

# 7th ABRM-MEC International Conference on Business and Economic Development (ICBED)

9th -10th April 2018  
New York - USA

Co-hosted by the  
Academy of Business & Retail Management (ABRM)  
&

Medgar Evers College of the City University of New York, New York, USA  
Journal of Business and Retail Management Research (JBRMR)

**Conference Programme**  
Method - Integrity - Camaraderie



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## Welcome to ABRM-MEC International Conference!

*Dear Conference Attendees,*

*We warmly welcome you to the 7<sup>th</sup> ABRM-MEC **International Conference on Business & Economic Development (ICBED)** organized jointly by the Academy of Business & Retail Management (ABRM), London, UK and Medgar Evers College of the City University of New York, USA.*

*It has been a journey of inspiration, insight and co-operation during the past one year in conceptualizing, planning, formulating organizing and executing various activities associated with this conference. We are indebted to the reviewers for the important role that they have played in ensuring that this conference is well placed to continue to maintain the high standards that we all aspire to. We want to thank our keynote speakers and track chairs in anticipation of their important contributions, as well as our various track chairs for their time and effort. To all the academics present or in absentia who have placed their research in the public domain via this conference, we are grateful for your good faith and trust.*

*We firmly believe that this conference will help you significantly in your pursuit of research, scholarship and practice and aid in supporting your future career development. We have full confidence that all the delegates will have a very successful and stimulating conference and productive time in which a lot will be learnt and taken away to inform our respective endeavours.*

*It is our earnest wish that all participants will feel fully engaged, ever ready to ask searching, yet constructive questions and eager to learn. Whether you be an academic with many years of experience or one in the early days of your professional journey, we trust that you find the conference thought provoking and gain some welcome insights into ground breaking research from across the globe.*

*Being in the United States of America and in New York in particular affords us the opportunity to gain an insight into the boundless energy and dynamism that is so admired around the world. Whether visitors or locals, let us be willing to look afresh, be objective and be ever ready to learn. I trust that you will take away a wealth of positive memories and gain new insights thanks to the research and endeavors of others. I wish all participants a safe and pleasant stay.*

*As the conference co-chairs, we sincerely express our gratitude to both ABRM and Medgar Evers College of the City University of New York, committee and board members, administrative staff and volunteers, for providing all the guidance, financial support and necessary infrastructure to make this conference both successful and memorable.*

**Dr Jo-Ann Rolle**

*Dean of Business School*

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

**Dr. P R Datta**

*Executive Chair*

*Academy of Business and Retail Management (ABRM), London, UK*

## ABRM-MEC 7<sup>th</sup> International Conference on Business & Economic Development (ICBED), New York, USA

### ICBED-2018 CONFERENCE COMMITTEE MEMBERS

#### Conference Chairs

**Dr. P. R. Datta**, Academy of Business and Retail Management, London, United Kingdom

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

#### Conference Committee

**Dr B.R.Chakraborty** - Project Director, Academy of Business and Retail Management, UK

**Mark T Jones** -Review Editor, Centre for Leadership Navigation, London, UK

**Prof. Srinivasan Sampalli**, Dalhousie University, Canada

**Prof. Lothar Auchter**, University of Applied Science, Kaiserslautern, Germany

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

**Prof. David Greaves**, University of Derby, UK

**Prof. Gairik Das** -Review Editor, IISWBM, Kolkata, India

**Dr. Justin H. Beneke**, University of Winchester, UK

**Dr. Zulema Blair**, MEC faculty lead, Medgar Evers College of the City University of New York, USA

**Prof. Wallace Ford**, Medgar Evers College of the City University of New York, USA

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

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

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

**Dr. Simon Best**, Medgar, DBA, Evers College of the City University of New York, USA

**Dr. Joseph Udo**, Medgar Evers College of the City University of New York, USA

**Prof. Kimberly Moorning**, Medgar Evers College of the City University of New York, USA

**Dr. Khasadyahu Zarbabal**, Medgar Evers College of the City University of New York, USA

**Prof. Elene Evelyn**, Medgar Evers College of the City University of New York, USA

**Ms. Beverly Davis**, Medgar Evers College of the City University of New York, USA

**Ms. Patricia Johnson**, Medgar Evers College of the City University of New York, USA

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**Mr. Kevin Adams**, Medgar Evers College of the City University of New York, USA

**Dr. Alexi Oulanov**, Medgar Evers College of the City University of New York, USA

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**Dr. Chris Castillo**, Medgar Evers College of the City University of New York, USA

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## 7<sup>th</sup> International Conference on Business & Economic Development (ICBED), New York, USA

Crowne Plaza JFK Airport  
138-10 135th Avenue Jamaica, New York 11436

### Tracks and Session Chairs

#### Day-1: Monday 9<sup>th</sup> April 2018

##### Session-1: Inaugural Session

Prof. Deepraj Mukherjee, Kent State University, USA

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

Prof. Wallace Ford, Medgar Evers College, City University of New York, USA

##### Session-3: Branding & Marketing-1

Prof. Salil Sen, NIDA Business School, Thailand

##### Session-4: Finance, Accounting & Organisational Structure-1

Prof. Anthony Wood, University of the West Indies, Barbados

##### Session-5: Human Resources Management-1

Prof. Yong Shin, School of Business, Francis Marion University, USA

##### Session-6: Growth & Economic Development in Emerging Economies-2

Prof. Deepraj Mukherjee, Kent State University

##### Session-7: Entrepreneurship in Emerging & Developing Economies

Prof. Khasadyahu Zarzabal, Medgar Evers Collage, City University of New York, USA

##### Session-8: Entrepreneurship Forum & Success Stories

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

##### Session-9: Human Resources Management-1 & Miscellaneous

Prof. Mokoko Sebola; University of Limpopo, South Africa

#### Day-2: Tuesday, 10<sup>th</sup> April 2018

##### Session-10: Keynote addresses & Cloud computing

Prof. Kim Moorning, Medgar Evers College, City University of New York, USA

##### Session-11: Education, Teaching & Learning for LLLS

Prof. Gennady Lomako, Medgar Evers College, City University of New York, USA

##### Session-12: Branding & Marketing-2

Dr. P. R. Datta, Academy of Business & Retail Management, UK

##### Session-13: Growth & Economic Development in Emerging Economies- 3

Prof. Vivienne Saverimuttu, Western Sydney University, Australia

##### Session-14: Finance, Accounting & Organizational Structure-2

Dr. Mohammad Hassan Saleh In'airat, Skyline University College, Sharjah, UAE

##### Session-15: Globalisation & International Trade

Prof. Lloyd Ahamefule Amaghionyeodiwe, York College, CUNY, USA

## 7<sup>th</sup> International Conference on Business & Economic Development (ICBED), New York, USA

### Co-Sponsors



The Academy of Business and Retail Management (ABRM) seeks to contribute to progress and prosperity through research and managerial excellence. It publishes prominent academic journals each year, as well as organizing international academic conferences and delivering high impact training. ABRM is committed to advancing research, education, theory and practice in the field of management. Its various journals provide a respected vehicle for theoretical insights and developments in the field of business, management and economic development. ABRM is committed to working to uphold the highest standards of probity and academic rigor in all that its endeavours.



