Conference Proceedings

XIth International Conference on Business, Economics, Law, Language & Psychology (ICBELLLP), July 10-11, Budapest

July 10-11 2019

CONFERENCE VENUE

Central European University (CEU), Konferencia Központ (Conference and Residence Center), Budapest, Hungary

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Preface:

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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

Dr. Jari Martikainen

Junior Researcher, University of Eastern Finland, Finland and Lecturer of Visual Culture Studies at Ingman College of Crafts and Design, Finland

Topic: Social Representations of Leadership – An Arts-Based Approach

Dr. Jari Martikainen works as a junior researcher at the University of Eastern Finland and as a lecturer of Visual Culture Studies at Ingman College of Crafts and Design in Finland. He holds a PhD degree in Art History from the University of Jyväskylä, Finland, and a Master’s degree in Education Sciences from the University of Joensuu, Finland. Additionally, he has pursued postgraduate studies in Art History at the University of Cologne, Germany. Currently, Dr. Martikainen is finalizing his second doctoral thesis – now in Social Psychology – at the University of Eastern Finland focusing on visual representations of teachership. In addition, Dr. Martikainen’s current research focuses on social representations theory, visual representations of leadership and visual research methods. He has published articles in several international journals and presented his research in dozens of international conferences in Europe and in Asia.
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<td>ERCICBELLP1912058</td>
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<td><strong>The Impressionist Act of Willie Nepomuceno: Satire as Political Testimony and Crux of Collective Memory</strong></td>
</tr>
<tr>
<td><strong>Prof. Felicidad P. Galang-Pereña</strong></td>
</tr>
<tr>
<td>Department of Humanities and Literature, Faculty of Arts and Letters, University of Santo Tomas, Manila, Philippines</td>
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<tr>
<td><strong>Abstract</strong></td>
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<td>Using the lens of phenomenology, this paper surfaces how political testimony can be treated in its complex relationship to history. It intends to enhance, through an academic and creative way, the practice of collaborative inquiry about the art and craft of satire in the Philippines. The final output of this study is an interrogation of Filipino collective memory as the researcher believes in the imperative of creating a space where Filipinos can locate their identity as manifested in the public sphere, as created by the impressionist artist mirroring the political milieu that frames his testimony.</td>
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<td><strong>Remembering is always accompanied by conflict as people have unique ways of retaining an event and what it means. When memory becomes part of the public sphere, it is inevitably steeped in controversy. The publicness of memory is constituted most of all in the field of popular or mass culture—mediated through the channels of mass communication—and it is here especially that we can locate a privileged site for the playing out of the ethical issues arising from the historical or the remembered past.</strong></td>
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<td>Nepomuceno’s art, deeply etched in the psyche of the nation, is one such repository of the collective memory of the Filipinos who have a long history of fighting tyranny and oppression. His satire, though in the platform of the performing arts, also inscribes the history of the Filipino’s struggles “to cure folly and to punish evil”. His impressions of politicians leave us with a portrait which Highet calls “a beating heart within and which, when we look into its eyes, seems to be a reflection, distorted with pain, of our own soul.”</td>
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<td><strong>Keywords:</strong> Satire, Testimony, Impressionist Art, Phenomenology, Memory</td>
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<td><strong>Zulkarnain Mohammed</strong></td>
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<td><strong>Tears in the Shadows: African Migrants in Istanbul in the Wake of the Syrian Refugee Crisis</strong></td>
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<tr>
<td><strong>Political Science and International Relations, Ibn Haldun University, Turkey</strong></td>
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<td><strong>Abstract</strong></td>
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<td>This study undertakes to evaluate the impact of the Syrian refugee crisis on the living condition of African migrants in Istanbul. In this regard, the study seeks to examine the opportunities and the challenges that the new Turkish immigration regime occasioned by the wake of the Syrian refugee crisis provides for African migrants. The relevance of this study stems from the fact that very little study is available on African migrants and asylum-seekers in Turkey. Indeed, within the context of the Syrian refugee crisis and the new immigration laws and policies generated therein, this study represents one of the first in this regard. The findings of the study point to the fact that advocacy mechanism which hitherto helped in bringing to fore the plight of African migrants have been shuttered in the shadows of the Syrian refugee crisis. Again, opportunities for access to social services for African migrants have remained virtually the same with access to the labour market becoming more restricted. Similarly, the cost of housing has increased and sparked a shelter challenge for African migrants. It is therefore recommended that the migration regime of Turkey should be given a more comprehensive review aimed at responding to the problems of migrants in a comprehensive manner.</td>
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<td><strong>Keywords:</strong> African Migrants, International Migration, Social Services, Globalization, Syrian Refugee Crisis</td>
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Assessing the Determinants of Savings Behavior of Financial Intermediaries in Ghana: A Case of Ho Municipality

