Eurasia Business and Economics Society
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56th EBES CONFERENCE - ISTANBUL

PROGRAM AND ABSTRACT BOOK

ISTANBUL, TÜRKİYE

JULY 2-4, 2026

(HYBRID with both in-person and online paper presentation)

Hosted by

ISTANBUL TICARET UNIVERSITY

ebes@ebesweb.org

www.ebesweb.org

(Please note the sessions are in Istanbul, Türkiye local time)

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EBES - Eurasia Business and Economics Society



EBES is a scholarly association for scholars worldwide engaged in the practice and study of economics, finance, and business. EBES was founded in 2008 with the purpose of not only promoting academic research in business and economics but also encouraging the intellectual development of scholars. Despite the term “Eurasia”, the scope should be understood in its broadest term as having a global emphasis.

EBES aims to bring together researchers and professionals worldwide by organizing conferences and publishing academic journals, and to increase knowledge in economics, finance, and business through academic discussions. Any scholar or professional interested in economics, finance, and business is welcome to attend EBES conferences. Since our first conference in 2009, around *22,009* colleagues from *102* countries have joined our conferences, and *11,595* academic papers have been presented. EBES has reached *3,807* members from *87* countries.

Since 2011, EBES has been publishing two journals. One of those journals, **Eurasian Business Review** (EABR), is in the fields of industrial organization, innovation, and management science, and the other, Eurasian Economic Review (EAER), is in the fields of applied macroeconomics and finance. Both journals are published quarterly by **Springer** and indexed in **Scopus**. In addition, EAER is indexed in the **Emerging Sources Citation Index** (Clarivate Analytics), and EABR is indexed in the **Social Science Citation Index (SSCI)**. EABR’s 2025 CiteScore is 6.9 (Q1) & 2025 JCR IF is 4.4 (Q1). EAER’s 2025 CiteScore is 5.1 (Q1) & 2025 JCR IF 2025 is 3.6 (Q1).

Furthermore, since 2014, Springer has started to publish a new conference proceedings series (***Eurasian Studies in Business and Economics***), which includes selected papers from the EBES conferences. The series has been indexed by **SCOPUS**. In addition, the 10th, 11th, 12th, 13th, 14th, 15th, 16th, 17th, 18th, 19th, 20th, 21st, 22nd, 23rd, 24th, 25th, 26th & 27th, 28th, 29th (Vol. 1), 30th, 33rd, and 34th EBES Conference Proceedings have already been accepted for inclusion in the ***Conference Proceedings Citation Index - Social Science & Humanities (CPCI-SSH).*** Other conference proceedings are in progress.

On behalf of all EBES officers, I sincerely thank you for your past support. We look forward to seeing you at our forthcoming conferences. We very much welcome your comments and suggestions to improve our future events. Our success is only possible with your valuable feedback and support!

I hope you enjoy the conference!

With my very best wishes,

Klaus F. ZIMMERMANN
President

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Alina Klonowska, PhD
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Ender Demir, PhD
(Conference Coordinator)
Reykjavik University, Iceland
E-mail: demir@ebesweb.org

Sofia Vale, PhD
(Conference Coordinator in Europe)
ISCTE - IUL, Portugal
E-mail: vale@ebesweb.org

Jonathan Tan, PhD
(Conference Coordinator in Asia)
Nanyang Technological University, Singapore
E-mail: tan@ebesweb.org

Hakan Danis, PhD
(Vice President & Treasurer)
Citi, U.S.A.
E-mail: danis@ebesweb.org

Ugur Can
(Administrative Director of the EBES Office)
E-mail: can@ebesweb.org

Batıkan Çetincan
(Assistant Editor of the EBES Publications)
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Welcome to the 56th EBES Conference



We are excited to organize our *56th EBES Conference*, to be held on July 2nd, 3rd, and 4th, 2026, in Istanbul, Türkiye. The conference is hosted by *Istanbul Ticaret University* with the support of the Istanbul Economic Research Association. The conference will be hybrid (with two days in person), allowing participants to join the conference in person or virtually.

We are honored to have received top-tier papers from distinguished scholars worldwide. We regret that we were unable to accept more papers. 180 papers will be presented, and 379 colleagues from 57 countries will attend the conference. We are pleased to announce that the conference programme will feature the EBES Fellow Speech by **Helene Rey** from London Business School, UK, entitled "*Exorbitant Privilege and Exorbitant Duty*," followed by the Best Paper Award Ceremony and the Meet the Editors Session, moderated by **Klaus F. Zimmermann**, with **Arman Eshraghi**, Editor-in-Chief of the Global Finance Journal, and **Oskar Kowalewski**, Editor-in-Chief of the International Review of Financial Analysis.

Throughout the years, EBES conferences have been an intellectual hub for academic discussion. Participants have found it an excellent opportunity to present new research, exchange information, and discuss current issues. We believe our future conferences will further improve knowledge development in our fields. In addition, based on the paper's contribution to the field, the *EBES Award Committee* has selected one of the papers for the *John P. Rust Best Paper Award* sponsored by *Springer Nature*. The *Best Paper Award* winner will be announced during the conference.

On behalf of EBES, I would like to thank all presenters, participants, board members, and keynote speakers. I am looking forward to meeting you at the conference and seeing you all again at the upcoming EBES conferences.

Best regards,

Ender Demir, PhD
Conference Coordinator

SCIENTIFIC COMMITTEE

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• **Leszek Wincenciak**, *University of Warsaw*, Poland

PUBLICATION OPPORTUNITIES

After the conference, participants can submit their papers to:

- **The EBES journals (*Eurasian Business Review* - EABR and *Eurasian Economic Review - EAER*).** EBES journals (EABR and EAER) are published by **Springer** and both are indexed in the SCOPUS **(2025 CiteScore EAER = 5.1 (Q1), EABR = 6.9 (Q1))**, EBSCO EconLit with Full Text, Google Scholar, ABS Academic Journal Quality Guide, CNKI, EBSCO Business Source, EBSCO Discovery Service, EBSCO TOC Premier, International Bibliography of the Social Sciences (IBSS), OCLC WorldCat Discovery Service, ProQuest ABI/INFORM, ProQuest Business Premium Collection, ProQuest Central, ProQuest Turkey Database, ProQuest-ExLibris Primo, ProQuest-ExLibris Summon, Research Papers in Economics (RePEc), Cabell's Directory, and Ulrich's Periodicals Directory. In addition, while **EAER** is indexed in the **Emerging Sources Citation Index** (Clarivate Analytics), **EABR** is indexed in the **Social Science Citation Index (SSCI)** and Current Contents / Social & Behavioral Sciences. The 2025 Impact Factors are **4.4** (Q1) for EABR and **3.6** (Q1) for EAER.
- **The Springer's series Eurasian Studies in Business and Economics**. The series is indexed in Scopus. It will also be sent to Clarivate Analytics in order to be reviewed for coverage in its **Conference Proceedings Citation Index - Social Science & Humanities (CPCI-SSH)**. Please note that the 10th, 11th, 12th, 13th, 14th, 15th, 16th, 17th, 18th, 19th, 20th, 21st, 22nd, 23rd, 24th, 25th, 26th & 27th, 28th, 29th (Vol. 1), 30th, 33rd, and 34th EBES Conference Proceedings are accepted for inclusion in the Conference Proceedings Citation Index - Social Science & Humanities (CPCI-SSH). The subsequent conference proceedings are in progress. There is no submission or publication fee for Eurasian Studies in Business and Economics.



CONFERENCE PROGRAM

THURSDAY, JULY 2 (DAY 1)

WELCOME SPEECHES: 08:30-09:00

Room: Main Room & Z-Room 1 (in-person)

Mehmet Huseyin Bilgin, Vice President, *EBES*, Türkiye

Serkan Çankaya, *Istanbul Ticaret University,* Türkiye

Klaus F. Zimmermann, President, *EBES & GLO & UNU-MERIT*, The Netherlands & *Free University Berlin*, Germany

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DAY 1 - SESSION I: 09:00-11:00

EMPIRICAL STUDIES IN ECONOMICS AND FINANCE I

Chair & Discussant: Mariya Gubareva, ISEG Universidade de Lisboa, Portugal
Room: 301 & Z-Room 1 (in-person)

Optimum Currency Area and Convergence Criteria: Empirical Evidence from Union for the Mediterranean (UfM) Countries
Dina Rofael, IDSC Egyptian Cabinet, Egypt and Taghreed Hassouba, Cairo University, Egypt

Geopolitical Shocks and Sovereign Risk in Europe: A Multi-Scale Factor Analysis
Hasan Isomitdinov, University of Alabama, U.S.A. and Gabriel Michael, University of Alabama, U.S.A.

Cascading Effects of Tariffs in Silicon-Chip Production Networks
Lucas Gaevoy, Westminster School, U.K.

Anatomy of Chinese foreign-owned firms. Evidence from Italy
Luigi Benfratello, Politecnico di Torino, Italy and Wang Guangchao, Politecnico di Torino, Italy

Linear and Non-linear IV-unit in the Context of Least Squares, Maximum Likelihood and Generalized Method of Moments: Consistency, Asymptotic Normality and Generalization to the Case of a Multivalued Discrete Endogenous Variable
Pavel Bystrov, Moscow State University, Higher School of Economics, Russia

Disappeared During October 2025 Crypto Crash: Herding in Centralized and Decentralized Exchanges
Shoaib Ali, Adnan Kassar School of Business, Lebanon; Jinxin Cui, Zhejiang Gongshang University, China; **Mariya Gubareva,** ISEG Universidade de Lisboa, Portugal; and Tamara Teplova, NRU Higher School of Economics, Russia

GROWTH AND DEVELOPMENT I

Chair & Discussant: Efi Vasileiou, Burgundy School of Business, France
Room: 302 & Z-Room 2 (in-person)

A Redundancy-aware Framework for Economic Performance Evaluation: Evidence From OECD Countries
Mert Ünal, Galatasaray University,Türkiye and Mehtap Dursun, Galatasaray University, Türkiye

Ranking or Counting Universities? Evidence from Comparative Dataset Analysis
Murat Donduran, Yildiz Teknik University, Türkiye and **Sinan Yildiz,** Yildiz Teknik University, Türkiye

Beyond Automation: AI-Driven Financial Optimization in Emerging Economies
Kishan Nigam, IILM University, India

Strategic Priorities in Medical Services: A Grey Clustering Analysis of Healthcare Capacity, Access and Outcomes in the European Union
Livia Cristina Iliescu, Bucharest University of Economic Studies, Romania and **Camelia Delcea,** Bucharest University of Economic Studies, Romania

The Institutional Roots of Growth Resilience
Jean P. Sepúlveda, Universidad del Desarrollo, Chile

Energy Communities in Marginalized Areas: Their Role and Importance in the Regional Energy Transition in Poland
Grzegorz Masloch, SGH Warsaw School of Economics, Poland

ACCOUNTING & CORPORATE GOVERNANCE I

Chair & Discussant: Haiwei Chen, University of Alaska Fairbanks, U.S.A.
Room: 303 & Z-Room 3 (in-person)

Can Technological Advancements Foster Corporate Integrity? Evidence from AI Adoption and Violations
Muhammad Abubakr Naeem, United Arab Emirates University, U.A.E.; **Nadia Arfaoui,** IDRAC Business School, France; Faten Chibani, RED Laboratory, ESSAT Private, France; and Manjot Bhussar, University of Tennessee at Chattanooga, U.S.A.

