AOU
الجامعة العربية المفتوحة
Arab Open University
Kuwait

International Strategic Management Association

International Conference on Applied Business and Economics

ICABE 2025 21st Edition:

November 3-5, 2025
Kuwait

Hybrid conference — onsite or online

Organized jointly with

UNIVERSITY OF MALTA
L-Università ta' Malta

West University of Timişoara

Uniwersytet Szczeciński

In cooperation with

Jean Monnet Programme

IJLTFES
International Journal of Latest Trends in Finance and Economic Sciences

ERSJ
European Research Studies Journal

I.J.E.B.A.

International Conference on Applied Business and Economics

21st EDITION ICABE 2025, FINAL PROGRAM
November 3rd – 5th, 2025
Kuwait

Organized jointly by:

- Arab Open University-Kuwait
- The International Strategic Management Association, Athens, Greece
- Under the Auspices of Democritus University of Thrace, Greece

In cooperation with:

- The Institute of Management, University of Szczecin, Poland
- The Faculty of Economics, Management and Accountancy, University of Malta, Malta
- The Faculty of Economics and Business Administration, West University of Timisoara, Romania
- The Cotsakos College of Business, William Paterson University, USA

DAY 1: Monday 3 November 2025

08:00–09:00 – Registration & Welcome Reception

09:00–10:00 – Opening Ceremony 📍***(Ghutaiba Auditorium)***

🎥 **Livestream on YouTube Channel 1**

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Speakers:
Dr. Salah AlHammadi, **Rector,** Arab Open University-Kuwait
Prof. Kamal Naser, **Co-Chair** ICABE 2025
Prof. Waldemar Tarczynski, **Rector,** University of Szczecin, Poland
Prof. Slawomir Bukowski, **Rector,** Casimir Pulaski Radom University, Poland
Prof. Aleksander Ostenda, **Rector,** Academy of Silesia, Katowice, Poland
Prof. Adam Kolinski, **Rector,** Poznan School of Logistics, Poland
Prof. John Malindretos, **Senate Representative,** William Paterson University, USA
Prof. Michalopoulou Maria, **Member of U Council,** Democritus University of Thrace, Greece
Prof. Eleftherios Thalassinos, **President** ISMA, Chair ICABE

☕10:00-10:15: **Coffee Break**

10:15-12:45: Session A2: Keynote Addresses *(Ghutaiba Auditorium)*

🎥 **Livestream on YouTube Channel 2**

🟣**Microsoft Teams meeting**
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MAIN THEME: "Synergizing Innovation: The Global Nexus of Business, Technology, Education, and Economic Sustainability"

Moderators:

Prof. Dimitrios Madytinos, Democritus University of Thrace, Greece
Prof. Eleftherios Thalassinos, University of Piraeus, Greece & University of Malta, Malta

10:15–10:45 – *Keynote 1*
Professor Kinga Flaga-Gieruszyńska
Vice Rector, University of Szczecin, Poland
Head, Interdisciplinary Research Team of Civil Procedural Law, Medical Law & New Technologies
Deputy Chairperson, Scientific Council of the Institute of Legal Sciences
Member, Scientific Council of NASK (National Research Institute)
President, Arbitration Court in the Western Pomeranian Voivodship in Szczecin
Arbitrator, Permanent Consumer Arbitration Court, Poland
Title: ***"Effective Economic Justice as a Sustainable Development Goal"***

10:45–11:15 – *Keynote 2*
Professor Alexis Antoniades
Director & Chair of International Economics, Georgetown University Qatar
Title: ***"AI, Skills, and the Future of Work"***

11:15–11:45 – *Keynote 3*
Professor Gratiela Georgiana Noja
Vice Dean & Professor of International Economics, Faculty of Economics & Business Administration,
West University of Timisoara, Romania
Title: ***"Innovation Financing and Environmental Performance: Evaluating the Sustainability Returns of Firm Investment"***

11:45–12:15 – *Keynote 4*
Professor Dr. Habil. Kesra Nermend
Institute of Management, University of Szczecin, Poland
Title: ***"Multi-Criteria Evaluation of Tax Law Using Large Language Models: Towards a Legal Quality Index"***
In cooperation with:
Mateusz Piwowarski, Institute of Management, University of Szczecin
Tomasz Strąk, Institute of Economics & Finance, University of Szczecin

12:15–12:45 – *Keynote 5*
Professor Dimitrios Gounopoulos
Professor of Accounting & Finance, School of Management, University of Bath, United Kingdom
Title: ***"Innovation and Annual Report Readability"***

🍽12:45-13:45: **Lunch Break**

13:45–15:15 — Parallel Paper Presentation Sessions *(Session A3: Lecture Hall GE103 | Session A4: Lecture Hall GE104 | Session A5: Lecture Hall GE105 | Session A6: Lecture Hall GE106)*

Session A3 – Law, New Technology and Business I 📍 *(Hall GE103)*

Moderators:
Dr Hab. Kinga Flaga-Gieruszyńska (University of Szczecin, Poland), Prof. Dimitrios Gounopoulos (University of Bath, UK) & Dr. Sumaya Banna (Arab Open University – Kuwait).

13:45 – 14:00 #564 *New Technologies Towards Justice as a Sustainable Development Goal (SDG 16)*
Dr. Hab. Joanna Studzińska, Prof. ALK, Kozminski University, Poland

14:00-14:15 #491 "Influence of modern technologies to the commercial dispute resolution in Eastern Europe"
Doc. Dr. Vigita Vėbraitė, Vilnius University, Lithuania

14:15-14:30 #492 "Legal aspects of using artificial intelligence in health care as a manifestation of the goal of good health and quality of life (SDG3)"
Dr. Aleksandra Klich, University of Szczecin, Poland

14:30-14:45 #500 "The impact of new technologies on social rights"
Tomas Davulis (Vilnius University, Lithuania)

14:45-15:00 #582 "Legal aspects of the use of AI as a tool in support of public digital services"
Mr. Sebastian Szczepański (CEO of Currenda Ltd., Sopot, Kozminski University, Warsaw, Poland)

❓15:00-15:15: **Q&As**
☕15:15-15:30 **Coffee Break**

Session A4 – Parallel Paper Presentations 📍 *(Hall GE104)*

Moderators:
Prof. John Malindretos (William Paterson University of N.J., USA), Prof. Theodore Stamatopoulos (University of West Attica, Greece) & Dr. Hend Sameh (Arab Open University – Kuwait).

