CONFERENCE PROCEEDINGS

2019 – XVIIIth International Conference on Business, Economics, Law, Language & Psychology (ICBELLP), September 18 – 19, Jakarta

18 – 19 September, 2019

CONFERENCE VENUE

Universitas Al Azhar Indonesia, Komplek Masjid Agung Al Azhar, Jakarta, Indonesia

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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

Assoc. Professor Dr. Noor Hasmini Abd Ghani

Ph.D., Faculty of Entrepreneurship and Business, Universiti Malaysia Kelantan Kampus Kota, Kota Bharu Kelantan, Malaysia

Topic: Consumer Brand Relation (CBR) in Entrepreneurship: The E-CRM Inspiring

Dr Noor Hasmini is Assoc. Professor of Marketing at Universiti Malaysia Kelantan (UMK), Malaysia. She’s formerly the Assoc. Professor of Marketing at Universiti Utara Malaysia (UUM), Malaysia (2000-2017). Her main research interest is concerned on branding context. In relation, she’s also interested in the area of relationship marketing/CRM, market orientation, market segmentation and service marketing. Part of her publications has appeared in Young Consumers, Academy of Strategic Management Journal, Research, and others. She’s actively involved in supervision of PhD, DBA and MBA students. Besides, she’s also active as a trainer in the context of Branding, Service Quality, and others related.

Profile Links:

https://www.researchgate.net/profile/Noor_Hasmini_Abdghani
https://businessperspectives.org/journals/author/noor-hasmini-abd-ghani
Physicians’ Motivation in the Ministry of Health and Population - Egypt: Challenges and Opportunities

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Abstract

Amidst the different problems encountered at the Egyptian Ministry of Health (MOHP) and Population, the issue of physicians’ retention is on the rise. The Egyptian public health system reportedly lost more than five percent of its workforce of physicians in less than three years (2016-2018), as documented by CAPMAS and the Egyptian Medical Syndicate in 2016. Clinicians are not only skipping the practice from the MOHP, but even a number of academic institutions report a decreasing number of candidates interested in pursuing such a previously known attractive career path as faculty in the different schools of medicine. Figures about the increased migration rates of Egyptian doctors are also striking, partly attributable to the various hurdles they face within the MOHP. Adopting a qualitative research approach, the motives of clinicians to practice in the public sector are investigated in this study. Theories and definitions of motivation are explored to explain how motivation starts and what is required to maintain it. The research showed that various factors push and pull Egyptian doctors from practice in the MOHP; their individual motivations highly change due to organizational and cultural conditions. Reported constraints included the challenging career development opportunities, the inadequate infrastructure, as well as inefficient management, and inadequate legislative environment. Doctors’ attrition, shifting to private practice and migration to the Arab and Gulf countries are some commonly encountered consequences of low motivation. Physicians’ shortage is an issue in both developing and developed countries. Securing the needed human resources for the health care services is vital. Several policies were developed to bridge this gap, including performance-based financing and training complementary personnel. In Egypt, some measures were adopted such as obliging fresh graduates to fill in the gaps and piloting the delegation of certain tasks to mid-level personnel. However, as the current study indicates, additional expenditure on health is the real step that the Egyptian health system should implement to ensure healthier living conditions for the most underprivileged citizens. Reforms in governance and administration should follow, with changes to medical education and training entities.

Organizational Politics and Psychological Contracts Among Administrative Personnel: Towards The Development of A Strategic Administrative Personnel Management Plan

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Abstract

The study was conducted to determine the assessment of the administrative personnel of EARIST Manila on organizational politics and psychological contract. The researcher utilized a total of 64 respondents. The descriptive method of research, specifically the survey design, was used in the gathering of data with the use of two standardized instruments, namely Perception on Organizational Politics Scale and Psychological Contract Inventory, and interview. The data gathered were statistically treated using frequency, percentage, weighted mean, F test and Pearson r. The treated data were then interpreted using the Likert scale of the two standardized tests. Findings showed that most of the administrative personnel have 2-10 years length in service, in rank and file positions, and hold regular employment. The Organizational Politics was generally assessed as existing and manifesting within the organization. The Psychological Contract results imply that respondents expect the employees to have both short-term involvement and the long term employment arrangements built upon trust and loyalty. Also, both the employer and employee expect each other to perform their responsibilities and to have attachment and loyalty in
the organization. Furthermore, there are no significant differences on the assessments of both the Organizational Politics and Psychological Contract when the administrative personnel are grouped according to their employment profile except for their view on the Employer Commitment/Obligation to Employee which vary according to Employment Status. There is significant relationship between Get Along to Get Ahead and Relational/transactional Contract; and also between Promotion Policies and Employer Commitment/Obligation to Employee. The researcher then proposed a strategic personnel management plan based on the significant findings of the study.

