



## CONFERENCE PROCEEDINGS

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Regency Scholar's Inn @ UTM, Kuala Lumpur Universiti  
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**Table of Content:**

S. No.	Particulars	Page Numbers
1.	Preface	3
2.	Keynote Description	4
3.	List of Presenters	5-18
4.	List of Listeners	18-19
5.	Upcoming Conferences	19-20



## **Preface:**

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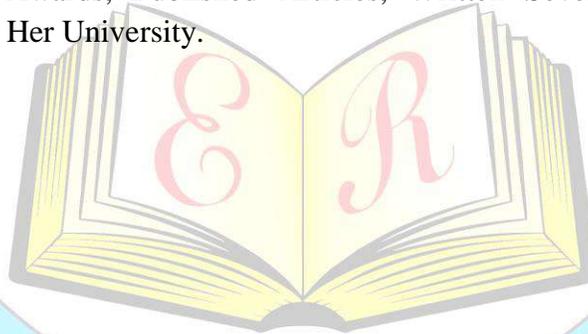
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**KEYNOTE SPEAKER**



**Dr. Noor Hanim Rahmat**  
**Akademi Pengajian Bahasa, Univeristi Teknologi Mara**  
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She Is Currently The Coordinator For Research And Publications At The Akademi Pengajian Bahasa, Universiti Teknologi Mara (Uitm), Shah Alam, Malaysia. She Started Her Teaching Career In Singapore And Then Moved To Malaysia To Pursue Her Education And Worked In Universiti Teknologi Mara (Uitm), Malaysia. She Has Served Uitm For The Past 25 Years. She Has Received Several Awards, Published Articles, Written Several Books, As Well As Completed Research For Her University.





Muhammad Dahiru Shuni  
ERCICBELLP1803051

### Political Corruption In Nigeria: An Analysis From Islamic Perspectives

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#### Abstract

Corruption has been a cancerous disease that hinders any meaningful development in Nigeria since independence to date, even though the level of corruption in the first Republic in Nigeria was manageable if compared with other Republics that followed. This, despite the fact that whichever government comes to power be it military or civilian, it will announce to the public that the fight against corruption would be its utmost priority but at the end that government will be more corrupt than the past government it succeeded. This trend has made Nigerians to lose hope and disregard any agitation by any government that proclaim fighting corruption in Nigeria. But this comportment among the Nigerians begins to change with the coming of seventh Republic under the leadership of Muhammadu Buhari this will also not be unconnected with the integrity in his person. The present administration begins to unfold the level harm this illness has done to the country and the measures been taken in its fight against this destructive illness. This paper seeks to discuss about this illness from Islamic view point this, to see how Islam discusses about corruption and how Islamic teachings will contribute in the fight against corruption in Nigeria.



Noor Asyikeen Mohd Salleh  
ERCICBELLP1803053

### Worldwide Challenges Impairing Enforcement of Trade Secret Protection

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#### Abstract

The purpose of this paper is to examine a number of challenges impairing enforcement of trade secrets protection globally wherein further research and development are encouraged to be performed towards providing effective protection of trade secrets comprehensively. The first challenge is that current laws protecting trade secrets and efforts to enforce them in many countries remain relatively weak. Secondly, the worldwide growing numbers of cyber economic espionage and theft of trade secret. Last but not least, employment mobility affecting trade secret protection.



Firdan Faza  
ERCICBELLP1803055

### Interrelationship Between Zakat, Financial Technology and The Younger Society: A Case Study of Indonesian Society

Firdan Faza

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#### Abstract

Zakat is a treasure that must be issued by a Muslim or a business entity to be given to the right to receive it in accordance with the Islamic law. In Indonesia, the zakat funds have potential to alleviate poverty. In 2010 the population of Muslims in Indonesia as many as 207,176,162 people. Population aged 15-34 years, it has a population of 34.45%. This generation has a tendency of active on social media, because cloud-based media platform to find moment with the growth of maturity for the millennial generation. The institution started adjusting zakat Manager by using the financial technology

