

**The International Conference on Business and Technology (ICBT 2021)**

**Virtual Conference**

**6-7 November 2021**

**Preliminary Timetable (subject to change)**

**Day One: Saturday, 6 November 2021**

<b>Istanbul Time</b>		<b>Room</b>	<b>Password for all rooms: icbt2021</b>
<b>09:00-11:00</b>	<b>Registration, Welcome and Opening of the Conference</b>	<b>Room 1</b>	<a href="https://us06web.zoom.us/j/86979881003?pwd=cmtxaVZPNjJoQzFad284emh3akdwUT0">https://us06web.zoom.us/j/86979881003?pwd=cmtxaVZPNjJoQzFad284emh3akdwUT0</a>
09:00-09:10	Welcome and Opening of the Conference: Dr. Bahaaeddin Alareeni		
09:10-09:20	Opening Remarks: Prof. Roselina Ahmad Saufi. Conference Chairman, Dean, Faculty of Entrepreneurship and Business, Universiti Malaysia Kelantan.		
09:20-09:50	Keynote Presentation: Prof. Timothy Mescon, Executive VP and Chief Officer- Europe, Middle East and Africa at AACSB International (Presentation title: Challenges & Changes in the Business School Tech Curriculum: A Fast-Moving Target)		
09:50-10:20	Keynote Presentation: Prof. Munira Aminova, Experienced Higher Education management leader with a demonstrated history of working in the research industry, United Business Institutes, Belgium. (Presentation title: Nurturing a digital innovation ecosystem to accelerate digital transformation).		
10:20-11:00	Keynote Presentation: Prof. Mohammad Kabir Hassan, Editor in-Chief; International Journal of Islamic and Middle Eastern Finance and Management. University of New Orleans, USA. (Presentation title: ESG Investing and Islamic Finance).		

<b>11:00-12:30</b>	<b>Conference splits into 5 parallel zoom rooms</b>		
<b>Room 2</b>			
<b>Paper ID</b>	<b>Paper title</b>	<b>Authors</b>	<b>Zoom Link</b>
<b>Session 1. Information Technology and Business</b>			
<b>Session Chair</b>	<b>Dr. Rim El Khoury, Notre Dame University, Lebanon.</b>		
72	Financial Technology (FinTech) Innovations and the Future of Financial Institutions (FIs) in Palestine "An exploratory study"	Wael Al-Daya, Sedeaq Nassar, Mohammed Al-Massri	<a href="https://zoom.us/j/91076368143?pwd=QXdWcWJkWmhEMnYzZkYxcWtaemdrdz09">https://zoom.us/j/91076368143?pwd=QXdWcWJkWmhEMnYzZkYxcWtaemdrdz09</a>
089	National Models of Digitalization of Economy of the USA, the UK and the EU-countries	Vadym M. Kondratyuk, Anatolii A. Ostapchuk, Nadiia Reznik	
090	Taxonomic manifestations of the concept "man" in digital communication	Nadiia Reznik	
106	Systems Thinking to Investigate the Archetype of Globalization	Ijaz Yusuf, Nadiia Reznik, Havrulyuk Yulia	
107	A Thorough Analysis of the Perceived Risk and Customer Acceptance of Mobile Banking Apps	Mohannad Ayyash	

Room 3			
Paper ID	Paper title	Authors	Zoom Link
<b>Session 2. Technology, Entrepreneurship, Startup and Business Success and Social Implications</b>			
Session Chair	<b>Dr. Hasan Ghura, Kuwait College of Science and Technology, Kuwait.</b>		<a href="https://us02web.zoom.us/j/88449714297?pwd=SGVKVGJbcmZvcXFleFh1d1pWMjVydz09">https://us02web.zoom.us/j/88449714297?pwd=SGVKVGJbcmZvcXFleFh1d1pWMjVydz09</a>
113	Social Media Adoption on SMEs in Indonesia: TOE Model	Dyah Sugandini, Mohamad Irhas Effendi, Yuni Istanto	
037	4IR and Women Empowerment in India	Anita Rani Chopra	
046	Entrepreneurial Marketing Antecedents and Consequences	Nasser Alqahtani, Can Uslay, Sengun Yenyurt	
085	Impact of international climate policy on the supply management of enterprises producing green energy	Vasyl Brych, Olena Borysiak, Nataliya Halysh, Galyna Liakhovych, Volodymyr Kupchak, Oksana Vakun	
128	Financial Investment Management of Trade Enterprises: Analytical Aspect	Blakyta Hanna , Barabash Nataliia , Pashkuda Tetiana, Nadiia Reznik, Korol Svitlana, Hordiienko Natalia	
<b>Room 4</b>			
Paper ID	Paper title	Authors	Zoom Link
<b>Session 3. Information Technology Governance, Green Human Resource Management and Firm Performance</b>			
Session Chair	<b>Dr. Noorshella Binti Che Nawi, Universiti Malaysia Kelantan, Malaysia.</b>		
006	Information technology governance for boards of directors and executive management and its role in enhancing performance in Palestinian banks	Bahaa Awwad	

