

SME-Entrepreneurship Global  
Conference 2006  
*“Competitiveness, Challenges and  
Prospects in the New Global  
Environment”*

Sunway Lagoon Resort Hotel  
Kuala Lumpur, Malaysia  
17 & 18 October 2006

## **CONFERENCE PROGRAMME**

Organised by  
School of Business  
Monash University Malaysia

## Programme (Day 1)

TIME	PROGRAMME
07:00am – 08:30am	<b>REGISTRATION</b> <i>Grand Bahamas Foyer, Level 12</i>
08:30am	Arrival of Guest and Delegates
08:45 am	Arrival of YB Dato' Seri Mohamed Khaled Nordin <i>Minister of Entrepreneurship Development and Cooperative</i>
09:00 am	Welcome Speech by Associate Professor Nelson Oly Ndubisi <i>Conference Chair</i>
09:05 am	Address by Professor Emeritus Walter Wong <i>Deputy Pro Vice-Chancellor, Monash University Malaysia</i>
09:10 am – 09:30 am	Official Opening by YB Dato' Seri Mohamed Khaled Nordin <i>Minister of Entrepreneurship Development and Cooperative</i>
09:30am – 10:00am	<b>PRESS CONFERENCE / MORNING COFFEE AND NETWORKING TEA BREAK</b> <i>Press Conference : Carribbean Room, Level 12</i> <i>Coffee Break : Grand Bahamas Foyer, Level 12</i>
<b>10:00am - 12:00pm</b>	<b>KEYNOTE SPEECHES</b> <i>Grand Bahamas Room, Level 12</i>  <b>Chairperson: Associate Professor Nelson Oly Ndubisi, Monash University Malaysia</b>
10:00am - 10:25am	YBhg Tan Sri Dato' Seri (Dr.) Jeffrey Cheah Chairman, Sunway Group of Companies
10:25am - 10:50am	Professor Naresh K. Malhotra College of Management, Georgia Institute of Technology United States of America <i>"Entry Mode Strategies for SMEs in the New Global Environment: Multi-Theoretical Framework and Research Propositions."</i>
10:50am - 11:15am	YBhg. Dato' Dr Abu Talib Bachik Senior Vice President, Technopreneur Development Division Multimedia Development Corporation (MDeC) <i>"K-Based SMEs: Drivers of Economic Growth"</i>
11:15am - 11:40am	Mr. Voon Seng Chuan Managing Director, IBM Malaysia <i>"Growth Through Innovation"</i>
11:40am - 12:00pm	Q & A
12:00pm – 01:00pm	<b>LUNCH / NETWORKING SESSION</b> <i>Grand Bahamas Foyer, Level 12</i>

<b>Programme (Day 1 - Cont/...)</b>		
<b>01:00pm - 02:15pm</b>	<b>INTERNATIONAL FORUM (Diplomats)</b>	<b>Grand Bahamas Room, Level 12</b>
	<b>Chairperson: Professor Amrik Sohal, Monash University Australia</b>	
01:00pm - 01:15pm	Mr Sanjay Panda Counsellor (Economic), High Commission of India <i>"Indian Economy - A Macro Overview &amp; Opportunities for Malaysian SMEs"</i>	
01:15pm - 01:30pm	Mr Wolfgang Trautwein Counsellor for Economic & Commercial Affairs, German Embassy <i>"The German Federal Government's Initiatives for Small and Medium-Sized Businesses"</i>	
01:30pm - 01:45pm	Mrs Wawa Damane CEO of the Small Enterprise Development Agency (SEDA) of South Africa <i>"SME-Entrepreneurship in a Global Environment – South African Experience"</i>	
01:45pm - 02:15pm	Q & A	
<b>02:15pm - 03:15pm</b>	<b>INDUSTRY / GOVERNMENT FORUM</b>	<b>Grand Bahamas Room, Level 12</b>
	<b>Chairperson: Professor Felix Mavondo, Monash University Australia</b>	
02:15pm - 02:30pm	SMIDEC <i>"The Role of SMIDEC in SME Developments in Malaysia"</i>	
02:30pm - 02:45pm	Tuan Haji Md Khair Ahmad FMM Council Member <i>"The Role of Industry Associations and Chambers of Commerce &amp; Industry in the Development of SMEs"</i>	
02:45pm - 03:00pm	Mr Koong Lin Loong Deputy Chairman of ACCCIM SMEs & HRD Committee <i>"4M: The ways for Malaysian SMEs to Move Forward"</i>	
03:00pm - 03:15pm	Q & A	
03:15pm – 03:45pm	<b>AFTERNOON TEA BREAK / NETWORKING SESSION</b> <b>Grand Bahamas Foyer, Level 12</b>	

