



Conference Proceedings

**2018 – Vth International Conference on Business, Economics, Law, Language
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Preface:

Social Science And Humanities Research Association (SSHRA) is a global group of scholars, academicians and professionals from the field of Humanities and Social Sciences for encouraging intellectual development and providing opportunities for networking and collaboration. This association achieves its objective through academic networking, meetings, conferences, workshops, projects, research publications, academic awards and scholarships. The association is driven by the guidance of the advisory board members. Scholars, Academicians, Professionals are encouraged to freely join SSHRA and become a part of this association, working for benefit of academia and society through research and innovation.

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Our mission is to make continuous efforts in transforming the lives of people around the world through education, application of research & innovative ideas.

KEYNOTE SPEAKER



Seetha Sagaran

**Personal Development Trainer | Motivational Speaker | Lifestyle Consultant |
Dubai, UAE**

Seetha Sagaran is a Motivational Speaker, Personal Development Training Professional, and Lifestyle Consultant. After having lived in Dubai for more than 30 years, she admires the fact that today Dubai is an Inspiration for not just the Middle East but for the whole world. Winner of the Global Training & Leadership Development Award – 2017, she has a degree in Psychology, a Post Graduate Degree in English, a Post Graduate Diploma in Guidance & Counselling, and is a Certified Professional Behavioral Analyst (CPBA).

A certified Hypnotherapist specialized in the Gastric Mind Band Technique and Hypnotherapy Techniques with Children and a Metaphor Therapist, she also has a Diploma in Teaching Children with Special Needs, U.K. She is a member of The National Federation of NeuroLinguistic Programming (NFNLP), U.S.A, The Institute of Counselling, U.K. and a member of Toastmasters International, U.S.A. Her unique and creative training workshops and programs have an emphasis on the development of Communication & Leadership skills, principles of Psychology, Counselling, and Hypnotherapy. Seetha has promoted awareness of quality, in behavioral and environmental contexts, with respect to human resources skills, to train personnel from Corporate, Educational and Social Service organizations in U.A.E, India, and Seychelles.

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Effect of Violent television serial on Physical, Verbal & Hostility among Adolescents.



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Abstract

Present research study investigated possible relationships between television serial and aggressive factor within a society. Research evidence from aggression related social learning theories claiming associations between television serial type and physical, verbal and hostility characterized by unequal cell sizes of data. Present research study predicted that compared to those with other television serials types and aggressive factors would be correlated with more aggressiveness. A main effect for gender on aggression and an interaction effect for gender and television serials on aggression were also predicted.

Participants comprised a purposive sample of viewing television serial - 80 males and 80 females. Forty males and 40 females from each of the two types of television serials were included in the final analysis. An aggression questionnaire developed by Buss & Perry Test Revised were administered. ANOVA results showed that the combined dependent variables were significantly affected by television serials & gender. Its relationship between television serials and aggression is supported by this study. Methodology of research studies is implications of the findings considered.

Keywords – Aggression, television serials & adolescents

Muted Melancholy of Women: An Insight into Nandini Saha "The Other Voice"



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Abstract

Nandini Sahu, an Indian poet, creative writer, folklorist, critic and professor of English is one of the most acclaimed Indian poets in the modern times who explored life and society. She has proved her mettle by fathoming the deepest recesses of human psyche and recording the realities in her writings. Her poems are personal but the social and spiritual dimensions of creativity mingled in them make it meaningful and appealing. She is a humanist to the core and a rebel sometimes. Her expression is honest and has the courage of conviction. The author of four collections of poems, Sahu delves deep into the human consciousness and captures the cacophonies of the mind. The present paper is an attempt to explore the longing and loneliness a woman as pictured in The Other Voice. It further unfolds the reverberating inner turmoil of the each and every woman.

Key Words: Predicament, loneliness, suffering, woe(men), inner turmoil

Social and professional challenges faced by the Chinese in Pakistan after CPEC

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Abstract

The purpose of this research is to study the social and professional challenges faced by the Chinese in Pakistan. For this study we conducted a qualitative research method which involves interviews. With a varied sample (N = 9 interviews) of Chinese employees from various organizations in Pakistan, the authors tested for challenges faced by Chinese in Pakistan, mainly, Food issues, language barrier, political instability, regional and internal security and lack of quality labor. Findings provided worthy provision for the proposed hypotheses. All the proposed variables proved to have a significant relationship with challenges faced by the Chinese residing in Pakistan. In our everyday life we hear about foreigners facing difficulties abroad.

Key Words: Chinese, Pakistan, Challenges, Foreigners, Food issues, language barrier, political

instability, regional and internal security and lack of quality labor.

Determinants of Bitcoin Price System

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ERCICBELLP1804056

Abstract

Bitcoin is a cryptocurrency considered as a digital asset and payment system which, unlike traditional currency, works in a peer-to-peer network and is mostly utilized as a digital financial instrument with a primary medium of exchange function Dirk G. Baur (2017). The potential users of bitcoin have a very basic idea of how it operates; however, it is becoming increasingly complex with several factors affecting its price system and the volatility of the exchange market which may not be consumer induced. The ignorance of the consumers, investors and other future stakeholders on the operations and dynamics of the bitcoin market is given the massive transactions, speculative bubbles, and their impact on other currencies Blau, B. M. (2017).

The current research on the topic is lacking crucial transformation of the crypto industry in the recent years. In an effort to explore and analyze the effects of unconventional variables on BTC, this research mostly focuses on the interpretations of trends and inclination of the said cryptocurrency in its objective to take over the digital exchange market as to inform the audience to make a better understanding of bitcoin and its operations so that efficient use is encouraged.

Ayesha Yaqoob
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Impact of celebrity endorsement on purchase intention of consumers

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Abstract

Sample Data collected is (N=200) from several university students situated in Islamabad. Researchers wanted to examine the impact of celebrity endorsement through Television advertisements on targeted sample of teenagers who has different income levels. Researchers also studied the impact of celebrity endorsement on adolescents having either positive or negative affectivity. Suggested hypothesis are greatly supported by upcoming results in which celebrity endorsement is associated with all variables. Results proved that celebrity endorsement has significant association with advertisement through Television, which states that Television advertisement containing celebrities has greater influence on purchase intention of targeted consumers. Conversely, the result for positive and negative affectivity was against our expectations. Key words: Celebrity endorsement; Positive affectivity and negative affectivity; Television advertisement



Sannia Salman
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Impact of Packaging Design on Purchase Decision Making. With the Moderation of Gender

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Abstract

This article the Impact of Packaging Design on Purchase Decision Making, with the Moderation of Gender analyzes whether the consumer's decision to purchase is influenced by the design of the packaging. Which results in the article emphasizing on the quantitative aspects of sales related to a product, Lay's. The packaging of Lays is designed in three different ways to check which type of packaging has the most impact on purchase decision making, the three types are: Attractive, Regular and Corporate Social Responsibility. Also, it is to be analyzed with the moderation of gender that which type of packaging is most preferred.