Winfred Okoe Addy
School of Finance and Economics, Jiangsu University, Zhenjiang, China

Abstract
The study investigated the determinants of saving behavior of financial intermediaries in the Ho Municipality. The population consisted of individuals who constitute the employees and management, customers and market men and women of some selected financial intermediaries in the Ho Municipality of the Volta Region of Ghana. A sample size of 152 was drawn from the population using the probability and non-probability sampling techniques. Descriptive and inferential statistics were used to analyze the data collected. The findings showed that in general, majority of the individuals save with the financial institution in the Ho municipality. It also showed that many individuals’ choice of the financial institutions was encouraged by interest rates. It was also realized that, a majority of the individuals within the Ho municipality have fewer dependents that triggered saving behavior in the Ho municipality. Also, the findings showed that a majority of individuals use the Automated Teller Machines (ATMs) to either withdraw or deposit and this encourages other individuals to save with the financial institutions. However, the study concluded that the determinants of saving behavior vary from person to person as they have diversified purposes of saving and consuming money. Finally, it was recommended that financial institutions in the Ho municipality should publicize their services to create awareness in the public domain and train them on how to use the Automated Teller Machines (ATMs). Also, the study recommended that individuals must plan their expenditure against their income and join fewer social groups to have enough income to save.

Keywords: Savings Behavior, Financial Intermediaries, Economic Growth

The Role of Informal Financial Sector in Capital Mobilization in Ghana: A Case Study of Micro Financing in Ho Municipality for Economic Development

Ethel Dzidefo Asimah
School of Finance and Economics, Jiangsu University, Zhenjiang, China

Abstract
In Ghana, like in other developing countries, microfinance has been acknowledged as a pro-poor development intervention because of its special program models in meeting the special needs of the poor. The Ghanaian informal economic landscape is replete with Micro Finance Institutions (MFIs), which are assumed to have varied orientations and outcomes for their clients. MFIs have long provided microfinance products and services with the expectation of improving the socioeconomic and political well-being of the Ghanaian poor. This study explores the role of non-financial institutions in capital mobilization for economic development via poverty reduction. In addition, the study examines the challenges faced by both the MFIs and the beneficiaries in granting and accessing credit. Specific objectives were developed to facilitate the achievement of the study. Qualitative and quantitative methodologies were used to collect primary data from about 100 respondents recruited from the MFIs. The study found that MFIs services serve a perfect platform for petty traders, artisans and SMEs to accumulate capital and raise enough funds to boost their businesses. This is done through daily savings of any amount by the client. The study found out the various savings instruments used by MFIs to attract customers, the various services they provide to the public, their largest categories of borrowers, their clientele base and measures they put in place to reduce their credit interest rate risk. The study came out with recommendations to improve the services and operations of MFIs and also how the beneficiaries can also benefit and utilize the services of MFIs and what government can also do in protecting the citizenry.

Keywords: Non-Financial Institution, Capital Mobilization, Economic Development, Poverty Reduction
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<td>Kaye Gabrielle Ariz</td>
<td>Weaving the Culture of Digital Tourism in the Context of the Summer Capital Of the Philippines</td>
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**Corporate Governance Structure and Intellectual Capital Disclosure: Evidence from Ghana**

**Felix Kwame Nyarko**  
School of Finance and Economics, Jiangsu University, Zhenjiang, China  

**Abstract**  
The main aim of this paper is to investigate the extent of the intellectual capital disclosure and the relationship between intellectual capital disclosure and corporate governance variables in Ghanaian listed firms. We tested the following independent variables comprising the various forms of corporate governance structure: board composition, dual role, size of audit committee and frequency of audit committee meetings. A sample of 50 firms listed on the Ghana Stock Exchange was selected. The descriptive statistics, content analysis and linear regression model were performed to analyze the data. Out of the four (4) variables tested, only the frequency of audit committee meetings has significant positive relationship in influencing the level of intellectual capital disclosure in Ghana. The result also found 74.67 percent of the selected companies disclosed intellectual capital in their annual reports. However, the extent of the intellectual capital disclosure among Ghanaian firms is still relatively low (about 4.45 percent). This result also revealed that, most of the Ghanaian firms are aware about the intellectual capital disclosure but however, they are not aware on how to measure, report and disclose this information in their annual report.  
Keywords: Corporate Governance, Intellectual Capital, Structural Capital, Human Capital