	<p>in the form of e-Zakat. Although financial technology innovation already done, but the absorption of zakat funds in Indonesia is still low. Therefore, the aim of the research was to identify the zakat funds absorption is not running optimally and to know the effectiveness of the zakat payment online especially for the younger generation. Curiously, although the community knows about zakat, many people are not yet aware and understand to pay. Research done by the method of qualitative descriptive and the study of literature. According to the Strategic Studies Center of the Agency's National Amil Zakat, zakat funds collected only 1% of the potential of zakat in Indonesia. Research findings in applying financial technology absorbing zakat funds and interrelationship to the younger generation. Keywords: Alleviate Poverty, Financial Technology, Innovation, Younger Generation, Zakat</p>
<p><b>Kean Siang Chng</b> ERCICBELLP1803057</p>	<p><b>Discounting Functions and Financial Well-being Among Three Ethnic Groups in Malaysia: A Field Experiment</b></p> <p><b>Kean Siang Chng</b> Economics Department, School of Social Sciences, Universiti Sains Malaysia, Minden Campus, Penang, Malaysia</p> <p><b>Abstract</b></p> <p>Hyperbolic and Exponential discounting functions were compared as models to subjects' valuation of future delayed rewards among three main ethnic groups (i.e. Chinese, Malay and Indian) in Malaysia. The two models were used to explain the propensity of subjects' willingness to defer immediate payoff for higher future payoff and financial well-being. When attempting to explain the income gap among the ethnic groups, literature had attributed it to the differences in one's upbringing, industry, culture and others, but more pertinent question such as how subjects choose between immediate lower payoff and delayed higher payoff is not empirically explored. Such intertemporal choice determines one's future financial well-being, such as choice between saving for education and spending on a luxury item. The present study conducted a field experiment involving 300 working adults. The subject group consisted of the three main ethnic groups from different income group and education. We compared the intertemporal behavior while holding the demographic factors constant. We find that the behavior is related to the financial well-being and education of a particular group. This helps to explain that more pressing factors such as lack of education in financial planning, financial impatience and excessive discounting play an important roles in shaping one's financial well-being. JEL: D81; C91 Keywords: Discounting Functions; Intertemporal Choice; Financial Well-Being; Three Ethnic Groups; Field Experiment.</p>
 <p><b>Wahyu Teri Aripin</b> ERCICBELLP1803060</p>	<p><b>Traders' Preference in Choosing Expedition Partner in Indonesia</b></p> <p><b>Wahyu Teri Aripin</b> Industrial Engineering, STT Cipasung, Tasikmalaya, Indonesia</p> <p><b>Sukmadi</b> Dosen Pascasarjana STP NHI Bandung, Nuslih Jamiat</p> <p><b>Nuslih Jamiat</b> Dosen Program Studi Administrasi Bisnis Politeknik LP3I Bandung</p>

	<p style="text-align: center;"><b>Cahyadi Supyansuri</b> Dosen Program Studi Administrasi Bisnis Politeknik LP3I Bandung</p> <p style="text-align: center;"><b>Abstract</b></p> <p>Choosing expedition partner has been becoming a crucial issue in this digital era. In this era, almost every transaction would be done online, therefore choosing right expedition is an advantage for the company, at least for its price and services. Tanah Abang is the biggest market in Jakarta. This place has been chosen as the object for the research, because the seller here is actively selling product both offline and online. Descriptive approach has been used for the research methodology. Data are generated from questionnaire and interview. All datas that have been gathered will show the number of seller or trader who is actively purchase expedition services in a week. Beside that, it is cleared seen which and why such expedition company leading the market.</p> <p><b>Keywords:</b> expedition, Tanah Abang</p>
<p><b>Muhammad Gowon</b> ERCICBELLP1803061</p>	<p style="text-align: center;"><b>The Effect of Performance Measurement System Implementation on Local Government Performance Accountability (Case study in Indonesian Local Government)</b></p> <p style="text-align: center;"><b>Muhammad Gowon</b> Faculty of Economic and Business, University of Jambi, Jambi, Indonesia</p> <p style="text-align: center;"><b>Fortunasari</b> English Educational Faculty on Jambi University</p> <p style="text-align: center;"><b>Imam Ghozali</b> Economic &amp; Business Faculty on Diponegoro University</p> <p style="text-align: center;"><b>Abstract</b></p> <p>The purpose of this study is to investigate the effect of the implementation factors of Performance Measurement System (PMS) to the organizational performance accountability of the Regional Device Work Unit (RDWU) in Central Java Province (Indonesia). It is mediated by the variables the use of performance measurement of Central Java Province. Implementation, use and accountability are the stages of activity undertaken in the design of performance measurement systems. While the performance of the organization is the achievement of management as measured from the level of achievement of the program plan determined by the realization of the program that has been determined. Performance is measured by using a financial and non-financial approach whose data comes from the financial bureau and the regional organization bureau of Central Java province. The respondents of this study are 102 civil servants who are mostly part of the program staff. The type of data used is primary and secondary data from over 50 RDWU Central Java. This study is based on Quantitative Method of Structural Equation Modeling method using Partial Least Square (WarpPLS 5.00) analysis to test the hypothesis built. There is evidence that management commitment and leadership style have a significant positive effect on the use of PMS information. Legislative Council Authority and Supervision of Supreme Audit Board (SAB) also have a significant effect on performance accountability. This research has theoretical implication that institutional isomorphism occurs in everyday practice in the field and it plays an important role in the implementation process of performance measurement and accountability system in the public sector, especially in government of Central</p>