An experiment with 85 respondents reveals that purchase decision is highly influenced by the design of the packaging of Lay's chips. Most preferred design was the attractive packaging. This

	<p>shows us that all the companies should consider packaging as an important factor while developing a product. At the same time, with the moderation of gender it was seen that females preferred CSR packaging more. Our findings recommend with great importance to all the FMCGS to put their focus towards the good designs for packaging while developing a product.</p> <p>Key words: Purchase decision making, Attractive packaging, Regular Packaging, CSR Packaging, Gender</p>
<p>Dr. Wende Olaosebikan Timothy Ojo ERCICBELLP1804060</p>	<p>Beyond Verbal Acrobatic: Towards Effective Foreign Language Education In An Anglophone Linguistic Community</p> <p>Dr. Wende Olaosebikan Timothy Ojo Department of Languages and Linguistics, Osunnn State Unniversity, Osogbo, Nigeria</p> <p>Abstract Language has become so familiar a concept that everybody would think he has an answer to the question “what is language?” without necessarily passing through the rudiments of language acquisition believing that one’s ability to speak more than one language qualifies one as a linguist. By extension, planning and implementation of foreign language policies in an Anglophone linguistic community like Nigeria have been seriously endangered by such assumption thereby necessitating the question “who is a foreign language expert?” to which satisfactory explication has not been given. This article, therefore, sets to deconstruct the notion of assuming the status of a linguist upon one’s ability to speak or write in more than one language. It goes further to examine bilingualism/multilingualism as a pedagogic instrument needed by a foreign language expert in an Anglophone milieu like Nigeria. It also explicates the question of class-size as a major determinant of learners’ academic performance. The paper concludes that to ensure an effective foreign language teaching and learning, the teacher should at least be bilingual and ensure a standardised class-size.</p> <p>Keywords: Verbal acrobatic, foreign language education, Anglophone linguistic community</p>
<p>Catra Diningrat ERCICBELLP1804061</p>	<p>Carbon Mitigation Policy for Indonesia's Industrial Sector: Carbon Cap VS Carbon Tax</p> <p>Catra Diningrat Department of Development Economics, Faculty of Economics, Parahyangan Catholic University, Bandung, Indonesia</p> <p>Abstract 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>Keywords Carbon Tax, Carbon Cap, Coal Consumption, Industrial Sector</p>
<p>Ida Nurhayati</p>	<p>Code violations Bankers In Banking Crime (An Overview Of Aspects of Criminology)</p>

<p>ERCICBELLP1804064</p>	<p style="text-align: center;">Ida Nurhayati Accounting Department, State Polytechnic of Jakarta, Depok, Indonesia</p> <p style="text-align: center;">Abstract</p> <p>This study used a qualitative approach using the model proposed by Graaf-Huberts ie "Monster Grid". Then, using dimensional analysis of criminal behavior Clinard-Quinney, who tersiri of 5 (five) dimensions of criminal behavior. Violation of ethics in banking crime is one form of white collar crime, as stated by Sutherland, as traits he has put forward have been fulfilled by the perpetrators. First, the actors all do not feel guilty, because such work has long and repeatedly performed. Secondly, they are not detrimental to customer. Still a good relationship with the victim, in this case the customers. In this study, only until the reason why ethics is not used as guidelines in running the banker profession ?. This can occur, among others, as: 1. Weak internal control; 2. Monitoring should be integrated with non-formal factors, such as lifestyle factors, social, and cultural communities; 3. Not to be strictly adhered to with full awareness of the principles of the code of ethics profession, because only principle Bankers Code. In detail still be submitted to the respective banks to improvise the code, in accordance with the conditions of the bank. Kindness, may be in accordance with the conditions of the bank, but ugliness, because each can to improvise, making it less able to bind universally, the result was less as guidelines that can actually be used as a comprehensive reference, without any gaps to ignore. In the end it can be concluded the conclusion that despite formal regulations, SOPs in each section and level, but if it is not based on the ethics of each operations, the violations and crimes related to the issue of "trust" will always happen.</p> <p>Keywords: Ethics, Professional, Bankers, Banking, Crime.</p>
<p>Usman Khan ERCICBELLP1804069</p>	<p style="text-align: center;">Socio-Economic and Psychological Exploitation of Labour Migrants in Middle East. A Case Study of Peshawar Pakistan</p> <p style="text-align: center;">Usman Khan School of Sociology and Anthropology, Sun Yat-Sen University China, Guangzhou, China</p> <p style="text-align: center;">Abstract</p> <p>The paper entitled "Socioeconomic and psychological exploitation of Migrants in Middle East" focuses on mass migration which is not a new phenomenon in human history. The people migrated from one place to another due to many reasons, e.g. better life opportunities, prosperous, healthy lives with satisfying basic needs. The study focuses on issues and challenges faced by the emigrants in their destination countries, that's how the labor class is exploited and used by the bourgeoisie class for their own profits and benefits. It is a qualitative anthropological study, data collected through anthropological research methods with major emphasis on In-depth interviews, case studies. The study was conducted in the two villages Zulam and Shagokas in District Dir Lower, Khyber Pakhtunkhwa. Apart from the above, the focus of this article is on the issues and exploitation of labour migrants, which they faced during the recruiting process and also the way they are exploited in the destination countries in the name of Kafala, (Supervision) Tanazol system.</p> <p>Keywords: Migration, Exploitation, labour, Middle East, Kafala and Tanazol System.</p>
<p>Tianqing Yao ERCICBELLP1804075</p>	<p style="text-align: center;">Impact of Legal Systems on Economics Growth Among Developed Countries</p> <p style="text-align: center;">Tianqing Yao Shanghai Ulink Education, Shanghai, China</p> <p style="text-align: center;">Abstract</p> <p>Many studies indicated that countries that implement Common Law as their political system will provide better protection of property rights, unbiased-ness, and legal rights for its people. Furthermore, it has been argued that greater-level of protection encourages businesses to invest</p>