ESG Performance and Financial Reporting Quality: Comparative Evidence from Renewable and Conventional Energy Firms
Sanaz Nafisa, Istanbul Ticaret University, Türkiye; Başak Erdem Çankaya, Istanbul Ticaret University, Türkiye; and Elif Güneren Genç, Istanbul Ticaret University, Türkiye

What Are the Values Being Taught in Accounting Education/Training? The Perspective of Final Year Students (FYSs) and Early Career Professionals (ECPs)
Chandres Tejura, Queen Mary University of London, U.K.; Gherardo Girard, Queen Mary University of London, U.K.; and Sean McCartney, Queen Mary University of London, U.K.

Climate Risk Assessment and Financial Modeling for Sustainable Enterprises
Ekta Saraswat, IILM University, India

Reviewing Prospective Financial Statements with Machine Learning
Alessio Mengoni, University of Pisa, Italy and Francesco Dainelli, University of Florence, Italy

COFFEE BREAK: 11:00-11:15

DAY 1 - SESSION II: 11:15-13:15

GROWTH AND DEVELOPMENT II

Chair & Discussant: Laura Marsiliani, Durham University, U.K.
Room: 301 & Z-Room 1 (in-person)

An IFCM-Based Analysis of Macroeconomic Indicators Affecting Economic Performance
Mert Ünal, Galatasaray University, Türkiye and Mehtap Dursun, Galatasaray University, Türkiye

Do Cultural Values Shape Sustainable Food Consumption? A Cross-Country Analysis About Legumes Consumption
Efi Vasileiou, Burgundy School of Business, France and Lara Agnoli, Burgundy School of Business, France

Determinants of the Tax Burden: A Fuzzy-Set QCA and Clustering Analysis of Cross-Country Patterns
Ayşe Tosun, Hacettepe University, Türkiye

Digital Economy Policies in Russia: Implications for Growth and Productivity
Vladislava Igorevna Noga, Peoples' Friendship University of Russia named after Patrice Lumumba, Russia and Han-Sol Lee, Peoples' Friendship University of Russia named after Patrice Lumumba, Russia

Automation, Industrial Transformation and Labor Market Outcomes in European Manufacturing
Corina Ioanas, Bucharest University of Economic Studies, Romania; Gabriel Dumitrescu, Bucharest University of Economic Studies, Romania; Dana Teodorescu, Bucharest University of Economic Studies, Romania; and Gratiela Chelu, Bucharest University of Economic Studies, Romania

EMPIRICAL STUDIES IN ECONOMICS AND FINANCE II

Chair & Discussant: Andrey Berezin, King Fahd University of Petroleum and Minerals, Saudi Arabia
Room: 302 & Z-Room 2 (in-person)

Scrolling & Discounting: Social Media and Time Preferences in Rural China
Vanessa Berghoff, University of Bonn, Germany; Yuxin Zhu, University of Bonn, Germany; and Daniel Hermann, University of Bonn, Germany

Early Warning Systems for Exchange Rate and Recession Crises in Egypt: An Empirical Analysis
Sahar Mohamed Abdel-Haleim, The British University in Egypt, Egypt and **Dina Rofael**, IDSC Egyptian Cabinet, Egypt

Does Governance Moderate the Crime-Enhancing Effect of International Tourist Arrivals? A Spatial Analysis of Human Trafficking in ASEAN
Nur Aini Agustin, Universitas Gadjah Mada, Indonesia and Rimawan Pradiptyo, Universitas Gadjah Mada, Indonesia

Assessing Sustainability in Rural Tourism: Development and Application of Multidimensional Indicators in Portuguese Rural Accommodation
Anabela Dinis, University of Beira Interior /NECE - Research Centre for Business Sciences, Portugal and Mariana Carvalho, University of Beira Interior, Portugal

Clean Air and Household Welfare: A Reappraisal of China's Winter Clean Heating Policy
Ningcheng Cao, Hong Kong Baptist University, China

Assessing Energy Sufficiency Practices: Implications for the Lithuanian Economy
Rimantė Balsiūnaitė, LEI - Laboratory of Energy Systems Research, Lithuania

MANAGEMENT I

Chair & Discussant: Muhammad Tabish, Institute of Business Management (IoBM), Pakistan
Room: 303 & Z-Room 3 (in-person)

Forward-Reverse Logistics: A Metaheuristic Approach for the Fleet Size and Mix Vehicle Routing Problem with Backhauls
Niaz Wassan, Sultan Qaboos University, Oman

Economic Prioritization of Supply Chain Resilience Strategies: Evidence From Construction Projects Using AHP
Sevda Moradi, University of Tehran, Iran and **Ehsan Saghatforoush,** University of the Witwatersrand, South Africa

Academic Resources, Teaching Activities, and Educational Assessment as Determinants of Students' Perceived Teaching Quality: Evidence from Chinese Universities
Amin Jan, Wenzhou-Kean University China, China and Gengle Zheng, Wenzhou-Kean University China, China

Multi-dimensional Framework for Assessing the Effectiveness of Risk Management for Suppliers of IT products
Ekaterina Dudkina, Financial University under the Government of the Russian Federation, Russia

Problems with Strategic Alliance Governance: A Knowledge Management Perspective
Parijat Lanke, Indian Institute of Management Sirmaur, India

The Road to Success Begins From Effective Implementation: Navigating Strategic Decisions in GCC Healthcare
Said Elbanna, Qatar University, Qatar

LUNCH BREAK: 13:15-14:00

DAY 1 - SESSION III: 14:00-16:00

BANKING

Chair & Discussant: Jean P. Sepúlveda, Universidad del Desarrollo, Chile
Room: 301 & Z-Room 1 (in-person)

How AI is Reshaping the Banking Industry. Recent Trends in the Banking Sector
Zbigniew Korzeb, Bialystok University of Technology, Poland; Danuta Szpilko, Bialystok University of Technology, Poland; Filippo Pietro, Joint Research Centre of the European Commission, Spain; and Renata Karkowska, Warsaw University, Poland

Assessment of the Financial Stability of the Banking Systems of Russia and the United Arab Emirates in the Current Conditions
Oksana V. Savchina, Peoples' Friendship University of Russia named after Patrice Lumumba, Russia and Olga Savchina, Peoples' Friendship University of Russia named after Patrice Lumumba, Russia

The Solvency Illusion in Banking Systems: Evidence from Stress-Adjusted Capital Measures in Lebanese Banks
Insaf Walid Karbajha, Saint Joseph University of Beirut, Lebanon

Digital Transformation, IT Governance, and Decision Support Systems in Banking: A Dynamic Enterprise Asset Intelligence Framework
Serkan Çankaya, Istanbul Ticaret University, Türkiye; Mehmet Özgür Yaran, Istanbul Ticaret University, Türkiye; İlker Köse, Istanbul Ticaret University, Türkiye; **Cemile Bezeklioğlu**, Turk Ticaret Bank, Türkiye; Can Şahintaş, Turk Ticaret Bank, Türkiye; and Çağıl Erser, Turk Ticaret Bank, Türkiye

Tracking Ostensibility within Islamic Banking Practices: A Thematic Analysis
Islam Kamal, Arab Open University, Egypt

BEHAVIORAL FINANCE & INVESTMENT I

Chair & Discussant: Nadia Arfaoui, IDRAC Business School, France
Room: 302 & Z-Room 2 (in-person)

Behavioral Anomalies in Borsa Istanbul
Yigit Atilgan, Sabanci University, Türkiye and **Aynur Dilan Tosun,** Kadir Has University, Türkiye

Price Discovery and Market Overreaction around Circuit-Breaker
Ajay Kumar Mishra, IIT Kharagpur, India

The Allure of Infrastructure Sectors: Return, Diversification, and a Hedge Against Inflation and Stock Market Turmoil
Haiwei Chen, University of Alaska Fairbanks, U.S.A.; Kimberly McGinnis, University of Alaska Fairbanks, U.S.A.; and Alba Ruth Prato, University of Alaska Fairbanks, U.S.A.

Do Saudi Listed REITs Exhibit Time-Varying Risk Premia? Interest Rates, Oil Risk, and Regime Dependence
Andrey Berezin, King Fahd University of Petroleum and Minerals, Saudi Arabia and Hesham Jamil Merdad, King Fahd University of Petroleum and Minerals, Saudi Arabia

Green Investment and Kantian Morality
Laura Marsiliani, Durham University, U.K.; Lucy Naga, Heriot-Watt University, U.K.; Thomas Renstrom, Durham University, U.K.; and Luca Spataro, University of Pisa, Italy

MANAGEMENT II

Chair & Discussant: Niaz Wassan, Sultan Qaboos University, Oman
Room: 303 & Z-Room 3 (in-person)

Building SME Expansion Capabilities Through Business Network Socialisation: The Mediating Role of Entrepreneurial Knowledge
Gintarė Leckė, Vytautas Magnus University, Lithuania and Renata Legenzova, Vytautas Magnus University, Lithuania

Overcoming Operational Silos via Systems Integration: Digital Transformation and Value Creation in SME Supply Chain Logistics
Nassir Ibrahim, Birmingham City University, U.K.

Gender Disparities in the Paycheck Protection Program Loan Forgiveness
Vladimir Kotomin, Illinois State University, U.S.A. and Ruby Morr, University of Illinois Chicago, U.S.A.