## Programme (Day 1 - Cont/...)

**03:45pm –  
05:45pm**

### **PARALLEL SESSIONS I**

#### **Competitiveness & Sustainability**

**Bermuda Room, Level 12**

**Chairperson: Donna Buttigieg, Monash University Australia**

*Entrepreneurship and Industrial Cluster- Taipei's Wedding Photo Studio Cluster (1079)*

**Lay Tzyy Jane**

**Yuan Ze University, Taiwan**

*Synergistic Drivers of Market, Learning and Entrepreneurial Orientation in Fast-Growth Small to Medium Enterprises (1089)*

**Caroline Tan Swee Lin**

**RMIT University, Australia**

*Franchising System and Entrepreneurship (1143)*

**Dilber Ulas**

**Ankara University, Turkey**

*SME Use of Competitive Intelligence in Australia 1996 – 2006; Implication for Impediments to SME International Success (1152)*

**Chris Hall**

**Macquarie Graduate School of Management, Australia**

*Business Competition with Mobile Virtual Network Operators (1168)*

**Lee Sang Ho**

**Chonnam National University, South Korea**

*Understanding New Zealand's Apparel Manufacturing SMEs' Internationalisation through a Manufacturing Strategy Approach (1113)*

**Cruise Yu / Valerie J. Lindsay**

**Victoria University of Wellington, New Zealand**

#### **Technology and Innovation I**

**Caribbean Room, Level 12**

**Chairperson: Lee Poh Aun, Monash University Malaysia**

*Building Capacity in Small Business for the use of the Internet : A Study of "Outer" Suburbs in Australia (1092)*

**Natalie Pang**

**Monash University, Australia**

*SME and E-Commerce in Malaysia : An Exploratory Study of Effectiveness of Government ICT Assistance Program (1147)*

**Noor Azuan Hashim**

**Sheffield University, UK**

*Internet Security : Legal Issues, Implications and Challenges for Information Communication Technology, E-Commerce, Business and Contracts (1112)*

**Ashraf U Kazi**

**Monash University, Australia**

*Spatial Changes in Innovation Processes - Analising the Finnish Innovation Data (1126)*

**Juha Oksanen/ Jani Saarinen**

**VTT Technical Research Centre of Finland**

## Programme (Day 1 - Cont/....)

**03:45pm –  
05:45pm**

### PARALLEL SESSIONS I

#### **Technology and Innovation I (Cont/..)**

***Caribbean Room, Level 12***

*Moving Up The Value Chain Through Innovative Product Design & Development (1200)*

**Lee Siak Hong**

**Syntronic Malaysia Sdn. Bhd. , Malaysia**

*Electronic Payment Systems- A Boon or Bane for E-Commerce (1094)*

**Gita Radhakrishna**

**Multimedia University, Malaysia**

#### **Internationalisation of SME**

***Copa Cabana Room, Level 12***

**Chairperson: Howard Frederick**

*Influences on International Market Entry Method Decisions by European Entrepreneurs (1097)*

**Keith J. Perks**

**University of Brighton, UK**

*International Management Skills for Small Business : The Development of the Construct of International Capability (1086)*

**Peter Townsend**

**Monash University Australia**

*Medical Tourism, an Emerging International Business (1121)*

**Christine Lee**

**Monash University, Australia**

*Patterns of Internationalisation of Finnish Innovative Firms (1125)*

**Nina Rilla / Jani Saarinen**

**VTT Technical Research Centre of Finland**

*Internationalisation of the Polish Economy – A Macro and Micro Economic Approach (1127)*

**Marian Gorynia**

**Poznan University of Economics, Poland**

*National Entrepreneurship: Policy for Malaysia, A Conceptual Perspective (1034)*