	<p>more, thus encourage economic growth. In this research paper, an attempt to test the validity, and measure the financial impacts of those claims by studying the economic impacts, as well as analyze the spending habits of households in different countries. The main argument is to test Common Law countries versus Non-Common Law countries economic performance, and evaluate against their economic growth effect for year of study from 1990 to 2015. By conducting this research of study, it would greatly readers to understand how the political systems of different countries can impact the direction, and growth of its economies.</p>
<p>James Hn ERCICBELLP1804077</p>	<p style="text-align: center;">AI Cars: How Expensive Should They Be?</p> <p style="text-align: center;">James Hn Rising High School Senior, Boston Latin School, Boston, United States</p> <p style="text-align: center;">Abstract</p> <p>Artificial Intelligence enables self-driving cars, and with the development of technology, it is not surprising to see AI cars being a common means of transportation in the near future. How much more are people willing to pay for the cars to have the AI outfit? This study interviewed 70 high school students, who will be the first generation of AI car consumers, and found that in general most people are willing to pay about 20% more for the AI capability. Furthermore, the willingness to pay is much higher among boys than girls, and also higher among people with higher familiarity with AI.</p> <p>Key Words: Willingness to pay, Artificial Intelligence, self-driving car</p>
 <p>Nadir Ali Mugheri ERCICBELLP1804082</p>	<p style="text-align: center;">Code-Mixing of English in Urdu Electronic Media: A Case Study of Pakistan's leading News Channel Geo Television</p> <p style="text-align: center;">Nadir Ali Mugheri Department of English, University of Sindh, Jamshoro, Pakistan</p> <p style="text-align: center;">Abstract</p> <p>In a multilingual and bilingual society, the fact of code-mixing is done often. This aspect is also demonstrated in different written and verbal communications. This research will explore the scope to which code-mixing is observed in the programs & news bulletins of Pakistan's leading Urdu News Channel Geo Television. A qualitative approach will be applied to this case study. The programs and news bulletins of the channel Geo News for the month of February & March 2018 would be scrutinized and examined for this study. Those sentences and words which show code-mixing will be fixed appropriately with deliberations below them. Samples will definitely show the amazing outcomes along with their socio-political motives raging from choice of language to linguistic supremacy and influence. Code-mixing leads to language crossbreeding that in return creates issues of language protection and change. These entire circumstances have momentous socio-cultural and political repercussions in the framework of globalization and beginning of English as a universal language in the recent times which has posed a serious challenge to the endurance of local and domestic languages of many nations.</p> <p>Keywords: Code-mixing, verbal communication, linguistic hegemony, globalization, indigenous languages</p>
<p>Ma. Carmela Mores ERCICBELLP1804084</p>	<p style="text-align: center;">Numbers and Letters: Problem-solving and Comprehension Skills</p> <p style="text-align: center;">Ma. Carmela Mores Department of English, Rizal Technological University, Manila, Philippines</p> <p style="text-align: center;">Abstract</p> <p>Mathematics and Literature work in partner like how comprehension and problem-solving skills work together in providing an accurate answer. Through the help of Schoenfeld's (2013) four categories, there are already existing studies that had proven the vivid connection of these two subject matters. Hence, this dissertation further determined the factors that acted as the</p>

	<p>contributors in the success of students' problem-solving attempts. The researchers used descriptive method of research, which includes the instruments used in the study. In the end, this study puts forward recommendations, which are based on fact-finding with accurate interpretation of findings. For the accomplishment of this study, Senior High School students of Rizal Technological University, particularly Science, Technology, Engineering and Mathematics academic track of year 2017-2018 were chosen as respondents, as these classes are both having English and Mathematics related subjects.</p> <p>According to the results, the students appeared to be aware of the use of their comprehension skills upon solving math problems. Based on the analysis, self-discipline and prior knowledge are the most factors that are believed to be great contributors in students' problem solving attempts. This study suggests innovative strategies and competencies in teaching the two subject matters by making intervention programs and related activities happen.</p>
<p>Eugene Silas Seminega ERCICBELLP1804085</p>	<p style="text-align: center;">Social Legal Protection of Orphans in Rwanda</p> <p style="text-align: center;">Eugene Silas Seminega College of Arts and Social Sciences, School of Law, University of Rwanda, Kigali, Rwanda</p> <p style="text-align: center;">Abstract</p> <p>The East African Community ("EAC") is a regional economic bloc comprising the five (5) Partner States namely Burundi, Kenya, Rwanda, Tanzania and Uganda. The EAC established a Customs Union in 2005 which encompasses a five (5) year progressive programme to remove internal tariffs, application of a Common External Tariff and elimination of Non-Tariff barriers.</p>
<p>Helio Mau-Quei ERCICBELLP1804087</p>	<p style="text-align: center;">How Does The Informal Sector Affect Food Security In Timor-Leste?</p> <p style="text-align: center;">Helio Mau-Quei Department of Economics, Waikato Management School, University of Waikato, Hamilton, New Zealand</p> <p style="text-align: center;">Abstract</p> <p>This study analyzes the impact of informal sector work on food security among workers in Timor-Leste. We use primary data, directly collected from the field between January and early May 2017, on 349 households with a total of 658 adult respondents. Food security was measured using food insecurity experience scale (FIES) which suggested by FAO. We applied a linear regression model to identify the factors associated with food security, with a specific focus on the effect of informal work status. The results showed that the coefficient of informal sector variable ($\beta = -0.372$) is negative and statistically significant at the 0.05 level ($p=0.049$). This indicates that informal sector workers have lower food security than workers not in the informal sector, after controlling for other relevant covariates. These results are not causal, so we cannot conclude that informal sector work itself is bad for workers' food security. However, the results indicate that policy makers in Timor-Leste could improve food security by focusing their efforts on workers engaged in the informal sector.</p>
 <p>Ian Nasser Berowa ERCICBELLP1804089</p>	<p style="text-align: center;">Looking Into Stress and Job Satisfaction: The Case of the University Faculty Members in Southern Philippines</p> <p style="text-align: center;">Ian Nasser Berowa Political Studies Department, Mindanao State University, Main Campus, Marawi City, Philippines</p> <p style="text-align: center;">Abstract</p> <p>This research project centered on the university faculty members from Southern Philippines. The study found that among nine indicators of causes of stress that were considered, only health condition and sanitation within campus grounds are sources of stress among the respondents. However, as to level of satisfaction, the subjects are quite dissatisfied with the following factors: (1) the policy on faculty promotion, (2) the services offered by the University Infirmary, inclusive of</p>

how the University ensures the adequacy and effectivity of service of the Infirmary, (3) the enforcement of University measures of sanitation on campus grounds, which includes garbage disposal units and sanitation facilities, among others. Furthermore, the investigation looked into the bearing of stressors on level of satisfaction of the research subjects and found that only two stressors do not affect their level of satisfaction, and these are: the monitoring of classroom activity, and the control of the faculty of the content of one's work. All the other stressors that were considered were found to affect the level of satisfaction, and these include the following: physical working conditions, safety and security, faculty grants and study leave privileges, tenure, promotion, administration's leadership, adequacy of medical services offered by the University Infirmary, sanitation of comfort rooms, sanitation of academic buildings and facilities, the work load, remuneration for services rendered, and participatory decision-making.

