



List of Applicants

2019 – XIIIth International Conference on Business, Economics, Law,
Language & Psychology (ICBELLP), July 25-26, Bangkok

July 25-26, Bangkok

CONFERENCE VENUE

Asian Institute of Technology (AIT), Conference Center, Bangkok, Thailand

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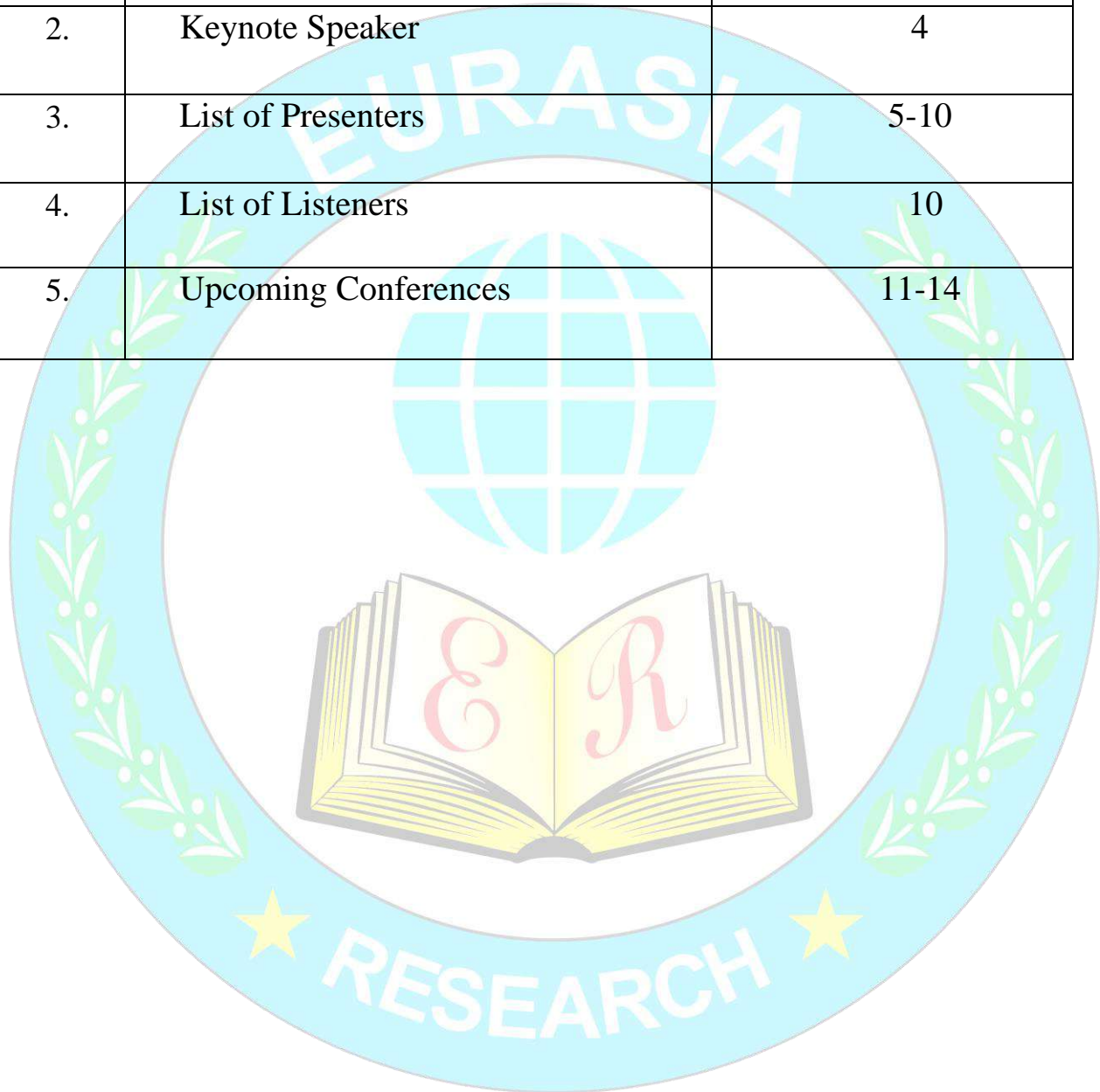
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Preface:

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.

For this conference around 100 Participants from around 17 different countries have submitted their entries for review and presentation.

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Proceedings is a book of abstracts, all the abstracts are published in our conference proceedings a day prior to the conference.

