Asmara, Eritrea |
| 16 | Olanrewaju Taiwo Akeem | | Lagos, Nigeria |
| 17 | Shahram Rahimi | Iranogharb Manufacturing Co. | Tehran, Iran |
| 18 | Md Bashir Ahmed | IBM Education Service | Dhaka, Bangladesh |
| 19 | Syeda Shahina Haider | IBM Education Service | Dhaka, Bangladesh |
| 20 | Moteze Christoher Mbecho | University of Applied Science Thomas More Mechelen-Belgium | Leuven, Belgium |
| 21 | Raminderpal Singh | | Auckland, New Zealand |
| 22 | Endurance Iziegbe Igiewe | Paderborn University | North Rhine- |

| | | | |
|----|--|---|--|
| | | | Westphalia, Germany |
| 23 | Saikou Ndong | | Banjul, The Gambia |
| 24 | Jana Noskova | Thompson Rivers University | Kamloops, Canada |
| 25 | Vishal Sethi | | Patiala, India |
| 26 | Elbeg Dorligsuren | | Ulaanbaatar, Mongolia |
| 27 | The Honorable Abdirahman Kulmiye Hersi | State Minister of Transport and Civil Aviation, The Federal Government of Somalia | Mogadishu, Somalia |
| 28 | Mohamed Khalif Jama | The Federal Government of Somalia | Mogadishu, Somalia |
| 29 | Qamar Abukar Huti | The Federal Government of Somalia | Mogadishu, Somalia |
| 30 | Miski Adan Sheikh | The Federal Government of Somalia | Mogadishu, Somalia |
| 31 | Halimo Mohamed Adan | The Federal Government of Somalia | Mogadishu, Somalia |
| 32 | Hassan Mohamed Nur | The Federal Government of Somalia | Mogadishu, Somalia |
| 33 | Ali Hassan Adan | The Federal Government of Somalia | Mogadishu, Somalia |
| 34 | Farhio Mohamed Hassan | The Federal Government of Somalia | Mogadishu, Somalia |
| 35 | Harpinder Singh | | Punjab, India |
| 36 | Elbeg Dorligsure | | Ulaanbaatar, Mongolia |
| 37 | Cezanne IP | | Val-de-Marne, France |
| 38 | Jeffrey Ha | Douglas College | New Westminster, Canada |
| 39 | Ojong Joseph Akem | Limbe I Council | Limbe, Cameroon |
| 40 | Suzie Vincent | | Port-au-Prince, Haiti |
| 41 | Richard Odim | Richy Exclusive Gh Ltd. | Accra, Ghana |
| 42 | Rukia Muhamed | | Nairobi, Kenya |
| 43 | Ousman S. Touray | | Banjul, The Gambia |
| 44 | Nanfuka Teddy | | Kampala, Uganda |
| 45 | Felix Kayizzi | Felix Ventures Limited | Kampala, Uganda |
| 46 | Nwosu Ifeanyi Martins | Kaymin World Potential | Federal Capital Territory, Abuja-Nigeria |
| 47 | John Kwasi Adu | Asanko Gold Ghana Limited | Accra, Ghana |





Note