Keywords: Stress, Stressors, Job Satisfaction

Grazielle Rigotti da
Silva
ERCICBELLP1804091

Board and Climate Changes: Evidence of External Events in Corporate Donations

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ABSTRACT

In the last decade, the appeal for charitable donations from organizations around the world as charity has taken an increasing space in the media, and, consistently, it is alleged the intention of dealing with severe social problems, from hunger, climate changes, and its diverse consequences, preservation of fauna and flora, until other problems, such as massive involuntary migration. However, the literature regarding the propensity of taking on charitable behaviors is limited and inconclusive. In this respect, governance seems to play a relevant role, but equally lacking in research. This paper has, as central objective, to verify the existence of associations between attributes of governance and the disposition to the charitable behavior. Therefore, it proposes to conduct the analysis under two distinct prisms: I) governance of countries around the world, and the propensity of its population to assume more charitable behavior; II) corporate governance of listed companies and their propensity for charity. Panel regression models are used, with data from six different bases for the first trial, which considers a role of 93 countries in the period 2010-2016. The second assay employs panel regression models, using board characteristic data and using the Diff-in-Diff estimator, with data from 203 listed firms, in the period 2003-2017, to observe the trend of corporate donations, through events of great social and environmental impact. The main results show that the size of the board and the presence of outsiders have a positive influence on the company's propensity for charity. And the Diff-in-diff analysis pointed out that companies affected by Hurricane Sandy had higher donation rates after the disaster. It is expected that these findings, relevant in governmental and corporate aspects, can influence and assist in solving social problems around the world.

Keywords: Board, Charity, DID, Donations, Panel data



Francisca Omama
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The Impact of Microfinance on Poverty Alleviation: A Case Study of Sinapi Aba Savings and Loans Limited

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Abstract

Microfinance, banking to the poor, is a recent global phenomenon introduced by Nobel Prize Winner Dr. Mohammed Yunus of Bangladesh in the 1970's. The poor are not usually allowed access to credit due to the inability of the poor to repay the loan. Therefore one of the mechanisms to get the poor engage in economic activities is through the microcredit. It is important to know the

	<p>impact of microfinance and small loan on poverty alleviation. The main objective of the study was to know whether microfinance (SINAPI ABA SAVINGS AND LOANS LTD) has contributed to poverty alleviation. Microfinance gives the poor households, the ability to managed household emergencies, build assets and reduce vulnerability to crisis. A sample of 100 respondents of traders was selected from AtwimaNwabiagya District precisely Abuakwa considering the various types of trade in the area. The study focuses on thebeneficiaries of SINAPI ABA SAVINGS AND LOANS LTD, enhancing the poverty alleviation through financial services, managerial skills and education which will eventually reduce poverty. In the analysis information from primary data that was obtained through questionnaires administered to beneficiaries and staff of SINAPI ABA SAVINGS AND LOANS LTD and was employed in the research work. The administration of questionnaires of collecting data covered a period of one and half months. The beneficiaries were selected at random from the records of SINAPI ABA SAVINGS AND LOANS LTD in the Abuakwa branch of the AtwimaNwabiagya District, while the officials were selected based on purposive sampling techniques. The responds of the questions from management and clients were coded. Computer data analysis software, the Statistical Package for Social Scientist (SPSS) was employed to analyse the data. Frequency tables and graphs were constructed where necessary. The data was qualitatively analysed in most cases. The study revealed that most of the clients who benefited from the registered loan have increased income.</p> <p>Keywords: microfinance, loans, Sinapi Aba, poverty, financial services</p>
<p>Dr. Sudhansh Kumar Sharma ERCICBELLP1804093</p>	<p style="text-align: center;">Social Responsibility of Business</p> <p style="text-align: center;">Dr. Sudhansh Kumar Sharma Associate Professor and Head, Faculty of Commerce and Management, J.S. Hindu (PG) College, Amroha (UP), India</p> <p style="text-align: center;">Abstract</p> <p>Should business accept social responsibility? If yes, then why and how much? If no, then why not? This is what my research paper will be discussing in detail. The main objective of a business is to make as much profit as possible. Undertaking social responsibility may hamper the main aim a little, but in today’s world it is very necessary. Business and social responsibility must go hand in hand in today’s times. Responsibilities of a business towards investors, employees, consumers, fellow-businessmen, the community and the Government are also discussed.</p> <p>Keywords – Social responsibility, business, consumers, responsibilities.</p>
<p>Beena Sharma ERCICBELLP1804095</p>	<p style="text-align: center;">Human Resource Management in Banks in India</p> <p style="text-align: center;">Beena Sharma Faculty of Commerce and Management, J.S.Hindu P.G.College, Amroha (U.P.) India</p> <p style="text-align: center;">Abstract</p> <p>“Manpower” of “Human Resource” may be thought of as “The total knowledge skills, creative abilities, talents and aptitudes of an organization work-force, as well as the values, attitudes and benefits of an individual involved It is the sum total of inherent abilities, acquired knowledge and skill represented by the talents and aptitudes of the employed persons.” Of all the co-ordinates in the mechanics of management (i.e. the management of men, machine, money, materials and methods) the element of manpower or human resource occupies a seminal position. The Human Resource Management in Banks is based on the concept that every human being has some potential to do remarkable things. If the bank is to be effective then the task of an executive is to multiply performance capacity of the whole staff by putting available natural resources, what like strength, health aspiration. Human resource management is a process by which the employee will continuously help in planned way to;</p> <p>(i) Acquire capabilities (knowledge, perspectives, attitude, values and skills) required to perform various tasks or functions associated with their present or future expected roles,</p> <p>(ii) Develop capabilities and utilize their potential for their own or organization development</p>

process, and
(iii) Develop a culture in bank where superior-subordinated relationship, team-work and collaborations among different sub-units are strong and can contribute to the human health dynamism and pride of employee.