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We hope to have an everlasting and long term friendly relation with you in the future.

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You will be able to freely communicate your queries with us, collaborate and interact with our previous participants, share and browse the conference pictures on the above link.

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



Oleg Shovkovyy

**Lecture of International Business Management, Naresuan University
International College, Thailand**

Topic: “Future Challenges: Robotics and Sustainable Development”

Oleg Shovkovyy, Doctor of Philosophy in Development Administration. Ukrainian, 20 Years in Business Management (Ukraine, Poland, Russia, England, Australia, Thailand) and Three Years in International NGO Management (Asia and Central Asia). For Past Three Years Working as an International Business Lecturer at The Faculty of Management Science of Silpakorn University, IT Cha-Am Campus, Thailand. Research Interests: Educational Research, Social Relations, Management, Development Administration, Organizational and Change Management. Managing Director at SISC (Student Initiatives Support Center), Phetchaburi, Thailand. Conducting Research on “Discrimination Practices towards Foreign Teachers at Thai Educational Institutions.

University’s website: <http://www.ms.su.ac.th/Default.aspx?tabid=237&ID=1876>

PRESENTERS

Cloie September Lang-ay
ERCICBELLP1914053

Weaving the Culture of Digital Tourism in the Context of the Summer Capital of the Philippines

Cloie September Lang-ay

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Abstract

As the time passes and culture is passed on to different generations, the elements of tourism diverse. With the prevalence of technology in our country, its citizens will have a better grasp of what tourism actually is. This paper tackled and delved deeper on how beneficially technology can affect and be the bridge to connect the gap between tourism and culture. In the modern era, technology is ever-evolving, and it can be a great enhancement or tool for boosting tourism especially through digital tourism. Whilst its social costs, both globalization and modernization cannot be ignored; digital tourism can transform the imagery and identity of a locality. The scholars used the method of semi-structured interviewing and analyzed their accumulated data through thematization for this phenomenological study. The researchers have identified the elements of Digital Tourism mainly focused on programs, technology and media. Meanwhile, the researchers also determined the implications of Digital Tourism to the locals, the tourists and the government. The following influences of Digital Tourism are also scrutinized by the researchers on culture and the development of the city. As a conclusion, the scholars have found out that Digital Tourism is firmly applicable to the City of Baguio and is adhered by tourists, locals and the government.

Keywords: Tourism, Technology, Culture, Identity, Globalization

Achmad Syarief
ERCICBELLP1914054

The Hedonics of Websites' Usability : Looking into the Effect of Visual Comforts on Indonesian Commercial Websites in Persuading Consumers' Interests and Purchase Intent

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Abstract

As network and internet technologies become more established and dependable, our interaction with websites have shifted to the interplay of website visual elements that affect users. The chosen layouts, visual styles, presented texts, hyperlinks, and contents on a website appearance are all interact to make a site persuasively performs. Previous research acknowledged that visually appealing website has significant effect in attracting users' attention and trust. Consequently, websites that are easily interpreted and possess a higher quality of visual comfort may have higher possibility to persuade users. However, although a considerable number of researches have been performed, study in understanding the persuasiveness of Indonesian website appearances has been very limited. To address this issue, the study examines active commercial websites of Indonesia to identify variations in visual organizations and arousal effect associated with sites' perceived persuasion, interaction, and ability to persuade transaction. Results indicate that the quality of