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



The JBRMR is a scholarly and refereed journal that provides an authoritative source of information for scholars, academicians, and professionals in the fields of business and retail management. The objectives of the JBRMR are to attract and publish theoretical, conceptual, and empirical manuscripts from academics and professionals from all disciplines regarding a wide range of contemporary issues in business and retail management. The aims of the journal are to disseminate knowledge; provide a learned reference in the field; and facilitate communication between academic and research experts, and executives. *The journal is Indexed by SCOPUS, EBSCO Host, ProQuest, Cabell's directory of refereed publications. It is ranked by SCIMAGO*

## CONFERENCE CO-CHAIRS & KEYNOTE SPEAKERS

### CONFERENCE CO-CHAIRES



**Dr. Jo-Ann Rolle**

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

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

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



**Dr. P R Datta**

Executive Chair, Academy of Business & Retail  
Management Research, London, UK

Dr Datta has earned his first degree in Plasma Physics from Moscow, Russia, an MBA from England and MSc in marketing from Glamorgan University (UK) and PhD in Marketing from University of Hertfordshire. He is a fellow of the Chartered Institute of Marketing (CIM), UK and member of various professional bodies including British Academy of Management, European Marketing Association, Chartered Institute of Marketing and European association for Evolutionary Political Economy.

Currently Dr. Datta is holding the position of Executive Chairman of The Academy of Business & Retail Management Research-UK, and Editor in Chief of the Journal of Business and Retail Management Research (JBRMR) -A SCOPUS Indexed & SCIMAGO ranked peer reviewed academic journal published from UK and lead consultant of the Centre for Innovative Leadership Navigation, UK; Editorial advisor- International Journal of Technology and Management Research (IJTMR), Ghana; Member of editorial board: Gumbad Business Review (an international Business Journal on Business & Management), India, Member of Editorial Board: International Journal of Contemporary research in Management & Social Sciences, India



**KEYNOTE SPEAKERS**

**Warren Matthews**  
Professor of Economics, Belhaven University, USA

Warren Matthews is Professor of Economics at Belhaven University, Houston Campus. He has taught at several business schools in the US over the past 25 years, mostly in MBA programs. His research is in the areas of fiscal policy, mortgage finance, public finance, and monetary policy. Prior to teaching, Professor Matthews served for 13 years as an economist for several organizations in Washington, DC. His analysis in those positions dealt with military operations analysis, logistics, economic forecasting, and mortgage finance issues.

Professor Matthews was awarded the Ph. D. degree in economics by Texas A&M University. Professor Matthews is a fellow of the Academy of Business and Retail Management.



**Dr Salil Sen**  
NIDA Business School, Thailand

**Dr Salil K Sen** is with the NIDA Business School at the National Institute of Development Administration, Bangkok. Salil's inspiration is the Practice of Sustainability developed with the Earth Institute at Columbia University, New York in partnership with institutions in India, China, Singapore, Malaysia, Canada and Ecuador. A passionate researcher, sustainability consultant and faculty, Salil's endeavor is to research the equivalence between W.W.E\_Own = "We\_Own", where, W.W.E\_Own is Water Waste Energy Ownership for sustainability. He has a blend of industry, teaching and consulting experience in South Asia, Southeast Asia, East Asia, West Africa and Southern California.



**Jessi Gordon**  
Senior Consultant, GALLUP

Jessi Gordon is a higher education senior consultant at Gallup. She partners with colleges and universities across the U.S. to improve student success, faculty and staff effectiveness, and overall education outcomes through Gallup's research and science on talent, strengths, well-being, and engagement.

Jessi's expertise includes the Gallup-Purdue Index, a measurement tool designed to help institutions create and implement the right processes for improvement. She also has experience consulting with healthcare organizations and government agencies on innovative customer solutions and well-being programs. Jessi served on the panel of judges and experts for OpenIDEO's 2016 Higher Education Challenge. In the past year, Jessi spoke at NACE, SAIR, Western Pathways, American Association of University Women's Conference, The STEM Higher Education Summit, CEIA 2017 and more.

Jessi received her bachelor's degree in public health from The George Washington University. She received her Master of Business Administration from The University of North Carolina at Chapel Hill and her master's degree in public policy from Duke University. Jessi has a concentration in sustainable enterprise from UNC and a concentration in health policy from Duke.



**Dwight Geddes**  
Metro Claims & Risk Management, New York, USA

Dwight Geddes is the head of Metro Claims & Risk Mgmt., a claims and risk management company based in New York. Metro Claims Mgmt. is an industry leader in claims handling, consulting and auditing for insurance carriers and self-insured entities on property & casualty lines. Dwight has worked in insurance claims management for over twenty years in various roles, including Director of Claims for a multistate commercial P&C carrier based in New York where he was instrumental in creating the claims, SIU and in-house legal departments from the ground up and oversaw the daily operations.

Dwight has lectured on claims and fraud investigation, as well as written articles for several industry trade publications including Risk Management Magazine & Claims & Litigation Management Magazine. He is also currently Vice President of the NY Chapter of the National African-American Insurance Association and sits on the board of Community Mediation Services & Caribbean Attorneys Network.



**Man-Li Kuo Lin**  
Economic Development Specialist  
District International Trade Officer  
District Emerging Leaders Program Project Manager  
U.S. Small Business Administration, New York  
District Office

**Ms. Man-Li Kuo Lin** is Economic Development Specialist at the U.S. Small Business Administration New York District Office (SBA NYDO) marketing team in delivery small business resources to develop and grow businesses in 14 counties throughout New York City, Long Island and the downstate counties of Dutchess, Orange, Putnam, Rockland, Sullivan, Ulster and Westchester. She is also the International Trade Officer, Emerging Leaders CEO Training Project Manager of NYDO. She joined SBA NYDO as a Business Development Specialist in 2006. She has also served in district roles as Small Business Development Center (SBDC) Officer; Women's Business Center (WBC) District Office Technical Representative, Veteran Business Development Officer, PRIME Grantee Liaison and Supervisory Economic Development Specialist.

Prior to her arrival at SBA New York District Office, Lin was a 14-year Employment Services Representative and Business Services Representative for the New York State Department of Labor, Employment Services Division. While there, she established the Asian Job Service Employer Committee which was affiliated with the U.S. Department of Labor to help educate Asian businesses and help bridge the gaps between Chinese-American businesses community and the government. Lin also founded the Long Island Families Adopt Children from China (FCC LI) Chinese School in 1999; and the TzuChi Foundation Long Island Chinese School in 1998.

Man-Li was born in Taiwan and earned her bachelor's degree in Chinese Literature from the National Taiwan University. She also earned two master degrees in "Management Engineering" and "Teaching English as Second Language" from Long Island University, C.W. Post campus in Long Island, US.