13:45-14:00 #548 "Amplifying Digitalisation's Impact: Mediation Pathways and Contextual Conditions for EU Economic Development"
Cristina Criste, West University of Timisoara, Romania
Lobont Oana-Ramona, West University of Timisoara, Romania
Pele Mircea, West University of Timisoara, Romania
Moldovan Nicoleta – Claudia, West University of Timisoara, Romania

14:00-14:15 #520 "Differentiation in Educational Leaders' Approaches to Student Psychosocial Support: A Latent Profile Analysis"
Elżbieta Salata (Casimir Pulaski Radom University, Poland) e.salata@urad.edu.pl;
Maria Gagacka (Casimir Pulaski Radom University, Poland) m.gagacka@urad.edu.pl;
Slawomir Bukowski (Casimir Pulaski Radom University, Poland) s.bukowski@urad.edu.pl;

14:15-14:30 #482 "Attitudes Towards Artificial Intelligence: A Perspective of Generation Z Representatives"
Elwira Gross-Gniot, University of Warsaw, Poland

14:30-14:45 #484 "Life science business in aspect of sustainable development - case of modern medical diagnostic"
Piotr Rubaj, The John Paul II Catholic University of Lublin, Poland

14:45-15:00 #518 "Exploring the Relationship Between Public Debt and Inflation Expectations: Evidence from Poland**"**
Piotr Misztal, Casimir Pulaski Radom University, Faculty of Economics and Finance, Poland

❓15:00-15:15: **Q&As**
☕15:15-15:30: **Coffee Break**

Session A5 – Parallel Paper Presentations📍 (*Hall GE105)*
Moderators:
Prof. Alexandra Livada, Prof. Nancy Papalexandri *(Athens University of Economics and Business, Greece) & Dr. Mohammed Osman* (Arab Open University – Kuwait).

13:45-14:00 #511 "Digital Transformation, Innovation, and Green Transitions: A Panel Data Analysis of Structural Drivers in the European Economy"
Valentin Marian Antohi, Dunarea de Jos University of Galati, Romania
Nicoleta Barbuta – Misu, Dunarea de Jos University of Galati, Romania
Lucian Puiu Georgescu, Dunarea de Jos University of Galati, Romania
Monica Laura Zlati, Dunarea de Jos University of Galati, Romania
Costinela Fortea, Dunarea de Jos University of Galati, Romania and Transilvania University of Brasov, Romania

14:00-14:15 #512 "Government Revenue Structure and Implications for Fiscal Sustainability in the European Union Context"
Costinela Fortea, Dunarea de Jos University of Galati, Romania and Transilvania University of Brasov, Romania
Valentin-Marian Antohi, Dunarea de Jos University of Galati, Romania
Nicoleta Barbuta – Misu, Dunarea de Jos University of Galati, Romania
Lucian Puiu Georgescu, Dunarea de Jos University of Galati, Romania
Monica Laura Zlati, Dunarea de Jos University of Galati, Romania

14:15-14:30 #513 "Clustering the Financial Impact of Sustainability Across European Union Economies"
Nicoleta Barbuta-Misu, Dunarea de Jos University of Galati, Romania
Puiu-Lucian Georgescu, IC REXDAN Research Infrastructure, Dunarea de Jos University of Galati, Romania
Monica Laura Zlati, Dunarea de Jos University of Galati, Romania
Costinela Fortea, Dunarea de Jos University of Galati, Romania and Transilvania University of Brasov, Romania
Valentin-Marian Antohi, Dunarea de Jos University of Galati, Romania

14:30-14:45 #514 "Identifying Environmental, Innovation, and Taxation Drivers of European Union Sustainability Using Principal Component Analysis"
Puiu-Lucian Georgescu, REXDAN Research Infrastructure, Dunarea de Jos University of Galati, Romania
Monica Laura Zlati, Dunarea de Jos University of Galati, Romania
Costinela Fortea, Dunarea de Jos University of Galati, Romania and Transilvania University of Brasov, Romania
Valentin-Marian Antohi, Dunarea de Jos University of Galati, Romania
Nicoleta Barbuta – Misu, Dunarea de Jos University of Galati, Romania

14:45-15:00 #708 "Do Recognition-Based Heuristics Matter in Entrepreneurial Strategic Decision-Making: Evidence from an Emerging Asian Economy"
Maqsood Ahmad (Faculty of Business, School of Accounting and Finance, The Hong Kong Polytechnic University, Kowloon, Hong Kong) maqsood.rehamani@gmail.com;
Qiang Wu (Faculty of Business, School of Accounting and Finance, The Hong Kong Polytechnic University, Kowloon, Hong Kong)

❓15:00-15:15: **Q&As**
☕15:15-15:30: **Coffee Break**

Session A6 – Parallel Paper Presentations *(Hall GE106)*

Moderators:

Prof. Laura Brancu, West University of Timisoara, Romania, Prof. Joanna Malecka, Poznan University of Technology, Poland) & Dr. Hany Alzahar (Arab Open University – Kuwait) & Dr. Ahmad Alqatan (Arab Open University – Kuwait).

13:45-14:00 #533 "Mapping the Family Business Research across the Gulf Cooperation Council Countries: Application of TCCM Framework"
Raihan Taqui Syed, United Arab Emirates University, UAE
Safa Veeran Kutty, United Arab Emirates University, UAE

14:00-14:15 #535 "Enhancing Public healthcare and administrative service quality: The strategic role of artificial intelligence"
Omar Ali, Abdullah Al Salem University, Kuwait
Moushah Ahmouda, Sebha University, Libya

14:15-14:30 #536 "The Impact of Artificial Intelligence on Entrepreneurial Decision-Making: A Data-Centric Analysis"
Omar Ali, Abdullah Al Salem University, Kuwait
Mousbah Ahmouda, Sebha University, Libya
Mohammed Boubaker, Alzzytona University, Tunisia

14:30-14:45 #738 "**Enhancing Board-Level Performance through Cloud Accounting: Evidence from MENA Firms**"
Ahmad Alqatan, Arab Open University, Kuwait
Abir Hichri, University of Sousse, Tunisia

14:45-15:00 #560 "Development of Transport Infrastructure in European Union Countries in the Context of Ten-T Network Implementation: A Spatial Analysis for the Years 2013–2022"
Joanna Malecka, Lifetime Member ISMA, Poznan University of Technology, Poland
Małgorzta Alicja Kozłowska, Jan Kochanowski University in Kielce, Poland
Adam Kolinski, Poznan School of Logistics, Poland;
Eleftherios Thalassinos, President ISMA, Greece

15:00-15:15 #711 "Improving Sustainability through the Demand Side Energy Saving in Construction Materials"
Moetaz Elhawary and Mohamed Terro

☕15:15-15:30: **Coffee Break**

15:30-18:00 Session A7: Keynote Addresses (Ghutaiba Auditorium)

🎥 **Livestream on YouTube Channel 3**

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Moderators:

Prof. Thomas Burkhardt (Director, Institute of Management & Chair of Finance, University of Koblenz, Germany)
&
Prof. Eleftherios Thalassinos (University of Piraeus, Greece & University of Malta, Malta)

15:30-16:00 Keynote 6: PROFESSOR ANTONIS SIMINTIRAS
Faculty of Business, International University of Science and Technology in Kuwait, **Kuwait**
Title: "The DNA of Value Creation: Trust, Technology, and Time as the Foundations of Competitive Advantage in the Age of Parity"

16:00-16:30: **Keynote 7: DR. HAB. MALGORZATA TARCZYNSKA-LUNNIEWSKA**
Institute of Economics and Finance, University of Szczecin, **Poland**
Title: "Does Sustainability Matter? ESG, Fundamental Strength and Sustainable Enterprise Value"

16:30-17:00: **Keynote 8: PROFESSOR DIMITRIOS MADYTINOS**
Department of Management Science & Technology of Democritus University of Thrace, **Greece**
Title: "Generative AI and Strategy"

17:00-17:30: **Keynote 9: PROFESSOR ANASTASIOS (TASSOS) MALLIARIS (online)**
Quinlan School of Business, Loyola University Chicago, Department of Economics
Department Chair and Professor of Economics; Walter F. Mullady, Sr., Professor of Economics and Finance, **USA**
Title: "Global Trade Imbalances"

17:30-18:00: **Keynote 10: DR. PETER EVANGELOU (online)**
Ph.D., Northwestern University, Chicago,
Post-Doc University of Chicago, Chicago
President, Metrofin Mortgage Banque, Inc., Chicago **USA**

Title: “Digital Currencies or Technologies of Electronic Payments?”

Free evening

DAY 2: Tuesday 4 November 2025

08:00–09:00 – Registration & Welcome Reception

Parallel Paper Presentation Sessions (09:00–10:30):
B1 – Hall GE103 | B2 – Hall GE104 | B3 – Hall GE105 | B4 – Hall GE106

09:00-10:30 Session B1 in 📍Hall GE103:

Moderators:

Assist. Prof. Joanna Bukowska, Casimir Pulaski University of Radom, Poland, Prof. Aneta Ejsmont, Warsaw University of Technology, Poland) & Dr. *Mohammed Osman* (Arab Open University – Kuwait).

09:00-09:15 #573 "The Health Crisis Effect on the Tourism Business"
Alexandra Livada (Professor at AUEB, Athens, Greece) livada@aueb.gr;
Despoina Styliani Pandi (AUEB, Athens, Greece)

09:15-09:30 #526 "Analysis of relationship between selected stock exchanges in Euro Area countries: quantitative approach"
Łukasz Zięba (Casimir Pulaski University of Radom, Poland) l.zieba@uthrad.pl;

09:30-09:45 #527 "The Degree of Integration of the Chinese Equity Market into Selected Equity Markets around the World"
Joanna Bukowska (Casimir Pulaski Radom University, Poland) j.bukowska@urad.edu.pl;

09:45-10:00 #732 "A comparable based valuation method"
Paris A. Patsis (Adjunct Lecturer**,** Department of Economic & Regional Development, Panteion University, Athens, Greece) p_patsis@panteion.gr;
Angelos K. Liapis (MSc in Accounting and Finance, Department of Accounting and Finance, Athens University of Economics and Business, Athens, Greece) angeloliapis@gmail.com;
Christos Galanos (Adjunct Lecturer, Department of Economic & Regional Development, Panteion University, Athens, Greece) christos.galanos@gmail.com;

10:00-10:15 #733 "Abnormal Returns Under a Risk Averse Strategy: Evidence from the Crypto Currency Market"
Georgios C. Zachos (Adjunct Lecturer, Department of Accounting and Finance, School of Economics and Administrative Sciences, University of Ioannina) g.zaxos@uoi.gr;
Aristidis Papadimitriou (MSc in Management Science & Technology, Department of Management Science & Technology, Athens University of Economics and Business, Greece)
Theofanis Petropoulos (Adjunct Lecturer, Department of Tourism Management, School of Administrative, Economics and Social Sciences University of West Attica, Greece)

❓10:15-10:30: **Q&As**
☕10:30-10:45: **Coffee Break**

09:00-10:30 Session B2 in 📍Hall GE104:

"LAW, NEW TECHNOLOGY AND BUSINESS II"

Moderator:

Dr. Hab. Joanna Studzińska Prof. ALK, Kozminski University, Poland, Prof. Vlad Dumitrache, DESMARA Military University, Romania) & Dr. Abdullah Alshemri (Arab Open University – Kuwait).

09:00-09:15 #543 "Legal aspects of using new technologies in road transport"
Michał Wojdała (University of Szczecin) michal.wojdala@usz.edu.pl;

09:15-09:30 #563 "AI Adoption by Micro-Businesses: Current Use, Awareness and Perceived Impact on Sales and Marketing"
Maciej Czaplewski (University of Szczecin, Poland) maciej.czaplewski@usz.edu.pl;
Adam Stecyk (University of Szczecin, Poland) adam.stecyk@usz.edu.pl;
Nataša Kobal (IB4SME, Poland) natasa.kobal@szczecin.merito.pl;

09:30-09:45 #552 "Best Practices for Assessing the Validity of Agent-Based Models"
Małgorzata Łatuszyńska (University of Szczecin, Poland) malgorzata.latuszynska@usz.edu.pl;
Anna Borawska (University of Szczecin, Poland) anna.borawska@usz.edu.pl;

09:45-10:00 #565 "Corporate Sustainability: The Enhancing Role of Human Resource Management"
Nancy Papalexandris (Athens University of Economics and Business, Greece) npapal@aueb.gr;

10:00-10:15 #722 "A Crisis, A Patchwork: The Fragmented Evolution of EU Economic Governance"
Tomasz Dorożyński (Department of International Economics, Faculty of Economics and Sociology, University of Lodz, Poland) tomasz.dorozynski@uni.lodz.pl;
Andrea Imperia (Department of Social Sciences and Economics, Sapienza University of Rome, Italy) andrea.imperia@uniroma1.it;
Gratiela Georgiana Noja (Faculty of Economics and Business Administration, West University of Timisoara, Romania) gratiela.noja@e-uvt.ro;

❓10:15-10:30: **Q&As**
☕10:30-10:45 **Coffee Break**

09:00-10:30 Session B3 in 📍Hall GE105:

Moderator:

Prof. Ileana Tache, Transilvania University of Brasov, Romania, Prof. Gratiela Georgiana Noja, West University of Timisoara, Romania) & Dr. Hany Alzahar (Arab Open University – Kuwait).