	<p>visual comfort provide significant effects on how users perceived the quality of persuasion, interaction, and ability to persuade transaction when they are browsing a commercial website. By evaluating the quality of visual comfort of a commercial website, website designers and online merchants might then anticipate to foster optimal level of interactive experience to their customers and leading to higher probability of commercial success. Keywords: Commercial Websites, Visual Comfort, Persuasion, Users' Interests</p>
<p>Ricardo L. Dizon ERCICBELLP1914056</p>	<p style="text-align: center;">Simulating the Proposed Variation in the Philippine National Wage</p> <p style="text-align: center;">Ricardo L. Dizon Polytechnic University of the Philippines</p> <p style="text-align: center;">Joan M. Villahermosa Polytechnic University of the Philippines, Presidential Management Staff, Office of the President</p> <p style="text-align: center;">Abstract</p> <p>Increasing the Minimum Wage has always serve as a platform for adjustment of workers to cope with increasing cost of living. Minimum Wage increase appears to have no or very minimal effect on sustaining a certain standard of living due to the increase in inflation. In the Philippines, the Housebill No. 7787, also known as the National Wage Law of 2018 is lobbied in Congress. However, there are various contrasting views on the proposed National Wage Law. Based on empirical studies, increase in Minimum Wage may have positive or negative effect. This study sought to show the results of the simulation process of the proposed variation in the Philippine National Wage on the Household Income (HI), Household Savings (S), and Occupational Class Mobility (OM) in the Philippines. This paper used the Top -Down Behavioral Approach of microsimulation to measure the procedure of analysis of the effects. Further, the study recommended that the Philippine Government must decrease the proposed amount of Php750.00 on the level that would not dismantle the natural selection of worker's natural selection of worker's occupational mobility. Further, the government is encouraged to craft policy to help the agricultural sector which would be affected by the Proposed National Wage Law. Keywords: Household Expenditures, Household Savings, Microsimulation, Occupational Choice, Philippine National Wage</p>
<p>Nousheen Zafar ERCICBELLP1914057</p>	<p style="text-align: center;">Concern for Environment: A Beneficial Approach</p> <p style="text-align: center;">Nousheen Zafar Management Sciences, Bahria University, Islamabad, Pakistan</p> <p style="text-align: center;">Ch. M. Adil Accountant General Pakistan Revenues</p> <p style="text-align: center;">Abstract</p> <p>Concern towards the environment is the legal as well as ethical consideration for all the business entities and also a part of corporate social responsibility (CSR). The objective of the study is to investigate how does the concern for environment can benefit the firms and how does the corporate citizenship impacts the performance. The study hypothesise that various environmental concerns/ CSR practices leads to improved financial performance of the firms. An analysis of the data gathered randomly from KSE 100 listed companies through questionnaire and the secondary data obtained from annual statement, implying regression equations, has established that socially responsible activities of the firms are positively related to its performance in terms of Return on Assets (ROA), Return on Equity (ROE) and Return on Sales (ROS). The study concludes that there is a significant role of corporate citizenship behaviour exhibited through concern towards environment in improving financial performance of the firms. Keywords: CSR, Finacial Performance, Corporate Citizenship</p>



Jaqueline R.
Cayamanda-
Ballesteros
ERCICBELLP1914058

The Impact of Technological Changes on Partial Factor Productivity of the Asean5: A Panel Regression Analysis from 1997 to 2016

Ricardo L. Dizon
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Jaqueline R. Cayamanda-Ballesteros
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Abstract

This study examined the impact of technological changes on partial factor productivity represented by labor productivity in the ASEAN5 from 1997 to 2016. Technological changes as represented with gross expenditure on Research and Development (R&D), access to mobile phones, access to internet and patent applications. The study employed descriptive-causal research design to determine the cause and effect relationship between the explanatory variables and the explained variable. Based on the fixed effect model regression results, gross expenditures on R&D with first lag was acceptable and statistically significant at five percent level of significance. On the other hand, changes in access to mobile phones, access to internet and patent applications although reflected the expected sign of coefficient were found not statistically significant. Furthermore, 99 percent of the variations in labor productivity was explained by the variations in gross expenditure on R&D with first lag, access to mobile phones, access to internet and patent applications. Based on the findings, the paper recommend for strong government commitment through the Department of Science and Technology to increase gross expenditures on R&D to at least 1 percent of GDP and encourage more patent applications. The Department of Information and Communications Technology should look into the underlying Information and Communications Techonology development plan of Malaysia and Singapore in terms of access to mobile phones and access to internet.

Keywords: Gross Expenditures on R&D, Access to Mobile Phones, Access to Internet, Patent Applications, Labor Productivity

Dr. Sony Kulshrestha
ERCICBELLP1914061

A Study of Management of Non- Performing Assets in India

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Abstract

Banking system plays a dynamic role in the development of its sound economy; in this concern India is not an exception. Bankers are the curators and providers of the liquid capital of the Nation. The foremost function of the banking system is to mobilize the savings of the people by accepting deposits from the public and provide them liquid asset when it requires. Banks always have assets whether it is performing or not performing, means whether it is available in liquidated form or not. If it is not accessible in liquidated form that we call stressed assets. The extent of the problem of stressed assets is not taken seriously, only public sector banks are not facing this problem, but the problem of Non -Performing Assets (NPA) is prevailing in the entire banking industry in India. The present study is designed to achieve these objectives: (i) to know and study about the stressed assets in Indian Bank (ii) to manage existing NPAs through and (iii) to make appropriate suggestions and point of considerations for Non -Performing Assets. The major scope of this study covers on the basis: (i) Non -Performing Assets safeguards (ii) guiding for the government in creating & implementing new strategies to control NPAs, (iii) choosing proper methods fit to deal with the NPAs and build up a period bound activity intend to capture the development of NPAs. The researcher has adopted both the doctrinal and empirical research methodology to attain conclusion.