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

**Kaye Gabrielle Ariz**  
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Lorma Special Science High School, Lorma Basic Education Schools, Philippines  
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**Mariano Rafael Florentino**  
Lorma Special Science High School, Lorma Basic Education Schools, Philippines  

**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
### Ma. Sophia Isabelle Gaspar
ERCICBELLP1912070

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

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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

### Milano Carlitos Magsaysay
ERCICBELLP1912071

Diverse Attachment between Humans and Robots

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Milano Magsaysay  
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Cristen Tolentino  
Lorma Special Science High School, Lorma Basic Education Schools, Philippines
Fernando P. Oringo

Abstract
Robotics throughout the years, it has become a foundation that continues to opens doors to many opportunities that lead to a greater impact in our society. Therefore it is a must to understand the capabilities of both humans and robots creating a co-operative relationship between them that can strengthen the bond. The main goal of our study is to be able to spread awareness on how robots or automatons can give us an advantage in life, how it can assist us in the things we need to do, especially towards the minority: those who have special needs that can possibly be catered by robots. The theoretical framework is based on how a robot’s behavior can be evaluated by comparing it to another entity which is also capable of social interaction, which, in this case, are PWDs. The process we used for Data Procedures are using Coding, Thematization and Triangulation. With the data gathered by the researchers, functions and applications of robotics among people with disability were analyzed. The Human Robot Interaction among the perspective of PWD’s such as its relationship and challenges of integration were also effective as it gives them a keen understanding that this could also benefit and help them whether, physically and mentally. We researchers conclude that the process of the interview conducted gave an opportunity to discover and understand the certain aspects concerning the PWD’s. With this, it serves as a foundation that continues to develop and open doors to many opportunities that lead to a greater impact in our society.

Syed Peerzada Aurangzeb
ERCICBELLP1912075

Iron Cage of Language: A Feminist Dilemma
Syed Peerzada Aurangzeb
Department of Humanities / Faculty of Management Sciences, Barrett Hodgson University, Karachi, Pakistan

Abstract
The feminist anguish rose as a reaction against the traditional definitions of woman that encapsulated women into certain roles such as mother, wife, sister and daughter; may it be defined by religious interpretations, myths and stories or any philosophical speculation. Any of such social construct was rejected by the feminist movement as a conforming agency towards a more patriarchal hegemony. A radical revolt against the pre-existing conceptions of women came in the form of new imagery of women in a pornographic form which was celebrated by the movement as an icebreaker to the patriarchal social construct. The symbolic interactionist perspective defines the construction of any social reality – in this case, a patriarchal society shaping the definitions of woman – with respect to some symbols and the meanings associated to them in the social interaction. Language is the most important of these symbols used in the interaction which consequently shapes any social construct. To transcend this agency of social construction, feminists such as Cixous and Kristeva proposed Ecriture Feminine, a new feminine language. However, there are some paradoxes and concerns threatening this innovation such as; impossibility to regress towards pre-symbolic phase, reinforcement of inequality and most of all, the existential impediment which ergo brings back this problem into a social construction of reality if analysed by a symbolic interactionist.

Keywds: Feminism, Language, Symbolic Interactionism, Patriarchy, Ecriture Feminine.

Maria Angelica S. Fontanilla
ERCICBELLP1912076

Occupational Stress Management among Police Officers
Maria Angelica S. Fontanilla
Senior High School, Lorma Colleges, La Union, Philippines

Acelyn Faye Alas
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Brent Nathaneil Jucar
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Jushley Kaye Rodriguez  
Senior High School, Lorma Colleges, La Union, Philippines

Taryn Kay Tabing  
Senior High School, Lorma Colleges, La Union, Philippines

Erwin Jonathan Velasco  
Senior High School, Lorma Colleges, La Union, Philippines

Abstract
This research paper identified the stressors that are placed on police officers in Balaoan Municipal Police Office in Balaoan, La Union. This research explored some of the various stressors and the effects that they may have on the police officers. The purpose of this research paper is to determine the different occupational stress management strategies of the officers in police department of Balaoan Municipal Police Office. The research method used for this paper is descriptive qualitative research design. A semi-structured questionnaire was used to gather data wherein it composes a list of questions to be answered by the selected police officers of the locality designed to get the facts that are needed for the study. The analysis of the data gathered used thematization in which the collected information will be sorted into different themes depending on their categories. The findings of this paper revealed that the policing job is highly stressful. Based from the results gathered, the perceived police stress management strategies identified was Self-help technique. This paper concentrated on occupational stress as operational stress. The police officers of Balaoan Municipal Police Office viewed occupational stress as dealing with frequent changes at work in a professional way.