Keywords – Human Resource Management, Banks, Skill, Knowledge

**Ehsan Sarkhosh
ERCICBELLP1804097**

A Legal Study on the Term of Observance of Environmental Considerations in International Oil and Gas Contracts, Focusing on New Iranian Petroleum Contracts (IPC)

**Ehsan Sarkhosh
Faculty of Law, Imam Sadiq University, Tehran, Iran**

Abstract

The right to have a healthy environment is one of the fundamental rights of humanity and nowadays, the necessity to ensure the exercise of this right is felt more than ever. In this regard, exploration, development and operation contracts of oil and gas are important because of the extent of damages that these operations cause to the environment. In addition, a considerable part of the world's oil and gas reserves is located in developing countries, which most of them do not have the necessary legal regimes to apply international standards. In this article, we study the different environmental clauses contained in various oil and gas contract patterns, including the new generation of Iranian Petroleum Contracts. In this regard, when we study older contracts it is understood that the environment issue has not been considered appropriately and it is since the middle of the twentieth century that the terms and conditions about protecting the environment are gradually inserted in these contracts. However, most of these terms are often too general and sometimes vague, in addition in most cases there are no specific responsibilities for those who violate these provisions. The present study is conducted based on the analysis of content of international oil and gas contracts and related provisions. The purpose of this article is to study the strategies available in international contracts, to analyze the current situation of relevant provisions in Iran, and finally to provide appropriate and efficient solutions about environmental issues in light of the current status of oil and gas fields. According to the results of this paper, it is imperative that countries which have oil, including the Islamic Republic of Iran, in addition to drafting laws and regulations for monitoring and controlling oil operations, shall provide a comprehensive monitoring system for the implementation of environmental conditions.

Key words: Environmental terms and conditions, International standards, Oil and gas contracts, Iranian Petroleum Contracts, Analyzing environmental effects

Threshold Effects of Population Ageing on Economic Growth: A Cross-Country Analysis



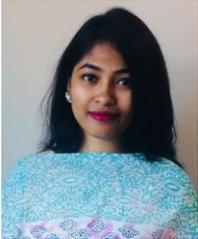
**Hail Park
ERCICBELLP1804098**

Hail Park

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Abstract

This paper investigates the nonlinear effects of population ageing on economic growth in consideration of different income groups of countries involving various capital flows. For identification of the threshold level of population ageing a country-level panel dataset is constructed, on a 5-year average basis covering 99 countries for the period from 1971 to 2015, and panel regression models allowing quadratic functional forms are employed. The overall estimation results show that both the share of the elderly and the old-age dependency ratio lead to rises in economic growth initially, but then cause economic growth to slow when the degrees of population ageing exceed certain threshold levels. The threshold for the share of the elderly ranges is estimated around 13% while that for the old-age dependency ratio around 19%. Further estimation shows that the nonlinear effects are more significant in high- and middle-income countries while the nonlinearity vanishes in low-income countries.

<p>Ehsan Sarkhosh ERCICBELLP1804102</p>	<p>Key Words: Population Ageing, Economic Growth, Nonlinearity, Threshold, Capital Flows</p> <p>Studying the Concept of Underground Resources Ownership in Iranian International Oil and Gas Contracts</p> <p>Ehsan Sarkhosh Faculty of Law, Imam Sadiq University, Tehran</p> <p>Abstract</p> <p>Maybe the concept of ownership, along with the financial and economic issues of oil and gas contracts, is the most important factor in the contractual transformations and changes in the patterns of these contracts. Contemplating oil and gas contracts indicates that oil-rich countries have always tried to design and use those kind of patterns that limit the ownership of international oil companies. This effort represents the implementation of the principle of national sovereignty over natural resources and that is the main factor for transition from Concession Contracts to Sharing Contracts. Accordingly, this paper studies the status of international oil companies' ownership of Iran's oil and gas underground resources in order to clarify its nature and place in various contractual patterns. Since all the laws and regulations in Iranian legal regime are influenced by Islamic law, it is also necessary to study the concept of ownership of oil and gas resources in the Islamic law. It seems that international law, as well as domestic law, prefers the sovereignty and ownership of states over their natural resources to the rights of international oil companies. On the other hand, it seems that international companies are entitled to seek appropriate compensation in return.</p> <p>Key Words: oil and gas law, ownership in oil and gas contracts, state sovereignty over natural resources, international law, Iranian oil and gas contracts</p>
 <p>Sadiya Sultana Silvee ERCICBELLP1804103</p>	<p>Article 111 Of The Constitution of Bangladesh: A Venture Towards A Sentencing Guideline</p> <p>Sadiya Sultana Silvee Research Assistant (Law) at Bangladesh Institute of Law and International Affairs (BILIA); Adjunct Faculty at Green University of Bangladesh, Green University of Bangladesh, Dhaka, Bangladesh</p> <p>ABSTRACT</p> <p>Generally, the decision of the higher court is binding on its subordinate courts. As provided in Article 111 of the Constitution, “the law declared by the Appellate Division (AD) shall be binding on the High Court Division (HCD) and the law declared by either division of the Supreme Court shall be binding on all courts subordinate to it.” This means the judicial discipline requires the HCD to follow the decision of the AD and that it is necessary for the lower tiers of courts to accept the decision of the higher tiers as a binding precedent. Hence, Article 111 implies adhering to the doctrine of binding precedent, the judicial organ needs to maintain a legal certainty and jurisprudence constante. Contemplating the Death Reference (DR) Cases, the paper analyses Article 111 of the Constitution and delineates the said article as a strong reflection of the doctrine of binding precedent which can be a venture towards a sentencing guideline. Examining whether inconsistency in the decision of the HC benches, while using their discretion to make the choice between death and imprisonment for life under section 302 of PC, reflects its effect on the practice of subordinate courts, the paper explores, whether HCD can per incuriam its pervious decision. Additionally, it explores, whether HCD has provided any specific direction for sentencing. Arguing that inconsistency in the decision of the HC benches in deciding DR cases challenges the reasons provided by the Division under Section 367 (5) of the CrPC to commute the sentences to develop into a normatively serious doctrine, which ensures coherent and consistent adjudication, the paper advocates for a specific direction/guideline for sentencing by the higher courts creating a binding precedent under Article 111 of the Constitution.</p> <p>Keywords: the doctrine of precedent, Death Reference (DR) Cases, per incuriam, legal certainty</p>