Keywords: Banking, Implementation, Liquidation, Mobilize and Stressed Assets.



Mediation of Hiigaynon in a Philippine Judicial Unit: Court Interpreting in Bacolod City Regional Trial Courts

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Abstract

Calista Guevarra
ERCICBELLP1914062

Recognizing the importance of studies on language use in court interpreting, this thesis looked into the practice of Hiligaynon court interpreting in Bacolod City, Negro Occidental. In particular, the research aimed (a) to identify the difficulties of interpreting both questions asked and answers given during the examinations of witnesses in the context of interpreting involving English and Hiligaynon, and (b) to describe the accuracy of the renditions of these interpretations and their effects in courtroom discourse. The corpus of the study included examinations of witnesses from four criminal cases from Regional Trial Court Br. 44 and 52 of Bacolod City. Using this corpus, the researcher has found that in the process of court interpreting in the Hiligaynon language, court interpreters tend to incorporate additions, simplifications, and substitutions into their interpretations. Moreover, they also face linguistic and procedural predicaments when interpreting. In the end, the study concluded that the presence of an interpreter no doubt influences court proceedings to some extent, which is worthy of further study. It is hoped that this thesis will encourage more studies on court interpreting and on legal language which will benefit not only the areas of language and literature, but also of legal studies in the Philippines.



Yoda Rifky Hanindya
ERCICBELLP1914063

Banking the Unbanked: Peer-to-Peer Lending Regulatory Framework Impacts on MSMEs Growth in Indonesia

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Abstract

While contributing approximately 60% to Indonesian Gross Domestic Product, Micro, Small, and Medium Enterprises (MSMEs) struggles to obtain access in financing through traditional means, such as bank loans, due to weak credit ratings. For this reason, Peer-to-Peer (P2P) Lending exist as a viable financing alternative. Correspondingly, both the Central Bank of Indonesia (BI) and the Financial Services Authority (OJK) have taken measures to accommodate the growth of P2P Lending through BI Regulation Number 19/12/PBI/2017 concerning Financial Technology Implementation and OJK Regulation Number 77/POJK.01/2016 concerning Information Technology Based Lending Services. However, these two regulations raise questions over the competency of BI and OJK in regulating the P2P Lending business.

This paper examines and analyze the norms within both regulations with combination of empirical and normative approaches.

First, this paper finds that the MSMEs growth is correlated with the emergence of P2P Lending in Indonesia. Second, the overlapping governance and inefficiency of licensing process between BI and OJK set limitations over P2P Lending growth which would indirectly hamper the growth of MSMEs.

All things considered, this paper concludes the urgency for both BI and OJK to further clarify its coordination mechanism on P2P Lending governance and initiate an integrated licensing system.

Keyword: Law, Financial Technology, Peer-to-Peer Lending (P2P Lending), Micro, Small, and Medium Enterprises (MSMEs), Indonesia.