Keywords: Stress, Occupational Stress, Police Officers

May Al-Shaikhli  
ERCICBELLP1912077

“Optimal Theory of Translation”

Ellenie Casuga  
ERCICBELLP1912079

“A Motherly Love: Teenage Self-Care During Post Labor”

Abstract
One in ten of Filipino women who are aged 15-19 are pregnant; 8% of them are already mothers, while 2% are pregnant with their first child. These are large numbers that can affect the outcome on how children are properly developed and taken care of. Furthermore, the mother must also be given attention, as they require special needs during postpartum (the period following childbirth).
These needs changed and are dynamicized due to the alien nature of pregnancy and postpartum altogether. Mothers have to cope indefinitely to the circumstances that arise during this period. This study explores the specific challenges faced by a teenage mother after their labor, the healthy measures taken by the mother after giving birth, and the ways for self-care to be improved for teenage mothers during postpartum. Furthermore, this study is a Phenomenological Descriptive design, wherein the experiences of teenage mothers are carefully dissected, while applying ethical considerations, through a semi-structured interview. The researchers found that most Filipino teenage mothers rely on third party care; this may span from friends, to family and close relatives. Moreover, the participants indicated challenges and hindrances that needed to be addressed, such as pain and discomfort, financial necessities, physical ineptitude, etc., either through external help, or self-reliance. The lack of proper education with regards to pregnancy and self-care during postpartum, either by formal education or by informal media of acquiring information, was quite prevalent in most of the participants. The extent of their knowledge was solely hinged upon the practices and guidance of their mothers, with some intervention from doctors; and none coming from formal fonts of education such as schools.

Keywords: Postpartum, Self-Care, Teenage, Pregnancy, Mothers, Filipino

Leiv Opstad
ERCICBELLP1912080
Different Attitudes towards Mathematics among Economic and Business Students and Choice of Major Business Courses in Norway

Leiv Opstad
NTNU Business School, Faculty of Economics and Management, Norwegian University of Science and Technology, Trondheim, Norway

Abstract
Research Objectives The purpose of this research is to map out any differences regarding attitude towards mathematics, among students at the Faculty of Economics and Management, NTNU. Methodology, Approximately 200 students from the three departments Economics, Business school and Industrial Economics and Technology Management, answered a survey about their attitudes towards mathematics. Through factor analysis, a measuring instrument for “attitude towards mathematics” was constructed. The chosen methods are Independent Samples T-test and binary logistic regression.

Findings and Research Outcomes This study sought to understand the impact of students’ attitude towards mathematics and how that affect their choices within economics and business courses. Students at the Business School can choose different major courses third year. There is a substantial difference in attitudes towards mathematics among those students. The findings suggest that students from the Industrial Economics and Technology Management have the highest Self-confidence in mathematics. Further, students with low Self-confidence, Value and Enjoyment in Mathematics tend to choose non-quantitative subjects such as Marketing, organization and Management, whilst students with high scores prefer finance subjects. The research confirms that those students who valued mathematics and view it as useful, chose mathematic related studies. Furthermore, there is a link between students’ attitudes toward mathematics (enjoyment, value and self-confidence) and their choice in further studies. Students with lesser positive attitudes towards mathematics tend to choose area with lower mathematical content.

Future Scope A student’s confidence and interest in a field of study is related to the chosen major. One motivation is earlier experience within the field. If a student gets good grades and have success in mathematics, it creates a positive attitude towards this subject, and it will influence the choice of studies. This study provides insight into what determines the choice of major business courses. It needs further research about this topics.