Digital Transformation as a Development Factor for Agro-industrial Complex Sectors
Alma Baiguzhinova, Sarsen Amanzholov East Kazakhstan University, Kazakhstan; Lyailya Akhmetova, Sarsen Amanzholov East Kazakhstan University, Kazakhstan; and Yerzhan Domalatov, Sarsen Amanzholov East Kazakhstan University, Kazakhstan

Uncertainty-Oriented Decision Gating for SME Guarantee Default Screening: A Three-Way Decision Approach
Mousa Albashrawi, KFUPM, Saudi Arabia and Mohamed Hosny, KFUPM, Saudi Arabia

Digital Circular Economy Practices and Waste Management Performance in Construction and Demolition Firms: Evidence from the UAE
Vikas Swarnakar, College of Business and Economics, U.A.E.; Haya Suliman, College of Business and Economics, U.A.E.; Abdul Rauf, United Arab Emirates University, U.A.E.; Hafiz Muhammad Usman Khizar, United Arab Emirates University, U.A.E.; Arun Arora, Lloyd Business School, India; and Malik Khalfan, Khalifa University of Science and Technology, U.A.E.

COFFEE BREAK: 16:00-16:15

EBES FELLOW SPEECH: 16:15-17:00
Exorbitant Privilege and Exorbitant Duty

Room: Main Room & Z-Room 1 (in-person)

Moderator: Klaus F. Zimmermann, *EBES & GLO*, Germany

Speaker: Helene Rey, *London Business* School, UK

BEST PAPER AWARD CEREMONY: 17:00-17:10

Room: Main Room & Z-Room 1 (in-person)

Presented by: Ender Demir, *Reykjavik University*, Iceland

Meet the Editors Session: 17:10-18:00

Room: Main Room & Z-Room 1 (in-person)

Moderator: Klaus F. Zimmermann, *Editor-in-Chief,* Journal of Population Economics (SSCI)

Speakers:

Arman Eshraghi, *Editor-in-Chief*, Global Finance Journal (SSCI)

Oskar Kowalewski, *Editor-in-Chief*, International Review of Financial Analysis (SSCI)

FRIDAY, JULY 3 (DAY 2)

DAY 2 - SESSION I: 09:00-11:00

ECONOMICS OF INNOVATION & ENTREPRENEURSHIP

Chair & Discussant: Anabela Dinis, University of Beira Interior /NECE - Research Centre for Business Sciences, Portugal
Room: 301 & Z-Room 1 (in-person)

Does Publicly Funded Research Make Firms Live Longer? A Firm-survival Analysis
Chris Dimos, University of Bath, U.K.

What Drives Defence Industry Development? Revisiting the Role of Defence Expenditure, R&D, and Human Capital
Nur Surayya Mohd Saudi, NDUM, Malaysia; Rahim Ridzuan, Universiti Teknologi MARA, Malaysia; Rogis Baker, NDUM, Malaysia; and Haliza Zahar, NDUM, Malaysia

Comparative Analysis of Creative Industry Branding Strategies in Central Asian Countries: Implications for Investment and Regional Integration
Gulzhakhan Khajıyeva, Turan University, Kazakhstan and **Zhaniya Jumadildayeva,** Turan University, Kazakhstan

Trade Diversification and Firm Innovation: Evidence from Export and Import Structures
Nihal Bayraktar, Penn State University, U.S.A.

From Gaining Entry to Sustaining Trust: Extending Access Theory in Qualitative Research With Marginalized Entrepreneurship Communities
Naveed Yasin, Abu Dhabi School of Management, U.A.E.; Marc Poulin, Abu Dhabi School of Management, U.A.E.; and Marc Audi, Abu Dhabi School of Management, U.A.E.

CORPORATE FINANCE I

Chair & Discussant: Gökhan Karahan, University of Alaska Anchorage, U.S.A.
Room: 302 & Z-Room 2 (in-person)

The Effect of Digital Transformation on Corporate Performance: Evidence from Kuwait's Industrial Listed Firms
Abdullah AL-Mutairi, International University of Science & Technology in Kuwait, Kuwait; Kamal Naser, International University of Science & Technology in Kuwait, Kuwait; Fatema Fayez, Arab Open University- Kuwait branch, Kuwait

Mandatory ESG Disclosure and Debt Concentration
Fengqin Freya Chen, Shanghai University of Finance and Economics, China; Yuan Huang, Hong Kong Polytechnic University, Hong Kong; and **Walid Saffar,** Hong Kong Polytechnic University, Hong Kong

Zero is Nothing. One is a Token. Three is Power. Four is Change
Santiago Kopoboru, Universidad Pablo de Olavide, Spain; Rocio Aguilar-Caro, Universidad Pablo de Olavide, Spain; and Gloria Cuevas-Rodriguez, Universidad de Cádiz, Spain

Derivative Usage and Capital Structure Adjustment under Time-Varying Volatility
Edson Vengesai, Durban University of Technology, South Africa

Does Sustainability Pay, and When? The Role of Sustainable Supply Chain Capabilities in Shaping ESG and Financial Performance across Developed and Emerging Economies
Nasruzzaman Naeem, Istanbul Ticaret University, Türkiye and Serkan Çankaya, Istanbul Ticaret University, Türkiye

LABOR ECONOMICS

Chair & Discussant: Thomas Renstrom, Durham University, U.K.
Room: 303 & Z-Room 3 (in-person)

From Digital Readiness to Labor Market Performance: A Grey Clustering Analysis of European Union Economies
Livia Cristina Iliescu, Bucharest University of Economic Studies, Romania and **Liviu-Adrian Cotfas,** Bucharest University of Economic Studies, Romania

Does Who You Train with Matter? Evidence from Medical Training and Patient Outcomes
Jana Abou Hjaily, University of Pittsburgh, U.S.A. and Mardoche Ayitchehou, University of Pittsburgh, U.S.A.

The Making of Resting College Graduates: Early Labor-Market Settlement Failure among Korean Youth
Jong Woo Choi, Seoul National University, South Korea and Jae Eun You, Soongsil University, South Korea

European Aid, Employment, and Policy Innovation: Evidence from Egypt's Experience in the Mediterranean Region
Bader Lafi Almutairi, International University of Science & Technology in Kuwait, Kuwait; Kamal Naser, Wazin International Investment Consulting Company, Kuwait; **Abdullah Almutairi,** International University of Science & Technology in Kuwait, Kuwait; Dina Naser, Durham University, U.K.; and Hani Naser, Grant Thornton, U.K.

The Impact of Air Passenger Transport on Tourism Employment
Ana-Maria Marcu, Bucharest University of Economic Studies, Romania and Răzvan Vasile, Bucharest University of Economic Studies, Romania

COFFEE BREAK: 11:00-11:15

DAY 2 - SESSION II: 11:15-13:15

PUBLIC ECONOMICS

Chair & Discussant: Nihal Bayraktar, Penn State University, U.S.A.
Room: 301 & Z-Room 1 (in-person)

Beyond Carbon: Mapping the Scientific Evidence Base in UK Peatland Restoration
Siti Hudaiyah, London School of Economics and Political Science, U.K. and **Rasinina Aulia Rahman,** The University of Edinburgh, U.K.

Defense Procurement, Value Added and Supply Chain Leakage in Small Open Economies
Adam Csapai, Bratislava University of Economics and Business, Slovakia; Klaus Weyerstrass, Vienna Institute for Advanced Studies, Austria; and Hannes Zenz, Vienna Institute for Advanced Studies, Austria

Mapping Smart Cities: A Global Analysis of Economic Performance and Urban Typologies
Alin-Cristian Maricut, The Bucharest University of Economic Studies, Romania and Giani Ionel Grădinaru, The Bucharest University of Economic Studies, Romania

Public Political Rhetoric and Legislative Decisions on Migration: The Case of Poland (2015–2025)
Karolina Zuzanna Skorupska, Poznań University of Economics and Business, Poland and Beata Stępień, Poznań University of Economics and Business, Poland

Kantian Morality and Optimal Second-Best Commodity Taxation
Laura Marsiliani, Durham University, U.K.; Lucy Naga, Heriot-Watt University, U.K.; and **Thomas Renstrom,** Durham University, U.K.

Foreign Corrupt Practices Act: A Near-Fifty-Year Reckoning
Gökhan Karahan, University of Alaska Anchorage, U.S.A. and Richard Clayton Trotter, University of Alaska Anchorage, U.S.A.

MARKETING I

Chair & Discussant: Naveed Yasin, Abu Dhabi School of Management, U.A.E.
Room: 302 & Z-Room 2 (in-person)

The Impact of Green Branding and Sustainability Practices on Consumers' Purchase Intention
Muhammad Tabish, Institute of Business Management (IoBM), Pakistan

Sustainability Branding and Brand Addiction in the VUCA Market: When Competitive Advantage Turns Into Greenwashing
Irina I. Staroverova, Saint-Petersburg State University, Russia and Vitally I. Cherenkov, Saint-Petersburg State University, Russia

AI: The gamification of Everything and Dreams of Singularity
Milan Todorovic, London Metropolitan University, U.K.

When Demand Becomes Essential: A Direct Utility Model for Desperate Consumer
Jaehwan Kim, Korea University, South Korea

Compensatory Tourism Behavior after COVID-19: Loss of Japanese Tourism Syndrome, Destination Image, and Travel Preference among Taiwanese Travelers
Hsin Hung Lin, Tzu Chi University, Taiwan

Selected Aspects of Phygital Commerce in Grocery Chains as an Example of Blurring Spatial Boundaries
Agnieszka Budziewicz-Guźlecka, Uniwersytet Szczeciński, Poland and Mariusz Woźniakowski, University of Lodz, Poland

LUNCH: 13:15-14:00

DAY 2 - SESSION III: 14:00-16:00

MARKETING AND MANAGEMENT

Chair: Luigi Benfratello, Politecnico di Torino, Italy
Discussant: Ghulam Mustafa, Norwegian University of Science and Technology, Norway
Room: Z-Room 1

Free Sampling of Digital Content: An Example of Electronic Books
Li Chen, Fayetteville State University, U.S.A.