	<p>Java Province. From the policy-making perspective, this research can be considered by the central government, legislative council and SAB that internal and external performance measurement system has a positive effect on the use of PMS and performance accountability in the provincial government of Central Java.</p> <p><b>Keywords:</b> performance measurement system, implementation, quantitative research</p>
<p><b>John Parlo Rosido</b> ERCICBELLP1803062</p>	<p><b>Game based approach towards responsible consumption among pre-school students</b></p> <p><b>John Parlo Rosido</b> Social Sciences, Lorma Colleges, La Union, Philippines</p> <p><b>Gwyneth Arabe</b> Student Researchers Lorma Colleges Senior High School</p> <p><b>Renzobelle Ariane Juan</b> Student Researchers Lorma Colleges Senior High School</p> <p><b>Fernando P. Oringo</b> Student Researchers Lorma Colleges Senior High School</p> <p><b>Abstract</b></p> <p>Game Based Learning is a type of gameplay that has a defined learning outcomes. Generally, game based learning is designed to balance subject matter to the real world. Within an effective game based learning environment, we work toward a goal, choosing actions and experiencing the consequences of those actions along the way. According to EdTech Review in 2013, Good Game based learning applications can draw us into virtual environments that look and feel familiar and relevant. It was also stated that people make mistakes in a risk free setting and through experimentation, they actively learn and practice the right way to do things, This keeps us highly engaged in practicing behavior and thought processes that we can easily transfer from the simulated environment to real life. This action research made use of interview to the Grade School and Pre-school teachers of Lorma Colleges Basic Education Schools. Thus, the researchers came up with an action plan on addressing the Sustainable Development Goal 12 Responsible Consumption and Production through interactive games. These games shall be the basis of the researchers on coming up with a game specifically a board game that can give the pre school students of lorma San Juan a good foundation in values of responsibility and awareness in consumption, production, and preservation. With the said program, preschool students, young as they are, are now exposed into a realization that food consumption plays a significant impact towards sustainability in many aspects. Education should not only be directed into an aspect of knowing life skills but integrating problem solving skills as well.</p> <p><b>Key Words:</b> Game based learning; Responsible consumption; risk free environment ; pre-school education and training</p>



Abiodun Adelegan  
ERCICBELLP1803063

### Globalization, Insurgency and Hysteresis in the West African Sub-region

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#### Abstract

For almost a decade now, the West African sub-region has been under intensive insurgency scourge. The scourge of insurgency has become persistent, perennial and unabated in Mali, Niger and Nigeria. Against this background, the objective of the paper was to examine the relationship between globalization, hysteresis and insurgency in the West African sub-region. The study adopted the political economy method to illuminate issues germane to the study. Findings revealed that armed groups have exploited globalization and thus become stronger while states have become disempowered by globalization. In addition, there is a strong relationship between insurgency and hysteresis. The paper recommended that the states should institute good governance across board and collaborate extensively in counter-insurgency measures.



Antom Vanen  
ERCICBELLP1803064

### The Antithesis of the "Kingship" of consumers of telecommunications services in Nigeria

Antom Vanen

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#### Abstract

Nigeria telecommunications industry went into full liberalisation in year 2001 with the licensing of private service providers by the Nigerian Communications Commission. This gave a burst as the number of subscribers grew in geometrical progression. As at April, 2017, the total number of connected lines stood at Two Hundred and Eighteen Million, Seven Hundred Thousand, Nine Hundred and Twenty One (218,700,921) while active lines is One Hundred and Forty Seven Million, Five Hundred and Sixty Eight Thousand, Three Hundred and Ten (147,568,310) with a teledensity of 105.41. The major legislation governing the industry is the Nigerian Communications Act, 2003. The Act has as its objective to protect the rights and interests of service providers and consumers within Nigeria. To realise this objective, the Nigeria Communications Commission, the regulatory body of the industry maintains the business slogan "The Customer is king". The Commission has also maintained that the consumer is the object and subject of its existence. However, the kingship of the consumer in the industry is dependent on the interplay of so many factors, principal amongst is the quality of service which is the consideration for contractual relationship between the service providers and the consumer, without which the consumer will only remain a king without a kingdom. This paper sets out to examine the challenges of consumers of telecommunications industry in Nigeria.



Siti Rasidi  
ERCICBELLP1803065

**The Effects of Trust, Autonomy and Grit on Public Employees Innovative Behaviour: Work Engagement as Mediator**

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**Abstract**

Malaysia is still far behind from the title of high income nation. The Global Innovation Index 2017 highlighted Malaysia's rank at 32 and a score of 46.72 percent, to be grouped under upper-middle income nation (Cornell University, INSEAD and WIPO (2017). The output was measured by university rankings, patents and citations generated. This calls for a broader perspective to increase public sector innovation. Daglio, Gerson and Kitchen (2015) emphasised that public sector innovation cannot exist in vacuum or isolation, but must co-create within the environment of the private sector including the third sector. Bason (2010) revealed four dimensions of an innovation ecosystem - consciousness, capacity, co-creation and courage. Our research is postulated on the capacity dimension. Specifically, we focus this study in the human behaviour amongst Malaysian public sector employee by investigating their personal resources. Innovation studies of this kind in public sector were scarce (Sorensen and Torfing, 2012). Additionally, most public innovation studies focus on structural issues pertaining to barriers in innovation (Mulgan and Albury, 2003). Even then, only process innovation is dominant in the public sector innovation, not product innovation (Bartlett and Dibben, 2002). The challenge for product innovation is that it requires heart and mind creativity to build radical or incremental service and products that meet customers or in this case citizen's needs. So, we turn to the psychological mechanisms that effect human behaviour. Predictors such as trust, autonomy, grit and work engagement were designed to understand these psychological mechanisms. Using work engagement, this study was able to unfold the mediating effect between trust, autonomy and grit towards public employee's innovative behaviour. The participants of this study were taken from Putrajaya, the federal administrative central in Malaysia as well as Cyberjaya, the satellite office for some public agencies.