Mali Praditsang
ERCICBELLP1912081
Demographic Factors as Predictors of Lecturers’ Social and Emotional Intelligence: An Empirical Investigation

Mali Praditsang
Faculty of Education, Songkhla Rajabhat University, Thailand

Abstract
This study was carried to explore the influence of demographic variables in lecturers emotional and social intelligence in social cognitive learning theory was used to explore the influence of
Assessing the Determinants of Savings Behavior of Financial Intermediaries in Ghana: A Case of Ho Municipality

Esther Owusu Ansah
School of Languages, Shanghai Maritime University, Shanghai Maritime University

Abstract
The study investigated the determinants of saving behavior of financial intermediaries in the Ho Municipality. The population consisted of individuals who constitute the employees and management, customers and market men and women of some selected financial intermediaries in the Ho Municipality of the Volta Region of Ghana. A sample size of 152 was drawn from the population using the probability and non-probability sampling techniques. Descriptive and inferential statistics were used to analyze the data collected. The findings showed that in general, majority of the individuals save with the financial institution in the Ho municipality. It also showed that many individuals’ choice of the financial institutions was encouraged by interest rates. It was also realized that, a majority of the individuals within the Ho municipality have fewer dependents that triggered saving behavior in the Ho municipality. Also, the findings showed that a majority of individuals use the Automated Teller Machines (ATMs) to either withdraw or deposit and this encourages other individuals to save with the financial institutions. However, the study concluded that the determinants of saving behavior vary from person to person as they have diversified purposes of saving and consuming money. Finally, it was recommended that financial institutions in the Ho municipality should publicize their services to create awareness in the public domain and train them on how to use the Automated Teller Machines (ATMs). Also, the study recommended that individuals must plan their expenditure against their income and join fewer social groups to have enough income to save.

Keywords: Savings Behavior, Financial Intermediaries, Economic Growth

Social Maturity, Anger Management and Influence of Technology: A comparative study on Indian Adolescents

Juhi Patel
Department of Social Science, School of liberal Studies, Pandit Deendayal Petroleum University, Gandinagar, India

Abstract
In this environment of omnipresent technology it is integral for all the users to display a certain level of social maturity. Social maturity is defined as the level of social intelligence a person displays. It can be inferred from the choices a person makes towards the society, in response to changing group dynamics, peers and family. Adolescents are among the early, enthusiastic receivers of the developing technology. It is this generation Y which grew up with technology and is bombarded with tons of information from a very early age. Therefore it seems apt to primarily understand the views of adolescents who will be the torch bearers of further development. This study will shed light on the understanding of interaction between three variables – technology usage, social maturity and anger management displayed by the adolescents. Three aspects of social maturity will be measured – personal adequacy, interpersonal adequacy and social adequacy. The study shall also measure intensity of anger that children display in situations that may arouse feelings of discontent and provide an understanding of which situations lead to an increase in anger among adolescents – whether it results from not being given approval in the peer group or whether it results from not being allowed to follow impulse at home. A self developed scale to measure usage of technology shall also be administered on the same group to determine whether that has any

Keywords: Social Maturity, Anger Management, Technology Usage

Demographic factors on lecturers’ social and emotional intelligence. Data were collected from two hundred and thirty (230) lecturers using the valid instrument titled social intelligence scale and emotional intelligence inventory was adopted for data collection. The analysis of data collected was carried out using statistical package for social sciences (SPSS). The findings of the study revealed that age, gender and working condition does not significantly predict lecturers’ social and emotional intelligence. However, it was revealed that salary is a good predictor of lecturers’ social intelligence while it does not predict their emotional intelligence.