Omnichannel Marketing and Luxury Consumption: Building the Customer Experience
Amanda Figueiredo, ISAG – EBS, Portugal and **Victor Tavares,** ISAG – EBS, Portugal

Influence of Delivery Experience on Consumer Willingness to Pay Premium Prices in Indonesian E-Commerce: A Conceptual Model Integrating Expectation Confirmation, Price Tolerance, and Cultural Dimensions Theories
Johan Setiawan, Universitas Multimedia Nusantara, Indonesia; Idris Gautama So, Binus University, Indonesia; Primidya Kartika Miranda Soesilo, Binus University, Indonesia; and Viany Utami Tjhin, Binus University, Indonesia

Organizational Agility and Resilience: Exploring New Perspectives in an Evolving Context
Samah Chemli Horchani, Tunis El-Manar University, FSEGT, Tunisia and Mahmoud Zouaoui, Business School of Tunis, Compus La Manouba, Tunisia

Social Sustainability in SMEs: Bridging Measurement Gaps and Sustainability Transitions
Emanuela Conti, University of Urbino Carlo Bo, Italy and **Flavia Pallucca,** Università degli studi Carlo Bo, Italy

Gamified Information Systems and Motivation in Hybrid Work: An Analysis of Generation Z's Needs
Malgorzata Kaczmarek, Poznan University of Technology, Poland and Hanna Włodarkiewicz-Klimek, Poznan University of Technology, Poland

ACCOUNTING & CORPORATE GOVERNANCE II

Chair: Wei Gao, Widener University, U.S.A.
Discussant: Hulusi Bahcivan, Boğaziçi University, Türkiye
Room: Z-Room 2

Enhancing Tax Compliance Behavior Through Tax Knowledge and Digital Literacy: Evidence From Thailand
Pattrajirt Sangsawang, Ubon Ratchathani University, Thailand

Competency Requirements for Professional Accountants in Sustainability Reporting: A Thematic Literature Analysis
Ana Novak, University of Zagreb, Croatia; Nikolina Dečman, University of Zagreb, Croatia; Katarina Žager, University of Zagreb, Croatia; and Ivana Barišić, University of Zagreb, Croatia

ESG and Firm Performance
K. F. Ben Wong, University of the West of England, U.K.

From Literature to Practice: Evidence of Lobbying Through Comment Letters in the EFRAG's ESRS Consultation
Cristiana Ribeiro, University of Aveiro, Portugal and Cecília Carmo, GOVCOPP (Research Unit on Governance, Competitiveness and Public Policies), Portugal

Is DeepSeek a Good Alternative to ChatGPT in ESG-Related Tests and Tasks? The Preliminary Evidence
Wei Gao, Widener University, U.S.A. and Ming Ju, Louisiana Tech University, U.S.A.

From 'Dirty Nickel' to Green Markets: How Consumer Awareness Drives ESG Evidence Thresholds in Indonesia's Nickel Supply Chain
Santa Laetitia Nusa Putri, Central South University, China; Sunarso, Central South University, China; and Leiting Shen, Mercu Buana University, Indonesia

EMPIRICAL STUDIES IN ECONOMICS AND FINANCE III

Chair: Eva Stopajnik, TU Wien (Vienna), Austria
Discussant: Conrado Diego García, University of Valladolid, Spain
Room: Z-Room 3

GVC Integration, Labor Costs, and Disruptions: Evidence from European Manufacturing
Magdalena Kapela, Warsaw University of Technology, Poland

The Plough and Homophobia
Gautam Hazarika, The University of Texas Rio Grande Valley, U.S.A.

The Impact of COVID-19 on Employment and Turnover in the Outsourced Facility Service Sector in the EU
Eva Stopajnik, TU Wien (Vienna), Austria and Alexander Redlein, TU Wien (Vienna), Austria

Skills Shortages and the Green Transition: Perceptions of European SMEs
Ljiljana Božić, The Institute of Economics, Zagreb, Croatia and Valerija Botric, The Institute of Economics, Zagreb, Croatia

Population Ageing and Pension Sustainability: A Stochastic Demographic Approach for Malaysia
Syazreen Niza Shair, Universiti Teknologi MARA, Malaysia; Nor N Atasha Alia Nor Azman, Universiti Teknologi MARA, Malaysia; Nur Hanis Izzati Mohd Nazri, Universiti Teknologi MARA, Malaysia; Ainul Mardhiah Khali Aziz, Universiti Teknologi MARA, Malaysia; and Afiqah Hani Adi Affandi, Universiti Teknologi MARA, Malaysia

From Rhetoric to Recognition: Gender Roles and Fertility Decline in Turkey
Gul Ertan Ozguzer, Izmir University of Economics, Türkiye

SATURDAY, JULY 4 (DAY 3)

DAY 3 - SESSION I: 09:00-11:00

CORPORATE FINANCE II

Chair: Ender Demir, Reykjavik University, Iceland
Room: Z-Room 1

On the Relationship Between Bond Tilt and Time to Maturity
Vedran Kojić, University of Zagreb, Croatia and Margareta Gardijan Kedžo, University of Zagreb, Croatia

Does Environmental Transparency Penalize Borrowers? The "Transparency Penalty Effect" in China's Credit Market
Zihan Chen, Jiangxi University of Finance and Economics, China

AI Adoption and Corporate Investment Efficiency
Zile Liao, China

Exploring and Developing an Initial Digital Government Quality (DigiGOVQUAL) Model through Exploratory Factor Analysis: Evidence from an Indonesian Urban Context
Ahmad Fuad Rosyiful Aqli, Telkom University, Indonesia and Refi Rifaldi Windya Giri, Telkom University, Indonesia

Financial Development and Earnings Management in the European Union: Evidence from Old and New Member States
Ivan Galek, University of Rijeka, Croatia and Josip Čičak, University of Rijeka, Croatia

MARKETING II

Chair: Mehmet Huseyin Bilgin, EBES, Türkiye
Room: Z-Room 2

The Effects of Foreign Player, Team Image, and Fan Behavior on Taiwan's Baseball Industry Development: The Case Study of the Chinese Professional Baseball League (CPBL)
Conan Da-Yi Chen, Kang Chiao International School, Taiwan and **Hung-You Chen,** National Chin-Yi University of Technology, Taiwan

Platform Differentiation and Brand Strategy: How International Beauty Brands Navigate China's Multi-Platform Social Media Ecosystem
Jiaye Han, Spain

A Comparative Study of How Consumers Perceive Attention, Authenticity, Trust, and Purchase Intention across Human-Made and AI-Made Food Advertisements
Chih-Ming Tsai, National Chin-Yi University of Technology, Taiwan and Kai-Chen Fan, Appleby College, Canada

Persuasive Digital Interfaces and Consumer Purchase Intention: The Role of Cognitive Biases in Online Retail Environments
Samaira Sharda, Jayshree Periwal International School, India

Examines the Mediating Influence of Organic Tea Packaging on Organic Tea Purchase Intention Driven by Personal Image and Sustainable Consumption
Kah Weng Ng, Universiti Tunku Abdul Rahman (UTAR), Malaysia; Woo Kok Hoong, Universiti Tunku Abdul Rahman (UTAR), Malaysia; Wan Rozima Binti Mior Ahmed Shahimi, Universiti Tunku Abdul Rahman (UTAR), Malaysia; Kam Hoe Oon, Universiti Tunku Abdul Rahman (UTAR), Malaysia; Chong Heng Lim, Universiti Tunku Abdul Rahman (UTAR), Malaysia; and Chuan Chew Foo, Universiti Tunku Abdul Rahman (UTAR), Malaysia

MANAGEMENT III

Chair: Milan Todorovic, London Metropolitan University, U.K.
Discussant: Imtiaz Badshah, Østfold University College, Norway
Room: Z-Room 3

Causal Loop Analysis of Fuel Oil Supply Chain Disruptions in Indonesia: Identifying Feedback Structures for Resilience
I Ketut Gunarta, Institut Teknologi Sepuluh Nopember, Indonesia; **Abdul Halim,** Institut Teknologi Sepuluh Nopember, Indonesia; and Suparno Suparno, Institut Teknologi Sepuluh Nopember, Indonesia

Assessing the Maturity of Logistics Processes for Circular Economy Implementation: Evidence from a Systematic Literature Review
Jhonatan David Jiménez Durán, University of Medellín, Colombia and Jose Alejandro Cano, University of Medellín, Colombia

Explaining the International Performance of Born Global Companies: Configurations and Mechanisms
Alexey Sikachev, HSE University, Russia

The Effect of Learning Needs, Attitude, Academic Pressure, Time Management, and Past Experience on AI Tools Use Behavior
Jie-An Kuan, The Primacy Collegiate Academy, Taiwan and Chih-Ming Tsai, National Chin-Yi University of Technology, Taiwan

Prioritizing Strategic Capabilities in Achieving Resilience-Efficiency Balance in Supply Chains: A PROMETHEE II Approach
Eda Kayhan, Çağ University, Türkiye and Suzan Oğuz, Çağ University, Türkiye

Blockchain as a Driver of Export Performance: A Systematic Literature Review Through a Resource-Based View Lens
Khaled Alaqeel, UTM, Malaysia; Maslin Masrom, UTM, Malaysia; and Moh'd Shakkah, Irbid National University, Jordan

BEHAVIORAL FINANCE & INVESTMENT II

Chair: Woo Kok Hoong, Tunku Abdul Rahman University of Management & Technology, Malaysia & Universiti Tunku Abdul Rahman (UTAR), Malaysia
Discussant: Hooy Chee Wooi, Universiti Sains Malaysia, Malaysia
Room: Z-Room 4

Index Futures Mispricing and Ambiguity
Hulusi Bahcivan, Boğaziçi University, Türkiye and Cenk Cevat Karahan, Boğaziçi University, Türkiye

The Predictive Roles of Attitude and Willingness in Knowledge Transfer Toward Financial Literacy: A Moderating Role of Territoriality
Woo Kok Hoong, Tunku Abdul Rahman University of Management & Technology, Malaysia & Universiti Tunku Abdul Rahman (UTAR), Malaysia; Kwek Choon Ling, Tunku Abdul Rahman University of Management & Technology, Malaysia; Chin Mui Yin, Tunku Abdul Rahman University of Management & Technology, Malaysia; Lai Mun Keong, Mila University, Malaysia; and Chong Wei Ying, Taylor's University, Malaysia

Performance of High-dividend Portfolios: Findings From the Russian Market in Times of Crisis (2020-2024)
Evgeniia Barysheva, Graduate School of Management SPbU, Russia; **Marat Smirnov,** Graduate School of Management SPbU, Russia; and Egor Nikulin, Graduate School of Management SPbU, Russia

Financial Literacy, Peer Influence and Social Media on Investment Behavior Among Young Investors in Vietnam
Ha Nguyen-Van, Banking Academy of Vietnam, Vietnam; Thao Nguyen-Phuong, Ha Tinh High School for the Gifted, Vietnam; Hai Huy Nguyen - Dang, Vinschool The Harmony Secondary and High School, Vietnam; Lam Que Dang - Thao, Vinschool The Harmony Secondary and High School, Vietnam; and Tran Bao Chau - Nguyen, Chu Van An High School for the Gifted, Vietnam

The Credibility Trap: Assessing the Impact of Policy Volatility and Governance Gaps on Investor Confidence in Indonesia's Energy Transition
Santa Laetitia Nusa Putri, Central South University, China; Sunarso, Mercu Buana University, Indonesia; and Alfian Ryan Henry Tanawal, Sam Ratulangi University, Indonesia