09:00-09:15 #566 "Technological asymmetries and corporate financial stability: an analysis of risk and operational efficiency"

Aneta Ejsmont (Warsaw University of Technology, Poland) aneta.ejsmont@gmail.com;

09:15-09:30 #597 "The Economic Cooperation Organization: Path Dependence and Comparison with Other Regional Organizations"
Vlad Dumitrache (Regional Department for Defense Resources Management, National Defense University "Carol I", Romania) vlad_dumitrache87@yahoo.ro;
Ileana Tache (Transilvania University of Brasov, Brasov, Romania) ileanatache@unitbv.ro;
Alexandra Zamfirache (Transilvania University of Brasov, Brasov, Romania) alexandra.zamfirache@unitbv.ro;

09:30-09:45 #717 "Mapping Customer Journeys to Adaptive Sales Approaches (Linking Sales DNA to Customer Journey)"
Antonis C Simintiras, Salah Al-Sharhan, Tajinder K Bahia

09:45-10:00 #728 "Smart Contracts in Decentralized Finance: Operational, Security, and Governance Challenges"
Fares Alwoqayan (College of Business and Entrepreneurship, Abdullah Al Salem University, Kuwait) S2242100014@aasu.edu.kw;
Omar Ali (College of Business and Entrepreneurship, Abdullah Al Salem University, Kuwait) Omar.Ali@aasu.edu.kw;
10:00-10:15 #720 "Wasta and Strategic Adaptiveness: Cultural Capital, Informal Institutions, and Firm Strategy in Kuwait"
Nasser Kh Al-Enzi, Antonis Simintiras

❓10:15:10:30: **Q&As**
☕10:30-10:45: **Coffee break**

09:00-10:30 Session B4 in📍Hall GE106:

Moderators:

Prof. Theodore Stamatopoulos, University of West Attica, Greece, Prof. Nyanga Solomon, William University of New Jersey, USA) & Dr. Aziz Yusef (Arab Open University – Kuwait).

09:00-09:15 #569 "Diverse Types of Foreign Exchange Exposures and Hedging by Multinational Enterprises"
John Malindretos (William Paterson University, USA) Malindretosj@wpunj.edu;
Augustine C. Arize (Texas A&M, USA) Chuck.Arize@tamuc.edu;
Ikechukwu Ndu (William Paterson University, USA) ndui@wpunj.edu;
Theodoros Stamatopoulos (University of West Attica, Greece) stamth@uniwa.gr;
Moschos Scoullis (William Paterson University, USA) scoullism@wpunj.edu;

09:15-09:30 #584 "A Framework for Ethical Ai-Driven Interactions in Finance"
Alper Alan (Computer Science & Cybersecurity Department, College of Engineering, International University for Science and Technology in Kuwait).

09:30-09:45 #572 "A Review of the Determinants of Health Care Internationally"

Augustine C. Arize (Emeritus Professor Department of Economics and Finance College of Business Texas A&M, East Texas, USA)
Lora Levitchi (Department of Economics, Finance, Global Business and Financial Planning College of Business William Paterson University, USA); **Scott Liu (**Executive Associate Dean for Global Programs School of Management New York Institute of Technology, USA);
John Malindretos (Department of Economics, Finance, Global Business and Financial Planning, College of Business William Paterson Univ., USA); **Ikechukwu Ndu** (Department of Accounting & Law Cotsakos College of Business William Paterson University, USA);
Solomon Nyanga (Department of Management, Marketing and Professional Sales College of Business William Paterson University, USA); **Moschos Scoullis** (Department of Economics, Finance, Global Business and Financial Planning, Cotsakos College of Business William Paterson University, USA)

09:45-10:00 #571 "Economic Determinants of Profitability of Listed Banks in the United States"
John Malindretos (William Paterson University, USA) Malindretosj@wpunj.edu;
Ikechukwu Ndu (William Paterson University, USA) ndui@wpunj.edu;
Emmanuel Anoruo (Coppin State University, USA) eanoruo@coppin.edu;
Chiaku Chukwuogor (Eastern Connecticut State University, USA)
Chukwuogorc@easternct.edu;

10:00-10:15 #531 "Exploring the Impact of Sustainable Technology Adoption on Business Growth and Sustainability in Emerging Economies"
Abdul Feroz Maluleke (Tshwane University of Technology, South Africa)
Malulekaaf@tut.ac.za;

❓10:15-10:30: **Q&As**
☕10:30-10:45: **Coffee Break**

10:45-13:15 Session B5: Keynote Addresses (Ghutaiba Auditorium)

Moderators:

Prof. El Thalassinos, University of Piraeus, President ISMA, Prof. Antonis Simintiras, International University of Science and Technology in Kuwait)

🎥 **Livestream on YouTube Channel 4**

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10:45-11:15: **Keynote 11: Prof. Kamal Naser, Co-Chair ICABE 2025**
Title: "Beyond the Hype: Designing AI-Infused Business Education and Academic Programs."

11:15-11:45: **Keynote 12: PROFESSOR SLAWOMIR BUKOWSKI**
Rector of Casimir Pulaski Radom University, **Poland**
Title: "A Few Words About the Paradigms of Economics and Entrepreneurship in the Face of the Challenges of the 21st Century"

11:45-12:15: **Keynote 13: PROFESSOR JELENA STANKEVIČIENĖ**
Department of Finance at Vilnius University, **Lithuania**

Title: "Green Financial Metrics: Ensuring Economic and Environmental Integrity"
with Julija Bužinskė

12:15-12:45: **Keynote 14: PROF. DR HABIL. THOMAS BURKHARDT**
Institute of Management, Chair of Finance, University of Koblenz, **Germany**
Title: "Investor's Behavior under Uncertain Goal Reaching Times: An experimental Analysis"

12:45-13:15: **Keynote 15: PROFESSOR SIMON GRIMA (online)**
Dean, Faculty of FEMA, Head Department of Insurance and Risk Management, University of Malta, and Professor University of Latvia, **Malta, Latvia**
Title: "Disrupting the World's Wallet: From Monetary Rebellion to Market Stability"

🍽**13:15-14:15: Lunch Break**

Parallel Paper Presentation Sessions 14:15-15:45
B6 – Hall GE103| B7 – Hall GE104| B8 – Hall GE105 | B9 – Hall GE106.

14:15-15:45 (Hall GE103) Session B6:
Moderators:
Prof. Andrea Imperia, Sapienza University of Rome, Italy, Prof. Konstantinos Liapis, Department of Economic & Regional Development, Panteion University, Athens, Greece & Dr. Sumaya Banna (Arab Open University – Kuwait).