**Mohamed Dahlan Ibrahim / Fauziah Pawan**

**UiTM, Shah Alam**

## Programme (Day 1 - Cont/....)

<p><b>03:45pm – 05:45pm</b></p>	<p>PARALLEL SESSIONS I</p> <p><b><u>Human Resource Management / Risk Management</u></b>  <i>Grand Bahamas Room, Level 12</i></p> <p><b>Chairperson: Juha Oksanen</b></p> <p><i>Company Contracts of Shareholders Vs. Employment Contracts of Employees : A Comparison of the Status of the Shareholders and the Employees within the Corporation (1115)</i>  <b>Michael Spisto</b>  <b>Victoria University, Australia</b></p> <p><i>Country of Origin Influences on Employee Incentive Schemes in MNCs in Australia (1201)</i>  <b>Ron Edwards</b>  <b>Monash University Malaysia</b></p> <p><i>Human Resource Practices on Innovativeness and Organisational Effectiveness : The Case of SMEs in Malaysia (1198)</i>  <b>Norbani Che Ha / Raida Abu Bakar / Faridah Salim</b>  <b>University Malaya, Malaysia</b></p> <p><i>Enterprise Risk Management for Small and Medium Size Enterprises (1191)</i>  <b>Upasna Saluja</b>  <b>Universiti Teknologi Malaysia (UTM)</b></p> <p><i>Managing Credit Risk Among Entrepreneurs (1189)</i>  <b>Jesilin Manjula James</b>  <b>Kuala Lumpur Infrastructure University College (KLIUC), Malaysia</b></p> <p><i>Determinants of Spoilage Goods and Its Impact on Small-Size Enterprises' Profit (1066)</i>  <b>Hamfri Djajadikerta</b>  <b>Parahyangan Catholic University, Indonesia</b></p>
<p><b>07:05pm</b></p>	<p style="text-align: center;"><b>DINNER</b>  <i>The Zest, Level 1 @ Link Bridge</i></p>

## Programme (Day 2)

TIME	PROGRAMME
<b>09:00am-10:00am</b>	<b>KEYNOTE SPEECHES (Part 2)</b> <span style="float: right;"><i>Grand Bahamas Room, Level 12</i></span>  <b>Chairperson: Professor Chris Hall</b>
09:00am - 09:20am	Professor Omprakash K. Gupta College of Business, Prairie View A&M University. United States of America <i>"Role of Operations Management in SME"</i>
09:20am - 09:40am	Professor Julian Teicher Monash University Australia <i>"Privacy: The Elephant in the Corner"</i>
09:40am - 10:00am	Q & A
10:00am – 10:30am	<b>MORNING COFFEE AND NETWORKING TEA BREAK</b> <i>Grand Bahamas Foyer, Level 12</i>
<b>10:30am – 12:30pm</b>	<b>PARALLEL SESSIONS II</b>  <u><b>Financing</b></u> <span style="float: right;"><i>Bermuda Room, Level 12</i></span>  <b>Chairperson: Keith Perks</b>  <i>Venture Capital, Initial Public Offering and SME Finance in Japanese Economy (1083)</i> <b>Hiromasa Nakamura</b> <b>Hokkaido University, Japan</b>  <i>Traditional and Bootstrap Financing of Small Firms (1067)</i> <b>Marcellia Susan</b> <b>Maranatha Christian University, Indonesia</b>  <i>Prediction of Individual Stock Movements in Bursa Malaysia using Online News (1093)</i> <b>Loke Kar Seng</b> <b>Monash University Malaysia</b>  <i>Financing of Small Manufacturing Establishment in India : A Case Study of Unorganised Manufacturing Establishments (1060)</i> <b>Mohd. Izhar Ahmad</b> <b>University of Aligarh, India</b>  <i>The Need and Availability of Micro Finance Services for Micro-Enterprise : Fostering Good Practices in Malaysia (1063)</i> <b>Faudziah Zainal Abidin</b> <b>Universiti Utara Malaysia, Kedah</b>  <i>Initial Target Market and the New Venture Performance (1132)</i> <b>Sangmoon Park</b> <b>Kangwon National University, Republic of Korea</b>

## Programme (Day 2 - Cont/..)

10:30am –  
12:30pm

### PARALLEL SESSIONS II

#### Technology and Innovation II

*Caribbean Room, Level 12*

**Chairperson: Ron Edwards**

*Adoption of Information and Communication Technology by Small Business and the Risks Involved : Legal Implications and Issues (1111)*

**Ashraf U Kazi**

**Monash University, Australia**

*ICT Adoption Among Malaysian SMEs : A Review (1142)*

**Saadat M. Alhashmi**

**Monash University Malaysia**

*ICT Diffusion and Usage Among Asian Small and Medium Sized Enterprises: Institutional Factors, Infrastructures and Post-Adoption Behaviour (1131)*