Retirement Adequacy in Defined Contribution Pension Plans Incorporating Early Withdrawal Modeling
Aimi Syairah Md Sa'at, Universiti Teknologi MARA, Malaysia and Syazreen Niza Shair, Universiti Teknologi MARA, Malaysia

COFFEE BREAK: 11:00-11:10

DAY 3 - SESSION II: 11:10-13:10

MANAGEMENT IV
Chair: Ender Demir, Reykjavik University, Iceland
Room: Z-Room 1

What Drives Food Waste in Schools? Identifying Factors Contributing to Food Waste in School Through Machine Learning
Chih-Ming Tsai, National Chin-Yi University of Technology, Taiwan and En-hua Chang, Shanghai American School, China

The Mediating Role of Psychological Safety in Translating Generation Z Workplace Characteristics Into Organizational Commitment
Vo Thanh Tam, University of Economics Ho Chi Minh City, Vietnam and Trung Bao Nguyen Ngo, University of Economics Ho Chi Minh City, Vietnam

Intellectual Property Management as a Tool for the Transfer of Green Transport Technologies to SMEs
Zhivko Radosvetov Gradinarov, Technical University of Varna, Bulgaria; Beaneta Vasileva, Technical University of Varna, Bulgaria; and Sibel Ahmed, Technical University of Varna, Bulgaria

Clustering the InsurTech dynamics in the transformation of the insurance industry
Iván Sosa Gómez, Camilo Jose Cela University, Spain

Analysis of the Influence of Computer Self-Efficacy, Internet Attitude, and Social Media Competence on the Digital Literacy of Young Generation in Bandung City
Muhamad Ravanela Putra Isca, Telkom University, Indonesia and Danang Indrajaya, Telkom University, Indonesia

Operationalizing AI-Enabled Teaching and Learning in Higher Education: Empirical Evidence and a Strategic Adoption Roadmap from the UAE
Vikas Swarnakar, College of Business and Economics, U.A.E.; Halimah Ahmed Alhashmi, United Arab Emirates University, U.A.E.; Abdul Rauf, United Arab Emirates University, U.A.E.; Hafiz Muhammad Usman Khizar, United Arab Emirates University, U.A.E.; Mohammed Al-Waqfi, United Arab Emirates University, U.A.E.; and Shailesh Vaidya, National Institute of Technology, India

EMPIRICAL STUDIES IN ECONOMICS AND FINANCE IV
Chair: Mehmet Huseyin Bilgin, EBES, Türkiye
Room: Z-Room 2

The Mineral Supply Chain for Electric Vehicles: Key Stakeholders and Their Roles
Tomi Miuc, University of Ljubljana, Slovenia and **Matej Svigelj,** University of Ljubljana, Slovenia

The Impact of Zombie Lending on Banking Fragility
Christopher Chandra, Universitas Bina Nusantara, Indonesia; Jonathan Kane Toty, Universitas Bina Nusantara, Indonesia; and Rahmat - Siauwijaya, Universitas Bina Nusantara, Indonesia

Development of Digital Infrastructure in Slovenia
Matej Svigelj, University of Ljubljana, Slovenia

Feed or Flicker? Measuring the Forecasting Power of Cable News and Twitter Economic Uncertainty on Consumer Confidence
Aksh Barish Dantal, U.S.A.; Simran Kahai, John Carroll University, U.S.A.; and Arjun Tuli, Poland

The Political Economy of Nuclear Technology Transfer in Communist Romania: The Strategic Choice of Canadian CANDU Technology and Its Economic Fallout
George Dumitrescu, University of Bucharest, Romania

The Visible Intermediary: A Transaction-Cost Account of the Cross-Border Advisory Firm in China–Central Asia Industrial Equipment Trade
Bashir Modanov, Egatein, China

ECONOMICS OF INNOVATION

Chair: Ha Van Nguyen Banking Academy of Vietnam, Vietnam
Discussant: Ljiljana Božić, The Institute of Economics, Zagreb Croatia
Room: Z-Room 3

Do Innovation Systems Shape the Returns to Knowledge Sources? Evidence from Germany and Chile
Rodolfo Lauterbach, Universidad de Las Americas - Campus Providencia, Mexico

Promoting STEM Activities to Meet Labor Market Expectations: The Role of Collaborative Learning, Teacher Support and Financial Hardship
Ha Van Nguyen, Banking Academy of Vietnam, Vietnam; Vy Nong Nguyen-Tuong, Vietnam National University, Ho Chi Minh City High School for the Gifted, Vietnam; Linh Thai-Dan, Hanoi - Amsterdam High School for The Gifted, Vietnam; Tu Nguyen-Tuan, Vinschool Ocean Park, Vietnam; and Linh Tran-Ai, Foreign Language Specialised School - University of Languages and International Studies, Vietnam National University, Vietnam

Do Energy Constraints Foster the Generation of Firms' Innovations? The Role of Knowledge for MENA Countries
Mira Khalili, Lebanese International University, Lebanon and Universitat Rovira i Virgili, Spain; Mercedes Teruel, Universitat Rovira i Virgil, Spain; and Monica Martin-Bofarul, Universitat Rovira i Virgil, Spain

Bridging the Governance Gap: A Comparative Analysis of Startup Financing Architectures in the US, UK, Germany, and Azerbaijan
Orkhan Vatankhah, Azerbaijan Technical University, Azerbaijan

From Fragmentation to Framework: Divergent Approaches to Crypto-Asset Regulation in the European Union and Türkiye
Seda Kılıçaslan Özçakır, Middle East Technical University, Türkiye and **Mert Güleç,** Middle East Technical University, Türkiye

AI Adoption and the Internationalization of Creative Industries: Panel Evidence from European Economies
Gianmario Strappati, Instituto Superior J. Hernandez de Buenos Aires, Argentina

MARKETING & TOURISM

Chair: Narissara Palusuk, Khon Kaen University, Thailand
Discussant: Nor Asiah Omar, Universiti Kebangsaan Malaysia, Malaysia
Room: Z-Room 4

From Scrolls to Sales: Unpacking How TikTok Advertising Content Translates into Purchase Intention through Brand Awareness and Brand Image
Muhammad Abdan Syakura, Telkom University, Indonesia and **Citra Kusuma Dewi,** Telkom University, Indonesia

Revising the Definition of Country of Origin (COO) Effect: Toward a Clearer Conceptualization
Hajar Saidy, UH2C, Morocco and Ezzohra Belkadi, FSJES Ain Sebaâ, UH2C, Morocco

Luxury restaurant marketing: Comparing the Michelin and Australian Good Food guides
Estela Marine-Roig, University of Lleida, Spain

The Paradox of Pleasure and Pain: How Positive and Negative Experiences Shape eWOM in Ethnic Food Tourism
Ghazanfar Ali Abbasi, KFUPM, Saudi Arabia

From Viewer to Supporter: The Impact of Attitude toward Live-Streamer on Real-Time Gift-Giving Behavior to Streamers Through Theory of Reasoned Action (TRA)
Narissara Palusuk, Khon Kaen University, Thailand

Driver or Brake? How Environmental Knowledge Moderates Sustainable Consumption Intentions in an Emerging Market Context
Mochamad Fikri Abdul Azis, Telkom University, Indonesia and **Citra Kusuma Dewi,** Telkom University, Indonesia

LUNCH BREAK: 13:10-13:40

DAY 3 - SESSION III: 13:40-15:40

MANAGEMENT V

Chair: Ender Demir, Reykjavik University, Iceland
Room: Z-Room 1

Chasing Losses in the Probability Economy: A Dual Pathway Model of Psychological Reactance and Risk Control in Gacha Gaming
Chen-Kuei Kao, Taipei WEGO Private Senior High School, Taiwan and **Hung-You Chen,** National Chin-Yi University of Technology, Taiwan

Global Value Chain Exposure and Sourcing Reconfiguration in Central, Eastern and Southeastern Europe
Magdalena Olczyk, Gdańsk University of Technology, Poland

Future Tourism and Business Professionals' Perceptions of Conflict Management in Protected Areas: Evidence from University Students in Northern Albania
Arian Gjura, Universiteti i Shkodres "Luigj Gurakuqi", Albania

Blockchain-Based Solutions for Cross-Border Payment Settlements: Smart Contracts and System Efficiency
Shengguang Cheng, Southeast University, China

Internal Social Coherence Under AI Deployment: Organizational Responses to Labor Tensions in Socially Oriented Organizations
Cesar Tauste, University of Valencia, Spain; Vanessa Campos, University of Valencia, Spain; and Joan Ramon Sanchis, University of Valencia, Spain

ACCOUNTING AND FINANCE

Chair: Mehmet Huseyin Bilgin, EBES, Türkiye
Room: Z-Room 2

Governance as a Mimetic Capability: Institutional Voids, Climate Policy Uncertainty, and the Greenwashing Equilibrium in Emerging Markets
Sinara Silva Pinheiro Lopes, Federal University of Espírito Santo, Brazil; and Luiz Cláudio Louzada, Federal University of Espírito Santo, Brazil

Value Relevance of Earnings, Book Value, and Dividends in High-Capitalization Banks: Evidence Before, During, and After COVID-19
Jeffry Vincent Gunawan, Bina Nusantara University, Indonesia; Nathaniel Tangguh Kahatya, Bina Nusantara University, Indonesia; and **Rahmat - Siauwijaya,** Bina Nusantara University, Indonesia

Gender as a Determinant of Investment Decisions: A Behavioral Finance Perspective
Sasha Rastogi, The Shri Ram School, Moulsari, India and Priyanka Raheja, The Shri Ram School, Moulsari, India

From Assembly Lines to Headlines: Constructing a Manufacturing Economic Policy Uncertainty Index
Simran Kahai, John Carroll University, U.S.A. and **Aksh Barish Dantal,** U.S.A.

MSCI Rebalancing August 2025 Announcements: An Event Study of Indonesia and Malaysia
Vincent Chandra, Binus University, Indonesia and Amario Kusumo, Binus University, Indonesia

EMPIRICAL STUDIES IN ECONOMICS AND FINANCE V

Chair: Ender Demir, Reykjavik University, Iceland
Discussant: Monica Violeta Achim, Babes Bolyai University, Romania
Room: Z-Room 3

Digital Innovation and Supply Chain Resilience in the GCC Logistics Sector: The Role of Industry 4.0 Technologies
Asma Al Rahbi, University of Warwick, U.K.; Taofeeq Ibn Mohammed, University of Warwick, U.K.; and Hamid Moradlou, University of Warwick, U.K.