<p>Artes Arjay V ERCICBELLP1914064</p>	<p>Link Between Capital Structure and Interest Rate to The Performance of Commercial and Universal Banks in The Philippines</p> <p>Ricardo L. Dizon Polytechnic University of the Philippines, Philippines</p> <p>Artes, Arjay V Polytechnic University of the Philippines, Security Bank, Philippines</p> <p>Abstract Optimal capital structure is what every firm are geared into, it is having the right mix of debt and equity to fund a company's operation and to finance its assets, but having the optimal structure can vary significantly from the type of industry. The firm's capital structure is considered optimum when the market value of shares is maximized. If debt capital does not exist in the capital structure, the shareholders' return is equivalent to the firm's return. Banks are vital institutions in any society as they significantly contribute to the development of an economy through facilitation of business, the Philippine banking industry to be exact, played a significant role in helping sustain the pace of growth of the economy, yet it is one of the most sensitive businesses because of their low level of equity to the total assets. Also, the capital structures of banks are highly regulated by the central bank. Because banks are a highly leveraged company, it will be very sensitive to the economic declines. For example, when an economy is facing a high-inflation situation, central bank may impose a counter-inflationary measure which is to increase the rate of interest. In this case, banks will be primarily affected because their primary source of income came from loans, and their cost of debt will increase, thus their interest expense will also come up. The purpose of the study is to investigate the link between the Debt Capital, Equity Capital, and Interest rate to the various Financial performance of the Selected Universal and Commercial banks in the Philippines. The Multivariate-Panel Regression Model was utilized in order to analyze the effects of debt capital, equity capital, and interest rate to the financial performance. Keywords: Universal Bank, Commercial Bank, Financial Performance, Profitability, Efficiency, Liquidity</p>
<p>Alona May Baco Gamaya ERCICBELLP1914066</p>	<p>The Effect of Philippine Ecommerce on Banking Industry: A Multivariate Analysis</p> <p>Ricardo L. Dizon Polytechnic University of the Philippines, Philippines</p> <p>Gamaya, Alona May B Polytechnic University of the Philippines, Mega Fishing Corporation, Philippines</p> <p>Abstract Globalization and technological change have created a new global economy "powered by technology", fuelled by "information" and driven by "knowledge". Hence, the dawn of the Internet era opened up amazing new possibilities and e-commerce has emerged as a perfect amalgamation of technology and marketing acumen. We cannot deny the soaring numbers in the e-commerce space that are being driven by the young blood and these are expected to grow tenfold, being pushed by the Gen Z. Thus, in respect to the soaring numbers of revenue brought by E-commerce this study would like to identify and determine if the said Philippine E-commerce has an effect to the Banking Industry of the country. The study specifically aimed to look at the relationship of Philippine E-commerce to certain variables such as E-banking, E-payment and Internet Users penetration within the country. Moreover, the study is employed by Multivariate Analysis and series of statistical tests were conducted for the test of the hypotheses. Keywords: E-payment, E-banking, Ecommerce, Multivariate Analysis, Globalization</p>
<p>Joyce Ann C. Timosa ERCICBELLP1914067</p>	<p>Teachers To The National Achievement Test; Simultaneity With Implementation Of Spms, Education Budget, National Passing Rate</p> <p>Ricardo L. Dizon Polytechnic University of the Philippines, Philippines</p>

Joyce Ann C. Timosa
Polytechnic University of the Philippines, Arellano University/ Far Eastern University, Philippines

Abstract

One of the most important aspect in life is having education. This aspect brings a lot of possibilities and opportunities for the betterment of life and the society. Good education helps develop a student to think critically in this generation because the society believes, empowers, and ensures the youth. The best way to achieve the main goal in life or having a degree is through the help and guidance of the teachers to make learning happen. Teachers are one of the most influential and powerful forces for equity, access and quality in education and key to sustainable global development. However, their training, recruitment, retention, status and working conditions remain preoccupying (UNESCO, 2018). They are the ones who are in charge of the learning and experience of students which require a lot of patience, perseverance, and power - to alter one's perspective. And the teaching profession is not just any job but a passion for those who enter and stay in the academe but schools are usually staffed by underqualified and unsupported teachers (UNESCO, 2017).

The study focused on the effects of teachers' labor supply through teacher's pay, board passing rate, implementation of the new SPMS and education budget on the overall quality of education given to public high school students measured through National Achievement Test in the Philippines from 2000 until 2015. This study used both descriptive and inferential statistics to set forth the status of the variable. The statistical results of this study were mostly portraying to the significance of the given variables: teacher's pay, education budget, and supply of labor to the quality of education in the country.

Keywords: SPMS, Education, Teacher supply, Labor, Teacher Pay, Simultaneous, National Achievement test