She is the author of: *The Resume Writing and Interview Skills*, *English Phonics*, *The 214 Categories of Chinese Characters*, *Adult Chinese Conversation Textbooks*, and *Children Chinese Reading Books*.



*Prof. Patrick Melnick  
Dean of Academic Affairs and General Education  
Department Chair  
VMCAD College in Lakewood, USA*

*As the Dean of Academic Affairs at VMCAD, Professor Melnick teaches Anatomy and Figure Drawing, History of Art, Idea Generation, and Neuroscience of Creativity. An instructor for more than 30 years, he earned his Master of Fine Arts Degree from the University of Notre Dame. His career includes the production and coordination of numerous art shows, both locally and nationally. Professor Melnick worked as a curatorial assistant at the internationally recognized Zaks Gallery in Chicago. He also served as a judge on the board of Madison, Wisconsin's National Endowment of the Arts Council. His broad range of expertise in a wide variety of knowledge domains has ensured him a unique position on the academic guest lecture circuit, which capitalizes on unforeseen connections to find insight and solutions.*



*Prof Deepraj Mukherjee  
Kent State University, USA*

*Deepraj Mukherjee has received his Ph.D. in Business Administration with a concentration in Economics from the University of Memphis, USA. Deepraj Mukherjee's areas of specializations are in international trade and business issues. His works have been published in well-known journals like Economic Modelling, Applied Economics Letters, Management Decision, European Business Review, Review of Development Economics among others. Dr. Mukherjee's articles are highly cited. His paper "Is Culture a Determinant of Financial Development" received citations from the edited book Regional Integration and Policy Challenges in Africa (published from Africa), by Adusei (2014) in the British Journal of Economics, Management & Trade (published by Oxford, the U.K.), Yu et al. (2014) in the Journal of Beijing Technology and Business (published from China), and Marpotche et al. (2015) in the Journal of Applied Banking and Finance (from Italy).*

*Dr. Mukherjee is the Editor-in-Chief of the Journal of International Journal of Business and Economic Development since August 2017. This journal is published from the United Kingdom and is indexed by DOAJ, EBSCO Host, ProQuest, and Cabell's Directory. He is also on the Editorial Board of Eastern European Business and Economics, published from Europe. His papers regularly get accepted at prestigious international conferences like International Atlantic Economic Conference, American Economic Association Annual Conference, and the Annual Conference of the Academy of International Business. Mukherjee also contributed in the capacity of a reviewer for journals like Economic Change and Restructuring, Journal of World Business, and International Journal of Emerging Markets to name a few.*



**Faith Bernal**  
CEO and President F.A.B. LLC Home Care Services  
Agency

*Faith Bernal is an alumnus of the 1st class of The School of Nursing at Medgar Evers College., City University of New York. In her over 30 years of experience as a nurse and now a business owner, She sees an increasing need for Entrepreneurship in the field of nursing as they search for creative ways of meeting the ever changing needs of our communities. As a healthcare practitioner, Ms Bernal a deep and sincere passion for the skills necessary in helping to bring a person back from the brink of depression and despair. Her practice as a registered nurse has taken her across all areas of New York City and also with various ethnic neighborhoods. From Kingsbrook Jewish to Maimonides, from New York Hospital (gracey square) to Harlem Hospital. Her experience at Marcus Garvey Nursing Home has helped shape her in profound ways to become the nurse she is.*

*Ms Bernal foresees a transformation in both the standards and authenticity of patient care and believe in the basic tenet that the results are always a reflection of the level of awareness of your environment and the needs of that environment.*

## VISIT NEW YORK

New York is the most populous city in the United States and the center of the New York Metropolitan Area. The city is referred to as New York City or the City of New York to distinguish it from the State of New York, of which it is a part. To some it is affectionately known as 'the Big Apple' or the 'City that Never Sleeps'. When it comes to ethnic and linguistic diversity it is second only to London. New York exerts a significant global impact upon commerce, finance, media, art, fashion, research, technology, education, and entertainment. The home of the United Nations Headquarters, New York is an important center for international diplomacy.

For all the supposed glitz and glamour of parts of Manhattan, in many respects it is a decidedly edgy city, one that exudes self-confidence whilst at the same time having pockets of real neglect and deprivation. It is a city of contrasts, one that sees people marveling at the opulence and sheer size of Grand Central Station and being shocked by the dated and decrepit nature of the New York subway. For all that, films and television have ensured a sense of the familiar about the place, and even the most cynical cannot help finding something to like about a city that hustles and swaggers so effortlessly.

*In preparation for your visit the ABRM team has drawn up the following list of eight of the best visitor destinations whilst in London:-*

1. **Statue of Liberty:** The Statue of Liberty Enlightening the World was a gift of friendship from the people of France to the people of the United States and is a universal symbol of freedom and democracy.
2. **The Empire State Building:** The Empire State Building is a 102-story Art Deco skyscraper in Midtown Manhattan, New York City
3. **Times Square:** Times Square is a legendary NYC landmark, synonymous with all the glam and glitz of the Big Apple and is a major commercial intersection, tourist destination & entertainment center.  
Official site: <http://www.timessquarenyc.org/index.aspx>
4. **Central Park:** Located in Manhattan, New York. An urban park comprises 843 acres between the Upper West Side and Upper East Side.
5. **One World Trade Centre:** This is the main building of the rebuilt World Trade Centre complex in Lower Manhattan, NY. This is the sixth tallest building in the world and tallest in the Western Hemisphere.
6. **The Museum of Modern Art:** The museum is located in Midtown Manhattan, NY, on 53rd Street between Fifth and Sixth Avenues. It has approx. 300,000 books and exhibition catalogs, over 1,000 periodical titles, and over 40,000 files of ephemera about individual artists and groups. Official site: <http://www.metmuseum.org/>
7. **The Cathedral of St. Patrick:** This is most prominent landmark of New York and is decorated Neo-Gothic-style Roman Catholic cathedral church.
8. **High Line:** An exciting new attraction in New York City, the High Line is a former rail line that has been transformed into an urban walking trail above the city streets

Further details on things to do in New York City

Top Things to do<[https://www.tripadvisor.com/Attractions-g60763-Activities-New\\_York\\_City\\_New\\_York.html#ATTRACTION\\_SORT\\_WRAPPER](https://www.tripadvisor.com/Attractions-g60763-Activities-New_York_City_New_York.html#ATTRACTION_SORT_WRAPPER)>

Museums<[https://www.tripadvisor.com/Attractions-g60763-Activities-c49-New\\_York\\_City\\_New\\_York.html](https://www.tripadvisor.com/Attractions-g60763-Activities-c49-New_York_City_New_York.html)>

Historic Sites<[https://www.tripadvisor.com/Attractions-g60763-Activities-c47-t17-New\\_York\\_City\\_New\\_York.html](https://www.tripadvisor.com/Attractions-g60763-Activities-c47-t17-New_York_City_New_York.html)>