Borrowing in Turbulent Times: Profitability and the Cost of Debt in Poland
Natalia Nehrebecka, Warsaw University, Poland

Political Engagement and Firm Performance in the United States: Evidence from Individual Campaign Contributions, 1980–2018
Victor Quyi Chen, Canada

Analysis of the Linkages between Power Supply and Firm Growth in the MENA Region
Mira Khalili, Lebanese International University, Lebanon and Universitat Rovira i Virgili, Spain; Mercedes Teruel, Universitat Rovira i Virgil, Spain; and Monica Martin-Bofarul, Universitat Rovira i Virgil, Spain

Who Exports, Diversifies, and Upgrades in the Philippines? A Firm-level Analysis
Jesus Felipe, De La Salle University, Philippines; Nanditha Mathew, De La Salle University, Philippines; and **Jacobe Joaquin Montes Sevilla,** De La Salle University, Philippines

Enterprise Chatbot Platform with Turkish Language Processing for Banking Operations Efficiency
İlker Köse, Istanbul Ticaret University, Türkiye; Serkan Çankaya, Istanbul Ticaret University, Türkiye; **Şükrü Buğra Özyiğit**, Turkish Commercial Bank, Turkiye; and Harun Özgür Tişkaya, Turkish Commercial Bank, Turkiye

ECONOMIC AND SOCIAL ISSUES

Chair: Lazăr Paula, Bucharest University of Economic Studies, Romania
Discussant: Andrzej Cieslik, University of Warsaw, Poland
Room: Z-Room 4

Determining Household Food Waste Intentions: A Pilot Study in Ankara
Sinem Erdoğdu, Middle East Technical University, Türkiye

A Design-Based Approach to Network Interference Under Egocentric Sampling
Faranak Alikhah, University of Rome Tor Vergata, Italy; Tiziano Arduini, University of Rome Tor Vergata, Italy; Federico Belotti, University of Rome Tor Vergata, Italy; and Laura Forastiere, Yale University, U.S.A.

Sustainable Mobility Across Population Sizes in Japan: Balancing Household Mobility Choices, Well-Being, and CO_2 Emissions Reduction
Nagi Hosogoshi, Iwate University, Japan and Xiangdan Piao, Iwate University, Japan

The Effects of Parental Education on Child Welfare: Evidence from the 1997 Compulsory Schooling Reform in Turkey
Anıl Bölükoğlu, İzmir Bakırçay University, Türkiye; Öznur Ozdamar Giovanis, İzmir Bakırçay University, Türkiye; Eleftherios Giovanis, İzmir Bakırçay University, Türkiye; Banu Beyaz Sipahi, Tarsus Üniversitesi, Türkiye; and Gülden Bölük, Akdeniz University, Türkiye

More Connected, More Vulnerable? A Panel Data Analysis of Online Fraud in the Era of Digital Literacy
Lazăr Paula, Bucharest University of Economic Studies, Romania; Filipescu Maria-Oana, Bucharest University of Economic Studies, Romania; Vintila Nicoleta, Bucharest University of Economic Studies, Romania; Catarama Delia Florina, Bucharest University of Economic Studies, Romania; and Țâțu Lucian, Bucharest University of Economic Studies, Romania

Tax Incentives in Retirement Accounts: Is There a Growth - Inequality Tradeoff?
Kardelen Cicek, International Monetary Fund, U.S.A.

COFFEE BREAK: 15:40-15:50

DAY 3 - SESSION IV: 15:50-17:50

HUMAN RESOURCE MANAGEMENT

Chair: Chiara Barchielli, Scuola Superiore Sant'Anna, Italy
Discussant: Rodolfo Lauterbach, Universidad de Las Americas - Campus Providencia, Mexico
Room: Z-Room 1

Self-Orchestration and Culture: Self-Efficacy Mechanisms in Increasing Creative Process Engagement
Ahmad Shobirin, Universitas Gadjah Mada, Indonesia and Rr.Tur Nastiti, Gadjah Mada University, Indonesia

The Role of Interpersonal Trust in Artificial Intelligence (AI) Adoption within HRM Practices
Avishan Sarmast, University of Padova, Italy; Patrizia Garengo, University of Padua, Italy; and Adnan Hussain, University of Padua, Italy

Institutional Support as a Determinant of Clinical Educators' Confidence in Managing Nursing Students' Mental Health: A Cross-Country Analysis from the CARE-CE Project
Chiara Barchielli, Scuola Superiore Sant'Anna, Italy; Anette Lykke Hindhede, UCSF - Center for Health Research, Copenhagen University Hospital – Rigshospitalet, Copenhagen, Denmark; Camilla Bernild, Department of Public Health, University of Copenhagen, Copenhagen, Denmark; Malou Stoffels, Amstel Academie, Netherlands; Marco Alaimo, Azienda USL Toscana Centro, Italy; Riccardo Mari, Azienda USL Toscana Centro, Italy; Marzia Paffetti, Azienda USL Toscana Centro, Italy; Mathilde Hellman-Petersen, UCSF - Center for Sundhedsfaglig Forskning, Denmark; Emma Dybdal Andersen, Rigshospitalet UCSF - Center for Sundhedsfaglig Forskning, Denmark; Gianluca Galeotti, Azienda USL Toscana Centro, Italy; and Paolo Zoppi, Azienda USL Toscana Centro, Italy

Adaptive Challenges and Shadow Work in Digitalized Human Resource Processes: Employee-Centered Evidence from Poland
Marta Gajowiak-Domin, Poznan University of Technology, Poland

Cancer Survivors' Return to Work: The Role of HRM Practices in Quality of Working Life and Organizational Commitment from a Gender Perspective
Rocio Aguilar-Caro, Pablo de Olavide University, Spain and Monica Santana-Hernandez, Pablo de Olavide University, Spain

Constructing Organizational Justice: HR Managers' Interpretations and Practices of Fairness
Diletta Gazzaroli, Università Cattolica del Sacro Cuore, Italy; Amalia De Leo, Università Cattolica del Sacro Cuore, Italy; Elisa Carletti, Università Cattolica del Sacro Cuore, Italy; and Caterina Gozzoli, Università Cattolica del Sacro Cuore, Italy

ECONOMIC DEVELOPMENT, SUSTAINABILITY, & INNOVATION

Chair: Irena Nikolovska, University of Doha for Science and Technology, Qatar
Discussant: Gautam Hazarika, The University of Texas Rio Grande Valley, U.S.A.
Room: Z-Room 2

Medium-Term Electricity Load Forecasting Using Large Language Models
Evgeniya Shenkman, HSE University, Russia and Anastasiya Kireecheva, HSE University, Russia

Advancing Circular Economy for Systemic Sustainable Development: Policy Analysis from an Emerging Economy Context
Irena Nikolovska, University of Doha for Science and Technology, Qatar; Ljupcho Efremov, American University of the Middle East, Kuwait; and Leonid Nakov, Ss Cyril and Methodius University, Republic of North Macedonia

Climate Finance and Green Economic Growth: Does Institutional Quality Matter?
Irwan Trinugroho, Universitas Sebelas Maret, Indonesia; Subroto Rapih, Universitas Sebelas Maret, Indonesia; Nkwetta Ajong Aquilas, University of Buea, Cameroon; and Budi Wahyono, Universitas Sebelas Maret, Indonesia

The Economics of Digital Carbon Assets: Applying Tokenisation in EU ETS2
Zehra Uyumaz, Italy

Generative AI and the Dilemma of Control: A Sandbox Framework for Türkiye's National AI Strategy
Mert Güleç, Middle East Technical University, Türkiye and **Seda Kılıçaslan Özçakır**, Middle East Technical University, Türkiye

APPLIED ECONOMICS

Chair: Kardelen Cicek, International Monetary Fund, U.S.A.
Discussant: Evan Lau, Universiti Malaysia Sarawak, Malaysia
Room: Z-Room 3

Sector Prioritization for AI Readiness in Albania: Evidence from Financial Services and ICT
Edvina Kapllani, UET University Tirana, Albania

Funding of Brown Assets by Banks
Sangeeta Pandit, SIMSREE, India

Distributional Impacts of Inflation Accounting for Behavioral Effects and Real Assets
Kardelen Cicek, International Monetary Fund, U.S.A.; Julieth Pico Mejía, International Monetary Fund, U.S.A.; Marcos Poplawski-Ribeiro, International Monetary Fund, U.S.A.; and Alberto Tumino, International Monetary Fund, U.S.A.

The Role of Bank Indonesia through the BI Rate, Inflation, and Economic Growth in Maintaining the Stability of the Rupiah Exchange Rate: A Predictive Approach
Alamgir Abyazarshq Andrianto, Telkom University, Indonesia and Danang Indrajaya, Telkom University, Indonesia

Cultural Distance, Its Dimensions, and Their Impact on Foreign Direct Investment: An Empirical Analysis of OECD Countries
Aykhan Sadigov, University of Tartu, Estonia

Redefining Debt Sustainability: A Data-Driven Model for Fiscal Credibility
Anshita Kapoor, Jamia Millia Islamia, India

Enterprise Chatbot Platform with Turkish Language Processing for Banking Operations Efficiency

İlker Köse
Istanbul Ticaret University, Türkiye

Serkan Çankaya
Istanbul Ticaret University, Türkiye

Şükrü Buğra Özyiğit
Turkish Commercial Bank, Turkiye

Harun Özgür Tişkaya
Turkish Commercial Bank, Turkiye

Abstract

Objectives: In banking, operational efficiency suffers from usably manual document retrieval, IT service desk bottlenecks, and inconsistent access to process information. This paper presents the implementation of an on-premises enterprise chatbot system, implementing Turkish natural language processing and retrieval-augmented generation processes to minimize operational frictions from human resources, IT support, compliance inquiry and field portfolio management. The system seeks to achieve quantifiable results both in terms of speed of request handling, the accuracy of processing and operational cost per transaction. Data and Methods: The platform integrates four operational capabilities: (1) IT service desk request categorization using semantic matching against banking and ITSM-specific terminology, supported by Turkish morphological processing; (2) corporate document access via retrieval-augmented generation (RAG) over roughly 800 MB of institutional procedures, policies, and technical documentation; (3) field portfolio management support through customer data access with KVKK-compliant role-based masking and audit trails; and (4) automated compliance documentation. The system runs on-premises using open-source components (Llama 3.1 8B LLM, PostgreSQL vector storage) to ensure data sovereignty and alignment with the Turkish banking regulator's (BDDK) requirements. Implementation follows a phased deployment: Phase 1 (completed) established core authentication and semantic categorization; Phase 2 (active) develops the document pipeline and query optimization; Phase 3 (planned) integrates field portfolio workflows. All components undergo security testing, including Turkish-specific prompt injection scenarios, and produce immutable audit logs for regulatory compliance. Results: The preliminary results are quite positive: automatic resolution of IT requests is at 87% and average response time for document queries is 2.3 seconds. These improvements have translated into a 45% reduction in support staff inquiries. However, user adoption is at 72% and the security test success rate is 90%. Conclusions: The research sets a precedent for how such Turkish-language generative AI can be safely implemented in regulated banking environments. The fintech innovation demonstrates how a combination of strong language technology with governance mechanisms (audit trails, data masking, explainability) delivers institutional efficiency without denying regulatory and data protection requirements. The architecture and methods are spanning into other banking functions but also facilitate incremental support for institutional AI maturity.