<p>Mingzhe Sun ERCICBELLP1804105</p>	<p>and jurisprudence constante</p> <p>The Legacies of European colonization World Trading System, Ecological Exchange, and Mercantilism</p> <p>Mingzhe Sun Vanke Meisha Academy, Shenzhen, Guangdong Province, China</p> <p>Abstract Colonization of European nations from the 15th to the 20th centuries created a lasting impact on human history. What began as outward exploration and the quest to find a faster way to the east for wealth and goods eventually grew into larger patterns of economic and political control by European nations. The legacies of colonialism have formed important elements of modern societies and its lasting impacts include its influence on systems of world trade, an ecological exchange, and mercantilism.</p>
<p>Sunil Gaikwad ERCICBELLP1804051</p>	<p>Human Rights In Buddha's Philosophy</p> <p>Sunil Gaikwad All India Radio (India's Public Service Broadcaster), All India Radio Jalgaon, Jalgaon, India</p> <p>Abstract Human rights are such rights which human beings should and must enjoy not only from the time he/she germinates in the womb of a mother. Human rights are an integral part of human beings without which the life of human being is meaningless. Like water, air, cloth, food and shelter human rights are also sine quo non for the well being and existence of human beings. But not only the history of India but the whole world is replete with discrimination of human being on different grounds like caste, creed, religion, rich and poor. The old system was bases on might is right principle which was in conflict with human rights. It is widely believed that the Magna Charta is the first charter of human rights thereafter charter of human rights declared by United Nations Organization (UNO) which came into existence in 1945 but the history history has it that the first movement for human rights was started by Gautam Buddha in the world.. Gautam Buddha who was borned according to the historical evidence around 445 BC enunciated the principle of equality, freedom of thoughts and respect for each human being. Which are the basic of human rights. this aspect has remained neglected and unresearched so far. There is need to focus on this hidden and unearthed legal facts. Facts</p> <p>Key Words- Buddhas Philosophy, Human Rights, Panchsheel, Indian Constitution, International Covenants</p>
 <p>Zhulduz Rsaliyeva ERCICBELLP1804065</p>	<p>The Study of Paremiological Units as an Object of Linguistics</p> <p>Zhulduz Rsaliyeva Faculty of Philology and World Languages, Foreign Philology and Translational Studies' Department, Al-Farabi Kazakh National University, Almaty, Kazakhstan</p> <p>Abstract The objective of the research is the study of the structure and semantics of the English proverbs of the thematic group "labour-idleness". The following tasks are set and solved in the dissertation: 1. To assemble, process and systematize available material; 2. To analyze the semantics and structure of the proverbs of the thematic group "labour-idleness" in English language; 3. To compose a logical-semantic classification of the proverbs of the thematic group "labour-idleness"; 4. To compose a mini-dictionary of the thematic group "labour-idleness" in English, Russian and Kazakh languages.</p>

Rights of the elderly persons in India (With special reference to National documents)



Dr. Chhidami Lal Patel
ERCICBELL1804066

Dr. Chhidami Lal Patel

School of Studies in Law, Pt. Ravishankar Shukla University, Raipur, India

Abstract

The population of the elderly persons has been increasing over the years. As per the UNESCO estimates, the number of the aged (60) is likely to 590 millions in 2005. The figure will double by 2025. By 2025, the world will have more elderly than young people and cross two billion mark by 2050. In India also, the population of elder persons has increased from nearly 2 crores in 1951 to 7.2 crores in 2001. In other words about 8% of the total population is above 60 years. It cannot be disputed that ageing is a natural process, which leads to weakening of the body and the mind. The productivity and the working ability of a person also decrease with increase in age. It is the duty of State as well as other members of the family of a person to take care of him in his old age. However due to illiteracy and lack of awareness, in India older generations are not aware of their rights.

There are various rights in different laws provided to the elderly peoples and senior citizens of India. They include Constitutional Law of India, Personal Law, Code of Criminal Procedure Act, 1973 and The Maintenance and Welfare of Parents and Senior Citizen Act, 2007 etc. The Government of India is also implementing various policies and schemes like NPOP, IPOP, NPHCE, EGNOAPS etc. to improve the quality and other needs of older persons. Despite all those constitutional and legal protection most of the older peoples in Indian society are indeed in a very helpless situation and at present the violation of the rights of the elderly peoples is on the rise.

In view of the above, this paper seeks to discuss the rights and facilities available to the elderly. It also discuss the policies and initiatives taken by the government. An attempt shall also be made to give some suggestions in order to improve the situation.

Key Words: Elderly peoples, Senior citizens, Legal and Constitutional rights, Maintenance, Welfare

Hsuan-Yi Chou
ERCICBELL1804067

Subtle but Critical: Effects of Pronoun Use and Visual Cue Variations in Campaign Advertising

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Abstract

Campaign advertisements are generally regarded as having a substantial influence on voters' evaluations of and attitudes towards candidates, thereby influencing their voting decisions. Most campaign advertising studies have focused on the effects of obvious manipulations of advertising content, neglecting the impact of more subtle changes. There are many classic cases of election campaigns making subtle but impactful language choices such as Obama's slogan "Yes, we can" and Trump's "We will make America great again!" in the 2008 and 2016 U.S. presidential elections, respectively. These slogans could be rephrased by changing the pronouns in them to "Yes, Obama and you can" and "Trump and you will make America great again!" This paper explores the effect of pronoun choice in campaign advertising on voters' responses. Based on metaphorical association studies related to verticality and spatial proximity, this study also examines the possible impact that subtle visual changes like background orientations and copy positioning have on voters. These could affect voters' perceptions of the various aspects related to candidates, and therefore, moderate the effects of using specific pronouns in communication. The results of two experiments demonstrate the effects of minor variations in pronoun use and visual cues in advertisements on voters' perceptions of electoral candidates and their attitudinal responses. This research makes theoretical contributions to the field of campaign advertising. The results provide candidates and campaign teams practical suggestions on the placement of advertising copy and choice of background orientation for improved advertisement effects. Candidates are advised to use the pronoun "we" more often to symbolize closeness in communication. However, the effects of pronoun choice on candidate credibility, candidate attitudes, and voting intentions depend on voters' perceptions of the candidates' power and possibilities of promise realization. These