**Keywords:** Co-creation, innovative behaviour, trust, autonomy, grit, work engagement



Dr. Mohammed Ibrahim Baji  
ERCICBELLP1803066

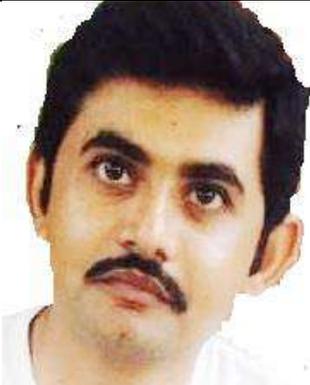
**Analysis of gender differences in academic Self-Efficacy and academic achievements among senior secondary students in Niger State, Nigeria**

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Minna, Nigeria

**Abstract**

This study examines influence of gender on academic self-efficacy and academic achievements among senior secondary school students in Niger state, Nigeria. The study employs a descriptive survey, and is guided by two hypotheses. A sample of 435 students 2014/2015 academic session from public senior secondary schools was selected through proportionate stratified random sampling technique (294 males, 141 females). The instruments used for data collection include Academic Self-Efficacy Scale (ASES) and Academic Achievement Tests in English language and Mathematics. The ASES instrument was validated through content validity and had a reliability coefficient alpha of .829. The statistical tools used for analysis of the data are

	<p>simple percentage, mean, standard deviation, and t-test statistics. The study findings revealed that there was not a statistically significant difference in academic self-efficacy of male and female students. However, the mean value of female students indicates a higher level of academic self-efficacy (Mean=78.36) over the male students (Mean =78.16).The findings of the study also found that there was a statistically significant difference in academic achievements of male and female students. The differences in means shows that male students performed better in academic achievements if compared with their female counterparts. The study recommends that strategies such as parental support and encouragement, provision of scholarship and sponsorship for female students, free girl-child education, and employment opportunities for females, among others should be employed to boost students' self-efficacy and bridge the gap that exist in academic self-efficacy and achievements among the SS 2 students.</p> <p><b>Key words:</b> Gender, Academic self-efficacy, and Academic achievement</p>
 <p><b>Kabiru Garba Muhammad</b> ERCICBELLP1803067</p>	<p style="text-align: center;"><b>Airtime Credit Loan in Nigeria: Islamic Jurisprudential Perspective</b></p> <p style="text-align: center;"><b>Kabiru Garba Muhammad</b> Department of Political Science, Faculty of Arts, Social and Management Sciences, Federal University Birnin-Kebbi, Birnin-Kebbi, Kebbi State, Nigeria</p> <p style="text-align: center;"><b>Abstract</b></p> <p>The focus of this paper is on Islamic Law perspective on airtime credit loan in Nigeria. Communication is very important to all aspects of human existence. It is the process by which information is exchanged between individuals through a common system of symbols, signs, or behaviour. Hence, communication is key to globalisation because the world is fast becoming a global village and people now communicate from different parts of the globe via different new methods and means of interaction such as cell phones, computer systems etc. within the shortest possible time. As against the traditional means of communication, the rapid development in the fields of science and technology has made communication easier and faster by the first deployment and launching of GSM in Finland in December, 1999 and the historic influx of GSM Network Providers and/or Operators into the telecommunications industry globally. These network providers have devised and introduced different affordable billing systems and services in a bid to making communication less exorbitant and easily exploitable according to consumers' tastes. Indeed, Nigeria is not left out in this fast emerging trend. As a result, notable GSM network providers have stormed the Nigeria's competitive market with different offers, promos, freebies and other services in order to meet their customers' needs and at the same time, maximizing profit. Some of these services are also in the nature of conditional airtime credit loans payable at the convenience of customers with a service charge/fee attached. As a result of socio-economic engagements in commerce and trade, Muslims, guided by Shari'ah (Islamic Law) have come into contact with dealings by these GSM network providers and their services. The legality of services like XtraTime by MTN, Borrow Me Credit by Glo, Easy Credit by 9mobile and Extra Credit by Airtel have been a subject of discussion amongst Muslim scholars. The paper discussed Islamic Law perspective on the airtime credit loan.</p>
<p style="text-align: center;"><b>Catra Diningrat</b> ERCICBELLP1803068</p>	<p style="text-align: center;"><b>Carbon Mitigation Policy for Indonesia's Industrial Sector: Carbon Cap VS Carbon Tax</b></p>