011	The Impact of Green Human Resource Management Practices with Sustainable and Operational Performance: A Conceptual Model	Ahmed Zaid, Ayham Jaaron	<a href="https://us02web.zoom.us/j/86528539097?pwd=SlpjKzYyd1N2eXlSNndFaitQdIIQZz09">https://us02web.zoom.us/j/86528539097?pwd=SlpjKzYyd1N2eXlSNndFaitQdIIQZz09</a>
018	STUDY OF IMPACT OF DEMATERIALIZATION OF SHARES ON THE INDIAN STOCK MARKET	Shreya Bhadra ; Dr. Ashok Chopra	
054	The Impact of Ownership Structures on Corporate Social Responsibility Disclosure in Palestine	Nafieh Assaf, Mohammed Saleh	
062	Does business strategy affect financial distress? If yes, what are capital market consequences of financial distress?	Abulsamad Alazzani	
<b>Room 5</b>			
<b>Paper ID</b>	<b>Paper title</b>	<b>Authors</b>	<b>Zoom Link</b>
<b>Session 4. Environmental, Social, and Governance and Performance</b>			
<b>Session Chair</b>	<b>Dr. Nadia Mansour, the University of Sousse Tunisia and the University of Salamanca Spain.</b>		<a href="https://us02web.zoom.us/j/82914208630?pwd=NzZsTU81UIF6TjdqakpnWm5UU3J1QT09">https://us02web.zoom.us/j/82914208630?pwd=NzZsTU81UIF6TjdqakpnWm5UU3J1QT09</a>
071	Does Environmental, Social, and Governance (ESG) Disclosure add Firm Value? Evidence From Sharia-compliant banks in Jordan	Ammar Daher Bashatweh	
074	The impact of ownership concentration on Stock performance in the Palestinian firms listed in the stock exchange	Suhair Ibrahim Shumali, Mohammad Abuamsha	
194	Principal-Agent or Patron-Client? The Unspoken Con-cord of Indonesia's Two-Tier Corporate Governance	Novita Ikasari, Umanto Umanto	
078	Review of the Public Sector Organizations' Environment: Accounting and Internal Control Systems, and Audit Quality	Husni Rabaiah, Mustafa Bin Hanefah, Rosnia Masruki, Nurul Nazlia Jamil	
119	Impact of Audit Quality on the Firms Performance and the Moderation of Accrual Earning Management – Conceptual Paper	Osama Khadeer	

Room 6				
Paper ID	Paper title	Authors	Zoom Link	
<b>Session 5. (Arabic Session) قضايا متنوعة حول المستجدات والتحديات في العمل المالي الإسلامي، التسويق الرقمي، وتطبيقات التواصل الاجتماعي ورأس المال الفكري</b>				
<b>Session Chair</b>	<b>Prof. Khalid Sweis, Palestine Technical University – Kadoorie, Palestine.</b>		<a href="https://us02web.zoom.us/j/84364799354?pwd=ZnpOVlBzNVA2b1Z6NHJtVGZ3SEVCQT09">https://us02web.zoom.us/j/84364799354?pwd=ZnpOVlBzNVA2b1Z6NHJtVGZ3SEVCQT09</a>	
080	التحديات والصعوبات التي تواجه الشمول المالي الإسلامي في تمكين المرأة اقتصادياً في اليمن: دراسة نوعية	Lina Mohammed Abdo Alaghbari, Anwar Hasan Abdullah Othman, Azman Bin Mohd. Noor		
142	المستجدات المعاصرة لمصارف الوقف: أوقاف دولة الإمارات العربية المتحدة أنموذجاً.	Sulaiman Haroon, HABEEBULLAH ZAKARIYAH, Abdulrahman Abdullatif Mohammad Abdullatif		
169	تأثير وسائل التواصل الاجتماعي على إنتاجية الموظفين في مكان العمل	Issam Ayyash		
175	دور التسويق الحسي في الأجهزة المحمولة على قرار المستهلك الشرائي في قطاع الملابس في فلسطين	Israa Qafesha, Eman Tarayra, Serein Fallah, Mais Sharabati Ghassan Shahin		
183	واقع تطبيق رأس المال الفكري في الشركات الصناعية الغذائية في الضفة الغربية "دراسة ميدانية"	Mohammad I. K. Sweiss		
187	مدى التزام البنوك الإسلامية الكويتية بتعليمات حوكمة الرقابة الشرعية الصادرة عن البنك المركزي الكويتي	Osamah Alrashidi		
<b>12:30-13:00</b>	<b>Break</b>			

13:00-14:30	Conference splits into 5 parallel zoom rooms		
Room 7			
Paper ID	Paper title	Authors	Zoom Link
<b>Session 6. Supply Chain Management, Blockchain and Cryptocurrency: a Future Vision I</b>			
Session Chair	<b>Dr. Debarshi Mukherjee, Tripura University (A Central University), India.</b>		<a href="https://zoom.us/j/91076368143?pwd=QXdWcWJkWmhEMnYzZkYxcWtaemdrdz09">https://zoom.us/j/91076368143?pwd=QXdWcWJkWmhEMnYzZkYxcWtaemdrdz09</a>
007	A Systematic Review of the Use of Blockchain in Higher Education	Bahaa Razia	
077	Educational Supply Chain Management: A Review Paper	Nur Shahida Mat Ishah, Khai Loon Lee, Gusman Nawadir	
086	Asset Management Performance: Evidence from Ukrainian Investment Management Companies	Tetyana Demchenko, Maksym Slatvinskyi	
152	Blockchain and Cryptocurrency: Development without Regulation	Chenguel Bechir	
138	The Central Bank Digital Currency In Malaysia: A Literature Review	Normi Sham Awang Abu Bakar, Norzariyah Yahya, Irni Eliana Khairuddin, Ahmad Firdaus Zainal Abidin, Jasni Mohamad Zain, Norbik Bashah Idris, Engku Rabiah Adawiah Engku Ali	
049	The impact of strategic human resources management practices on firm performance: The mediating role of supply chain management	Waleed Ahmad, Ahmed Zaid, Mohammad Sleimi	

Room 8			
Paper ID	Paper title	Authors	Zoom Link
<b>Session 7. Supply Chain Management, Blockchain and Cryptocurrency: a Future Vision II</b>			
<b>Session Chair</b>	<b>Prof. Dr. Salah Mahdi Al Hamad, Ahlia University, Bahrain.</b>		<a href="https://us02web.zoom.us/j/88449714297?pwd=SGVKVGJbcmZvcXFlcFh1d1pWMjVydz09">https://us02web.zoom.us/j/88449714297?pwd=SGVKVGJbcmZvcXFlcFh1d1pWMjVydz09</a>
171	Role of Supply Chain Collaboration and Organizational Agility on Promoting Relational Rents	Bisma Jatmika Tinasasmita, Muafi Muafi, Dessy Isfianadewi, Wisnu Prajogo	
178	Trust Reputation in Blockchain Environment: A Review	Normi Sham Awang Abu Bakar	
179	A COMPARATIVE STUDY OF TRADITIONAL BANK A AND DIGITAL BANK B FROM AN ORGANIZATIONAL INNOVATION PERSPECTIVE	Dr Easwaramoorthy Rangaswamy, Naresh Nadipilli, Nishad Nawaz	
188	Feasibility of Central Bank Digital Currency for Blockchain-based Zakat in Indonesia	Zulfikri -, Auwal Sa'ad, Salina Kassim, Anwar Hasan	
195	Factors influencing the consumer adoption of digital banking services during the covid-19 pandemic in Vietnam	Tien Duc Ngo, Ha Phung	
<b>Room 9</b>			
Paper ID	Paper title	Authors	Zoom Link
<b>Session 8. Innovative, E-Commerce and Financial Technology FinTech I</b>			
<b>Session Chair</b>	<b>Dr. Anwar Hasan Abdullah Othman, Arab Monetary Fund: Abu Dhabi, UAE</b>		<a href="https://us02web.zoom.us/j/86528539097?pwd=SlpjKzYyd1N2eXlSNndFaitQdIlQZz09">https://us02web.zoom.us/j/86528539097?pwd=SlpjKzYyd1N2eXlSNndFaitQdIlQZz09</a>
008	Factors Influencing Mobile Payment Adoption and Its Role in Promoting Financial Inclusion: An Integrated Reflective Model with Theory of Planned Behavior	Mousa Ajouz, Faeyz Abuamria, Jehad Hammad	