	<p>perceptions are influenced by visual cues in the advertisements.</p> <p>Keywords: Campaign advertising, Minor language variations, Visual cues, Candidate perceptions, Attitudinal responses</p>
<p>Ayesha Yameen ERCICBELLP1804071</p>	<p style="text-align: center;">Michael Ondaatje's Running in the Family</p> <p style="text-align: center;">Ayesha Yameen Senior Assistant Professor, Department of Humanities & Social Sciences, Bahria University, Islamabad, Pakistan</p> <p style="text-align: center;">Abstract</p> <p>Running in the family is more than an autobiography of Ondaatje. Quite contrary to the purpose of narrating his history, Ondaatje uses it as a means to locate and discover himself through his writing. The basic quest of Ondaatje's novel is to search for his identity in the mirrors of his past. The quest for his history, is in fact a quest for himself and he mounts on this quest through the novel 'Running in the Family'. "Ondaatje's relationship to his past is in process-and the text itself is an exploration of that process (Joanne 45-6)." He tries to locate himself in the shadows of his father, his native land Ceylon, his family relationships and tries to piece together the random, frivolous life that he remembers of Ceylon. And it is heartening to realize in the first chapter that Ondaatje has absented himself from his own autobiography in lieu of his perception that his own identity can only be located if he anchors the identity of the peripheral characters.</p> <p>Key Words: Identity, Past, Shadows, Relationships, Perception</p>
 <p>Sorawadee Srivetbodee ERCICBELLP1804074</p>	<p style="text-align: center;">Corporate Social Responsibility Involvement from Low-Level Controversy Industry: A Case Study of Manufacturing Companies in Thailand</p> <p style="text-align: center;">Sorawadee Srivetbodee Department of Marketing, Faculty of Business Administration, Rajamangala University of Technology Rattanakosin, Bangkok, Thailand</p> <p style="text-align: center;">Abstract</p> <p>Due to the nature of controversial industries, which are engaged in activities that are more prone to affect the environment and society (Cai, Jo, & Pan, 2012; Killian & Hennings, 2014), companies from low-level controversy industries (e.g. manufacturing, telecommunication, information and media) need corporate social responsibility (CSR) tools to maintain positive perceptions from relevant stakeholders (Jo, Kim, and Park, 2015). This study adopts a thorough literature review and a case study with three leading manufacturing companies in Thailand to explore CSR practice and its major effect. Findings from in-depth interviews with executives and representatives demonstrate that the companies have regularly performed CSR practice to align with local and international CSR requirements (e.g. ISO14001, ISO9000, OHSAS [Occupational Health and Safety Assessment Series] 18000), public expectations and community relationship. This study not only adds up to and paves the way for academic knowledge in CSR involvement of firms in low-level controversial industries, but also offers insights to business practitioners in such industries to improve their CSR strategy.</p> <p>Keywords: Corporate social responsibility, CSR practice in Asia, low-level controversial industries</p>
<p>Michelle Yit ERCICBELLP1804078</p>	<p style="text-align: center;">Status of Employee Empowerment in Food and Beverage Industry in Indonesia</p> <p style="text-align: center;">Michelle Yit School of Business Management, Institute Technology Bandung, Jakarta, Indonesia</p> <p style="text-align: center;">Abstract</p> <p>A study was conducted to investigate the status of employee empowerment in food and beverage (F&B) industry in Indonesia. The F&B industry growth potential, consumer trends and the</p>

country's employment situation pushes the need for F&B manufacturers to have an innovative culture. Based on literature review, a conceptual model was drawn up where the leader profile, employee profile, leader and employee relation and organizational tools were measured on employees' decision making and innovation. The leader's profile comprised of leadership style, communication, trust and opportunity while the employee's profile consist of capability, experience and attitude. The leader and employee relation comprised of supportive, clarity of goals set and mistakes and problems handling. Organizational tools consist of training and development, information and technology. Nine decision making questions common in food factories were selected and validated. A quantitative survey was conducted with 203 respondents' data collected nationwide. Using multiple regression analysis, the overall model of leader, employee, leader and employee relation, and organizational tools proved significant and positively predicting decision making and innovation. In addition, seniority position and level of employee from the head of company analysis showed significant difference. Managers showed more empowerment than staff. Therefore the factors that influence employee empowerment are leader, employee, leader and employee relation, organizational tools, position and levels. The F&B manufacturers could use employee empowerment to produce innovative products and services, and to retain talented employees.

Keywords: Employee empowerment, decision making, innovation, food and beverage, Indonesia

James Han
ERCICBELLP1804088

AI Cars: How Expensive Should They Be?

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Abstract

Artificial Intelligence enables self-driving cars, and with the development of technology, it is not surprising to see AI cars being a common means of transportation in the near future. How much more are people willing to pay for the cars to have the AI outfit? This study interviewed 70 high school students, who will be the first generation of AI car consumers, and found that in general most people are willing to pay about 20% more for the AI capability. Furthermore, the willingness to pay is much higher among boys than girls, and also higher among people with higher familiarity with AI.

Key Words: Willingness to pay, Artificial Intelligence, self-driving car



Rasa Balte-Balciuniene
ERCICBELLP1804096

Development Of Leadership Qualities Through Methods Of Direct Experience Of Live Living

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Abstract

This article examines the problem of formation of special mindset of the leader – a person, who is able to implement his life project and coordinate actions of other people bringing novelty to the context of his operation. Modern neuropsychology recognizes existence of two main neural networks of the brain: default mode neural network and direct experience neural network. In order to develop leader's ability to create novelty, it is necessary to change reaction of the default mode neural network which blocks the potential.

Psychological research of participants of consciousness leadership training program was conducted before and after the program (44 leaders at all, period from 2013 to 2015). During this program such methods as cinematology, psicotea, authentication counseling allowed for participants' direct experience of Live Living to occur, activating direct experience neural networks, instead of default mode neural networks.

Results of the study showed that changes in value orientations of participating leaders took place in the form of changes in their behavioral priorities. Importance of independence of action and

stimulation grew while importance of conformity decreased. Responsibility and internality in the process of business decision-making significantly increased while influence of stereotypes decreased.

Keywords: Leader, consciousness, authenticity, innovation.