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Upcoming Conferences

<https://eurasiaresearch.org/sshra>

- 2nd Barcelona – International Conference on Social Science & Humanities (ICSSH), 30-31 July 2019
- 2019 – XIVth International Conference on Business, Economics, Law, Language & Psychology (ICBELLP), July 31 – Aug 01, Barcelona
- Istanbul – International Conference on Social Science & Humanities (ICSSH), 06-07 August 2019
- 2019 – XVth International Conference on Business, Economics, Law, Language & Psychology (ICBELLP), August 07 – 08, Istanbul
- 2nd Rome – International Conference on Social Science & Humanities (ICSSH), 28-29 August 2019
- 2019 – XVIth International Conference on Business, Economics, Law, Language & Psychology (ICBELLP), August 29 – 30, Rome
- 2nd London – International Conference on Social Science & Humanities (ICSSH), 10-11 September 2019
- 2019 – XVIIth International Conference on Business, Economics, Law, Language & Psychology (ICBELLP), September 11 – 12, London
- 2nd Jakarta – International Conference on Social Science & Humanities (ICSSH), 18-19 September 2019
- 2019 – XVIIIth International Conference on Business, Economics, Law, Language & Psychology (ICBELLP), September 18 – 19, Jakarta
- Hong Kong – International Conference on Social Science & Humanities (ICSSH), 24-25 September 2019
- 2019 – XIXth International Conference on Business, Economics, Law, Language & Psychology (ICBELLP), September 25 – 26, Hong Kong

2019 – XIIIth International Conference on Business, Economics, Law, Language & Psychology (ICBELLP), July 25-26, Bangkok

Asian Institute of Technology (AIT), Conference Center, Bangkok, Thailand

- 4th Dubai – International Conference on Social Science & Humanities (ICSSH), 07-08 October 2019
- 2019 – XXth International Conference on Business, Economics, Law, Language & Psychology (ICBELLP), October 08-09, Dubai
- 2nd Prague – International Conference on Social Science & Humanities (ICSSH), 15-16 October 2019
- 2019 – XXIst International Conference on Business, Economics, Law, Language & Psychology (ICBELLP), Oct 16-17, Prague
- 4th Bangkok – International Conference on Social Science & Humanities (ICSSH), 15-16 October 2019
- 2019 – XXII International Conference on Business, Economics, Law, Language & Psychology (ICBELLP), Oct 16-17, Bangkok
- 4th Singapore – International Conference on Social Science & Humanities (ICSSH), 13-14 November 2019
- 2019 – XXIII International Conference on Business, Economics, Law, Language & Psychology (ICBELLP), November 14-15, Singapore
- 5th Dubai – International Conference on Social Science & Humanities (ICSSH), 09-10 December 2019
- 2019 – XXIV International Conference on Business, Economics, Law, Language & Psychology (ICBELLP), December 10-11, Dubai
- Sydney – International Conference on Social Science & Humanities (ICSSH), 10-11 December 2019
- 2019 – XXV International Conference on Business, Economics, Law, Language & Psychology (ICBELLP), December 11-12, Sydney
- 3rd Bali – International Conference on Social Science & Humanities (ICSSH), 19-20 December 2019

- 2019 – XXVI International Conference on Business, Economics, Law, Language & Psychology (ICBELLP), December 20-21, Bali
- 5th Bangkok – International Conference on Social Science & Humanities (ICSSH), 21-22 December 2019
- 2019 – XXVII International Conference on Business, Economics, Law, Language & Psychology (ICBELLP), December 22-23, Bangkok
- 3rd Malaysia – International Conference on Social Science & Humanities (ICSSH), 27-28 December 2019
- 2019 – XXVIII International Conference on Business, Economics, Law, Language & Psychology (ICBELLP), December 28-29, Kuala Lumpur
- 6th Dubai – International Conference on Social Science & Humanities (ICSSH), 17-18 February 2020
- 2020 – International Conference on Business, Economics, Law, Language & Psychology (ICBELLP), February 18-19, Dubai
- Melbourne – International Conference on Social Science & Humanities (ICSSH), 03-04 March 2020
- 2020 – IInd International Conference on Business, Economics, Law, Language & Psychology (ICBELLP), March 04-05, Melbourne
- 5th Singapore – International Conference on Social Science & Humanities (ICSSH), 25-26 March 2020
- 2020 – IIIrd International Conference on Business, Economics, Law, Language & Psychology (ICBELLP), March 26-27, Singapore
- Tokyo – International Conference on Social Science & Humanities (ICSSH), 01-02 April 2020
- 2020 – IVth International Conference on Business, Economics, Law, Language & Psychology (ICBELLP), April 01-02, Tokyo

- 3rd London – International Conference on Social Science & Humanities (ICSSH), 14-15 April 2020
- 2020 – Vth International Conference on Business, Economics, Law, Language & Psychology (ICBELLP), April 15-16, London
- Berlin – International Conference on Social Science & Humanities (ICSSH), 12-13 May 2020
- 2020 – VIth International Conference on Business, Economics, Law, Language & Psychology (ICBELLP), May 13-14, Berlin