024	Climate change and financial stability: the case of Tunisia	Haykel Hadj Salem, Nadia Mansour , Salha Ben Salem	
079	INVESTIGATING DIFFERENCES IN SOCIAL COMMERCE APPS WITH SPECIAL REFERENCE TO FASHION E-TAILING	NEELAKANDAN SARULATHA, Nishad Nawaz, SHOBA KESAVAN, Vijayakumar Gajenderan	
082	Islamic Agricultural Finance Contracts A Nexus for Innovation and Risk Management	Mohamed Mahboob Mohamed Nafeel, Fadillah Binti Mansor	
098	An Empirical Investigation into the Perceived Value and Customer Adoption of Online Shopping: Palestine as a Case Study	Fadi Herzallah, Nabeel Al Qirim	
102	Innovative software tools for effective management of financial and economic activities of the organization	Nadiia Reznik	
<b>Room 10</b>			
<b>Paper ID</b>	<b>Paper title</b>	<b>Authors</b>	<b>Zoom Link</b>
<b>Session 9. Innovative, E-Commerce and Financial Technology FinTech II</b>			
<b>Session Chair</b>	<b>Dr. Olexander Shnyrkov, KNTEU, Ukraine.</b>		<a href="https://us02web.zoom.us/j/82914208630?pwd=NzZsTU81UIF6TjdqakpnWm5UU3J1QT09">https://us02web.zoom.us/j/82914208630?pwd=NzZsTU81UIF6TjdqakpnWm5UU3J1QT09</a>
132	CatBoost: the Case of Bankruptcy Prediction	Mário Papík, Lenka Papíková, Jana Kajanová, Michal Bečka	
151	Does Sustainability Matter for Fintech Firms? Evidence from United States Firms	Khakan Najaf, Ali Haj Khalifa, shaher Obaid, Abdulla Al Rashidi, Ahmed Ataya	
172	The Impact of E-Ticketing on Behavioral Intention to Use and the Moderating Role of Information and Communication Technology Tools	Laila Ashour, Sima Magatef, Qadri Alzaghal	
204	A Study of Barriers to E-Commerce Adoption among Cooperatives in Morocco	Brahim Bighrissen	



205	E-COMMERCE IN CHINA AND LATIN AMERICA. A REVIEW AND FUTURE RESEARCH AGENDA	James Manuel Pérez Morón	
213	Decision Making Analysis In Applying Shortest Path Simulation: A Case Study On Fiber Optic Network in Power Utility	Abeer Ghallab, Basel Ali	
<b>Room 11</b>			
<b>Paper ID</b>	<b>Paper title</b>	<b>Authors</b>	<b>Zoom Link</b>
<b>Session 10. Business Data Analytics, Small and Medium-Sized Enterprises and Decision Making</b>			<a href="https://us02web.zoom.us/j/84364799354?pwd=ZnpOVlBzNV A2b1Z6NHJtVGZ3SEVCQT09">https://us02web.zoom.us/j/84364799354?pwd=ZnpOVlBzNV A2b1Z6NHJtVGZ3SEVCQT09</a>
<b>Session Chair</b>	<b>Dr. Rim El Khoury, Notre Dame University, Lebanon.</b>		
033	What factors influence the consumers' attitudes towards SMS advertising: The case of the Palestinian banking sector	Mohammed Salem, Samir Baidoun, Abdullah Elkhoudary, Mohammed El.Harazin, Alhasan Salama, Majd Almajdalawi, Ashraf Ismail.	
076	Compliance Management and Corporate Openness in the Relationship of Ambidexterity to Innovation Performance in SMEs: Theoretical Framework	Ari Pranaditya, M. Trihudyatmanto, Heri Purwanto, Alfian Yuda Prasetyo	
099	When Entrepreneurial Passion Affect Green Innovation Performance In Indonesia?: Three-Way Interaction Effect of Emotion, Islamic Work Ethic, and Cognition	Mulato Santosa, Muafi Muafi, Widodo Widodo, John Suprihanto	
104	Digital Transformation of Malaysian Small and Medium-Sized Enterprises: A Review and Research Direction	Mohamad Yusman Ammeran, Shaista Noor, Mohar Yusof	
<b>14:30-15:00</b>	<b>Break</b>		

15:00-16:30	Conference splits into 5 parallel zoom rooms		
Room 12			
Paper ID	Paper title	Authors	Zoom Link
<b>Session 11. Contemporary Issues in Islamic Economics and Finance I</b>			
Session Chair	Dr. Gagan Karaja, University of Bahrain, Bahrain.		<a href="https://zoom.us/j/91076368143?pwd=QXdWcWJkWmhEMnYzZkYxcWtaemdrdz09">https://zoom.us/j/91076368143?pwd=QXdWcWJkWmhEMnYzZkYxcWtaemdrdz09</a>
034	Antecedent and Consequence of Work Life Balance in Islamic Perspective: Cases in Indonesia	Muafi Muafi, Yuni Siswanti, Wirman Syafri	
058	DEVELOPING SOCIAL FINANCIAL RESOURCES MODEL FOR ISLAMIC MICROFINANCE TO REDUCE UNEMPLOYMENT RATE	Mohammed ALrashedi, Mustafa Omar Mohammed	
042	The Moderating Role of Shariah Committee Quality on The Relationship Between Board of Directors Effectiveness and the Performance of Malaysian Takaful Companies	MONTHER ELDAIA, Mustafa Bin Hanefah, Ainulashikin Marzuki	
116	Shariah and Accounting Principles for Calculating the Actual Cost of Lending Services among Islamic Banks: Case of Malaysia	Abdulmajid Obaid Hasan Saleh	
117	The Shariah Framework for Smart Contracts, an Original Analytical Study	Abdulmajid Obaid Hasan Saleh, Fahd Al-shaghdari, Bandar Khalid Althubyani	
061	The Role of Islamic Psychological Contract on Authentic Leadership and Organizational Commitment	Tien Suhartini, Muafi Muafi, Widodo Widodo, Suprihanto John	