## GENERAL INFORMATION

- 1) **Presentation timing:** A full paper is normally allocated approximately 12 minutes for presentation followed by 3 minutes for questions from the audience. The track chair will keep an eye on time and will alert you when time is beginning to run short by holding up cards indicating '3', '2' and '1' – these being the number of minutes that you have remaining. Please note that we actively encourage constructive questions from the audience. Your co-operation in bringing your presentation to a close within the time specified is essential to the smooth running of the conference and to be fair to other presenters.
- 2) **Presentation equipment:** Presentation rooms will be equipped with a laptop and projector screen for PowerPoint presentations (Please note there will not be a transparency projector available).
- 3) **Presentation:** The Academy requests that PowerPoint presentations be sent in good time so that they can be uploaded onto the conference laptop. Please email these with your name and the conference that you are due to present at to: [info@abrmr.com](mailto:info@abrmr.com). It is also a sensible precaution to make sure that you bring a copy of your presentation with you on a flash drive or USB. Any presentation that has not been submitted in time will not be pre-loaded and remain the responsibility of the presenter.
- 4) **Handouts:** should you wish to you are welcome to bring along the full text or other supporting document to handout to delegates. Please ensure that a copy is handed to the track chair of your session.
- 5) **Punctuality** - Please ensure that you attend your session promptly and are aware of the order of speakers from the conference proceedings.
- 6) **Conference Tracks:** The Academy works assiduously to organize papers to fit in with the relevant tracks. There are occasions when individual authors request that papers be moved to fit in with flights etc. Please note that whilst The Academy will do its level best to accommodate individual needs, it must be mindful of ensuring that the conference as a whole is balanced and appropriately structured.
- 7) **Coffee Break:** Coffee will be served in the Foyer front of the conference room during Mid morning (11.00-11.15am) and mid day (16.00-16.15pm).
- 8) **Lunches:** Buffet lunch will be served during 13.00-14.00pm outside the conference room.
- 9) **Name badge:** All participants are requested to wear their name badges visible at all times in order to guarantee easy access to all sessions, lunches and other events during the conference.
- 10) **Conference proceedings:** The conference proceedings—"The Business & Management Review" is open access proceedings which means that all content is freely available without charge to the user or his/her institution. Users are allowed to read, download, copy, distribute, print, search, or link to the full texts of the articles in the conference proceedings without asking prior permission from the publisher or the author. **ABRM** is committed to publish all full text articles those accepted for the conference. However, all abstracts/full-text papers are included in printed version.
- 11) **Use of Bibliographic reference:** Please use the following bibliographic reference (please use that applies to you):  
*7th International Conference on Business & Economic Development (ICBED). Proceedings of the ABRM-MEC International Conference, 9-10<sup>th</sup> April 2018, New York, USA*
- 12) **Internet access/Wi-fi:** For Wi-fi access please ask at the conference desk who will be happy to assist you.
- 13) **Photography:** Photographs will be taken at the conference by an official photographer or an ABRM team member; such photographs may be used in post-conference publicity and on future marketing materials. A link will be sent to all participants once these photos are uploaded.

- 14) **Conduct:** In the event of inappropriate behaviour by any delegate in the view of the Organiser or the conference venue operator, the delegate may be refused entry or asked to leave and excluded from the conference without refund or compensation.
- 15) **Certificate of Participation:** Each registered participant who attends the conference in person, shall be awarded a Certificate of attendance. The certificate will have name of each author with a clear indication as to who has presented.
- 16) **Location:** Crowne Plaza JFK Airport, 138-10 135th Avenue Jamaica, New York 11436 is located just a mile from John F. Kennedy International Airport  
For further details on location of the hotel and Travel direction please click on <http://www.cpjfkairport.com/en-us/location>

## ABRM-MEC 2018 ICBED CONFERENCE HASHTAG

# #ICBED18

Please use this above ICBED conference's designated Hashtag for connecting with the worldwide audience in all your Tweets from the event.

### Disclaimer

Delegates are responsible for taking appropriate insurance (including travel) cover in connection with their attendance at the Conference. The Organisers are not responsible for the safety of any property of the Company or Delegate, or for its loss, damage or destruction or for any loss or damage sustained by the Company or the Delegate, in each case for any reason whatsoever. No responsibility can be accepted by the Organisers for any consequences arising from postponement or abandonment of the Conference.

## 7<sup>th</sup> International Conference on Business and Economic Development (ICBED)

**9<sup>th</sup> -10<sup>th</sup> April 2018**

**Crowne Plaza JFK Airport**

138-10 135th Avenue Jamaica, New York 11436

### SCHEDULE FOR THE CONFERENCE 2018

**Saturday 7th April - Sunday 8th April 2018**

**Arrival and Independent traveling days in New York, USA**

### DAY-1 MONDAY, 9<sup>th</sup> April, 2018

**8.00 AM -9.00AM**

**Registration**

**Master of Ceremony for the day: Prof. Deepraj Mukherjee, Kent State University, USA**

#### SESSION 1: INAUGURAL SESSION

**9.00am-10.15 am** (Tea and Coffee break & Networking: 11.15am-11.30am)

**Location:** Wright Brothers Room

**9.05am-9.15am: Opening address & Introduction**

**Dr. P R Datta, Executive Chair,** Academy of Business & Retail Management Research, London, UK and University of Hertfordshire, UK

**9.15am-9.25am: Message of welcome**

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

**9.25am -9.45: KEYNOTE ADDRESS**

**Prof. Patrick Melnick,** Dean of Academic Affairs and General Education Department Chair VMCAD College in Lakewood, USA

*Topic: Redefining education: the convergence of liberal arts and career school education*

**9.45am-10.05am: KEYNOTE ADDRESS**

**Dr. Salil Sen,** NIDA Business School, Thailand

*Topic: Creating Shared Value through Big-Data analytics: a conceptual treatise on Sustainability Presence*

**SESSION 2 (PLANERY SESSION)****10.15am-11.15 am** (Tea and Coffee break & Networking: 11.15am-11.30am)**Session: Growth & Economic Development in Emerging Economies-1****Session Chair: Prof. Wallace Ford**, Chair, Department of Public Administration, School of Business, Medgar Evers College, City University of New York, USA**Location:** Wright Brothers Room**10.15AM – 11.15am****PRESENTATIONS**

- I *A VAR evaluation of classical growth theory*  
**Tim Lueger**, Darmstadt University of Technology, Germany
- II *An economic investigation of risk management and governance systems in microfinance Institutions*  
**Ronald Kyagulanyi**, Faculty of Business and Management, Muteesa I Royal University, Uganda;  
**Ronney Ncwadi**, Faculty of Business and Economic Sciences, Nelson Mandela University, South Africa
- III *Front end of innovation: a disaggregated view*  
**Jose M. Barrutia**, University of the Basque Country (UPV/EHU), Bilbao, Spain; **Alexander Vélez**, University of Manchester, Manchester Institute of Innovation Research (MIOIR), Alliance Manchester Business School, UK; **Carmen Echebarria**, University of the Basque Country (UPV/EHU), Bilbao, Spain
- IV *Black business during the bust: examining the impact of the great recession on black entrepreneurship*  
**Rachel M.B. Atkins**, The New School, New York, USA