14:15-14:30 #487 "Toward Better Governance: Investigating the Financial Impact of Board Characteristics in European Union Firms Using SEM and Data Mapping"
Alexandra-Mădălina Țăran (West University of Timisoara, Romania) alexandra.taran@e-uvt.ro;
Grațiela-Georgiana Noja (West University of Timisoara, Romania) gratiela.noja@e-uvt.ro;
Marilen-Gabriel Pirtea (West University of Timisoara, Romania) marilen.pirtea@e-uvt.ro;
Simona-Mirela Cristea (University of Craiova, Romania) simona.cristea@edu.ucv.ro;
Tomasz Dorożyński (University of Lodz, Poland) tomasz.dorozynski@uni.lodz.pl;

14:30-14:45 #709 "Central Bank Digital Currency vs Cryptocurrencies"
Eleftherios Thalassinos, Prof. Ret. University of Piraeus, Greece, Affiliate Professor University of Malta, Malta, thalassinos@ersj.eu
Yannis Thalassinos, PhD, M.A., LBS thalassinos@hotmail.com

14:45-15:00 #549 "Navigating the Digital Divide: A Mixed-Methods Analysis of Labour Market Transformation in EU Member States"
Mircea Pele (West University of Timisoara, Romania) mircea.pele89@e-uvt.ro;
Cristina Criste (West University of Timisoara, Romania) cristina.criste@e-uvt.ro;
Alina Ionascu (West University of Timisoara, Romania) alina.ionascu@e-uvt.ro;
Cosmin Horatiu Danciu (West University of Timisoara, Romania) cosmin.danciu79@e-uvt.ro;

15:00-15:15 #556 "Prediction of financial distress and prospects from the Altman Z-score"
Claudiu Florin Boțoc (West University of Timisoara, Poland) claudiu.botoc@e-uvt.ro;
Cosmin Horatiu Danciu (West University of Timisoara, Poland) cosmin.danciu79@e-uvt.ro;
Pele Mircea (West University of Timisoara, Poland) mircea.pele89@e-uvt.ro;

15:15-15:30 #731 "The Impact of Macroeconomic and Financial Variables on Employment in Greece: Key Findings and Empirical Insights"
Dimitrios Kafritsas (Department of Economic & Regional Development, Panteion University, Athens, Greece); ; **Theofanis Petropoulos** (Adjunct Professor, Department of Economic & Regional Development, Panteion University, Athens, Greece, and Department of Tourism Management, University of West Attica, Greece) f.petropoulos@panteion.gr; **Christos Galanos** (Adjunct Professor, Department of Economic & Regional Development, Panteion University, Athens, Greece) christos.galanos@gmail.com; **Konstantinos Liapis** (Professor, Department of Economic & Regional Development, Panteion University, Athens, Greece) kostantinos.liapis@panteion.gr

❓15:30-15:45: **Q&As**
☕15:45-16:00: **Coffee Break**

14:15-15:45(Hall GE104) Session B7:

Moderators:

Prof. Elzbieta Salata, Casimir Pulaski University of Radom, Poland, Prof. Marcin Budzinski, Academy of Silesia, Poland) & Dr. Hend Sameh (Arab Open University – Kuwait).

14:15-14:30 #600 "Telehealth and Remote Patient Monitoring in Kuwait: Biomedical Innovations and Clinical Integration Challenges"
Abdullah AlAqel and **Faisal Albutti**, Kuwait

14:30-14:45 #704 "Life satisfaction in Sub-Saharan Africa"
Dorota Witkowska, University of Johannesburg, South Africa; **Krzysztof Kompa** (Emeritus Head of the Financial Engineering Chair, Warsaw Univ. of Life Sciences, Senior Research Associate at the College of Business and Economics, Univ. of Johannesburg, South Africa, Cooperating Prof. at SLU (Shanghai/PRC) and SDUFE (China) krzysztof.kompa@gmail.com;

14:45-15:00 #701 "Identification of CSR Predictors in the Context of Competitiveness in EU Countries – Empirical Analysis"
Katarzyna Brożek (Dr. Jan Kochanowski University in Kielce, Poland); katarzyna.brozek@ujk.edu.pl; **Agata Szydlik-Leszczyńska** (Professor, Jan Kochanowski University in Kielce, Poland) agata.szydlik-leszczynska@ujk.edu.pl; **Marek Leszczyński** (Professor, Jan Kochanowski University in Kielce, Poland) marek.leszczynski@ujk.edu.pl;

15:00-15:15 #705 "Gravity Analysis of China's Trade Relations with New Silk Road Countries"
Dorota Witkowska (University of Johannesburg, South Africa); **Krzysztof Kompa** (Emeritus Head of the Financial Engineering Chair, Warsaw Univ. of Life Sciences, Senior Research Associate at the College of Business and Economics, Univ. of Johannesburg, South Africa, Cooperating Prof. at SLU (Shanghai/PRC) and SDUFE (China) krzysztof.kompa@gmail.com;

15:15-15:30 #714 "Transitioning from Buycotting and Boycotting to Bettercotting"
Antonis C. Simintiras, Tajinder K. Bahia, **Abdullah Almutairi, Nasser S. Kh Al-Enzi Ahmad Alduwailah**, **Al Shallal Almutairi**

❓15:30-15:45: **Q&As**
☕15:45-16:00: **Coffee break**

14:15-15:45🎈 (Hall GE105) Session B8:

Moderators:

Prof. Dr. Malgorzata Tarczynska-Luniewska, University of Szczecin, Poland, Prof. Eleftherios Thalassinos, University of Piraeus, Greece) & Dr. *Mohammed Osman* (Arab Open University – Kuwait).

14:15-14:30 #608 "Business Process Management and Sustainable Development: A Case Study on Managerial Effectiveness"
Joanna Malecka (Poznan University of Technology, Poland) joanna.malecka@put.poznan.pl;
Małgorzata Alicja Kozłowska (Jan Kochanowski University in Kielce, Poland) m.kozlowska@inw-spatium.pl;
Adam Kolinski (Poznan School of Logistics, Poland) adam.kolinski@wsl.com.pl;
Eleftherios Thalassinos (University of Piraeus, Greece) thalassinos@ersj.eu;

14:30-14:45 #612 "AI Adoption and Firm Performance: Dynamic and Cross-Sectional Evidence on Firm ROA"
Diaa Weiss (West University of Timișoara, Romania) mohammad.khaled82@e-uvt.ro;
Claudiu Botoc (West University of Timișoara, Romania) claudiu.botoc@e-uvt.ro;