Keywords: Demographic Factors, Social Intelligence, Emotional Intelligence, University Lecturers
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<td>Mushtaq. H</td>
<td>College Students: Needs Satisfaction Through Facebook and Youtube</td>
<td>Social media has gained credibility over the years as a trusted source of information and platform where not only organisations can interact with audiences but individuals can reach one another from one to the other corner of the world. It has changed the concept of communication and relationship among masses. Different social media sites have made communication not only convenient but have also allowed people to connect in seconds to friends and family in other part of the world. Today Social media play a key role in education. Educational institutions have developed their systems and mechanisms to improve the student life. Using Uses and Gratification theory the current study tends to explore 1. How frequently college students make use of Facebook and YouTube? 2. Needs satisfaction of college students through Facebook and YouTube in Pakistan. A survey of 400 college students (Male and Female) from Khyber Pakhtoon khwa province, Pakistan has been carried out. However reactions of respondents were analysed later through SPSS. The study discovered that Facebook is far more popular and acceptable among the students compared to YouTube because it satisfies their eight out of nine different basic and academic needs one or the other way which is far more than that of YouTube. Keyword: Social Media, Uses and Gratification, Human Needs.</td>
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<tr>
<td>Pablo Farias</td>
<td>Branding Strategies of Global and Local Firms</td>
<td>Even though the debate between global vs. local brand has been well-documented, Latin America has been the subject of relatively little research in this area. Previous studies show that the brand origin association (e.g., Made in France, Made in China) represents a powerful influence on consumers. The objective of this paper is to explore the branding strategies of global and local firms in the context of Latin America. This research conducted a content analysis to examine top brands in Latin American markets. This study shows that global firms are not using local brands, and local firms are not using foreign-sounding brand names on their local brands. These results suggest that firms are using congruent cues in Latin America. Additionally, these results suggest that local and global firms do not compete directly in Latin America. This study raises a number of important issues for brand managers that are reluctant to compete with local or global brands. Keywords: Global Brands, Local Brands, Foreign-Sounding Brand Names, Local-Sounding Brand Names.</td>
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| Ebenezer Effah | The Impact of the Connect Programs on Intraday Return and Volatility Spillover Effect among Shanghai, Shenzhen and Hong Kong Stock Markets | This study investigates the return and volatility spillover effect among the Shanghai, Shenzhen and Hong Kong Stock Exchange (HKSE) before and after the Shenzhen–Hong Kong Stock Connect. The Connect Programs are partial stock market liberalization policies that will enhance the activeness and the competitiveness of the Chinese markets since these markets are now exposed to foreign
investors. Using 5-minutes high-frequency data, I applied a Vector Error Correction Model (VECM) to analyze the co-movement and the return transmission among these markets in a pairwise manner. I also applied a Bivariate Asymmetric BEKK GARCH model to estimate the spillover effects of conditional volatilities among these markets. The results show a weak cross-market return spillover, but a significant bidirectional volatile transmission among these markets before and after the connect programs. Particularly, HKSE plays a leading role over the Shanghai Stock Exchange (SSE) and the Shenzhen Stock Exchange (SZSE), but the leadership power decreases after the connect programs. Moreover, cross-markets influence seems to dominate the own-market influence in the volatility persistence analysis among the pairwise markets in both event periods. Research on these connect programs not only offers policy implications to investors and market regulators but also serves as an operational experience for further financial market liberalization reforms such as the forthcoming Shanghai-London Stock Connect.

Keywords: Stock Connect Programs, Return Spillover, Volatility Spillover, Vector Error Correction Model, BEKK GARCH Model

Chien-Huang Lin
ERCICBELLP1912097

Watch out the dejected face! How face emoticon affect consumer perception, with a focus on the three-factor relationship between the sentiment polarity, face emoticon and number of emoticon

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Abstract
Consumer reviews as a form of feedback on products have grown significantly in recent years. Facial emoticons (e.g., emoji) are commonly used in the reviews on electronic commerce and online shopping sites (such as Amazon, Taobao and JD). However, there are few studies involved in the use of facial emoticons. In this paper, we examine the interactive effects of sentiment polarity and facial emoticons in user-generated reviews (UGRs) to review trustworthiness and purchase intent. We designed two experiments with experimental research methods, and studied the main effects and interactions. The result shows that facial emoticons in reviews is a key factors to affect consumer detection. Consumers perceive reliability from the reviews with facial emoticons more than from non-emoticons. Besides, only in negative reviews, slight change of emoticon in review has effect on consumer purchase intention, while the change barely affect consumer in positive and neutral reviews. Moreover, we explore what result the number of emoticon and different system would lead to for interactive effect. The result demonstrate that consumers’ perception is relied on not only text content but also facial emoticons appeared in the text. This paper fills the gap of EWOM and CMC in the research field relevant to emoticons and consumer reviews as well as offers guidelines to practical business work.

Keywords: Face Emoticon, Sentiment Polarity, Consumer Behavior, User Generated Reviews, Computer Mediated Communication

Krzysztof Surówka
ERCICBELLP1912099

Causes and Limits of Local Government Indebtedness in Poland

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Abstract
Local government is a part of the public finance sector. Therefore, a significant part of its income has a strictly defined purpose. Such focusing of income on the financing of specific tasks limits the scope of financial autonomy of local government and reduces it to the role of administering public funds and spending them on financing particular tasks. Supervision and control over local government are also a limitation of local government units (LGUs), i.e. municipalities (gminas), districts (poviats) and voivodeships, financial independence. At the same time, however, the essence of local government lies in the fact that it is focused on local development. Owing to this, local authorities have their own income at their disposal and can also reach extraordinary sources of financial power, such as loans and credits. This duality resulting from the essence of local
government functioning can be the cause of its numerous real and financial problems, especially when the repartition of public funds between central authority and local government will be made incorrectly. The presented article focuses on some problems related to the issues of local government units indebtedness in Poland.