**SESSION 3 (PLANERY SESSION)****10.15am-11.15 am** (Tea and Coffee break & Networking: 11.15am-11.30am)**Session: Branding & Marketing-1****Session Chair: Prof. Salil Sen**, NIDA Business School, Thailand**Location:** Amelia Earhart**10.15am-11.15am****PRESENTATIONS**

- I *The effect of customer reciprocity on e-loyalty through relationship quality: an international perspective*  
**Sree Beg; Mohammed Rafiq; Haytham Siala**, University of Roehampton, UK
- II *Is service fairness influencing customers' satisfaction and intention to pay insurance premium? a case in BPJS Kesehatan Indonesia*  
**Diena Dwidienawati; Mts Arief; Sri Bramantoro Abdinagoro**, Bina Nusantara University (BINUS), Indonesia
- III *Improving customer experience through customer journey analysis (CJA) of mobile and fixed broadband services in Egypt*  
**Nawal Ahmed Mostafa Alawad; Mohamed Abdel Salam Ragheb; Passent Ibrahim Tantawi**, Arab Academy for Science Technology and Maritime Transport, Alexandria, Egypt
- IV *Customer satisfaction on supermarket retail shopping using web-based participatory GIS*  
**Ahmed Olasunkanmi Solate**, School of Environment and Life Sciences, University of Salford, Manchester, UK
- V *Consumers' perception of organic foods*  
**Joyce Zhou**, Emporia State University, USA

**SESSION 4 (PANEL SESSION)****11.30am-13.00pm****Session: Finance, Accounting & Organisational Structure-1****Session Chair: Prof. Anthony Wood**, University of the West Indies, Barbados**Location: Wright Brothers Room****11.30am -13.00pm****PRESENTATIONS**

- I *Determinants of non-performing loans: evidence from commercial banks in Barbados*  
**Anthony Wood; Nakita Skinner**, The University of the West Indies, Cave Hill Campus, Barbados
- II *Determinants of auditor choice in emerging markets: evidence from Saudi Arabia*  
**Dina S. Fadaly**, College of Business, University of Business & Technology (UBT), Jeddah, Saudi Arabia
- III *Determination the price of a share listed on the stock exchange*  
**Hamidouche M'hamed**, University of Djilali Bounaama, Algeria
- IV *Corporate bond market as a source of capital funds in emerging economies – the Indian experience*  
**N. R. Bhusnurmath; Sunil Ashra**, Management Development Institute, Gurgaon, India
- V *Using expert cross-disciplinary teams in audit engagements*  
**A. J. Stagliano**, Department of Accounting, Erivan K. Haub School of Business, Saint Joseph's University, Philadelphia, USA
- VI *Financial development and the social cost of financial intermediation in Africa*  
**Agyapomaa Gyeke-Dako; Elikplimi Komla Agbloyor; Festus E. Turkson**, University of Ghana, Legon, Ghana
- VII *Trend-chasing and home price dynamics: evidence from a novel index measure of housing sentiment*  
**KhasadYahu ZarBabal**, Medgar Evers College, City University of New York, USA

**SESSION 5 (PANEL SESSION)****11.30am-13.00pm****Session: Human Resources Management****Session Chair: Prof. Yong Shin**, School of Business, Francis Marion University, USA**Location: Amelia Earhart****11.30am-13.00pm****PRESENTATIONS**

- I *Change Management and Culture*  
**Eric Harter**, Campbellsville University, USA ; **Iris Billy**, Medgar Evers College, City University of New York, USA ; **Anil Palla**, Campbellsville University, USA
- II *Effect of organizational role stress on organizational culture: an empirical evidence from service sector*  
**Pretty Bhalla**, Lovely Professional University, Jalandhar, India; **Sayedduzzafar Qazi; Maram Saleh Miralam**, University of Business & Technology, Jeddah, Saudi Arabia
- III *Change management for the 21st century and beyond*  
**Iris Billy**, Medgar Evers College, City University of New York, USA; **Anil Palla**, Campbellsville University, USA
- IV *Knowledge Economy Vision2030. The impact of university education on the dissemination of the knowledge economy*  
**Hoda Ahmed Ibraheem; Sally Elawady; Fatma Hmiedan**, Qassim University CBE, Kingdom of Saudi Arabia



- V *Impact of job design attributes on performance attainment in business organizations: a survey of deposit money banks in Nigeria*  
**Sev Joseph Teryima; Muhtari Yusuf Abubakar**, Ahmadu Bello University, Zaria, Kongo Campus, Nigeria
- VI *Race and the American Presidency – The Intersection of Past and Present*  
**Wallace Ford**, Chair, Department of Public Administration, School of Business, Medgar Evers College, City University of New York, USA
- VII *Important extrinsic factors on turnover intention*  
**Yong Shin**, School of Business, Francis Marion University, USA
- VIII *Leading and managing human resource in dynamic perspectives*  
**Bashir Ahmad; Maawra Salam**, Bahria University, Karachi, Pakistan
- IX *What are success factors of knowledge management and their impact on the performance of officers of banks in Pakistan?*  
**Tahira Nazir; Muhammad Umer; Samina Nawab**, Department of Management Science, COMSATS Institute of Information and Technology, Pakistan

**13.00PM-14.00PM**  
**BREAK FOR LUNCH**

**SESSION 6 (PLENARY SESSION)**

**14.00Pm-16.00 pm (Tea and Coffee Break & Networking: 16.00pm-16.15pm)**

**Session: Growth & Economic Development in Emerging Economies-2**

**Session Chair: Prof. Deepraj Mukherjee**, Kent State University, USA

**Location: Wright Brothers Room**

**14.00-14.20: KEYNOTE ADDRESS**

**Warren Matthews**, Professor of Economics, Belhaven University, USA

**Topic:** *The Euro Common Currency: Ties That Bind*

**PRESENTATIONS**

- I *The relationship between the development of the financial sector and economic growth - a regional approach*  
**Agata Gemzik-Salwach**, University of Information Technology and Management in Rzeszow, Poland
- II *What territorial disparity means? A methodological approach*  
**Roberta Arbolino; Luisa De Simone**, Dipartimento di Scienze Umane e Sociali Università di Napoli L'Orientale, Napoli, Italy
- III *Housing finance market and economic growth of West Africa region: a study of Nigeria, Ghana and Gambia.*  
**Ofor Theresa Nkechi; Alagba Ochuko Samuel; Meshack Shedrack Ifurueze**, Department of Accountancy, Faculty of Management Sciences, Chukwuemeka Odumegwu Ojukwu University, Anambra State, Nigeria
- IV *Is the Federal Reserve System (fed) and its monetary policy responsible for expansion and contracting the business cycle?*  
**Pellegrino Manfra**, City University New York, USA
- V *Risk assessment and risk management decisions: A case study of Thai rice farmers*  
**Prapinwadee Sirisupluxana; Isriya Nitithanprapas Bunyasiri**, Department of Agricultural and Resource Economics, Faculty of Economics Kasetsart University, Bangkok, Thailand