**John Willy Bakke**

**Telenor R&D, Norway**

*Theoretical Framework in Determinants for Technology-based Venture Creation and Growth in Malaysia (1087)*

**Nazatul Shima Abdul Rani**

**Universiti Tun Abdul Razak (UNITAR)**

*Innovation and Entrepreneurship: New Innovations as Source for Competitiveness in Finnish SMEs (1124)*

**Nina Rilla / Juha Oksanen**

**VTT Technical Research Centre of Finland**

*Virtual Office Technology : Easy Way Gets Your Business Online (1109)*

**Sea Chong Seak**

**MIMOS Bhd, Technology Park Malaysia**



## Programme (Day 2 - Cont/...)

<p>10:30am – 12:30pm</p>	<p><b>PARALLEL SESSIONS II</b>  <b><u>Current Developments in SME</u></b>  <b>Chairperson: Nina Rilla</b> <span style="float: right;"><b>Copa Cabana Room, Level 12</b></span></p> <p><i>Understanding SMEs in Malaysia (1178)</i>  <b>Ali Salman Salleh</b>  <b>Wollongong University, Australia.</b></p> <p><i>From Kiwis to Tigers : Entrepreneurship and Economic Development Lessons for Malaysia (1080)</i>  <b>Howard Frederick</b>  <b>New Zealand Centre for Innovation &amp; Entrepreneurship, Auckland.</b></p> <p><i>Mindset Barriers Hindering the Development of Malaysian Agriculture (1150)</i>  <b>Mohd. Murray Hunter</b>  <b>Kolej Universiti Kejuruteraan Utara, Malaysia</b></p> <p><i>Enterprise Promotion Policy on the Development of Small Scale Industries in Nigeria : An Assessment (1195)</i>  <b>Dionco-Adetayo, E.A</b>  <b>Obafemi Awolowo University, Nigeria</b></p> <p><i>Gaming - An Innovative Product for the Survival of Smaller Organisations (1120)</i>  <b>Christine Lee</b>  <b>Monash University Malaysia</b></p> <p><b><u>Case Studies in SME</u></b> <span style="float: right;"><b>Grand Bahamas Room, Level 12</b></span>  <b>Chairperson: Dionco-Adetayo, E.A, Obafemi Awolowo University, Nigeria</b></p> <p><i>Learning to Lead in New Entrepreneurial Environment – An Indian Experience (1133)</i>  <b>Anil Shastree</b>  <b>A D Patel Institute of Technology, India</b></p> <p><i>Path Dependency, Captive Small Suppliers and the Race to the Bottom : A Tale of Vietnam's Economy (1192)</i>  <b>Le Hai Hoa</b>  <b>University Bremen, Germany</b></p> <p><i>Identification of Drivers and Inhibitors of Halal Food Standards : The Theory of Planned Behaviour (1052)</i>  <b>Rosly Othman</b>  <b>University Sains Malaysia</b></p> <p><i>Ownership V. Expansion : The Conundrum in Family Business : A Case Study in Malaysia (1041)</i>  <b>Zuhairah Ariff Abd. Ghadas</b>  <b>International Islamic University Malaysia (IIUM)</b></p> <p><i>A Robust Approach to Measuring Technical Efficiency in Banking: Indonesia, Malaysia, Philippines &amp; Thailand (1203)</i>  <b>Ergun Dogan and Dietrich Fausten, Monash University</b></p>
<p>12:30pm – 01:30pm</p>	<p style="text-align: center;"><b>LUNCH / NETWORKING SESSION</b>  <b>Atrium Café</b></p>

## Programme (Day 2 - Cont/...)

**01:30am –  
03:30pm**

### **PARALLEL SESSIONS III**

#### **Intrapreneurship**

**Bermuda Room, Level 12**

**Chairperson: Jani Saarinen**

*Intrapreneurship in the German Plant Engineering and Construction Industry (1058)*

**Peter Stiller**

**European Business School, Germany**

*Intrapreneurship : Reinventing the Corporation (1151)*

**Manjula Jain**

**Institute of Foreign Trade and Management, India**

*Celebrating the Spirit of Entrepreneurship and their role in International Business (1135)*

**S. S. Vernekar / K. Venkatasubramanian**

**Bharti Vidyapeeth's Institute, India**

*Distributive Trade, Mother of Enterprising : A Historical Perspective (1036)*

**Hans Peter Holst**

**University Malaya, Malaysia**

*Strategic Orientation of Small and Medium Agro-Based Enterprises (SMAEs) in Malaysia:*