Achmad Syarief
ERCICBELLP1919056

The Hue and Tone of Color Emotion: Comparative Evaluations of Indonesian Observers’ Perception on Displayed Colors and Their Associated Emotions

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Abstract
Everyday we see signs and recognize shapes while walking or riding along streets, buildings, and lands – often wondering why some are more easily recognized than others. The importance of colors in our daily life is because 80% of our brain is solely dedicated to processing visual information in which color plays an important role in it. Thus, human instinctively interpret the meaning of each object according to their appearances. Previous researches have suggested that color directly affects the parts of human’s nervous system that are responsible for emotion arousal and different colors or color combinations usually have different meanings for people. However, aside from previous research by the author, there are rarely “objective” findings or advanced research on colors focusing on Indonesian observers when they adopt the presented colors (in different hues and tones) on a display monitor and associate them with emotions. To address this issue, the present study comparatively evaluated the perceived emotional aspects of colors with aims to identify the relational context of colors (in different hues and tones) and their associated emotions. The correlation of cognitive aspect in color research and their suitability in Indonesian context will be discussed.

Keywords: Hue, Tone, Color Emotion, Indonesian Context

Salwa Aljabri
ERCICBELLP1918057

Trade Balance and Fiscal Balance in Oil-Based Omani Economy

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Abstract
The theoretical explanations and the empirical studies on the relationship and direction of causality between fiscal balance and trade balance are debatable. Most popular is the twin deficit hypothesis which argues that there is a unidirectional relationship from government budget deficit to current account balance deficit. The transmission mechanism between the two variables is explained by Keynesian absorption theory and Mundell-Fleming framework and is more applicable for countries where the government expenditure is largely funded through tax revenue and international loans. This may not however be applicable for an oil based economy like Oman where the fiscal balance heavily relies on oil revenue. In 2017, oil contributes 73% of the government revenue and 58.2% of the total export values for Oman. Using Granger causality test
and structural vector autoregressive (SVAR) modelling framework, we test the relationship between the trade balance, fiscal balance and oil price. Contrary to the theoretical expectations, our results show that there is a unidirectional causality running from trade balance to fiscal balance. As expected, oil price Granger cause both fiscal and trade balances and both variables are very vulnerable to oil price movements. The forecast error variance decomposition highlight that the trade balance shock explains around 29.61% of variation in fiscal balance, while, fiscal balance shock contributes only by 2.92% of trade balance variation. Oil price contributes 54.62% and 56.92% of forecast error variance decomposition for the trade balance in 4th and 20th quarters and 26.94% and 38.85% in the 4th and 20th quarters for the fiscal balance. This implies, the trade diversification measures are needed more for Oman than fiscal consolidation measures.

Keywords: Twin Deficit, Fiscal Balance, Trade Balance, SVAR, Oman

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**Obtaining Innovation through Technology-Based Alliances: A Developing Countries Perspective**

Muhammad Fariz Isnaini  
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**Abstract**

Drawing on a developing country perspective, this paper suggests that technology-based alliances serve a crucial role in influencing firms’ innovative performance. Based on their specific market contexts, i.e., developing versus developed market, we categorize technology-based alliances into local, international, and combined technology-based alliances. We propose that each type of technology-based alliance has distinct effects on developing country firm’s innovation output. We furthermore discuss the moderating effects of cultural distance and geographical distance on the relationship between international technology-based alliances and developing country firms’ innovative performance. Our developed theoretical framework and propositions contribute not only to research on alliances but also to the larger body of literature on innovation and international management.

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**Almajiri System, Radicalization and Affiliation with Insurgent Groups in Nigeria: A Critical Review**

Mohammed Mamun Usman  
Sociology Unit, School of Preliminary Studies, Sule Lamido University Kafin Hausa, Nigeria

**Abstract**

This paper discussed Almajiri phenomenon from empirical and conceptual views, analyzing the system through underpinning its relationship with radicalization as well as possible affiliation with insurgent groups like Boko Haram in Nigeria. It also reviews the existing literature critically, through highlighting their strengths and weaknesses on the basis of explaining Almajiranci as a pathway to radicalization and affiliation to insurgency groups. In essence, the paper traced the drives for radicalization and affiliation to radical group Boko Haram, through structural and ideological approach, as well as the vulnerability of falling easy prey of such affiliation. It therefore emphasizes reliance on relevant empirical studies in raising arguments on relationship between Almajiranci, radicalization and affiliation to insurgent groups, rather than rhetoric assumptions, particularly in theorizing synergy between the system and involvement in any deviant behaviours. It further suggested need for provision of retrievable indices, by responsible agencies, which will avail researchers with data relevant in empirical and conceptual analysis.