	<p style="text-align: center;"><b>Catra Diningrat</b> Department of Development Economics, Faculty of Economics, Parahyangan Catholic University, Bandung, Indonesia.</p> <p style="text-align: center;"><b>Shafiah Meikes Serepina Pasaribu</b> Parahyangan Catholic University, Bandung, Indonesia</p> <p style="text-align: center;"><b>Thania Larassari Aritonang</b> Parahyangan Catholic University, Bandung, Indonesia</p> <p style="text-align: center;"><b>Abstract</b></p> <p>Indonesia has declared its commitment to reduce 29% of its carbon emission by 2030 from its BAU scenario. Acknowledging the lack of incentives for economic agents to cut down their emission, a government intervention may be necessary. This research aims at comparing the possible environmental and economic impacts of two different carbon mitigation policies, namely carbon tax and carbon cap, with the use of coal in the metallurgy, cement, and textile industrial sub sectors being the policy target. By utilizing elasticity tests and complementary mathematical equations, the extent of how a carbon mitigation policy would affect economic performance differs depending on the use of coal in each respective sub sectors. The closer coal is to the final product of a certain sub sector, the more sensitive the sub sector is towards changes in its coal consumption. In the end, after designing two separate scenarios, carbon tax seemed able to fulfill the emission reduction target with the least damage towards the industry's sub sector output. In contrast to the carbon tax scenario, the carbon cap scenario appeared to have reduced the sub sectoral's output to a third of its initial output. This research can be developed by incorporating a trade aspect for the carbon cap scenario and implementing the concept of revenue neutrality for the carbon tax scenario.</p> <p><b>Keywords</b> Carbon Tax, Carbon Cap, Coal Consumption, Industrial Sector</p>
 <p style="text-align: center;"><b>Yasir Rahim</b> ERCICBELLP1803069</p>	<p style="text-align: center;"><b>Experiences of Informal Caregivers of Persons with Parkinson's Disease (PD): A Qualitative Approach</b></p> <p style="text-align: center;"><b>Yasir Rahim</b> Institute of Cultural and Social Studies, University of the Punjab, Lahore, Pakistan</p> <p style="text-align: center;"><b>Abstract</b></p> <p>This study aimed to assess the impacts on the informal caregivers of persons with Parkinson's Disease (PD), as well point out socio-economic aspects along with physical and psychological issues. This study also forward some recommendations to overcome the informal caregivers problems identified through study. Primarily, the study is of qualitative in nature and in-depth interviews were used in data gathering. Data used in this paper is mainly primary. In doing this research paper, of total persons with Parkinson's Disease (PD) existing in the Public Hospitals, Lahore, 10 sample respondents were selected using purposive sampling and were interviewed containing questions related to objectives. Thematic analysis has been used to analyze the data collected from the persons with Parkinson's Disease (PD). Findings showed that informal caregivers of Parkinson's disease suffer physical, social and psychological problems.</p>

<p><b>Moonsung Kang</b> ERCICBELLP1803072</p>	<p><b>Samsung Electronics' Investment in Vietnam and Policy Implications for Countries in Southeast Asia</b></p> <p><b>Moonsung Kang</b> Division of International Studies, Korea University, Seoul, Korea</p> <p><b>Abstract</b> This paper conducted a case study of Samsung Electronics' investment in Vietnam from business perspectives, to provide policy recommendations to countries in Southeast Asia. It analyzes determinants of Samsung's investment in Vietnam, and also studies what kind of incentive programs the Vietnamese government provided to attract the Korean investor into Vietnam. This paper also analyzes impacts of the investment in Vietnam, focusing more on export performance, job creation, participation of local firms in supply chains. Given these analyses, we provide policy recommendations to countries in Southeast Asia.</p> <p><b>Key Words:</b> Foreign Direct Investment, Samsung, Vietnam</p>
<p><b>Abdulganiyu Salami</b> ERCICBELLP1803073</p>	<p><b>Economic Fluctuations and Child Mortality: How Well Children's Health Needs are Met in Nigeria</b></p> <p><b>Abdulganiyu Salami</b> Department of Economics, Faculty of Social Sciences, Federal University Lafia, PMB 146 Lafia, Nasarawa state, Nigeria</p> <p><b>Abstract</b> This study investigated the effect of economic fluctuations on child mortality rates, using Nigerian time series data. Using ARDL Bound test and Fully-modified ordinary least square regression imbedded with distributed lag of GDP per capita, it was found that GDP per capita significantly influence neonatal, under-5 and infant mortalities negatively. It therefore becomes imperative on the policy makers to put in place policies that will improve child health, GDP per capita, general productivity and overall economic buoyance.</p> <p><b>Key words:</b> child mortality, GDP per capita</p>
 <p><b>Adekunle Alade</b> ERCICBELLP1803074</p>	<p><b>Information Asymmetry and Efficiency of Social Transfer Schemes: Evidence of Theoretical Linkages from Nigeria</b></p> <p><b>Adekunle Alade</b> Department of Economics, Faculty of Social Sciences, Federal University Lafia, Nigeria</p> <p><b>J.P. Migapa</b> Department of Economics, Federal University Lafia, PMB 146, Nassarawa State, Nigeria</p> <p><b>A. Alhassan</b> Department of Economics, Federal University Lafia, PMB 146, Nassarawa State, Nigeria</p> <p><b>Abstract</b> Information asymmetry arises when economic agents are not all equally informed. In policy-making process, economic agents involved consist of policy-makers and policy-targeted people, which are drawn from government and her citizens, respectively. The success and efficiency of policy efforts to</p>

redistribute income through social transfer schemes, in forms of improving the lives of the poor and the unemployed, is conditional upon how informed these agents are. The paper demonstrates, in theoretical and policy-making contexts, analysis of why policies intended to bridge the gap between the poor and the rich, even the employed and the unemployed might be difficult to achieve and its outcome undermined unless all are well informed. This paper suggests ways to make the intentions of such policy work better, using a better channel designed in a more reliable direction. Finally, we propose that Nigerian economy needs to go into data-based economic environment where essential informational statuses of all are readily available to policy-making agencies for optimal income redistribution policies and social transfer schemes.