Room 13			
Paper ID	Paper title	Authors	Zoom Link
<b>Session 12. Contemporary Issues in Islamic Economics and Finance II</b>			
<b>Session Chair</b>	<b>Dr. Mohammad Tahseen Sleimi, Palestine Technical University – Kadoorie</b>		<a href="https://us02web.zoom.us/j/88449714297?pwd=SGVKVGJbcmZvcXFLeFh1d1pWMIyVydz09">https://us02web.zoom.us/j/88449714297?pwd=SGVKVGJbcmZvcXFLeFh1d1pWMIyVydz09</a>
069	Promoting Women's Economic Empowerment through Islamic Financial Inclusion in Lower Income Economies: Empirical Evidence from Yemen	Lina Mohammed Abdo Alaghbari, Anwar Hasan Abdullah Othman, Azman Bin Mohd. Noor	
199	Deepening Financial Inclusion in Nigeria through Islamic Financial Offerings	Tesleem Akosile, Nor Razinah Mohd Zain	
091	Employee Engagement on Employee Performance: Islamic Perspective	Noor Arifin, Heru Kurnianto Tjahjono, Muafi Muafi, Arif Hartono	
109	The Role of the Board of Directors and Shariah Supervisory Board on the Strategic Market Positioning of Islamic Banks	Nizar Naim, Nora Azureen Abdul Rahman	
110	Political Marketing of Muslim Minority Candidates in the Bali Legislative Election	Nur Sofyan, Naili Farida, Rina Martini, Dewi Erowati	

Room 14			
Paper ID	Paper title	Authors	Zoom Link
<b>Session 13. Contemporary Issues in Islamic Economics and Finance III</b>			
<b>Session Chair</b>	<b>Prof. Derar Eleyan, Palestine Technical University Kadoorie, Palestine.</b>		<a href="https://us02web.zoom.us/j/86528539097?pwd=SlpjKzYyd1N2eXlSNndFaitQdllQZz09">https://us02web.zoom.us/j/86528539097?pwd=SlpjKzYyd1N2eXlSNndFaitQdllQZz09</a>
118	Exploring customer awareness and experience in Banks. A case Study of UK Commercial vs Islamic Bank.	Derar Eleyan, Denis Hyams-Ssekasi, Nafieh Assaf	
191	The Legal Framework of Conversion from Development Financial Institution to Islamic Development Financial Institution in Malaysia under Development Financial Institution Act 2002	RUSNI HASSAN, Azlin Suzana Salim	
133	Enhancing Socio-Economic Potential Of Zakat Through Donation-Based Crowdfunding Model In Bangladesh	Asif Adnan, HABEEBULLAH ZAKARIYAH, SADMAN RAHIK, Abdul Mazed	
124	Investigating the Parameters Influencing Islamic Banks Financial Performance: Evidence from Five Southeast Asian Countries	Fahd Al-Shaghdari, Tahani Ali Hakami, Barjoyai Bardai, Abdulmajid Saleh	
131	The commitment of waqf institutions to apply the governance principles and the factors affecting them in Saudi Arabia	Omar FARHAN, Aznan Hasan	
165	What Can Waqf Organisations Learn from Non-Profit Organisations on Accountability? A Proposal for Social Impact Measurement	RUSNI HASSAN, Nor Syahirah Zain	

Room 15			
Paper ID	Paper title	Authors	Zoom Link
<b>Session 14. Contemporary Issues in Islamic Economics and Finance IV</b>			
<b>Session Chair</b>	<b>Prof. Mohammed Salem, University College of Applied Sciences, Palestine.</b>		<a href="https://us02web.zoom.us/j/82914208630?pwd=NzZsTU81UIF6TjdqakpnWm5UU3J1QT09">https://us02web.zoom.us/j/82914208630?pwd=NzZsTU81UIF6TjdqakpnWm5UU3J1QT09</a>
166	Proposing a waqf based Ijarah Smart Sukuk Model for Development of Waqf Properties	RUSNI HASSAN, Ibadurrehman Patel, Mohammad Bilal Khan, Shaiq Ahmad Ghafoorzai, Jawwad Ali	
136	Repayment Risk Management of Qarḍ al-Ḥasan Financing Model in Islamic Banks	Abdellah Al-Melahi, Auwal Sa'ad, Syed Alhabshi	
156	Exploring the Potential of Using the Zakat Fund in Structuring Islamic Micro Takaful	HABEEBULLAH ZAKARIYAH, Ahmad Abdulla O M Al Own Altaf Ahmad	
158	The Extent of Kuwaiti Islamic Banks Restrict to the use of Islamic financing tools in their financial operations: A Field Study	Osama Al-Rashidi , Habeebullah Zakariyah, Ashurov Sharofiddin; Azman Bin Mohd Noor	
167	The Practice of Islamic Bank in Zakat Distribution: The Case of Malaysia	RUSNI HASSAN, NURUL 'IFFAH M A ZAABA	
<b>Room 16</b>			
Paper ID	Paper title	Authors	Zoom Link
<b>Session 15. The Impact of Covid-19 on the Organizations and the Role of Technology I</b>			
<b>Session Chair</b>	<b>Dr. RUSNI HASSAN</b>		<a href="https://us02web.zoom.us/j/84364799354?pwd=ZnpOVlBzNV A2b1Z6NHJtVGZ3SEVCQT09">https://us02web.zoom.us/j/84364799354?pwd=ZnpOVlBzNV A2b1Z6NHJtVGZ3SEVCQT09</a>
050	COVID-19 Informative Tweets Identification Through Word-by-Word Lexicon Replacement Using Pretrained Biomedical Corpus	Rami Yousuf	