Keywords: LGUs, Indebtedness, Operating Surplus, Current Revenues; Current Expenditures, Poland

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<tr>
<th>Dr. Luv Sharma ERCICBELLP1912052</th>
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Abstract

Suicide pacts are encountered by crime investigating agencies as a number of related people decide to end their lives with a common intent due to financial or social pressure. The investigative agencies not only have to solve the cause of the deaths but also have to decipher the thinking behind such tragedies. The author is presenting a case in which a whole family of 11 members including 4 adult males, three adult females and 5 children committed suicide by driving their car into a canal. The house of the deceased was found locked with details of huge debts scrawled on the walls. But the autopsy details and further investigations disclosed a sordid tale of debt, gambling and murder masked as a mass suicide.

<table>
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<tr>
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Abstract

The article presents the conditions of admissibility of State aid in the European Union, taking into account the rules applicable to the aid for culture and heritage conservation. Pursuant to Article 107 par. 3 (d) of the Treaty on the Functioning of the European Union (TFEU), the European Commission can declare as compatible with the internal market aid to promote culture and heritage conservation where such aid does not affect trading conditions and competition in the EU to an extent that is contrary to the common interest. The power to exempt aid for the promotion of cultural activities was added by the Treaty of Maastricht. The practice of the European Commission – especially in the area of state promotion of the film industry – has expanded rapidly in recent years. The article offers an analysis of State aid granted by EU Member States is carried out under the provisions of the Treaty on the functioning of the European Union and the rules of State aid admissibility on the basis of the implementing sectoral regulations in the area of culture and heritage conservation. The analysis made it possible to verify the influence of State aid on economic growth, competitiveness and state of public finance in EU Member States which provided State aid for culture and heritage conservation in the years 2000-2017. The analysis was based on a linear regression model. The response variable (dependent variable Y) is the size of the GDP/GDP per capita/public debt, while the explanatory variable (independent variable X) is the expenditure on State aid for culture and heritage conservation.

Keywords: Competitiveness, Culture And Heritage Conservation, Economic Growth, The European Union, Public Debt, State Aid

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Abstract
In the light of Polish law, a generally accessible pharmacy is a public health protection facility. As a consequence, conducting pharmacy activities is characterized by a specific dualism of objectives, i.e. the need to implement an economic objective appropriate for a pharmacy as an enterprise and a public objective appropriate for a pharmacy as a public health protection facility. The object of pharmacy activities is in particular the provision of pharmaceutical services that remain in the domain of practising the profession of pharmacist as a profession of public trust. The provisions of Polish Pharmaceutical Law, shaping the principles of rationing pharmaceutical activities in Poland, and thus determining the subjective structure of the pharmacy market, have undergone a particular change, which entered into force on 25/06/2017, giving rise to polarization of participants in the pharmacy market for entrepreneurs who have obtained permission to operate a pharmacy before the entry into force of the above amendments to the Act and those who applied for permission to operate a pharmacy under the amended provisions. The indicated difference relates in particular to the ownership structure of the pharmacy as an enterprise. The change in the Pharmaceutical Law introduced a subjective limitation, according to which only an entrepreneur with the right to practice as a pharmacist may apply for authorization to operate a pharmacy, while entrepreneurs who do not fulfil this requirement, who have obtained a license to operate a pharmacy before the date of entry into force of the amendment, remain still entitled to perform pharmacy operations on the basis of permits granted to them, which remain valid. Taking into account the existing differentiation of the pharmaceutical business model, it is necessary to assess the legal conditions of the public health protection guarantee in the field of the entrepreneur’s social interest. This assessment should concern both running a pharmacy by a non-pharmacist and an entrepreneur with the right to practice as a pharmacist. Recognizing the close correlation between the economic objective and the public objective of the pharmacy, the question should also be asked about the significant changes in Pharmaceutical Law aimed at strengthening the pharmacist’s position as an important participant in the market of pharmacy services and their impact on the appreciation of the quality of pharmaceutical services, and hence on the improvement of the quality of public health protection in Poland. All these issues are part of the public choice theory. The State supplies a wide variety of goods, from national defense to education and health care to police and fire protection. Some of these goods like education or health care, are also provided privately – others, like national defense or public administration, are the exclusive province of government. What are the economic properties of such goods? The economists noted the central role played by prices in market economies. Because of the price system, markets result in an efficient allocation of resources. Prices ration private goods. Those consumers who are willing and able to pay the requisite price obtain the good. So – from the perspective of guarantee for protection of public health in the field of the functioning of the pharmaceutical market – we have to ask: What is distinctive about the goods typically provided by the State? What prevents them in many cases from being provided privately? And if they are provided privately, why is the private supply likely to be inadequate?