**Keywords:** Information asymmetry, income redistribution, adverse selection, economic agents, efficiency



**Fachmy Adji Pamgestu  
Setiawan  
ERCICBELLP1803075**

**Engineering Technology: Hybrid Reactor Plasma-Catalytic in Bio-Fuel Production of Palm Oil with RCC Catalyst (Residual Catalytic Cracking)**

**Fachmy Adji Pamgestu Setiawan**

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**Chusnul Khotimah**

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**Rizky Laksmi Dew**

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#### **Abstract**

Population growth in Indonesia is relatively increased spark energy growth in the industrial sector and transport quickly. Until now, the fossil fuel is still the major consumption countries in the world. It is encouraging to develop an alternative energy that biofuel. Biofuel can be produced from vegetable oil cracking processes, one of which is palm oil. Cracking reaction of palm oil can be made by thermal, catalytic and plasma. However, today's plasma cracking more dikembangkan. This is because plasma has many advantages including requiring a relatively short time and have a higher energy efficiency than other methods so that the cost is relatively small. Therefore, the purpose of this study was to examine the effect of plasma on catalytic cracking of palm oil with RCC zeolite catalysts performed on plasma-catalytic hybrid reactors. This study begins with the preparation and characterization of RCC catalysts. Then, the preparation and analysis of raw palm oil and followed by cracking reaction. Biofuel products produced with the aid of these catalysts were characterized using Gas Chromatography-Mass Spectrometry (GC-MS) to determine the composition of the hydrocarbons contained in biofuel product. The result showed that XRD result of RCC catalyst showed peak at  $2\theta$  angle of 25,78 with % crystallinity equal to 99,58%. This indicates that the RCC catalyst used has characteristics similar to the standard HZSM-5 characteristics. From the results of GC-MS palm oil obtained palmitic acid content of 44.53% and oleic acid of 41.91%. Plasma can improve reactor performance, ranging from conversion of cracking reaction, yield of produced biofuel and selectivity of lighter fraction product. Conversion of catalytic reaction without plasma equal to 69,72% while with plasma equal to 86,67%.

	<p>Yield of biofuel in catalytic reaction without plasma equal to 65,71% while with plasma equal to 83,63%.</p> <p><b>Keywords:</b> biofuel, cracking, palm oil, zeolite RCC, plasma</p>
<p><b>Abdulsalam Alrefaie</b> ERCICBELLP1803076</p>	<p><b>Relationship between level of acculturation and clothing preferences for Yemeni immigrants in Malaysia</b></p> <p><b>Abdulsalam Alrefaie</b> Mahsa University, Selangor, Malaysia</p> <p><b>Abstract</b> Seeking information regarding Yemeni immigrants and their clothing preferences and purchase intentions is an important area of research to consider since the population of this group is on the rise in Malaysia. The current study aims to find if Yemeni's level of acculturation affects clothing preferences and purchase intentions. The study determined the level of acculturation impacts clothing preferences and purchase intentions of Yemeni consumers in Malaysia. The clothing preferences and purchase intentions were tested by measuring the clothing dimensions which are the color and design preferences. The study utilized a survey research design. Data was collected using an administered structured questionnaire from a convenience sample of 380 ethnic members. The findings show that more Yemeni are purchasing mainstream clothing with tendency to prefer clothing reflecting to their own culture. These findings may offer implications to the apparel industry which may benefit them by targeting a niche market that is steadily increasing in Malaysia.</p>
<p><b>Tanzia Sultana</b> ERCICBELLP1803077</p>	<p><b>The clients' satisfaction of online banking services in Mutual Trust Bank Bangladesh Limited</b></p> <p><b>Tanzia Sultana</b> Mahsa University, Kuala Lumpur</p> <p><b>Abstract</b> With the dynamic ever growing information driven economy, the banking industry of Bangladesh found itself booming in online banking laying down a strong base for low cost banking and increase in the use of mobile phones for financial capacity especially in rural areas. As there is minimal study about this topic, it is hope that the focus on Online Banking Services (OBS) has become a common household name in Bangladesh. This study is on "The Clients' Satisfaction of Online Banking Services in Mutual Trust Bank Ltd in Bangladesh" and it attempts to evaluate the overall internet banking condition and its impact on the customers of Mutual Trust Bank Bangladesh limited. It focuses on the necessity, variables and gaps of the Internet Banking process of MTBL in the internal context of its Bashundhara branch. The report aims to evaluate Online Banking Services (OBS), how these service quality dimensions are used to measure the quality of OBS and how customers perceive the quality of different aspects of OBS they use. This study can be used by the management in the banking industry to improve on customer policy toward satisfaction as it looks at aspects that aid in the reduction of customer complaints, ensure the ease of access to services rendered so that the customer expectations are always met or exceeded. This will lead to better relations with the customers and boost the company's performances.</p>
<p><b>Prateek Srivastava</b> ERCICBELLP1803085</p>	<p><b>Religion and Influx, Illegal immigration in India</b></p>