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**The Impact of Financial Inclusion on Financial stability in Indonesia 2006-2018**

Mathew Farrell  
Department of Development Economics, Faculty of Economics, Parahyangan Catholic University, Bandung, Indonesia

**Abstract**

The financial system has a strategic role in the economy. In the last 21 years, Indonesia has experienced two crises. This incident reminds of the importance of maintaining financial system stability. This study aims to find the impact of financial inclusion on financial system stability in Indonesia for the period 2006-2018. The Financial System Stability Index is used as a proxy for
financial system stability in Indonesia. This study uses several variables to describe financial inclusion such as the outstanding loan ratio of MSMEs to the bank's outstanding loan, the ratio of total third party fund to GDP, and the ratio of stock capitalization to GDP. The data used in this study is quarterly secondary data for the period 2006-2018. The estimation technique used in this study is the ordinary least square. This study found that the variable MSME outstanding loan ratio to the bank's outstanding loan, total third party fund to GDP, and stock capitalization value to GDP had a negative and significant effect on financial system stability. The results of this study also found that the three variables that describe financial inclusion simultaneously strengthen financial system stability in Indonesia. Therefore, it can be concluded that the higher level of financial inclusion in Indonesia can strengthen financial system stability in Indonesia.

Keywords: Financial Stability, Financial Inclusion, Indonesia, Access

### Rama Ardy Syahputra
ERCICBELLP1919062

Financial Distress Analysis on Asia Pacific Telecommunication Companies using Financial Ratios and Macroeconomic Variables 2014-2017

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Abstract
This study attempts to predict financial distress companies in the telecommunication sector in Asia Pacific in the period of 2014-2017. We are using financial distress companies as the dependent variable and financial ratios and macroeconomic variables as the independent variables. The purpose of this research is to identify predictors of corporate financial distress, using logit model analysis, in an emerging market over a period of economic turbulence and to reveal the comparative predictive and classification accuracies of the models in this different market. The research relies on a sample of 14 telecommunication companies from 14 countries, which cover a period of stagnant economic growth during 2014-2017. This study found that the independent variables that can be used to predict financial distress companies in telecommunication sector in Asia Pacific were financial risk, operating risk, liquidity, profitability and Gross Domestic Product.

Keywords: Telecommunication, Finance, Financial Distress, Asia Pacific

### Putu Sintha Dewi Aryaningrat
ERCICBELLP1919063

Increasing Group Cohesiveness by using Appreciative Inquiry in a Schools Employee

Putu Sintha Dewi Aryaningrat
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Abstract
School is a complex organization yet very dynamic. Employees in schools can come from a variety of different backgrounds, but must be able to realize the vision of the school and provide the best education for their students. This fact makes group cohesiveness is an important occasion in the school's employees as a team.

This study aims to determine whether the AI method can be used to increase group cohesiveness in school employees. AI (Appreciative Inquiry) is a method that transforms the capacity of the human system for positive change by focusing on positive experiences and a hopeful future (Cooperrider and Srivastva, 1987; Cooperrider et al., 2000; Fry et al, 2002; Ludema et al. 2000, in Gergen et al., 2004).

The subjects in this study were 22 school “X” employees who were randomly selected from a total of 48 employees. This study used action research method with AI as its intervention, evaluation and reflection as the last step of the study. The results of the study show that AI can increase group cohesiveness for “X” school employees and for more in-depth results will be discussed further in the paper.

Keywords: Appreciative Inquiry, Group Cohesiveness, School's Employee

### Eka Budiandri
ERCICBELLP1919064

Efficiency Analysis of Digital Dan Legacy Services Impact with Digital Transformation at Pt. Telekomunikasi Seluler (Telkomsel)

Eka Budiandri
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September 18 – 19, Jakarta
Universitas Al Azhar Indonesia, Komplek Masjid Agung Al Azhar, Jakarta, Indonesia
Growth of the digital world that is currently increasing rapidly, demanding a Telecommunications operators in Indonesia in this case PT Telkomsel continues to build a complete digital ecosystem. In recent years there has been a change in customer behavior where there has been an increase in demand for digital-based telecommunications services, both internet and other digital services. Digital business is expected to make new revenue growth for operators in Indonesia specifically PT Telkomsel. Therefore Telecommunications companies have to transform both in terms of innovation and management so that they can generate new revenue streams that can make additional income on sustainable business.