143	THE ADOPTION OF AUGMENT REALITY TECHNOLOGY IN E-LEARNING: CASE OF A MOBILE APPLICATION DURING COVID-19	Eman Daraghmi	
096	Influence of the Changing Organizational Culture on the Work Outcomes of Agile Teams in the Pandemic Era	Badri Srinivasan	
036	Role of Medical Libraries for Implementing Knowledge Management during Covid-19 Pandemic: An empirical study	Raiyan Bin Reza, Md. Rifat Mahmud, Sk Mamun Mostofa, Roslina Othman	
<b>16:30-17:00</b>	<b>End of the first day</b>		

**Next pages: Day Two**

**Day Two: Sunday, 7 November 2021**

Istanbul Time		Room	Zoom Link
<b>10:00-12:00</b>	<b>Welcome and Opening of the Second day</b>	<b>Room 1</b>	<div style="border: 1px solid black; padding: 5px; width: fit-content; margin: auto;"> <a href="https://us06web.zoom.us/j/86979881003?pwd=cmtxaVZPNjl oQzFad284emh3akdwUT09">https://us06web.zoom.us/j/86979881003?pwd=cmtxaVZPNjl oQzFad284emh3akdwUT09</a> </div>
10:00-10:30	Keynote Presentation: Prof. Dr. Kateryna Alekseieva; Professor of Production and Investment Management Department, National University of Life and Environmental Sciences of Ukraine. (Presentation title: <i>National Models of Digitalization of Economy of the USA, the UK and the EU-countries</i> ).		
10:30-11:00	Keynote Presentation: Prof. Derar Eleyan, President Assistant of Palestine Technical University Kadoorie, Palestine. (Presentation title: <i>Exploring customer awareness and experience in Banks. A case Study of UK Commercial vs Islamic Bank</i> )		
11:00-11:30	Keynote Presentation: Prof. Khaled Hussainey, Co-Editor-in-Chief; Journal of Financial Reporting and Accounting, University of Portsmouth, UK. ) Presentation title: <i>Industry 4.0 Disclosure and Corporate Performance</i> ).		
11:30-12:00	Keynote Presentation: Prof. Carolyn Strong, Editor in-Chief; Journal of Strategic Marketing. Cardiff University, UK. (Presentation title!)		
<b>12:00-13:30</b>	<b>Conference splits into 5 parallel zoom rooms</b>		

Room 17			
Paper ID	Paper title	Authors	Zoom Link
<b>Session 16. The Impact of Covid-19 on the Organizations and the Role of Technology II</b>			<a href="https://zoom.us/j/91076368143?pwd=QXdWcWJkWmhEMnYzZkYxcWtaemdrdz09">https://zoom.us/j/91076368143?pwd=QXdWcWJkWmhEMnYzZkYxcWtaemdrdz09</a>
<b>Session Chair</b>	<b>Prof. Allam Hamdan, Ahlia University, Bahrain.</b>		
170	Learning Continuity during the Novel Coronavirus (COVID-19): A Case Study of Arts Faculty Students at University of Dhaka	Sk Mamun Mostofa, Khandakar Kamrul Hasan, Debarshi Mukherjee, Kazi MostakGausul Hoq, Roslina Othman	
192	The Impact of Conditional Conservatism on Bank Loan during Pandemic Covid 19 in the Asia Pacific Countries	Yossi Diantimala, Ridwan Ridwan, Darwanis Darwanis	
065	The impact of the Corona pandemic on the performance of Palestinian commercial banks listed on the Palestine Stock Exchange	TAMER SABRI, MOHAMMED MAALI, KHALID SWEIS	
173	Combating COVID-19 in Indonesia: Local Government Use of Smart City System Support	Dodik Siswanto	
198	Post- COVID- 19 Learning Context: The Impact of Remote Leadership on Blended Learning in Higher Education	Brihan Fatin Yehia, Mahmoud Elsayy, Asaad Ali Karam	



Room 18			
Paper ID	Paper title	Authors	Zoom Link
<b>Session 17. Innovation Technology in Tourism and Hospitality Industry</b>			
<b>Session Chair</b>	<b>Dr. Omar Hasan Salah, Palestine Technical University – Kadoorie, Palestine.</b>		<a href="https://us02web.zoom.us/j/88449714297?pwd=SGVKVGJbcmZvcXFleFh1d1pWMjVydz09">https://us02web.zoom.us/j/88449714297?pwd=SGVKVGJbcmZvcXFleFh1d1pWMjVydz09</a>
126	SIMULATION MODELING OF THE DISTRIBUTION OF RIGHTS AND MANAGEMENT SYSTEMS OF INNOVATIVE DEVELOPMENT OF PERSONNEL OF ENTERPRISES UNDER THE INFLUENCE OF THE FACTORS OF THE COVID-19 PANDEMIC	Nadiia Reznik	
060	Re-Interpreting 'Luxury Hospitality' Through Experienscape, Customer Satisfaction, & Customer Well-Being	Maheen Awan, Amjad Shamim, Muhammad Shoaib Saleem	
149	What motivates consumers to engage in an e-WOM behaviour: Evidence from Tunisian context	Ali Haj Khalifa	
182	THE DIFFUSED HOTEL (DH) AS AN INNOVATIVE FORM OF TOURIST DEVELOPMENT (CASE OF THE SUB-BASIN OF THE GJANICA RIVER. FIER REGION, ALBANIA)	Esmeralda Laci, Sonila Papathimiu, Sabri Laci	
154	System Development and Evaluation of a Personal Health E-Coaching System	Puspa Pratiwi	
063	The Challenges of Measuring the Quality of Information Systems in the Private vs Public Sector	Frank Febiri, Miloslav Hub	