**SESSION 7 (PANEL SESSION)****14.00Pm-16.00 pm (Tea and Coffee Break & Networking: 16.00pm-16.15pm)****Session: Entrepreneurship in Emerging & Developing Economies****Session Chair: Prof. Khasadyahu Zarzabal**, Medgar Evers Collage, City University of New York, USA**Location: Amelia Earhart****14.00pm-16.00pm****PRESENTATIONS**

- I *Informal economy as a cause for understating actual rates of entrepreneurship among blacks in the U.S. and in Africa*  
**Micah E. S. Crump**, Medgar Evers College, City University of New York, USA ; **Nicholas J. Hill; Bradley W. Hardin**, Department of Accounting, Jackson State University, USA
- II *Social enterprises: challenges, constraints and operating conditions regarding moderation of social injustice*  
**Simon Best**, Medgar Evers College, City University of New York, USA
- III *Exploring the factors of startup success and growth*  
**James Okrah; Alexander Nepp, Ebenezer Agbozo**, Ural Federal University, Ekaterinburg, Russia
- IV *Development of women entrepreneurs in Bangladesh: opportunities and challenges*  
**Sheikh Abdur Rahim**, Faculty of Business and Economics, Daffodil International University, Bangladesh
- V *Internationalizing a financial firm in small developing markets*  
**William W. Lawrence**, Mona School of Business & Management, The University of the West Indies, Mona, Kingston, Jamaica W.I.
- VI *Merging traditional with modern: the role of possessions in liminal transitions*  
**Madeline Meyer; Matthew Bunker**, University of Northern Iowa (UNI), USA
- VII *Empowering organic entrepreneurial assets within underserved communities*  
**Walter Cotton**, Managing Partner – The Cotton Exchange, USA
- VII *A proposed administrative model to improve the performance of small and medium enterprises and activate their role in economic development in Saudi Arabia*  
**Iman Fouad Emam Shokeir; Sheroog Alhedhaif**, Qassim University, Kingdom of Saudi Arabia
- VIII *Effect of outsourcing strategy on SMES performance: an empirical study of internet services providers in Egypt*  
**Mohamed M. Montaseb; Mohamed A. Ragheb; Aiman A. Ragab; Ahmed Moussa Elsamadicy**, Arab Academy for Science, Technology & Maritime Transport, Alexandria. Egypt

**SESSION 8 (PANEL SESSION)****16.15pm-17.35 pm****Session: Entrepreneurship Forum & Success Stories****Session Chair: Dr. Jo-Ann Rolle**, Dean, Business School, Medgar Evers College, USA**Location: Wright Brothers Room****16.10pm-16.30: KEYNOTE ADDRESS 1****Dwight Geddes**, Metro Claims & Risk Management, New York, USA**16.30pm-16.50pm: KEYNOTE ADDRESS 2****Faith Bernal**, CEO and President F.A.B. LLC Home Care Services Agency**PRESENTATIONS**

- I *Exploring the moderating role of entrepreneurial education and mediating role of entrepreneurial attitude on the relation of entrepreneurial characteristics and entrepreneurial intention*  
**S. L. Gupta**, Dean, Waljat College of Applied Sciences, Muscat, Sultanate of Oman; **Anshuman Sharma**, Jumeira University, Dubai, U.A.E.

- II *Developing entrepreneurial mindsets in under-served communities: lessons learned*  
Dr. **Jo-Ann Rolle**, Dean, School of Business, Medgar Evers College, City University of New York, USA
- III *The affect factors of SMEs' outsourcing decision making*  
**Mohamed M. Montaseb; Mohamed A. Ragheb; Aiman A. Ragab; Ahmed Moussa Elsamadicy**, Arab Academy for Science, Technology & Maritime Transport, Egypt

**SESSION 9 (PANEL SESSION)****16.15pm-17.40 pm****Session: Human Resources Management-2 & Miscellaneous****Session Chair: Prof. Mokoko Sebola**; University of Limpopo, South Africa**Location: Amelia Earhart****16.15pm -17.40pm****PRESENTATIONS**

- I *Improving 'focus' towards innovation in R&D teams: recommendations for top management teams*  
**Tikas G.D; Akhilesh K.B**, Department of Management Studies, Indian Institute of Science, Bangalore, India
- II *Cross-cultural team management*  
**Owen Imachukwu**, Walden University Minneapolis MN, USA; **Iris Billy**, Medgar Evers College, City University of New York, USA
- III *Contemporary transportation systems in South Africa: A challenging consequence to Min-Ibus Taxi Industry*  
**Angelina Mamabolo; Mokoko Sebola**; University of Limpopo, South Africa
- IV *Analysis on pastoralist's financial products and models in Kenya*  
**Caren Ouma**, United States International University Africa, Nairobi, Kenya
- V *Factors determining the adoption of agricultural technologies*  
**Mohamed Said Gheblawi**, Department of Agribusiness and Consumer Sciences, United Arab Emirates University, Al-Ain, UAE
- VI *Scientific management: its inapplicability to contemporary management challenges*  
**Anil Kumar Palla**, Campbellsville University KY; **Iris Billy**, Medgar Evers College, City University of New York, USA

**17.45pm****CLOSING SPEECH FOR THE 1<sup>st</sup> DAY CONFERENCE****Location: Wright Brothers Room**

**DAY 2**  
**TUESDAY, 10<sup>th</sup> April 2018**

**8.00 AM -9.00AM****Registration****9.00am-9.10am****OPENING ADDRESS FOR DAY 2**

**Master of Ceremony for the Day: Professor Gregorio Mayers**, Medgar Evers College, City University of New York, USA

**SESSION 10 (PLANERY SESSION)****9.10am -11.00am** (Tea/Coffee Break/Networking: 11.00am-11.15am)**Session: Keynote addresses & Cloud computing, Big data & Cyber Security****Session Chair: Prof. Kim Moorning**, Medgar Evers College, City University of New York, USA**Location: Wright Brothers Room****9.10am -9.30am: KEY NOTE ADDRESS**

**Man-Li Kuo Lin**, Economic Development Specialist, District International Trade Officer  
District Emerging Leaders Program Project Manager, U.S. Small Business Administration, New York District Office

**9.35am-9.55am: KEYNOTE ADDRESS**

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

**10.00am-10.20am: KEYNOTE ADDRESS**

**Jessi Gordon**, Senior Consultant, Gallup

**PRESENTATIONS**

- I     *Cryptocurrency Dilemma for Underserved Countries*  
**David Ahn**, Medgar Evers College in the City University of New York
- II    *Using big data analytics for analyzing Sdg*  
**Ekhlas Uddin Ahmed; Mushtaque Ahmed**, Institute of Business Administration (IBA), Dhaka University, Bangladesh
- III   *Information technology governance effectiveness in organizations*  
**Ahmed hamdy Mohamed Zaky; Aiman A. Ragab; Mohamed Mostafa Soliman; Mohamed A. Ragheb**, Arab Academy for Science, Technology & Maritime Transport, Egypt
- IV    *Blockchain technology as a disruptor in Finance*  
**Harry Staley**, Exclusive Shareholder of Bitclub Network, Inc.