This study aims to analyze the efficiency of the company PT Telkomsel in terms of digital business and find out the company's efficiency variables in the period 2007-2017 by also looking at other factors such as financial reports and also transformations. This research is carried out using the Data Envelopment Analysis (DEA) method and after that the results of the efficiency are regressed against the financial ratios that have been calculated previously. The results of the study indicate that the input and output variables have a significant effect on efficiency, as well as the variable ROA, ROE and dummy variables also affect efficiency while the NPM variable does not significantly influence efficiency. From the results of other analyzes there are findings that the highest efficiency value occurs after the changes / transformation that the company has made in this case of digital transformation.

Keywords: Efisiensi, Telekomunikasi, Telkomsel, Data Envelopment Analysis (Dea), Transformasi Digital, Input, Output, Dummy, Regresi Linear Berganda

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Abstract
Indonesia's micro, small, and medium-sized enterprises are facing many barriers; one of them is financial management. Financial management has a fundamental role in the entire management scheme in a company. Poor financial management is a crucial and frequent cause of failures in MSMEs. Lack of financial management impact financial performance. XYZ is one of small-enterprise in Indonesia that plays in fashion industry faced poor financial performance. It shows on their financial statements. The income statement in 2018 shows a net loss, whereas the revenue is the highest compared to 2017 and 2019. The objectives in this research are to explore what factors that cause the net loss in 2018 and to improve the enterprise's financial performance — internal and external analysis conducted to achieve the objectives. The internal analysis uses the profitability ratios and fishbone analysis. The root cause of the problem conducted through fishbone analysis is due to financial activities. The profitability ratios analysis conducted using a tool called common-size income statement. According to the common-size income statement, the marketing expenses shows a disproportional ratio compared to its revenue. On the other hand, to maintain the company in a profitable position within the industry, the external analysis using Porter's Five Forces and Porter's Generic Strategies has been conducted. Following the result of Porter's Five Forces analysis, fashion industry in Indonesia is in a tight competition that requires competitive advantage to compete. Overall, differentiation focus on Porter's Generic Strategies is the most suitable strategy to keep the company in a favorable position within the market and to improve the company performance, especially in financial. Thus, this research is intended for small fashion companies that have problems in their financial performance.

Keywords: Common-size Income Statement, Financial Performance, Porter’s Five Forces, Porter’s Generic Strategies, Profitability Ratio Analysis
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Universiti Teknologi MARA, Malaysia  
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Abstract
The principal purpose of microfinance is to be a tool for reducing poverty by providing financing to the micro entrepreneurs. However, microfinance institutions (MFIs) have to juggle this objective with financial performance by trying to be profitable and sustainable. Particularly, this study was conducted to determine the significant determinants of return on equity for conventional and Islamic MFIs in selected Asia. Within the period of 2007-2011 the researcher assessed 50 conventional MFIs and 19 Islamic MFIs in Asia countries. For this research efficiency and productivity are measured by operating expense ratio, personal productivity ratio and cost per borrower ratio. Financing structure is measured by debt to equity ratio. Meanwhile, profitability is measured by return on equity ratio. The research concluded that the operating expense ratio, personal productivity, and cost per borrower ratio, and debt over equity ratio are statistically significant predictor variables for conventional MFIs and operating expense ratio, personal productivity ratio, write off ratio, and debt/equity ratio are the statistically significant predictor variables for Islamic MFIs in determining return on equity in Asia. Adding to that, operating expense ratio, write off ratio, and debt/equity ratio are apparent to be significant under correlation analysis for conventional MFIs and only debt over equity ratio are apparent to be significant under correlation analysis for Islamic MFIs. For the objective to compare the level of profitability between conventional and Islamic MFIs, the results show that return on equity of conventional MFIs is higher as compared to Islamic MFIs.