Room 19			
Paper ID	Paper title	Authors	Zoom Link
<b>Session 18. Artificial intelligence in social media</b>			
<b>Session Chair</b>	<b>Dr. Reem Hamdan, University College of Bahrain, Bahrain</b>		<a href="https://us02web.zoom.us/j/86528539097?pwd=SlpjKzYyd1N2eXlSNndFaitQdIIQZz09">https://us02web.zoom.us/j/86528539097?pwd=SlpjKzYyd1N2eXlSNndFaitQdIIQZz09</a>
160	Twitter Reflections on Syria Conflict from Turkey	Selcen Ozturkcan, Inanc Arin, Nihat Kasap, Yucel Saygin	
181	Technopreneur and digital economy as a driving force for the economic development in Palestine	Ghassan Shahin, Mervat Shahin	
186	Success Factors Affecting the Adoption of Artificial Intelligence and the Impacts of on Organizational Excellence: A case to be studied in the MENA Region, and Turkey in Particular	Nour Naim, Murat Adil Salepçioğlu	
153	MODEL OF RELATIONAL CAPITAL, NETWORKING CUSTOMER CAPABILITY AND CUSTOMER RETENTION TO INCREASE MARKETING PERFORMANCE OF SMEs	Naili Farida, Ida Bagus Nyoman, Mochamad Taufiq	
Room 20			
Paper ID	Paper title	Authors	Zoom Link
<b>Session 19. Implementation of Artificial Intelligence, IoT and Innovative</b>			
<b>Session Chair</b>	<b>Dr. Mohammed Saleh, Palestine Technical University – Kadoorie, Palestine.</b>		<a href="https://us02web.zoom.us/j/82914208630?pwd=NzZsTU81UIF6TjdqakpnWm5UU3J1QT09">https://us02web.zoom.us/j/82914208630?pwd=NzZsTU81UIF6TjdqakpnWm5UU3J1QT09</a>
125	MANAGING INNOVATION IN TOURISM AND HOSPITALITY INDUSTRY: INTERNATIONAL EXPERIENCE	Nadiia Reznik	
073	The Importance of Using Profiling Tools in Personnel Management	Zinaida Smutchak, Fedun Igor, Oleksandr Tyshchenko, Valerii Ilin, Mykhailo Apostol	
100	THE ROLE OF INFORMATION TECHNOLOGIES IN EDUCATION'S ACCESS TO RURAL TOURISM	Tetyana Kalna-Dubinyuk, Anna Zbarska, Viktoriia Ovadenko,	

		Violeta Heraimovych, Nadiia Reznik	
120	Evaluating Factor Influencing Consumer Purchasing Intention Toward Online Shop on Social Media	Mochamad Taufiq, Naili Farida, Vincent Didiek Wiet Aryanto, Ngatno	
<b>Room 21</b>			
<b>Paper ID</b>	<b>Paper title</b>	<b>Authors</b>	<b>Zoom Link</b>
<b>Session 20. Branding and E-Marketing</b>			
<b>Session Chair</b>	<b>Dr. Bahaa Awwad, Palestine Technical University – Kadoorie, Palestine.</b>		<a href="https://us02web.zoom.us/j/84364799354?pwd=ZnpOVlBzNV A2b1Z6NHJtVGZ3SEVCQT09">https://us02web.zoom.us/j/84364799354?pwd=ZnpOVlBzNV A2b1Z6NHJtVGZ3SEVCQT09</a>
197	The Impact Brand Experience on Guest Budgeting Hotel in Indonesia	Siti Hanifa Sandri	
105	Capital Adequacy and Profitability Indicators: an Empirical Study on Palestinian Banks	Bahaa Awwad	
141	Investigating The Influence Factor in Behavior Intention in Café Visit Context	Indah Fatmawati, Nur Arifin Marzuki	
139	Mechanism of brand formation of the tourism industry during the pandemic	Kateryna Kompanets, Ilchenko Victoria, Oksana Avdan, Mykola Horodetsky	
<b>13:30-14:00</b>	<b>Break</b>		

<b>14:00-15:30</b>	<b>Conference splits into 5 parallel zoom rooms</b>			
<b>Room 22</b>				
<b>Paper ID</b>	<b>Paper title</b>	<b>Authors</b>	<b>Zoom Link</b>	
<b>Session 21. Mobile Shopping Trends and Consumer Behavior</b>				
<b>Session Chair</b>	<b>Dr. Necla Ilter Kucukcolak ,Turkish Mercantile Exchange, Turkey.</b>		<a href="https://zoom.us/j/91076368143?pwd=QXdWcWJkWmhEMnYzZkYxcWtaemdrdz09">https://zoom.us/j/91076368143?pwd=QXdWcWJkWmhEMnYzZkYxcWtaemdrdz09</a>	
203	Moderation effect of hedonic motivation of predictors of online impulse buying	Usha Rani Nagar, Lakshmi Sivaswamy, Hari Shankar Shyam		
041	User-generated content and its impact on brand attitude and purchase intentions.	Angelena Asha Chelliah, Nishad Nawaz, Vijayakumar Gajenderan		
140	Factors Affecting Food Price Stability: Evidence from Turkey	Necla ILTER KUCUKCOLAK, Ceren Sopacı		
190	Determinants of intention to continue usage of mobile shopping apps: empirical evidence from Morocco	Brahim Bighrissen		
<b>Room 23</b>				
<b>Paper ID</b>	<b>Paper title</b>	<b>Authors</b>	<b>Zoom Link</b>	
<b>Session 22. Technologies and Human Capital Empowerments</b>				
<b>Session Chair</b>	<b>Dr. Maria Saberi, Ahlia University, Bahrain.</b>		<a href="https://us02web.zoom.us/j/88449714297?pwd=SGVKVGJadmZvcXFleFh1d1pWMjVydz09">https://us02web.zoom.us/j/88449714297?pwd=SGVKVGJadmZvcXFleFh1d1pWMjVydz09</a>	
162	How Do Human Capital Empowerments Constitute the Organizational Performance?	Saeed Nosratabadi, Parvaneh Bahrami, Hamed Motaghi, Mohar Yusof, Azrul Fazwan Kharuddin		
103	Socio-economic processes functioning and innovation education development	Nadiia Reznik		