Keywords: Natural Language Processing, Enterprise Automation, Banking Operations, Fintech, Regulatory Compliance, Turkish Language Technology

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ECONOMIC AND SOCIAL ISSUES

Chair: Lazăr Paula, Bucharest University of Economic Studies, Romania
Discussant: Andrzej Cieslik, University of Warsaw, Poland
Room: Z-Room 4

Determining Household Food Waste Intentions: A Pilot Study in Ankara

Sinem Erdoğdu
Middle East Technical University, Türkiye

Abstract

The global challenge of food waste (FW) has emerged as a critical priority on the international sustainability agenda, due to its contribution to greenhouse gas emissions and the significant waste of

LIST OF CONFERENCE PARTICIPANTS

	Name	Institution	Country
1	Abdul Halim	Institut Teknologi Sepuluh Nopember	Indonesia
2	Abdul Rauf	United Arab Emirates University	U.A.E.
3	Abdullah Almutairi	International University of Science & Technology in Kuwait	Kuwait
4	Adam Csapai	Bratislava University of Economics and Business	Slovakia
5	Adnan Hussain	University of Padua	Italy
6	Afiqah Hani Adi Affandi	Universiti Teknologi MARA	Malaysia
7	Agnieszka Budziewicz-Guźlecka	Uniwersytet Szczeciński	Poland
8	Ahmad Fuad Rosyiful Aqli	Telkom University	Indonesia
9	Ahmad Shobirin	Universitas Gadjah Mada	Indonesia
10	Aimi Syairah Md Sa'at	Universiti Teknologi MARA	Malaysia
11	Ainul Mardhiah Khali Aziz	Universiti Teknologi MARA	Malaysia
12	Ajay Kumar Mishra	IIT Kharagpur	India
13	Aksh Barish Dantal	-	U.S.A.
14	Alamgir Abyazarshq Andrianto	Telkom University	Indonesia
15	Alba Ruth Prato	University of Alaska Fairbanks	U.S.A.
16	Alberto Tumino	International Monetary Fund	U.S.A.
17	Alessio Mengoni	University of Pisa	Italy
18	Alexander Redlein	TU Wien (Vienna)	Austria
19	Alexey Sikachev	HSE University	Russia
20	Alfian Ryan Henry Tanawal	Sam Ratulangi University	Indonesia
21	Alin-Cristian Maricut	The Bucharest University of Economic Studies	Romania
22	Alma Baiguzhinova	Sarsen Amanzholov East Kazakhstan University	Kazakhstan
23	Amalia De Leo	Università Cattolica del Sacro Cuore	Italy
24	Amanda Figueiredo	ISAG – EBS	Portugal
25	Amario Kusumo	Binus University	Indonesia
26	Amin Jan	Wenzhou-Kean University China	China
27	Ana Novak	University of Zagreb	Croatia
28	Anabela Dinis	University of Beira Interior	Portugal
29	Ana-Maria Marcu	Bucharest University of Economic Studies	Romania
30	Anastasiya Kireecheva	HSE University	Russia
31	Andrey Berezin	King Fahd University of Petroleum and Minerals	Saudi Arabia
32	Andrzej Cieslik	University of Warsaw	Poland
33	Anette Lykke Hindhede	UCSF - Center for Health Research	Denmark
34	Anıl Bölükoğlu	İzmir Bakırçay University	Türkiye
35	Anshita Kapoor	Jamia Millia Islamia	India
36	Arian Gjura	Universiteti i Shkodres "Luigj Gurakuqi"	Albania
37	Arjun Tuli	-	Poland
38	Arman Eshraghi	Cardiff University	U.K.
39	Arun Arora	Lloyd Business School	India
40	Asma Al Rahbi	University of Warwick	U.K.
41	Avishan Sarmast	University of Padova	Italy
42	Aykhan Sadigov	University of Tartu	Estonia
43	Aynur Dilan Tosun	Kadir Has University	Türkiye
44	Ayşe Tosun	Hacettepe University	Türkiye
45	Bader Lafi Almutairi	International University of Science & Technology in Kuwait	Kuwait

46	Banu Beyaz Sipahi	Tarsus Üniversitesi	Türkiye
47	Başak Erdem Çankaya	Istanbul Ticaret University	Türkiye
48	Bashir Modanov	Egatein	China
49	Beaneta Vasileva	Technical University of Varna	Bulgaria
50	Beata Stępień	Poznań University of Economics and Business	Poland
51	Budi Wahyono	Universitas Sebelas Maret	Indonesia
52	Çağıl Erser	Turk Ticaret Bank	Türkiye
53	Camelia Delcea	Bucharest University of Economic Studies	Romania
54	Camilla Bernild	University of Copenhagen	Denmark
55	Can Şahintaş	Turk Ticaret Bank	Türkiye
56	Catarama Delia Florina	Bucharest University of Economic Studies	Romania
57	Caterina Gozzoli	Università Cattolica del Sacro Cuore	Italy
58	Cecília Carmo	GOVCOPP (Research Unit on Governance, Competitiveness and Public Policies)	Portugal
59	Cemile Bezeklioğlu	Turk Ticaret Bank	Türkiye
60	Cenk Cevat Karahan	Boğaziçi University	Türkiye
61	Cesar Tauste	University of Valencia	Spain
62	Chandres Tejura	Queen Mary University of London	U.K.
63	Chen-Kuei Kao	Taipei WEGO Private Senior High School	Taiwan
64	Chiara Barchielli	Scuola Superiore Sant'Anna	Italy
65	Chih-Ming Tsai	National Chin-Yi University of Technology	Taiwan
66	Chin Mui Yin	Tunku Abdul Rahman University of Management & Technology	Malaysia
67	Chong Heng Lim	Universiti Tunku Abdul Rahman (UTAR)	Malaysia
68	Chong Wei Ying	Taylor’s University	Malaysia
69	Chris Dimos	University of Bath	U.K.
70	Christopher Chandra	Universitas Bina Nusantara	Indonesia
71	Chuan Chew Foo	Universiti Tunku Abdul Rahman (UTAR)	Malaysia
72	Citra Kusuma Dewi	Telkom University	Indonesia
73	Conan Da-Yi Chen	Kang Chiao International School	Taiwan
74	Conrado Diego García	University of Valladolid	Spain
75	Corina Ioanas	Bucharest University of Economic Studies	Romania
76	Cristiana Ribeiro	University of Aveiro	Portugal
77	Dana Teodorescu	Bucharest University of Economic Studies	Romania
78	Danang Indrajaya	Telkom University	Indonesia
79	Daniel Hermann	University of Bonn	Germany
80	Danuta Szpilko	Bialystok University of Technology	Poland
81	Diletta Gazzaroli	Università Cattolica del Sacro Cuore	Italy
82	Dina Naser	Durham University	U.K.
83	Dina Rofael	IDSC Egyptian Cabinet	Egypt
84	Eda Kayhan	Çağ University	Türkiye
85	Edson Vengesai	Durban University of Technology	South Africa
86	Edvina Kapllani	UET University Tirana	Albania
87	Efi Vasileiou	Burgundy School of Business	France
88	Egor Nikulin	Graduate School of Management SPbU	Russia
89	Ehsan Saghatforoush	University of the Witwatersrand	South Africa
90	Ekaterina Dudkina	Financial University under the Government of the Russian Federation	Russia
91	Ekta Saraswat	IILM University	India
92	Eleftherios Giovanis	İzmir Bakırçay University	Türkiye
93	Elif Güneren Genç	Istanbul Ticaret University	Türkiye
94	Elisa Carletti	Università Cattolica del Sacro Cuore	Italy

95	Emanuela Conti	University of Urbino Carlo Bo	Italy
96	Emma Dybdal Andersen	Rigshospitalet UCSF - Center for Sundhedsfaglig Forskning	Denmark
97	Ender Demir	Reykjavik University	Iceland
98	En-hua Chang	Shanghai American School	China
99	Estela Marine-Roig	University of Lleida	Spain
100	Eva Stopajnik	TU Wien (Vienna)	Austria
101	Evan Lau	Universiti Malaysia Sarawak	Malaysia
102	Evgeniia Barysheva	Graduate School of Management SPbU	Russia
103	Evgeniya Shenkman	HSE University	Russia
104	Ezzohra Belkadi	UH2C	Morocco
105	Faranak Alikhah	University of Rome Tor Vergata	Italy
106	Fatema Fayez	Arab Open University- Kuwait branch	Kuwait
107	Faten Chibani	RED Laboratory, ESSAT Private	France
108	Federico Belotti	University of Rome Tor Vergata	Italy
109	Fengqin Freya Chen	Shanghai University of Finance and Economics	China
110	Filipescu Maria-Oana	Bucharest University of Economic Studies	Romania
111	Filippo Pietro	Joint Research Centre of the European Commission	Spain
112	Flavia Pallucca	Università degli studi Carlo Bo	Italy
113	Francesco Dainelli	University of Florence	Italy
114	Gabriel Dumitrescu	Bucharest University of Economic Studies	Romania
115	Gabriel Michael	University of Alabama	U.S.A.
116	Gautam Hazarika	The University of Texas Rio Grande Valley	U.S.A.
117	Gengle Zheng	Wenzhou-Kean University China	China
118	George Dumitrescu	University of Bucharest	Romania
119	Ghazanfar Ali Abbasi	KFUPM	Saudi Arabia
120	Gherardo Girard	Queen Mary University of London	U.K.
121	Ghulam Mustafa	Norwegian University of Science and Technology	Norway
122	Giani Ionel Grădinaru	The Bucharest University of Economic Studies	Romania
123	Gianluca Galeotti	Azienda USL Toscana Centro	Italy
124	Gianmario Strappati	Instituto Superior J. Hernandez de Buenos Aires	Argentina
125	Gintarė Leckė	Vytautas Magnus University	Lithuania
126	Gloria Cuevas-Rodriguez	Universidad de Cádiz	Spain
127	Gökhan Karahan	University of Alaska Anchorage	U.S.A.
128	Gratiela Chelu	Bucharest University of Economic Studies	Romania
129	Grzegorz Masloch	SGH Warsaw School of Economics	Poland
130	Gul Ertan Ozguzer	Izmir University of Economics	Türkiye
131	Gülden Bölük	Akdeniz University	Türkiye
132	Gulzhakhan Khajıyeva	Turan University	Kazakhstan
133	Ha Nguyen-Van	Banking Academy of Vietnam	Vietnam
134	Hafiz Muhammad Usman Khizar	United Arab Emirates University	U.A.E.
135	Hai Huy Nguyen - Dang	Vinschool The Harmony Secondary and High School	Vietnam
136	Haiwei Chen	University of Alaska Fairbanks	U.S.A.
137	Hajar Saidy	UH2C	Morocco
138	Halimah Ahmed Alhashmi	United Arab Emirates University	U.A.E.
139	Haliza Zahar	NDUM	Malaysia
140	Hamid Moradlou	University of Warwick	U.K.
141	Hani Naser	Grant Thornton	U.K.
142	Hanna Włodarkiewicz-Klimek	Poznan University of Technology	Poland
143	Hannes Zenz	Vienna Institute for Advanced Studies	Austria