Safira Amalia Hapsari  
ERCICBELLP1919072  
Examining Theory of Planned Behavior towards Mutual Fund Investment

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Deddy Priatmodjo K., Ph.D  
School of Business and Management, Bandung Institute of Technology, Bandung, Indonesia

Abstract
This study aims to identify the characteristic of mutual fund investors based on their digital lifestyle and identify factor that significantly influenced intention based on theory of planned behavior. Theory of planned behavior can be used to predict and understand factors that determine certain behavior. Based on the theory, there are three factors that formed behavioral intention: attitude, subjective norms, and perceived behavioral control. The analysis technique in this study is independent t-test and path analysis. The sampling method is using non-probability sampling which involves Indonesian mutual fund investors. The result is, it indicates that attitude is the most significant predictor to investment intention in mutual fund. So the background the investors invest in mutual fund because of their personal evaluation towards mutual fund. While the subjective norm and perceived behavioral control found insignificant.  
Keywords: Mutual Fund, Theory Of Planned Behavior, Digital Lifestyle
### The Effect Of Celebrity-Brand Congruence And Publicity Towards Customers Behavior And Purchase Intention At Hijab And Gamis Fashion Industry

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**Shimaditya Nuraeni**  
School of Business and Management, Institut Teknologi Bandung, Indonesia

**Abstract**

This research aim to explore how the effects related congruence endorsement and publicity towards customer attitudes and purchase intention. With the largest Muslim population in the world, Indonesia has a growing ambition to emerge as a global Muslim fashion capital. Competition in the muslim fashion industry forces companies to compete to acquire as many market shares as possible. Companies are trying to improve the market's purchase intention of their brand by intensifies their marketing and using strategic marketing method. There are similar papers that have same scope of study with this paper, however this paper propose more advance research methodologies and objectives. The method use in this research are descriptive analysis, Multi linear regression, and One Way Anova. The finding of this research found that congruence endorsement and publicity has significant effect of consumer behavior and purchase intention. However, congruence endorsement and positive publicity provide best result for customer behavior and purchase intention. This study can help muslimah fashion business industry to propose a more strategical marketing strategy that can help to enhance the customer loyalty toward customer behavior and also increasing percentage of customer purchase intention.

**Keywords:** Congruence, Endorsement, Publicity, Customer Behavior, Purchase Intention

**JEL Classification:** D13, I31, J22, K31

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### Effect of Macro Economic Variables on Stock Prices in Jakarta Islamic Index

**Maya Panorama**  
Faculty of Islamic Economic and Business, State Islamic University of Raden Fatah, Palembang, Indonesia

**Abstract**

The existence of the capital market in Indonesia is one of the important factors in the development of the national economy, as evidenced by the fact that many industries and companies have used this institution as a medium to absorb investment funds and as a medium to strengthen their financial position. This study aims to determine how the influence of economic growth, financial sector growth, inflation rates and BI rates on stock prices in JII January 2010 – December 2018. Using the Eviews program with a sample of 11 company shares incorporated in JII.

The results of multiple linear regression analysis showed economic growth has a positive relationship with JII stock prices. Financial sector growth variable has a negative relationship with JII stock prices. The inflation rate has a negative relationship with the Jakarta Islamic Index (JII) stock price. While BI rates have a positive relationship with JII stock prices.

The results of multiple linear regression analysis showed macroeconomic variables had a significant negative effect on the stock price of the Jakarta Islamic Index (JII). This indicates that there is a substitution relationship between the macro sector and gold with the capital market.

**Keywords:** Economic Growth; Financial Growth; Inflation; BI Rates; JII

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### LISTENERS

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**Upcoming Conferences**

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- 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 – XVIIIth International Conference on Business, Economics, Law, Language & Psychology (ICBELLP), September 18 – 19, Jakarta*
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

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


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

PEOPLE: International Journal of Social Sciences
ISSN 2454-5899

- 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 – IIInd International Conference on Business, Economics, Law, Language & Psychology (ICBELLLP), March 04-05, Melbourne
- 5th Singapore – International Conference on Social Science & Humanities (ICSSH), 25-26 March 2020
- Tokyo – International Conference on Social Science & Humanities (ICSSH), 01-02 April 2020
- 2020 – IVth International Conference on Business, Economics, Law, Language & Psychology (ICBELLLP), April 01-02, Tokyo
- 3rd London – International Conference on Social Science & Humanities (ICSSH), 14-15 April 2020
- Berlin – International Conference on Social Science & Humanities (ICSSH), 12-13 May 2020
- 4th Kuala Lumpur – International Conference on Social Science & Humanities (ICSSH), 12-13 May 2020

Seoul – International Conference on Social Science & Humanities (ICSSH), 20-21 May 2020


3rd Prague – International Conference on Social Science & Humanities (ICSSH), 02-03 June 2020

2020 – IXth International Conference on Business, Economics, Law, Language & Psychology (ICBELLP), June 03-04, Prague