	<p style="text-align: center;"><b>Prateek Srivastava</b> Political Science, University of Cincinnati, Cincinnati, Ohio, U.S.A</p> <p style="text-align: center;"><b>Abstract</b></p> <p>Someone said “ movement is a way towards a new world “, these movements are indeed a source of new infusion of power, energy and also a sense of world togetherness. But movement is not always of good kind, or in a way originates from a good reason. What if a person's identity leads to his movement, this is not a very uncommon thing as this particular identity aspects is there since the birth of mankind, but what if the similar identity becomes the biggest hurdle in one's movement and also acceptance, to survival, to rights, to development. What may happen to these people who are moving from one place because of a traumatic reason and the hostland is as unsafe and unaccepting as the homeland. When this very identity is a person religion it is indeed a hard way to survive any movement as this mark of religion never leaves. This paper will discuss the effects of religion on Immigration and Immigration policies in India, Pakistan and Bangladesh. How religion drives the initial movement from one nation to another and how does the host-nation reacts on accepting them. In this paper the main focus is to discuss religion related immigration from countries Bangladesh and Pakistan into India and how Indian Politics and Policies react upon the incoming people. The main aim of the discussion is to figure out the existence of religion and religious preference in Immigration Policies and Politics and can there be a solution drawn.</p>
<p><b>Aishath Azdha</b> ERCICBELLP1803090</p>	<p style="text-align: center;"><b>Unfair Dismissal Cases; Analysis of Maldives Employment Tribunal Awards</b></p> <p style="text-align: center;"><b>Aishath Azdha</b> Department of Business, Maldives National University, Male' Maldives</p> <p style="text-align: center;"><b>Abstract</b></p> <p>An unfairly dismissed employee in Maldives has the right to approach the Employment Tribunal of Maldives to quash and nullify the employer's decision of dismissal. The Employment Act 2/2008 mandates fundamental principles relating to employment and prohibits employee dismissal without reasonable cause. Every year, hundreds of dismissal cases are registered at the Employment Tribunal of Maldives. This is quite a huge number compared to the job market of Maldives. Hence, this becomes a major concern. Statistics reveals that majority of the cases are about dismissal from employment and notice of dismissal. This paper examines what factors were taken into consideration by the Employment Tribunal of Maldives to justify unfair dismissal cases. In addition, this paper examines the reasons employers lost their cases in the Employment Tribunal. This is a qualitative exploratory research where the research focuses on gaining an understanding of underlying reasons, opinions and motivations of unfair dismissal from employment. This research begins by analyzing the decided cases of Employment tribunal of Maldives from their website and identifying dismissal cases in the year 2016. The cases are limited only to the state organizations. Data gathered from the cases will be analyzed in the legal context. Main focus will be on the legal provisions that have been considered in deciding the cases. Moreover, cases will be studied in the context of Employment Act 2/2008. Verdicts of Employment Tribunal will be examined to derive the grounds for justification and nature of remedies awarded. It is vital for the organizations to know the underlying reason of the verdicts in favor of employees. This will particularly help the organizations to improve their procedures and management systems particularly in termination action. Overall, this research</p>

	<p>would help to strengthen the job market of Maldives by adding value to the employment contract. <b>Keywords:</b> Unfair dismissal, Employment, Termination, Employment Tribunal, Verdicts</p>
 <p><b>Alaa Salhani</b> ERCICBELLP1803081</p>	<p><b>A Proposed Model for Predicting the Financial Distress of Private Commercial Banks in Syria: An Empirical Study</b></p> <p><b>Alaa Salhani</b> Department of Finance and Accounting, Faculty of Business, Arab International University, Damascus, Syria</p> <p><b>Osama Al Khouli</b> Arab International University, Faculty of Business, Department of Finance</p> <p><b>Hazar Mardini Naghm Murshed Radwan</b> Arab International University, Faculty of Business, Department of Finance</p> <p><b>Farah Sukaria</b> Arab International University, Faculty of Business, Department of Finance</p> <p><b>Abstract</b></p> <p>This study aims to find the best set of financial ratios that can be used to predict the financial distress of private commercial banks in Syria and to distinguish between distressed and non-distressed banks in the first and second year before the distress. In order to warn the concerned parties to intervene and take corrective actions in a timely manner and to restore the health of these banking institutions. To achieve this, a stepwise discriminant analysis was used and 21 financial ratios were calculated for a sample of 11 banks for a period between the years (2010-2016). The following proposed model was reached: <math>Z = 14.746 (D/A) + 35.069 (L/A) - 15.899 (NFE/A) - 5.134 (NPM) - 26.076</math>. Test of the model has been done, and it was found to be able to predict the financial distress and distinguish between distressed and non-distressed banks with an accuracy rate 100% in the first and second year before the distress.</p> <p><b>Keywords:</b> Banks, Distress, Prediction, Financial ratios, Discriminant analysis.</p>
<p><b>Taufik Faturhman</b> ERCICBELLP1803082</p>	<p><b>Stakeholder Efficiency Of Islamic Banks In Indonesia</b></p> <p><b>Taufik Faturhman</b> School of Business and Management, Institut Teknologi Bandung, Bandung, Indonesia</p> <p><b>Abstract</b></p> <p>Islamic banking has grown rapidly, including in Indonesia, where it has grown relatively faster than non-Islamic banking but much slower than predicted by the Central Bank of Indonesia. This study investigates the growth of Indonesian Islamic banks to understand why they have not grown as predicted. It examines whether Indonesian Islamic banks differ from non-Islamic banks in terms of efficiency. A novel aspect of this dissertation is that the analysis of efficiency includes consideration of the different stakeholders that banks serve. This dissertation analyzes the impact of efficiency differences on the total asset growth of Indonesian Islamic banks to examine if differing efficiencies have affected their growth in Indonesia, and presents a detailed analysis of how the components of bank efficiency influence banks'</p>