Keywords: Health Care, Market of Pharmacy Services, Private Good, Public Good, Poland

Agaba Joshua
ERCICBELLP1912100

Gendered Depictions & Migration: The Impact of Germany’s Mass Media on Migrant Women’s Perceived and Achieved Integration

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Abstract

Introduction: As we turn on the TV, open Face book, read the newspaper, or see images flashing across media screens, we are often confronted with grouped familiar images and rhetoric on the current refugee crisis: women and children, grouped together, presented as victims or as burdens falling upon European countries “to manage”, his is echoed within the UN human rights council as well, where resolution after resolution calls on the "protection of women and children" (UPR Database 2016). We may not think much of this coverage, but the images resonate and carry an intentional political message: we come to know women migrants are not the same as male migrants, but at the same time, the message is conveyed that not all female migrants are the same either. This analysis narrows in on this deferential coverage of male and female migrants, and among female migrants, with reference to the case of Germany. Specifically, the analysis seeks to analyze
the impact of German mass media’s gender differentiated depictions of female migrants on these migrants’ perceived and achieved ability to integrate within German society. Thus, the analysis seeks to answer one central question: to what extent does German mass media’s depiction and coverage of female migrants, based on the intersection of their migration status with their sex, class, religion and ethnicity, impact their

Sharif Haider
ercicbellp1912102

Impact of Icts on Social Workers

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Abstract

Background: Unstoppable advancement of ICTs impact on every aspect of our lives, from personal to professional life. Social work is not immune to it, ICTs has impacted on six spheres of social work practice: administrative tasks including communication, performance, interventions, service delivery, education, and research. However, it is not clear now ICTs are impacting on a specific area of social work.

Purpose: The purpose of the study was to explore how ICTs are impacting on social workers in a hospital to facilitate prompt and safe hospital discharge. This research carried out in England.

Research Design: The study utilised a qualitative research methodology using three focus group discussions. 34 social workers participated in the focus groups.

Findings: Qualitative data suggested that social workers were not exploiting ICTs fully to support their work and their service users. Currently, in a hospital, social workers were using communication technologies and patients databases more than any other ICTs channels. They were using organisational databases mostly on administrative purposes i.e. collecting, inputting and extracting data and information from databases about their patients. However, these databases were also used by their managers as a surveillance and performance management tool. Other than administrative and performance management tool databases did not provide and support social work decision making nor interventions. Furthermore, data also suggested that some instances ICTs supported social workers to become efficient to discharge patients but some instances it reduced their ability to act promptly.

Originality: This research study showed that there is a need for social workers to exploit ICTs in its full potential to become efficient and effective practitioners. They need to go beyond using ICTs for administrative and communication purposes.

Conclusion: Findings provided a mixed picture of exploiting ICTs in hospital social work. It is vital that social workers proactively engage and involve with a range of ICTs to improve their practice.

Keywords: Information and Communication Technologies, Social Work, Databases, Administrative, Decision Making, Interventions, Discharge.

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XIIth International Conference on Business, Economics, Law, Language & Psychology (ICBELLP), July 10-11, Budapest
Central European University (CEU), Konferencia Központ (Conference and Residence Center), Budapest, Hungary
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- **2019 – XIIth International Conference on Business, Economics, Law, Language & Psychology (ICBELLP), July 20-21, Mauritius**
- **3rd Bangkok – International Conference on Social Science & Humanities (ICSSH), 24-25 July 2019**
- **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**

2nd London – International Conference on Social Science & Humanities (ICSSH), 10-11 September 2019


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

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


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
- 5th Dubai – International Conference on Social Science & Humanities (ICSSH), 09-10 December 2019
- 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
- 5th Bangkok – International Conference on Social Science & Humanities (ICSSH), 21-22 December 2019
- 3rd Malaysia – International Conference on Social Science & Humanities (ICSSH), 27-28 December 2019
- 6th Dubai – International Conference on Social Science & Humanities (ICSSH), 17-18 February 2020
- 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