Dr. Alvita Piedade
Antonetta de Souza
ERCICBELLP1804101

Being Grateful and its Impact on the Quality of Life of Cancer Patient

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Abstract

The present study was designed to: (a) determine whether there is empirical support for a relationship between Being Grateful and the Quality of Life, (b) provide an estimate of the strength of this relationship, and (c) examine the demographic variables contributing to Gratitude. Stage 1 and Stage 2 Cancer patients were employed for this study. The sample for the study consisted of 397 Cancer patients aged between 36 to 67 years. The Gratitude Scale, the Quality of Life for Adult Cancer Survivors and EORTC for cancer patients were administered on the participants. Results supported previous research that Being grateful positively correlated to Quality of life ($r = .376$, $p < 0.05$). The Mean and SD scores on Gratitude ($M = 32.49$ & $SD = 3.48$) and Quality of Life ($M = 252.74$ & $SD = 34.46$). Through multiple regression, females have contributed to 24% of the variance on gratitude which is significantly very high ($t = 6.69$; $P < 0.001$); further a high social support has contributed to 18.1% of the variance on gratitude which was significantly high ($t = 2.49$; $P < 0.01$). The implication of this study is that Gratitude can be utilized as a significant paradigm to improve the Quality of life and is a ray of hope particularly for those who are afflicted with the disease.

Keywords: Gratitude, Quality of Life, Cancer Patients

Raem Farooq
YRSICBELLP1804051

Impact of Packaging Design on Purchase Decision Making. With the Moderation of Gender

Raem Farooq

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Abstract

This article the Impact of Packaging Design on Purchase Decision Making, with the Moderation of Gender analyzes whether the consumers' decision to make is influenced by the design of the packaging. This article emphasizes on the quantitative aspects of sales related to a product, Lays. An experiment with 85 respondents reveals that purchase decision is highly influenced by the packaging of the Lays chips. Most preferred design was the attractive packaging. This shows us that all the companies should consider packaging as an important factor while developing a product. At the same time, with the moderation of gender it was seen that females preferred CSR packaging more.

Our findings recommend with great importance to all the FMCGS to put their focus towards the good designs for packaging



Syahdhan Dwi
Rahmatulloh

The Concept of Prophetic Law as Reinforcement of Legal Justice in Indonesia

Syahdhan Dwi Rahmatulloh

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Abstract

Indonesia is a country with a very large population which ranks 4th (fourth) in the world after China, India and the United States. Moreover, based on The Spectator Index Indonesia has a wide majority Muslim population. But even so, Indonesia is a unitary country that is very tolerant and respectful of each other, eventhough there are differences in religion, ethnicity and culture. To regulate the diverse of Indonesian society, there is a national law, namely Indonesian law which has the purpose to regulate the life of the Indonesian community so that order is maintained and protects the human rights of every Indonesian. The aim is to enforce the law, which is a benefit for

ERCICBELLP1804107

justice and certainty. However, because Indonesia has a diversity of various aspects, sometimes laws that have been made with various considerations and have been determined, are still deemed incompatible with the lives of some Indonesian society, especially those concerning culture. Through the author's research, the author wants to apply a concept of prophetic law that has objective and universal values like humanization, transcendence, and liberation, which can create order and justice in the midst of diversity owned by the unitary state of the Republic of Indonesia. By maintaining a unitary state, and not implementing Islamic law, it further enhances the upholding of justice, certainty, and the benefit of law in Indonesia.
Keywords: Indonesia, diversity, Prophetic Law.



Mochamad Ali Imron
ERCICBELLP1804106

BisaIn App As A Solution of Sharia Funding For SMEs In Integrated System

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Abstract

Indonesia has been named as a country with the fourth largest population in the world, which reaching 267 million peoples. In fulfilling its economic activities, one of the Indonesian people's businesses is opening a small and medium-sized business. In 2018, there were a number of Indonesian SMEs, which reached 59.2 million SMEs. Every SMEs actor needs a capital boost to proclaim his business. Besides that, investors also want to invest their money to make a profit. Since this very potential market, make a strong reason for the establishment of BisaIn App as an application that connects between SMEs actors and investors with sharia principles. With sharia principles, every transaction that is carried out will guarantee transactions that are transparent, safe, legal, profitable and lawful. The government through the Financial Services Authority (FSA) will also guarantee from every transaction for all parties. This App platform will also increase funding alternatives for developing SMEs business as well as supporting the government to expedite the SMEs business community by utilizing the industry 4.0 era in the Non-Bank Financial Industry sector.

Keyword. BisaIn App, SMEs, Funding, Sharia



Ida Nurhayati
ERCICBELLP1804108

Violation of The Bankers Code of Ethics in Banking Crimes

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Abstract

The purpose of the this study is to explain that in ethical violations by bankers there is already a banking crime. The used a qualitative approach using the model proposed by Graaf-Huberts ie "Monster Grid". Then, using dimensional analysis of criminal behavior Clinard-Quinney, who tersiri of 5 (five) dimensions of criminal behavior. Violation of ethics in banking crime is one form of white collar crime, as stated by Sutherland, as traits he has put forward have been fulfilled by the perpetrators. First, the actors all do not feel guilty, because such work has long and repeatedly performed. Secondly, they are not detrimental to customer. Still a good relationship with the victim, in this case the customers. This can occur, among others, as: 1. Weak internal control; 2. Monitoring should be integrated with non-formal factors, such as lifestyle factors, social, and cultural communities; 3. Not to be strictly adhered to with full awareness of the principles of the code of ethics profession, because only principle Bankers Code. In detail still be submitted to the respective banks to improvise the code, in accordance with the conditions of the bank. Kindness, may be in accordance with the conditions of the bank, but ugliness, because each can to improvise, making it less able to bind universally, the result was less as guidelines that can actually be used as a comprehensive reference, without any gaps to ignore. In the end it can be the conclusion that despite formal regulations, SOPs in each section and level, but if it is not based on the ethics of each operations, the violations and crimes related to the issue of "trust" will always happen.

Keywords : Ethics, Professional, Bankers, Banking Crime

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- 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 – IInd 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
- Rome – International Conference on Research in Social Science & Humanities (ICRSSH), 30 April – 01 May, 2019
- 2019 – Vth International Conference on Business, Economics, Law, Language & Psychology (ICBELLP), May 02-03, Rome
- Prague – International Conference on Social Science & Humanities (ICSSH), 04-05 June 2019
- 2019 – VIth International Conference on Business, Economics, Law, Language & Psychology (ICBELLP), June 05-06, Prague
- 2nd Malaysia – International Conference on Social Science & Humanities (ICSSH), 26-27 June 2019
- 2019 – VIIth International Conference on Business, Economics, Law, Language & Psychology (ICBELLP), June 27-28, Malaysia

2018 – Vth International Conference on Business, Economics, Law, Language & Psychology (ICBELLP), Nov 15-16, Singapore

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