**SESSION 11 (PANEL SESSION)****11.15AM -13.00PM****Track: Education, Teaching & Learning for LLLS****Session Chair: Prof. Gennady Lomako**, Medgar Evers College, City University of New York, USA**Location: Wright Brothers Room****11.15am -13.00pm****PRESENTATIONS**

- I     *How to become happy - provide students with the skills they need*  
**Gennady Lomako; Vanking Coward; Alexandra Ifill**, Medgar Evers College, City University of New York, USA
- II    *The effects of information technology related curriculum based on hybrid style problem-based learning on career decision making self-efficacy of women's university students in Korea*  
**Hee Yeong Kim**, Hanyang Women's University, Seoul, South Korea; **June-Suh Cho**, Hankuk University of Foreign Studies, Seoul, South Korea

- III *Rethinking teaching and learning of economics: a case for pedagogical efficiency*  
**Veronica Udeogalanya**, Medgar Evers College, City University of New York, USA
- IV *Cultivating University-backed international entrepreneurship programming as a catalyst for economic development & job creation in underserved communities*  
**W. Michael Short; Jo-Ann Rolle, Dean**, School of Business, Medgar Evers College, City University of New York
- V *Using digital academic profiles for assessing the quality of education and creating a competitive workforce*  
**K. M. Moorning**, Department of Computer Information Systems, Medgar Evers College of the City University of New York, USA
- VI *Structuring online courses in Business for optimal student performance with respect to individual student traits*  
**Anamitra Shome; Huzaifa Faizan**, Goodman School of Business, Brock University, Ontario, Canada
- VII *Lessons learned from 2017 pilot mentorship program at School of Business Medgar Evers College*  
**Jo-Ann Rolle**, Dean School of Business, Medgar Evers College, City University of New York, USA; **Wayne Brown**, Managing Partner, The Walker Group, USA; **Kathy Hipple**, Co-founder, Noosphere, USA
- VIII *Teaching hip hop marketing*  
**Christian "CHRIS WISE" Waterman**, School of Business, Medgar Evers College, City University of New York, USA

**SESSION 12 (PANEL SESSION)****11.15AM -13.00PM****Session: Branding & Marketing-2****Session Chair: Dr P. R. Datta**, Academy of Business & Retail Management, UK**Location: Amelia Earhart****11.15am-13.00pm****PRESENTATION**

- I *"Alexa, build me a brand" - an investigation into the impact of artificial intelligence on branding*  
**Adam West; David Atkinson; John Clifford**, Pearson Business School, London, UK
- II *Implementation of Supply chain financial solutions in Indian companies*  
**Aswin, A; M K Barua**, Department of Management Studies, Indian Institute of Technology (IIT), Roorkee, India
- III *The role of social media marketing on brand equity: a customer-based perspective of mobile service providers in Egypt*  
**Hana Othman Abdel-Aziz El-Aydi; Passent Tantawy**, Arab Academy for Science, Technology and Maritime Transport, Alexandria, Egypt
- IV *The relationships between Portuguese banks and their customers in a recessionary context*  
**Hélia Gonçalves Pereira; Maria de Fátima Salgueiro; Paulo Nunes**, Instituto Universitário de Lisboa (ISCTE-IUL), BRU-IUL, Marketing, Operations and Strategy Department, Lisbon, Portugal
- V *Raising the standards of hospitality through the role of innovation and culture. Case study on juStA Hotel*  
**Sujata Shahi; Pinky Goswami**, IILM Institute for Business & Management, India
- VI *Online consumer generated content it's for real! The rise of social influence marketing*  
**Nuno Teixeira; Hélia Gonçalves Pereira; Pedro Dionísio**, Instituto Universitário de Lisboa (ISCTE-IUL), BRU-IUL, Marketing, Operations and Strategy Department, Lisbon, Portugal
- VII *An attitudinal approach towards brand health tracking measurements: a Saudi Arabian perspective*  
**Muhammad Asad Sadi**, King Fahd University of Petroleum & Minerals, Dhahran, Saudi Arabia;  
**Abdu Raouf AlMallah**, Bank AlRajhi, Riyadh, Saudi Arabia



**13.00-14.00**  
**BREAK FOR LUNCH**

**SESSION 13 (PANEL SESSION)**

**14.00pm-16.00 pm (Tea and Coffee Break/Networking: 16.00pm -16.15pm)**

**Session: Growth & Economic Development in Emerging Economies-3**

**Session Chair: Prof. Vivienne Saverimuttu, Western Sydney University, Australia**

**Location: Wright Brothers Room**

**14.00pm -16.00pm**

**PRESENTATIONS**

- I *Poverty, user charges and health care demand in Nigeria*  
**Lloyd Ahamefule Amaghionyeodiwe**, Department of Accounting and Finance, York College, City University of New York, New York, USA
- II *Addressing rural-urban disparities: A case of government service delivery in Papua New Guinea*  
**Vivienne Saverimuttu**, Western Sydney University, School of Business, Sydney, Australia; **Anne Kila Cochran**, PNG University of Technology, Lae, Papua New Guinea
- III *In-Vitro study of some medicinal plant in Edo State for reducing methanogenesis in ruminant*  
**Ojeaga, S; Egigba, G. O; Ikhatua, U. J; Bamikole, M. A; Oseghale, P.E**, Department of Animal Science, Faculty of Agriculture, University of Benin, Benin City, Nigeria
- IV *Contemporary understanding of human – built environment relations*  
**Bojan Grum**, European Faculty of Law, Slovenia, Ljubljana; **Darja Kobal Grum**, Department of Psychology, University in Ljubljana, Slovenia, Ljubljana
- V *Financial regulations and economic development: an empirical evidence from upper middle income, low-middle income and low income countries*  
**Usman Naseer**, Compensation Analyst, ZONG, Islamabad, Pakistan
- VI *Mediating and moderating correlates and socio-economic factors in firm creation among nascent entrepreneurs*  
**Edwin Knox**, School of Professional Studies, City University of New York, USA; **Chinyere Emmanuel Egbe**, Medgar Evers College, City University of New York, USA
- VII *Impact of «One Belt, One Road» initiatives to the economy of Central Asian countries*  
**Imomov Imomnazar**, Graduate School of International Development and Cooperation, Hiroshima University, Japan
- VIII *Unplanned urbanisation in South African cities: the emergence of urban environmental problems*  
**Johannes Mokoele; Mokoko Sebola**, University of Limpopo, South Africa