14:45-15:00 #301 "AI Implementation in Smart Cities of European Union and Neighboring Countries, Using Multi-criteria Assessment of DESI Levels"
Kesra Nermend (Prof. University of Szczecin, Poland) kesra.nermend@usz.edu.pl;
Laura Brancu (Prof. West University of Timisoara, Romania) laura.brancu@e-uvt.ro;
Jarosław Woźniak (West Pomeranian University of Technology, Szczecin, Poland) jaroslaw.wozniak@zut.edu.pl;
Waldemar Tarczyński (Prof., Rector, University of Szczecin, Poland) waldemar.tarczynski@usz.edu.pl;

15:00-15:15 #730 "The Impact of Oil Price Asymmetry and Economic Policy Uncertainty on Stock Markets: A Cross-Country Analysis"
Eleftherios Thalassinos (University of Piraeus, Greece) thalassinos@ersj.eu;
Ahmet Shakeel (HITEC University, Pakistan) shakeel.ahmed@hitecuni.edu.pk;

15:15-15:30 #710 "The potential of neurofeedback as a diagnostic tool in the academic environment"
Małgorzata Nermend, (Institute of Pedagogy, University of Szczecin, Poland) malgorzata.nermend@usz.edu.pl;

15:30-15:45 "From Tests to Tasks: Building Data Literacy through Experiential Statistics in Business Schools"
Asma Iqbal (Department of Mathematics & Natural Sciences, International University of Kuwait) Asma.Iqbal@iuk.edu.kw;

❓15:30-15:45: **Q&As**
☕15:45-16:00: **Coffee Break**

14:15-15:45📍(Hall GE106) Session B9:

Moderators:

Prof. Jelena Stankevičienė, Vilnius University, Lithuania, Prof. Ndu Ikechukwu, William Paterson University of New Jersey, USA) & Dr. Hany Alzahar (Arab Open University – Kuwait).

14:15-14:30 #702 "Analysis of the Relationship Between Selected Aspects of CSR Activities and the Competitiveness of Enterprises Using Statistical Tools"
Agata Szydlik-Leszczyńska (Professor, Jan Kochanowski University in Kielce, Poland) agata.szydlik-leszczynska@ujk.edu.pl;
Marek Leszczyński (Professor, Jan Kochanowski University in Kielce, Poland) marek.leszczynski@ujk.edu.pl;
Katarzyna Brożek (Dr. Jan Kochanowski University in Kielce, Poland) katarzyna.brozek@ujk.edu.pl;

14:30-14:45 #587 "Cross-Border Accounting Scandals and Frauds"
Ikechukwu Ndu (William Paterson University of New Jersey, USA) ndui@wpunj.edu;

14:45-15:00 #616 "Financial Crime, AI and You: Why Awareness Matters"
Wadh Alhajri" (College of Business and Entrepreneurship Abdullah Al Salem University, Kuwait) s2242100035@aasu.edu.kw;
Omar Ali (College of Business and Entrepreneurship Abdullah Al Salem University, Kuwait) Omar.Ali@aasu.edu.kw;

15:00-15:15 #729 "From Risk to Resilience: Cybersecurity and Fraud Detection in FinTech Ecosystems"
Fatmah Alenezi (College of Business and Entrepreneurship, Abdullah Al Salem University, Kuwait) s2242100016@aasu.edu.kw;
Omar Ali (College of Business and Entrepreneurship, Abdullah Al Salem University, Kuwait) Omar.Ali@aasu.edu.kw;

15:15-15:30 #515 "The Role of Economic Performance and Resource Efficiency in European Sustainable Business"
Monica Laura Zlati, Dunarea de Jos University of Galati, Romania
Costinela Fortea, Dunarea de Jos University of Galati, Romania and Transilvania University of Brasov, Romania
Valentin-Marian Antohi, Dunarea de Jos University of Galati, Romania
Nicoleta Barbuta – Misu, Dunarea de Jos University of Galati, Romania
Lucian Puiu Georgescu, REXDAN Research Infrastructure, Dunarea de Jos University of Galati, Romania

❓15:30-15:45: **Q&As**
☕15:45-16:00: **Coffee Break**

16:00-17:30 Session B10: Keynote Addresses (Ghutaiba Auditorium)

🎥 **Livestream on YouTube Channel 5**
🟣 **Microsoft Teams meeting**
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Moderators:
Prof. Antonis Simintiras, International University of Science and Technology in Kuwait, Prof. Eleftherios Thalassinos, University of Piraeus, Greece and University of Malta, Malta)

16:00-16:30: **Keynote 16: PROFESSOR JOHN MALINDRETOS**
William Paterson University of New Jersey, Head, Cotsakos Business College, **USA**
Title: "The Computation of the Exploitation Cost of Leased Convicts after the End of Enslavement till WWII"

16:30-17:00: **Keynote 17: DR. IOANNIS TACHMATZIDIS (online)**
Chair, International Centre of ISTAMOLOGY, Managing Director MALAMA INSTITUTE for Psychological Applications, **Greece**
Title: "Istamology: From Management to Managementization"

17:00-17:30: **Keynote 18: PROFESSOR NICOLAS ECONOMIDES (online)**
New York University, Stern's Business College, **USA**
Title: "Interoperability Among Mobile Money Networks"

19:30-22:30: Gala Dinner Place TBA

DAY 3: Wednesday 5 November 2025

Special Workshop and Online presentations

09:00-12:30 Workshop: Mindful Consumption (Open Invitation)

"Shaping Conscious Futures through Research, Education, and Collaboration"

Workshop Organizers:

Professor Antonis Simintiras, Head of Department and Manager of Research Development and Innovation Office, IUK
Prof. Eleftherios Thalassinos (University of Piraeus, Greece & University of Malta, Malta)

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Microsoft Teams meeting
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Overview and Purpose:

This proposed workshop will serve as both an intellectual forum for **Mindful Consumption.** It seeks to bring together international scholars, educators, business leaders, and policymakers to co-create a shared vision for advancing research and practice in mindful consumption — a paradigm that emphasizes self-awareness, ethical engagement, and sustainability in consumer and organizational behavior.

The workshop will not only mark to develop the concept and model of mindful Consumption Institute (MCI), but also function as a platform for dialogue and collaboration. Participants will explore how academic research, pedagogical innovation, and cross-sector partnerships can cultivate more conscious, compassionate, and sustainable forms of consumption.

Rationale and Background:

The global challenges of overconsumption, digital distraction, and environmental degradation have intensified the need for a new intellectual movement that redefines consumer well-being and responsible business practice. **"Mindful Consumption"** stands at the intersection of sustainability, ethics, and behavioral insight — addressing how individuals, organizations, and societies can align consumption with meaningful living.