144	Han-Sol Lee	Peoples' Friendship University of Russia named after Patrice Lumumba	Russia
145	Harun Özgür Tişkaya	Turkish Commercial Bank	Türkiye
146	Hasan Isomitdinov	University of Alabama	U.S.A.
147	Haya Suliman	College of Business and Economics	U.A.E.
148	Helene Rey	London Business School	U.K.
149	Hesham Jamil Merdad	King Fahd University of Petroleum and Minerals	Saudi Arabia
150	Hooy Chee Wooi	Universiti Sains Malaysia	Malaysia
151	Hsin Hung Lin	Tzu Chi University	Taiwan
152	Hulusi Bahcivan	Boğaziçi University	Türkiye
153	Hung-You Chen	National Chin-Yi University of Technology	Taiwan
154	I Ketut Gunarta	Institut Teknologi Sepuluh Nopember	Indonesia
155	Idris Gautama So	Binus University	Indonesia
156	İlker Köse	Istanbul Ticaret University	Türkiye
157	Imtiaz Badshah	Østfold University College	Norway
158	Insaf Walid Karbajha	Saint Joseph University of Beirut	Lebanon
159	Irena Nikolovska	University of Doha for Science and Technology	Qatar
160	Irina I. Staroverova	Saint-Petersburg State University	Russia
161	Irwan Trinugroho	Universitas Sebelas Maret	Indonesia
162	Islam Kamal	Arab Open University	Egypt
163	Ivan Galek	University of Rijeka	Croatia
164	Iván Sosa Gómez	Camilo Jose Cela University	Spain
165	Ivana Barišić	University of Zagreb	Croatia
166	Jacobe Joaquin Montes Sevilla	De La Salle University	Philippines
167	Jae Eun You	Soongsil University	South Korea
168	Jaehwan Kim	Korea University	South Korea
169	Jana Abou Hjaily	University of Pittsburgh	U.S.A.
170	Jean P. Sepúlveda	Universidad del Desarrollo	Chile
171	Jeffry Vincent Gunawan	Bina Nusantara University	Indonesia
172	Jesus Felipe	De La Salle University	Philippines
173	Jhonatan David Jiménez Durán	University of Medellín	Colombia
174	Jiaye Han	-	Spain
175	Jie-An Kuan	The Primacy Collegiate Academy	Taiwan
176	Jinxin Cui	Zhejiang Gongshang University	China
177	Joan Ramon Sanchis	University of Valencia	Spain
178	Johan Setiawan	Universitas Multimedia Nusantara	Indonesia
179	Jonathan Kane Toty	Universitas Bina Nusantara	Indonesia
180	Jong Woo Choi	Seoul National University	South Korea
181	Jose Alejandro Cano	University of Medellín	Colombia
182	Josip Čičak	University of Rijeka	Croatia
183	Julieth Pico Mejía	International Monetary Fund	U.S.A.
184	K. F. Ben Wong	University of the West of England	U.K.
185	Kah Weng Ng	Universiti Tunku Abdul Rahman (UTAR)	Malaysia
186	Kai-Chen Fan	Appleby College	Canada
187	Kam Hoe Oon	Universiti Tunku Abdul Rahman (UTAR)	Malaysia
188	Kamal Naser	International University of Science & Technology in Kuwait	Kuwait
189	Kardelen Cicek	International Monetary Fund	U.S.A.
190	Karolina Zuzanna Skorupska	Poznań University of Economics and Business	Poland
191	Katarina Žager	University of Zagreb	Croatia

192	Khaled Alaqeel	UTM	Malaysia
193	Kimberly McGinnis	University of Alaska Fairbanks	U.S.A.
194	Kishan Nigam	IILM University	India
195	Klaus F. Zimmermann	GLO	Germany
196	Klaus Weyerstrass	Vienna Institute for Advanced Studies	Austria
197	Kwek Choon Ling	Tunku Abdul Rahman University of Management & Technology	Malaysia
198	Lai Mun Keong	Mila University	Malaysia
199	Lam Que Dang - Thao	Vinschool The Harmony Secondary and High School	Vietnam
200	Lara Agnoli	Burgundy School of Business	France
201	Laura Forastiere	Yale University	U.S.A.
202	Laura Marsiliani	Durham University	U.K.
203	Lazăr Paula	Bucharest University of Economic Studies	Romania
204	Leiting Shen	Mercu Buana University	Indonesia
205	Leonid Nakov	Ss Cyril and Methodius University	Republic of North Macedonia
206	Li Chen	Fayetteville State University	U.S.A.
207	Linh Thai-Dan	Hanoi - Amsterdam High School for The Gifted	Vietnam
208	Linh Tran-Ai	Vietnam National University	Vietnam
209	Livia Cristina Iliescu	Bucharest University of Economic Studies	Romania
210	Liviu-Adrian Cotfas	Bucharest University of Economic Studies	Romania
211	Ljiljana Božić	The Institute of Economics	Croatia
212	Ljupcho Efremov	American University of the Middle East	Kuwait
213	Luca Spataro	University of Pisa	Italy
214	Lucas Gaevoy	Westminster School	U.K.
215	Lucy Naga	Heriot-Watt University	U.K.
216	Luigi Benfratello	Politecnico di Torino	Italy
217	Luiz Cláudio Louzada	Federal University of Espírito Santo	Brazil
218	Lyailya Akhmetova	Sarsen Amanzholov East Kazakhstan University	Kazakhstan
219	Magdalena Kapela	Warsaw University of Technology	Poland
220	Magdalena Olczyk	Gdańsk University of Technology	Poland
221	Mahmoud Zouaoui	Business School of Tunis, Compus La Manouba	Tunisia
222	Malgorzata Kaczmarek	Poznan University of Technology	Poland
223	Malik Khalfan	Khalifa University of Science and Technology	U.A.E.
224	Malou Stoffels	Amstel Academie	Netherlands
225	Manjot Bhussar	University of Tennessee at Chattanooga	U.S.A.
226	Marat Smirnov	Graduate School of Management SPbU	Russia
227	Marc Audi	Abu Dhabi School of Management	U.A.E.
228	Marc Poulin	Abu Dhabi School of Management	U.A.E.
229	Marco Alaimo	Azienda USL Toscana Centro	Italy
230	Marcos Poplawski-Ribeiro	International Monetary Fund	U.S.A.
231	Mardoche Ayitchehou	University of Pittsburgh	U.S.A.
232	Margareta Gardijan Kedžo	University of Zagreb	Croatia
233	Mariana Carvalho	University of Beira Interior	Portugal
234	Mariusz Woźniakowski	University of Lodz	Poland
235	Mariya Gubareva	ISEG Universidade de Lisboa	Portugal
236	Marta Gajowiak-Domin	Poznan University of Technology	Poland
237	Marzia Paffetti	Azienda USL Toscana Centro	Italy
238	Maslin Masrom	UTM	Malaysia
239	Matej Svigelj	University of Ljubljana	Slovenia
240	Mathilde Hellman-Petersen	UCSF - Center for Sundhedsfaglig Forskning	Denmark

241	Mehmet Huseyin Bilgin	EBES	Türkiye
242	Mehmet Özgür Yaran	Istanbul Ticaret University	Türkiye
243	Mehtap Dursun	Galatasaray University	Türkiye
244	Mercedes Teruel	Universitat Rovira i Virgil	Spain
245	Mert Güleç	Middle East Technical University	Türkiye
246	Mert Ünal	Galatasaray University	Türkiye
247	Milan Todorovic	London Metropolitan University	U.K.
248	Ming Ju	Louisiana Tech University	U.S.A.
249	Mira Khalili	Universitat Rovira i Virgili	Spain
250	Mochamad Fikri Abdul Azis	Telkom University	Indonesia
251	Moh'd Shakkah	Irbid National University	Jordan
252	Mohamed Hosny	KFUPM	Saudi Arabia
253	Mohammed Al-Waqfi	United Arab Emirates University	U.A.E.
254	Monica Martin-Bofarul	Universitat Rovira i Virgil	Spain
255	Monica Santana-Hernandez	Pablo de Olavide University	Spain
256	Monica Violeta Achim	Babes Bolyai University	Romania
257	Mousa Albashrawi	KFUPM	Saudi Arabia
258	Muhamad Ravanela Putra Isca	Telkom University	Indonesia
259	Muhammad Abdan Syakura	Telkom University	Indonesia
260	Muhammad Abubakr Naeem	United Arab Emirates University	U.A.E.
261	Muhammad Tabish	Institute of Business Management (IoBM)	Pakistan
262	Murat Donduran	Yildiz Teknik University	Türkiye
263	Nadia Arfaoui	IDRAC Business School	France
264	Nagi Hosogoshi	Iwate University	Japan
265	Nanditha Mathew	De La Salle University	Philippines
266	Narissara Palusuk	Khon Kaen University	Thailand
267	Nasruzzaman Naeem	Istanbul Ticaret University	Türkiye
268	Nassir Ibrahim	Birmingham City University	U.K.
269	Natalia Nehrebecka	Warsaw University	Poland
270	Nathaniel Tangguh Kahatya	Bina Nusantara University	Indonesia
271	Naveed Yasin	Abu Dhabi School of Management	U.A.E.
272	Niaz Wassan	Sultan Qaboos University	Oman
273	Nihal Bayraktar	Penn State University	U.S.A.
274	Nikolina Dečman	University of Zagreb	Croatia
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