114	Continuance Intention, Educational System Quality, Instructor Quality and User Satisfaction on Perceived Impact on Learning	Dyah Sugandini, Garaika Garaika, Yuni Istanto, Rahejeng Arundati	
148	Elucidating the Role of Human Governance to Eradicate Corruption	Noor Aida Md Noor, Ainul Mohsein Abdul Mohsein, Siti Nabiha Abdul Khalid	
<b>Room 24</b>			
<b>Paper ID</b>	<b>Paper title</b>	<b>Authors</b>	<b>Zoom Link</b>
<b>Session 23. Technologies, Artificial Intelligence and the Future of Learning Post-Covid-19</b>			
<b>Session Chair</b>	<b>Dr. Reem Hamdan, University College of Bahrain, Bahrain</b>		<a href="https://us02web.zoom.us/j/86528539097?pwd=SlpjKzYyd1N2eXISNndFaitQdllQZz09">https://us02web.zoom.us/j/86528539097?pwd=SlpjKzYyd1N2eXISNndFaitQdllQZz09</a>
111	A Conceptual Model for Implementing Gamification in Education and its Impact on Academic Performance	Omar Salah, Qadri Kamal Alzaghal	
123	Group leader's conflict-handling style in the Palestinian universities students – southern West Bank.	Marwan Jaloud	
135	World experience of investing and human capital development	Antonina Bazyliuk, Viktoria Khomenko, Ilchenko Victoria	
137	Towards a Conceptual Framework to Mitigate Dropout Risk in Open and Distance Learning (ODL) in Higher Education Institutions	Nora ayu Ahmad Uzir, Irni Eliana Khairuddin, Muhamad Khairulnizam Zaini	

Room 25			
Paper ID	Paper title	Authors	Zoom Link
<b>Session 24. Governance, Human Capital and Performance</b>			
<b>Session Chair</b>	<b>Dr. Rim El Khoury, Notre Dame University, Lebanon.</b>		<a href="https://us02web.zoom.us/j/82914208630?pwd=NzZsTU81UjF6TjdqakpnWm5UU3J1QT09">https://us02web.zoom.us/j/82914208630?pwd=NzZsTU81UjF6TjdqakpnWm5UU3J1QT09</a>
068	The impact of working capital management on the financial performance of industrial companies listed on the Palestine Stock Exchange	Alaa Sulaiman, hosni shanak	
101	Research of directions of effective management of natural resources in Ukraine	Nadiia Reznik	
180	Market Reaction to an Audit firm Change decision	Dorine Mattar, Rim El Khoury, Melissa Chaanine	
184	Stakeholders of Yogyakarta Special Region and The Way They Manage Privilege Fund	Dessy Isfianadewi, Unggul Priyadi, Lak Lak Nazhat El Hasanah	
206	TO TAX OR NOT TO TAX SIN GOODS: THAT'S THE QUESTION FOR EMERGING ECONOMIES	James Manuel Pérez Morón	
<b>Room 26</b>			
Paper ID	Paper title	Authors	Zoom Link
<b>Session 25. FinTech, Financial System and Banking Industry Performance</b>			
<b>Session Chair</b>	<b>Dr. Habeebullah Zakariyah, IIUM, Malaysia.</b>		
155	Organization of Management of Moral Risks of Banking Activity in a Modern Business Environment	Raisa Kvasnytska, Inna Dotsenko, Lesia Matviichuk	

163	The links between Banking Theories and Financial inclusion: a Theoretical Framework	Fadi Shihadeh	<a href="https://us02web.zoom.us/j/84364799354?pwd=ZnpOVlBzNV A2b1Z6NHJtVGZ3SEVCQT09">https://us02web.zoom.us/j/84364799354?pwd=ZnpOVlBzNV A2b1Z6NHJtVGZ3SEVCQT09</a>
168	Exploring the Financial System of Madrasas in Gujarat with Focus on Sources of Funds and Its Utilizations	RUSNI HASSAN, Ibadurrehman Patel	
174	Examining The Practice of Tawarruq Credit Financing in Credit Co-operative in Malaysia	RUSNI HASSAN, Harith Hamidi Muhamad Isa@Omar	
210	The Impact Of Fintech In Entrepreneurship Development: The Moderation Role Of Banking During Crisis	Fatima alyaqoot	
211	Financial literacy and the cost of borrowing: Evidence from the unregulated microfinance industry	Nargiza Alimukhamedova, Nurmukhammad Yusupov	
<b>15:30-16:00</b>	<b>Break</b>		
<b>16:00-17:30</b>	<b>Conference splits into 4 parallel zoom rooms</b>		
<b>Room 27</b>			
<b>Paper ID</b>	<b>Paper title</b>	<b>Authors</b>	<b>Zoom Link</b>
<b>Session 26. Sustainable Economic Development</b>			
<b>Session Chair</b>	<b>Dr. Maryam Almahdi, Ahlia University, Bahrain</b>		<a href="https://zoom.us/j/91076368143?pwd=QXdWcWJkWmhEMnYz ZkYxcWtaemdrdz09">https://zoom.us/j/91076368143?pwd=QXdWcWJkWmhEMnYz ZkYxcWtaemdrdz09</a>
130	Organizational and economic fundamentals of activity of seed enterprises of Ukraine	Ruslan Buryak, Nadiia Reznik, Vasylyi Zbarsky, Anna Zbarska, Ivan Chernyavskiy, Alona Chupriak	
134	An Accelerating Bangladesh and an Emerging India – Some Selected Economic Comparatives	Hafizur Rahman	