growth.

The empirical research is based on data from 2003–2010. Both financial information (balance sheets and income statements) and non-financial information (number of branches and number of employees) of all Islamic and non-Islamic banks in Indonesia are examined. The combination of financial and non-financial information allows the grouping of variables to determine efficiency by measuring relative stakeholder efficiency, with the application of Constant Returns to Scale and Variable Returns to Scale Data Envelopment Analysis (DEA). By applying the Mann-Whitney test, this research finds significant statistical differences between the efficiency scores of Islamic and non-Islamic banks. Regression analysis is also applied to determine the significance of the different components of stakeholder efficiency with regard to the growth of Islamic banking in Indonesia.

The findings from both DEA efficiency measurement and regression analysis suggest that Islamic banks differ from their non-Islamic counterparts. The findings support the contention that Islamic banks are not doing business only to maximize their profits. Instead, they have social functions, to serve their customers and community. The regression results support the claim of Islamic banks that they focus on performing intermediation activities between borrowers and depositors. The findings also suggest that in order to grow, Islamic banks have to act in ways that customers perceive to be consistent with their social aims.

Many Islamic banks are operating under Decreasing Returns to Scale efficiency, so expansion (growth) will not be to their benefit because of the underlying efficiency issues contributing to growth. The attempts of the Central Bank of Indonesia to improve the growth of Islamic banks by increasing their number of outlets through office channeling is probably not proficient considering the existing Decreasing Returns to Scale performance of the majority of Islamic banks. The findings of this thesis suggest that instead, Islamic banks should improve their stakeholder efficiency to attain sustainable growth.

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- 2018 – Vth International Conference on Business, Economics, Law, Language & Psychology (ICBELLP), Nov 15-16, Singapore
- Jakarta – International Conference on Research in Social Science & Humanities (ICRSSH), 20-21 Nov 2018
- 2018 – VIth International Conference on Business, Economics, Law, Language & Psychology (ICBELLP), Nov 22-23, Jakarta
- Mauritius – International Conference on Research in Social Science & Humanities (ICRSSH), 14-15 Dec 2018
- 2018 – VIIth International Conference on Business, Economics, Law, Language & Psychology (ICBELLP), Dec 14-15, Mauritius
- Bangkok – International Conference on Research in Social Science & Humanities (ICRSSH), 18-19 Dec 2018

- 2018 – VIIIth International Conference on Business, Economics, Law, Language & Psychology (ICBELLP), Dec 20-21, Bangkok
- 2nd Dubai – International Conference on Research in Social Science & Humanities (ICRSSH), 23-24 Dec 2018
- 2018 – IXth International Conference on Business, Economics, Law, Language & Psychology (ICBELLP), Dec 25-26, Dubai
- Bali – International Conference on Research in Social Science & Humanities (ICRSSH), 26-27 Dec 2018
- 2018 – Xth International Conference on Business, Economics, Law, Language & Psychology (ICBELLP), Dec 28-29, Bali
- 2nd Bangkok – International Conference on Research in Social Science & Humanities (ICRSSH), 04-05 Feb 2019
- 2019 – IIInd International Conference on Business, Economics, Law, Language & Psychology (ICBELLP), Feb 06-07, Bangkok
- 3rd Dubai – International Conference on Research in Social Science & Humanities (ICRSSH), 23-24 Feb 2019
- 2019 International Conference on Business, Economics, Law, Language & Psychology (ICBELLP), Feb 25-26, Dubai
- 2nd Singapore – International Conference on Research in Social Science & Humanities (ICRSSH), 12-13 March 2019
- 2019 – IIIrd International Conference on Business, Economics, Law, Language & Psychology (ICBELLP), March 14-15, Singapore
- London – International Conference on Research in Social Science & Humanities (ICRSSH), 08-09 April 2019
- 2019 – IVth International Conference on Business, Economics, Law, Language & Psychology (ICBELLP), April 10-11, London