While academic attention to sustainable consumption has grown, there remains a gap in integrating psychological mindfulness, ethical reasoning, and systemic change within consumption research and education. **The MCI aims to fill this gap through interdisciplinary collaboration and impact-driven inquiry.**

Hosting this workshop at ICABE 2025 provides a fertile setting for:

- Cultivating a global network of scholars and practitioners interested in mindful consumption.
- Introducing the MCI as a catalyst for academic innovation and policy relevance.
- Generating a collective research and education agenda for the coming decade.

Objectives:

- Inaugurate the Mindful Consumption Institute (MCI) and share its founding mission.
- Engage participants in discussions on emerging research themes in mindful and sustainable consumption.
- Define key priorities for the Institute's first phase (research clusters, educational initiatives, policy outreach).
- Develop a "Mindful Consumption Manifesto" reflecting collective insights from the workshop.
- Build cross-institutional partnerships for research projects, teaching collaborations, and special journal issues.

Workshop Structure and Format:

Duration: Half-day (3.5 hours)
Format: Interactive and multi-modal (keynotes, panel, roundtables, co-creation)

09:00-10:00: Session 1 – Opening and Inauguration

- Welcome remarks from university leadership and conference representatives.
- **Keynote Address: "The Future of Consumption: From Material to Mindful."**
- Questions, Discussion, and Remarks

10:00-10:45: Session 2 – Thematic Keynote Panel: "Why Mindful Consumption Now?"

Panelists: Leading academics, corporate sustainability executives, policymakers, and youth advocates.

Discussion topics:

- The consumption paradox: growth vs. sustainability.
- Mindfulness and well-being in consumer decision-making.
- Transformative education for sustainability.

10:45-11:00: Coffee Break

11:00-11:45: Session 3 – Roundtable Dialogues

Three parallel groups exploring:

1. Behavioral and Cognitive Foundations of Mindful Consumption
2. Teaching Mindfulness and Ethics in Business Education
3. Cross-Sector Collaboration for Systemic Change

11:45-12:15: Session 4 – Collaborative Design Exercise

Interactive brainstorming session to co-create the Mindful Consumption Manifesto using collaborative digital tools (e.g., Miro or Padlet).

12:15-12:45: Session 5 – Closing Plenary

Presentation of outcomes, announcement of MCI Working Groups, and invitation to join the **Mindful Consumption Network.**

Expected Outcomes:

1. Formal Launch of the Mindful Consumption Institute (MCI) with international visibility.
2. Publication of the "Mindful Consumption Manifesto" summarizing principles and research directions.
3. Formation of thematic research clusters (e.g., mindful marketing, sustainable lifestyles, consumer well-being).
4. Collaborative white paper outlining the Institute's academic and societal contributions.
5. Establishment of partnerships among participating institutions, NGOs, and corporations.

Target Audience:

- Scholars in marketing, consumer behavior, psychology, ethics, and sustainability.
- Business and policy practitioners engaged in responsible consumption.
- Educators designing curricula for conscious capitalism and sustainability.
- Graduate students and early-career researchers seeking interdisciplinary engagement.

Supporting Materials:

Participants will receive:

- A workshop handbook with agenda and discussion guides.
- A founding brochure/ Flyer outlining the MCI's mission and strategic themes.
- A draft white paper for review and input during discussions.

🍽 12:45-13:45: Lunch

Online presentations only, Platforms 1, 2, 3, 4

Please contact the moderator of your session before November 1st

09:00-13:30 Parallel Session C1:

Microsoft Teams meeting
Click here to join the meeting

Moderator: Dr. Poonam Rodrigues (poonam.rodrigues@gmail.com; **)**
(15 minutes per article)

#479 Integrating AI Towards Marketing Growth: Old Time Religion of Marketing a Thing of the Past
Crentsil Kofi Agyekum (Council for Scientific and Industrial Research-Forestry Research Institute of Ghana, Ghana) cagyekum@csir-forig.org.gh

#480 Cost and Return Analysis of Maize Value Chain in Girei Local Government Area of Adamawa State, Nigeria
Yakubu Dauna (Modibbo Adama University, Yola, Nigeria) daunayakubu@mau.edu.ng
Alice Thomas Madi (Modibbo Adama University, Yola, Nigeria) alicethomasmadi@gmail.com

#485 Energy consumption and sustainable development in Nigeria: Evidence from the autoregressive distributed lag modeling technique
Mufutau Bello (University of Ilorin, Nigeria)

#486 Risk factors and project cost management: Exploring the role of earned value management and artificial intelligence using machine learning approach
Dr. Khalid Abdul Ghafoor (Institute of Science and Technology University Islamabad, Pakistan)**; Shaheed Zulfikar** (Institute of Science and Technology University Islamabad, Pakistan); **Ali Bhutto** (Institute of Science and Technology University Islamabad, Pakistan)

#498 Fractional Calculus-Based Climate Modeling for Sustainable Urban Resilience: Capturing Long-Term Memory in Global Temperature Dynamics
Silas Ihedioha (Plateau State University Bokkos, Nigeria) silasihedioha@yahoo.com;

#502 FOMO, Livestreaming, and Social Influence: Drivers of Impulse Buying in Social Commerce
Nguyen Duy Phuong (Faculty of Business Administration, Industrial University of Ho Chi Minh City, Faculty of Management Marketing Gia Dinh University, Vietnam); **Pham Chau Thanh** (Faculty of Management Marketing Gia Dinh University, Vietnam); **Bui Thanh Khoa** (Faculty of Commerce and Tourism Industrial University of Ho Chi Minh City, Vietnam)

#506 "Effect of Capital Flight and Trade Openness on Manufacturing Sector Performance in Selected African Countries (1981 - 2021)"
Dr. Fatima Muhammad Lawal (Sokoto State University, Pakistan)
muhdlawalfatima@gmail.com;

#547 Comparing the ROI of Social Media Marketing and Traditional Advertising in Housing-Related Industries
Aarnav Kumar (None) aarnav.kumar2024@gmail.com;

#550 Assessing the Effectiveness of Managers' Use of Legislation in Self-Governing Organizations
Leszek Zelek (Krakow University of Economics, Poland) zelekl@uek.krakow.pl;
Teresa Kupczyk (Humanitas University of Economics, Poland) teresa.kupczyk@humanitas.edu.pl;

#557 Digital Marketing in the Education Sector: A Systematic Review of Practices, Methods, and Emerging Trends Using the PRISMA Framework
Poonam Rodrigues (poonam.rodrigues@gmail.com)

#561 Effect of Aviation Sector Utilization of Foreign Exchange on Nigeria's External Reserves
Ekiyeghazi Samuel Oyakegha (African Aviation and Aerospace University, Abuja, Nigeria) oyakegha.samuel@aaau.edu.ng;
Amawei Austin Obentey (African Aviation and Aerospace University, Abuja, Nigeria) obentey.amawei@aaau.edu.ng;