*Direct and Mediation Effect of Distinctive Capabilities and Entrepreneurial Orientation on Return on Sales Relation (1077)*

**Amran Awang**

**University Technology MARA, Perlis Campus**

*The Dynamics of Entrepreneurial Emergence in Nigeria (1027)*

**Kola Subair / OJK Ogundele, Lagos State University, Nigeria**

#### **Marketing Strategies**

**Caribbean Room, Level 12**

**Chairperson: Laura Orobia**

*Marketing Perceptions and Conceptualizations of Entrepreneurs in European mid-size firms : Case Evidence (1084)*

**Keith Perks and Paurav Shukla**

**University of Brighton, UK**

*Word-of-Mouth Method to Spread the Family Business (1181)*

**Evi Theila Sari**

**University Ciputra Surabaya, Indonesia**

*The Impact of Relationship Marketing Strategy on Ethical Values of SMEs in Malaysia :*

*The Perspective of Customer Service Officers (1048)*

**Ting Ding Hooi**

**Monash University Malaysia**

*Value Proposition and SME Competitiveness Through Enterprise Ratings - Recent Indian Experience with Particular Reference to SMERA (1164)*

**Subhransu S. Acharya**

**SME Rating Agency of India Ltd. , India**

*Consortium Branding for the Units of the SME Sector (1104)*

**M. V. Shetty**

**Multimedia University, Malaysia**

*The Entrepreneurship - Innovation Linkage : Implications for Customer Value (1190)*

**Felix Mavondo, Monash University Australia**

## Programme (Day 2 - Cont/...)

01:30am – 03:30pm	<p><b>PARALLEL SESSIONS III</b></p> <p><b><u>Gender, Ethics &amp; Cross Cultural Issues I</u></b> <span style="float: right;"><b>Copa Cabana, Level 12</b></span></p> <p><b>Chairperson: Norela Nuruddin</b></p> <p><i>The financial records, accounting and compliance reports of small business: Evidence from Australia (1081)</i></p> <p><b>Robyn Dyt</b> <b>Monash University, Australia</b></p> <p><i>Directors' Duties to Creditors in South Africa (1098)</i></p> <p><b>Michael Spisto</b> <b>Victoria University, Australia</b></p> <p><i>ERP and Cultural Issues : A Chinese Case (1172)</i></p> <p><b>Nasrin Rahmati</b> <b>Monash University Australia</b></p> <p><i>Awareness of Corporate Social Responsibility Amongst Malaysian Small and Medium-Sized Enterprises : An Exploratory Study (1174)</i></p> <p><b>Mohana Muniandy Rahman</b> <b>University Tunku Abdul Rahman</b></p> <p><i>Corporate Governance Awareness Among SMEs in Bangladesh (1068)</i></p> <p><b>Rumana Parveen</b> <b>Daffodil International University, Bangladesh</b></p> <p><i>Gender Issues in Entrepreneurship : Back to Nature (1182)</i></p> <p><b>Evi Thelia Sari</b> <b>University Ciputra Surabaya, Indonesia</b></p>
03:30pm – 04:00pm	<p><b>AFTERNOON TEA BREAK / NETWORKING SESSION</b></p> <p><b>Grand Bahamas Foyer, Level 12</b></p>
04:00pm – 06:00pm	<p><b>PARALLEL SESSIONS IV</b></p> <p><b><u>Education and Training</u></b> <span style="float: right;"><b>Bermuda Room, Level 12</b></span></p> <p><b>Chairperson: Peter Townsend</b></p> <p><i>An Attitude Approach to the Study of Students as a Potential Source of Entrepreneurs (1070)</i></p> <p><b>Choe Kum Lung</b> <b>University Tunku Abdul Rahman (UTAR)</b></p> <p><i>The Application of Knowledge Management Competencies of an Entrepreneur in Small and Medium Enterprises in India – Post Liberalisation Era (1146)</i></p> <p><b>Surendra Kumar Vyas</b> <b>Government Engineering College, India</b></p> <p><i>Entrepreneurial Inclination of University Students : A Case Study of Students at UNITAR (1024)</i></p> <p><b>Mohar Yusof</b> <b>Universiti Tun Abdul Razak, Malaysia (UNITAR)</b></p> <p><i>Perceived Employability Skills of Graduating Students: Implications for SMEs (1096)</i></p> <p><b>Nurita Juhdi</b> <b>Universiti Tun Abdul Razak, Malaysia (UNITAR)</b></p> <p><i>Effect of Triangulation Entrepreneurship Training on Trainees' Performance (1161)</i></p> <p><b>Mohd Radzuan Rahid</b> <b>Universiti Kebangsaan Malaysia (UKM)</b></p>