**SESSION 14 (PANEL SESSION)**

**14.00am -16.00am**

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

**Session Chair: Dr. Mohammad Hassan Saleh In'airat, Skyline University College, Sharjah, UAE**

**Location: Amelia Earhart**

**14.00pm -16.00pm**

**PRESENTATIONS**

- I *A literature review on auditor independence*  
**Siriyama Kanthi Herath; Tori Pradier**, School of Business, Clark Atlanta University, USA
- II *Loan loss reserves as a test of solidarity in cooperatives*  
**Najmul Hoda; Seema Gupta**, Waljat College of Applied Sciences, KOM, Muscat, Oman

- III *Impact of working capital management on the performance of manufacturing sector of Pakistan*  
**Muhammad Mahmood Shah Khan; Rubeena Tashfeen**, School of Business and Economics, University of Management and Technology, Lahore, Pakistan; **Sumbal Saghir**, Institute of Research Promotion, Lahore, Pakistan
- IV *Perspective of financing through carbon bonds in Mexico*  
**Rufina Georgina Hernández Conteras; Rosa María Medina Hernández; Daniela Ximena De Ita Varela**, Benemérita Universidad Autónoma de Puebla, Mexico
- V *The effect of internal and external factors on stock market prices - evidence from Saudi Arabia*  
**Mohammad Hassan Saleh In'airat**, Skyline University College, University City of Sharjah, Sharjah, UAE
- VI *Balance scorecard role in competitive advantage of Egyptian banking sector*  
**Ahmed Hamdy**, Arab Academy for Science, Technology & Maritime Transport, Egypt
- VII *The importance of financial literacy in a global economic era*  
**Sylviana Maya Damayanti; Harry A. Pradana**, School of Business and Management, Institut Teknologi Bandung, Indonesia
- VIII *Retained earnings and firms' market value: Nigeria experience*  
**Akinkoye Ebenezer Yemi; Akinadewo Israel Seriki**, Department of Management and Accounting, Obafemi Awolowo University, Osun State, Nigeria
- IX *Trump Administration Tax Changes (HR-1)*  
**Michael Tucker**, Medgar Evers College, City University of New York, USA

**SESSION 15 (PANEL SESSION)****16.15pm-17.30 pm (Tea and Coffee Break/Networking: 16.20pm -17.00pm)****Session: Globalisation and International Trade****Session Chair: Prof. Lloyd Ahamefule Amaghionyeodiwe**, York College, CUNY, USA**Location: Wright Brothers****16.15pm -17.30pm****PRESENTATIONS**

- I *The international strategies of SMEs in the debt crisis: A model to succeed in the global market*  
**Angela Poulakidas**, Medgar Evers College, City University of New York, USA
- II *The weight of weighting – an empirical study based on the OECD better life index*  
**Galambosné Tiszberger Mónika**, University of Pecs, Faculty of Business and Economics, Hungary
- III *UK preferential international trade after 23 June 2016*  
**Rachel A English**, Programme Leader, Business and Finance, Department of Accounting & Finance, Faculty of Business & Law, De Montfort University, UK
- IV *Does the African Growth and Opportunity Act (AGOA) impact EU-15's imports of apparel from Africa?*  
**Aruneema Mahabir; Jingwen Fan; Robert Mullings**, Nottingham Trent University, UK
- V *Impact of International Trade on Natural Environment*  
**Jelili Adediran Olaleye**, Guarantee Trust Bank, Ile-Ife Branch, Osun State, Nigeria

**17.35pm CLOSING REMARKS****Dr. Jo-Ann Rolle**, Dean, Business School, Medgar Evers College, City University of New York, USA**Location: Wright Brothers Room****Dr P.R.Datta**, Executive Chair, Academy of Business and Retail Management, UK**Conference closes**

We wish you well for the remainder of your stay and for your homeward journey

**7<sup>th</sup> ABRM-MEC International Conference on Business and Economic Development (ICBED)****9<sup>th</sup> -10<sup>th</sup> April 2018****Crowne Plaza JFK Airport****138-10 135th Avenue Jamaica, New York 11436****List of Participant & Institution Represented**

| <b>Author's Name</b>            | <b>Institution, Country</b>  |
|---------------------------------|--|
| A. J. Stagliano                 | Saint Joseph's University, Philadelphia, USA                                 |
| Abdu Raouf AlMallah             | Sales Manager, Bank AlRajhi, Riyadh  |
| Adam West                       | Pearson Business School, London, UK  |
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| Agyapomaa Gyeke-Dako            | University of Ghana, Legon, Ghana  |
| Ahmed Hamdy                     | Arab Academy for Science, Technology & Maritime Transport, Egypt             |
| Ahmed hamdy Mohamed Zaky        | Arab Academy for Science, Technology & Maritime Transport, Egypt             |
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| Alexander Vélez                 | University of Manchester, UK   |
| Alexandra Ifill                 | City University of New York, USA   |
| Alrizqi, Abdulwasi              | William Paterson University, USA   |
| Anamitra Shome                  | Brock University, Ontario, Canada  |
| Angela Poulakidas               | City University of New York, USA   |
| Angelina Mamabolo               | University of Limpopo, South Africa  |
| Anil Kumar Palla                | Campbellsville University KY   |
| Anil Palla                      | Campbellsville University, USA   |
| Anne Kila Cochran               | PNG University of Technology, Lae, Papua New Guinea                          |
| Anshuman Sharma                 | Jumeira University, Dubai, U.A.E   |
| Anthony Wood                    | The University of the West Indies, Barbados                                  |
| Aruneema Mahabir                | Nottingham Trent University, UK  |
| Aswin, A                        | Indian Institute of Technology (IIT), Roorkee, India                         |
| Bamikole, M. A                  | University of Benin, Benin City, Nigeria                                     |
| Bashir Ahmad                    | Bahria University, Karachi, Pakistan   |
| Bojan Grum                      | European Faculty of Law, Slovenia, Ljubljana                                 |
| Bradley W. Hardin               | Jackson State University, USA  |
| Caren Ouma                      | United States International University, Kenya                                |
| Carmen Echebarria               | University of the Basque Country (UPV/EHU), Bilbao, Spain                    |
| Chinyere Emmanuel Egbe          | City University of New York, USA   |
| Christian "CHRIS WISE" Waterman | City University of New York, USA   |
| Daniela Ximena De Ita Varela    | Benemérita Universidad Autónoma de Puebla, Mexico                            |

|  |   |
|--|---|
| <b>Darja Kobal Grum</b>                | University in Ljubljana, Slovenia, Ljubljana  |
| <b>David Ahn</b>                       | Medgar Evers College in the City University of New York                               |
| <b>David Atkinson</b>                  | Pearson Business School, London, UK   |
| <b>Deepraj Mukherjee</b>               | Kent State University, USA  |
| <b>Diena Dwidienawati</b>              | Bina Nusantara University (BINUS), Indonesia  |
| <b>Dina S. Fadaly</b>                  | University of Business & Technology (UBT), Jeddah, Saudi Arabia                       |
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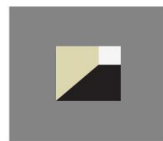
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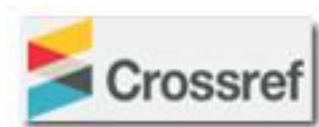
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