144	Strategic vectors of sustainable development of Ukraine's economy in the context of world economic dominants	Liudmyla Kozak, Olesia Fedoruk, Tetiana Zaplitna	
177	Investigating Economic Opportunities Based on Strategic Economic Sectors: Applying Input-Output and Interregional Input-Output Models	Sofyan Syahnur, Taufiq, C Dawood	
208	An Early Drowning Detection System Capable of Locating Swimmers in Real Time	Luong Vinh Quoc Danh, Tran Nhut Khai Hoan, Huynh Van Pha, Nguyen Thi Tram	
<b>Room 28</b>			
<b>Paper ID</b>	<b>Paper title</b>	<b>Authors</b>	<b>Zoom Link</b>
<b>Session 27. Social Responsibility and Organizational Ethics</b>			
<b>Session Chair</b>	<b>Dr. Ashurov Sharofiddin, IIUM, Malaysia.</b>		
020	MINDFULNESS RESEARCH: A BIBLIOMETRIC ANALYSIS	Muhammad Shoaib Saleem, Ahmed Shahrul Nizam Isha, Yuzana Mohd Yusop, Gehad Mohammed Naji	<a href="https://us02web.zoom.us/j/88449714297?pwd=SGVKVGJbcmZvcXFleFh1d1pWMjVydz09">https://us02web.zoom.us/j/88449714297?pwd=SGVKVGJbcmZvcXFleFh1d1pWMjVydz09</a>
059	Psychological Contract Breach as Moderator to the Influence of the Organizational Justice on Job Satisfaction and Employee Procrastination	Sunarta Sunarta, Heru Kurnianto Tjahjono, Muafi Muafi, Wisnu Prajogo	
084	Dynamics of Living Standards Based on Factors of the Remuneration System	Vasyl Brych, Nadiia Kalinichuk, Nataliya Halysch	
087	LATEST CHALLENGES OF INTERNATIONAL MIGRATION FOR UKRAINE: THEORETICAL AND EMPIRICAL ASPECTS	Fedun Igor, Kudyrko Liudmyla, Shnyrkov Oleksandr, Novak Olena, Oleinikov Yuriy, Valeriy O. Uzba	



129	Total management of customer service value - a tool for sustainable changes in service behavior: Ukrainian experience in suburban passenger traffic	Oleksandr Bakalinsky, Ilchenko Victoria, Valentyna Khmylievska, Svitlana Petrovska	
145	FORMATION OF STAKEHOLDERS' INTERACTION OF AGRICULTURAL INSURANCE ON THE BASIS OF CORPORATE SOCIAL RESPONSIBILITY	Oleg Skydan, Oleksandr Vilenchuk, Nataliia Valinkevych, Nataliia Kurovska	
<b>Room 29</b>			
<b>Paper ID</b>	<b>Paper title</b>	<b>Authors</b>	<b>Zoom Link</b>
<b>Session 28. Management Support, Information Technology and Entrepreneurship Success</b>			
<b>Session Chair</b>	<b>Dr. Dalia Al-Eisawi, Princess Sumaya University for Technology, Jordan</b>		<a href="https://us02web.zoom.us/j/86528539097?pwd=SlpjKzYyd1N2eXlSNndFaitQdllQZz09">https://us02web.zoom.us/j/86528539097?pwd=SlpjKzYyd1N2eXlSNndFaitQdllQZz09</a>
088	DEVELOPMENT OF FAMILY ENTREPRENEURSHIP IN THE CONDITIONS OF INFLUENCE OF COVID-19	Mamchur Volodymyr, Nadiia Reznik	
127	Management of financial support for investment costs of the enterprise	Nadiia Reznik	
083	Methodological tools of verbal evaluation efficiency of enterprise personnel payment systems in the context of corporate social responsibility	Nadiia Antonenko, Antonina Bazyluk, Ilchenko Victoria, Nadiia Reznik	
196	The Importance of Brand Love on SMEs Context in Indonesia	Wan Laura Hardilawati, Noor Hasmini Abd Ghani	
207	The Influence model of Business Data Analytics on Decision Making in the telecommunication industry: "A quantitative study using PLS-SEM "	Dalia Al-Eisawi	

Room 30			
Paper ID	Paper title	Authors	Zoom Link
<b>Session 29. Financial Technology FinTech, Governance and Sustainable Development</b>			
<b>Session Chair</b>	<b>Dr. Asaad Ali Karam.</b>		<a href="https://us02web.zoom.us/j/82914208630?pwd=NzZsTU81UIF6TjdqakpnWm5UU3J1QT09">https://us02web.zoom.us/j/82914208630?pwd=NzZsTU81UIF6TjdqakpnWm5UU3J1QT09</a>
021	The adoption of financial technology (Fintech) in Palestine: A Study of bank customers' perspectives	Bahaa Awwad	
189	Application of the Balanced Scorecard and Costing System Relying on Activities to Reduce Costs of Bank Services	Marwan Rushdi Yousef, Asaad Ali Karam	
193	Islamic Social Finance, Modern Slavery of Children, and Sustainable Development Goals in Indonesia	Sari Lestari Zainal Ridho, Dodik Siswantoro	
019	PERFORMANCE ANALYSIS OF INDIAN MUTUAL FUNDS DURING COVID-2019	Dr. Ashok Chopra	
097	Optimization of bank lending in the context of modern realities and prospects of financial market development	Nadiia Reznik, Galina Palchevich, Tatiana Melnyk, Valerii Podpletniy, Volodymyr Shalimov	
212	Islamic Estate Planning (IEP) In Malaysia: The Opportunities for Islamic Banks	RUSNI HASSAN, NURUL 'IFFAH M A ZAABA	
<b>17:30-18:00</b>	<b>Break</b>		

18:00-19:00

**Ahlia University & ICBT'2021 Roundtable**

**“ The Future of Education, Industry Engagement and Impact on the Society and Economy after Covid-19 Crisis”**

**Panel List**

- **Prof. Abdulla Yusuf Al Hawaj**  
Founding President and Chairman of Board of Trustees, Ahlia University, Bahrain.
- **Prof. Mansoor Ahmed Alaali**  
President of Ahlia University, Bahrain.
- **Dr. Ahlam Ali Mohamed Hassan**  
President Assistant for QA & Planning
- **Dr. Hasan Ghura**  
Assistant Professor, Kuwait College of Science and Technology, Kuwait.
- **Dr. Osama F Al Kurdi**  
Emergency Management and Homeland Security, PhD, Brunel University London, UK
- **Dr. Reem Khamis**  
Assistant Professor, University College of Bahrain, Bahrain. (Moderator).

**Event Zoom link:**

<https://us06web.zoom.us/j/86979881003?pwd=cmtxaVZPNjJoQzFad284emh3akdwUT09>

<b>19:00-19:30</b>	<b>Awards Ceremony and Close of Conference</b>	<a href="https://us06web.zoom.us/j/86979881003?pwd=cmtxaVZPNjJoQzFad284emh3akdwUT09">https://us06web.zoom.us/j/86979881003?pwd=cmtxaVZPNjJoQzFad284emh3akdwUT09</a>
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