## Programme (Day 2 - Cont/...)

**04:00pm –  
06:00pm**

### **PARALLEL SESSIONS IV**

#### **Operations and Strategies**

***Caribbean Room, Level 12***

**Chairperson: John Willey Bakke**

*A Supply Chain Management for SMEs : Malaysian Batik Industry (1108)*

**Hani Fuziah Abdul Rahman**  
**Universiti Teknologi MARA**

*The German System of Chambers of Skilled Crafts – An Impact Assessment (1030)*

**Anja Soelter**  
**Goettingen University, Germany**

*Small and Medium Scale Enterprises Development through Business Incubators, The Case of Sri Lanka (1021)*

**Payal H Bhatt**  
**Monash University Malaysia**

*Growth and Productivity Performance of Small Manufacturing Enterprises (SMEs) during Reforms Period : Insights from Major States in India (1175)*

**Mihir K. Mahapatra**  
**Centre for Multi-Disciplinary Development Research (CMDR), India**

*Ecopreneurship in Large Enterprises in Bangladesh (1162)*

**Md. A. Hannan Mia**  
**University of Dhaka, Bangladesh**

*The Big Impact of Small Business in India : An Analysis of Performance and Prospects of SMEs in the New Global Environment (1159)*

**S. Anand**  
**Goa Institute of Management**

## Programme (Day 2 - Cont/...)

04:00pm – 06:00pm	<p><b>PARALLEL SESSIONS IV</b>  <b><u>Gender, Ethics &amp; Cross Cultural Issues II</u></b>  <b>Chairperson: Michael Spisto</b></p> <p><i>The Moderation Effect of Legal Environment of RM Strategies and Ethical Values of SMEs' Customer Service Officers (1186)</i>  <b>Elsa Satkunasingam</b>  <b>Monash University Malaysia</b></p> <p><i>Improving the Corporate Value of SMEs in Developing Countries—A Need for Good Corporate Governance (1187)</i>  <b>Shanthy Rachagan</b>  <b>Monash University Malaysia</b></p> <p><i>How Women Bridge Cultures through Practical Entrepreneurship: A Comparison of Entrepreneurship empowerment in several Countries, including Australia, Malaysia and New Zealand (1069)</i>  <b>Norela Nuruddin</b>  <b>MEDEC, UiTM, Malaysia</b></p> <p><i>Gender Differences in the Relation between Risk Taking of Entrepreneurs and Start-up Capital in Uganda: An Exploratory International Comparison (1173)</i>  <b>Laura Orobia and Arthur Sserwanga</b>  <b>Makerere University Business School, Uganda</b></p> <p><i>Can Livelihoods Develop into SMEs : The Case of the Coconut Industry of Davao Oriental, Philippines (1171)</i>  <b>Reine Kathryn D. Taya</b>  <b>University of the Philippines in Mindanao</b></p> <p><b><u>Special Session</u></b>  <b>Chairperson: Ali Salman Salleh, University of Wollongong</b>  <i>Banking Competition and Bank Financing : Evidence from the Italian Manufacturing SMEs (1101)</i>  <b>Francesco Trivieri</b>  <b>Universita della Calabria, Italy</b></p> <p><i>A Review of the Financial Environment of SMEs in Malaysia (1085)</i>  <b>Debbie Funk</b></p> <p><i>Cluster Strategy : An Effective Way of Developing SMEs (1051)</i>  <b>Liming Wang</b>  <b>Shandong University of Technology, China</b></p> <p><i>Family Run Business Challenge and Opportunities (1106)</i>  <b>K. K. Ramachandran</b>  <b>Grd College of Science, Civil Aerodrome Post, India</b></p> <p><i>Analytical Study of E Banking (1160)</i>  <b>Ashish Verma / R.K. Pathak / Delan Prajapati</b>  <b>Gour University, Sagar</b></p>
06:00pm	<b>CLOSE</b> <b>Grand Bahamas Room, Level 12</b>