#574 How Artificial Intelligence is Shaping Purchase Intentions: Main Schools of Thought and Topical Trends
Truong Thi Hue (VNU International School, Vietnam National University, Hanoi, Vietnam) tthue@vnu.edu.vn;
Nguyen Khanh Linh (VNU International School, Vietnam National University, Hanoi, Vietnam) 21070817@vnu.edu.vn;

#576 Context Matters: Exploring the Social Dimension of ESG in Italy and Kazakhstan
Elena Repman (University Niccolò Cusano, Italy) elena.repman@gmail.com;
Eleonora Acciai (University Niccolò Cusano, Italy) eleonora.acciai@unicusano.it;
Vittoria Scalise (University Niccolò Cusano, Italy) vittoria.scalise@unicusano.it;
Elvira Ruzieva (Almaty Technological University, Italy) earuzieva@gmail.com;

#579 The Interplay between Household Structure, Financial Decisions, and Sustainability: Evidence from Dink Households
Santaute Venslaviene (Vilnius University Business School, Lithuania) Santaute.venslaviene@vm.vu.lt;
Julija Gavenaite-Sirvydiene (Vilnius University Business School, Lithuania) julija.gavenaite@vm.vu.lt;
Julija Buzinske (Vilnius University Business School, Lithuania) julija.buzinske@vm.vu.lt;

#603 System and Technology Integration for Tracking Shipments in Rail Transport on the New Silk Road – Research Results
Adam Kolinski (Poznan School of Logistics); **Joanna Małecka** (Poznan University of Technology); **Małgorzata Kozłowska** (Jan Kochanowski University in Kielce)

#617 "Quantification of Sustainable Urban Development: An Analysis of SDG 11 in the European Union Countries"
Małgorzata Kozłowska (Uniwersytet Jana Kochanowskiego w Kielcach) malgorzata.kozlowska.2@ujk.edu.pl;
Joanna Malecka (Technical University of Poznan, Poland) joanna.malecka@put.poznan.pl;
Adam Kolinski (Poznan School of Logistics, Poland) adam.kolinski@wsl.com.pl;
Eleftherios Thalassinos (University of Piraeus, Greece) thalassinos@ersj.eu;

#707 Tracking Innovation: How Technologies Related to AI Shape Financial Development
Ninditya Nareswaria (Doctoral School, University of Szczecin, Poland,
Business Management Department, Institut Teknologi Sepuluh Nopember, Indonesia)
ninditya.nareswari@phd.usz.edu.pl; ninditya@its.ac.id;

#713 The Influence of Digital Transformation in Banking on Consumer Behavior
Larisa Mistrean (Academy of Economic Studies of Moldova,
Department of Investments and Banking Activity, Chisinau, Republic of Moldova)
mistrean_larisa@ase.md;

09:00-13:30 Parallel Session C2:

Microsoft Teams meeting
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Moderator: Dr. Alexandra-Mădălina Țăran (West University of Timisoara, Romania) alexandra.taran@e-uvt.ro;
(15 minutes per article)

#493 The Impact of Economic Crises on Uncovered Interest Rate Parity
Huriye Ayşegül Koç (Istanbul Technical University, M.A. Candidate in Economics, Turkey)
koch22@itu.edu.tr;
Mete Han Yağmur (Istanbul Technical University, Associate Professor of Economics, Turkey)
myagmur@itu.edu.tr;

#495 The Impact of FOMO and ESG Awareness on Repurchase Intention in Social Commerce: A Multidisciplinary Perspective
Nguyen Duy Phuong (PhD Candidate - Faculty of Business Administration, Industrial University of Ho Chi Minh City - Lecturer - Faculty of Management – Marketing, Gia Dinh University, Vietnam) phuongnd23001@pgr.iuh.edu.vn;

#517 The Dedollarization and Nigeria's Economy: An Analysis of Currency Swap Agreement with China
Dayyabu Ahmed (Northwest University, KANO, Nigeria) dayyabuahmed@nwu.edu.ng;
Murtala Muhammadu (Northwest University, Kano, Nigeria)
murtalamuhammadu@yahoo.com;

#525 Environmental Risks and Resilience in US Hispanic Regions
Ksenia Kolomeisky (EnviroJusticePR Research Center, USA) kseniakolomeisky@gmail.com;
Diane Leykum (EnviroJusticePR Research Center, USA) d.leykum@c-edi.org;

Ben Mann (EnviroJusticePR Research Center, USA) ben.jc.mann@gmail.com;
Sasha Fischer (EnviroJusticePR Research Center, USA) s.fischer@c-edi.org;
Katie Mann (EnviroJusticePR Research Center, USA) k.mann@c-edi.org;
Isabella Muradyan (Boston College, USA) isabella.m@envirojusticepr.org;
Ksenia Romanov (Florida State University, USA) kseniaromanov22@gmail.com;
Victor Vasnetsov (Cornell University, USA) vv262@cornell.edu;

#528 Blockchain for Circular Economy: Disrupting Global Supply Chains for a Sustainable Future
Aditya Samprathi (University School, USA) samprathi.aditya@gmail.com; asamprathi27@us.edu;

#529 The Role of Human Capital in Explaining Asset Return Dynamics in the Indian Stock Market During the COVID Era
Shakeel Ahmed (HITEC University, Taxila, Pakistan) shakeel.ahmed@hitecuni.edu.pk;
Naveed Khan (Faculty of Management Sciences, International Islamic University, Pakistan) naveedkhan.fin@gmail.com;
Mustafa Afeef (Faculty of Management Sciences, Islamia College Peshawar, Pakistan) mustafa@icp.edu.pk;
Hassan Zada (Faculty of Management Sciences, SZABIST University, Islamabad, Pakistan) hassanzaada@gmail.com;
Eleftherios Thalassinos (Department of Maritime Studies, Faculty of Maritime and Industrial Studies, University of Piraeus, Greece;) thalassinos@ersj.eu;

#532 online paid ok Viewing Institutional Structures as a Reproduction System of New Entrepreneurial Mentalities, Under a Political Economy Perspective
Eirini Drakou (University of Thessaly, Greece) idrakou@yahoo.gr;

#538 Artificial Intelligence and the Future of Interest-Free Finance: The Benefit Sharing Model as a Sustainable FinTech Innovation
Ahmet Lokce (International Balkan University, North Macedonia) ahmet.lokce@ibu.edu.mk;

#544 The Long-Term Impacts of Federal Reserve Interest Rate Hikes on Income Inequality
Shrenik Sridharala (None) shrenik0926@gmail.com;

#553 Credit Availability and Inclusive Growth in Nigeria
Endurance Keyamo (Department of Aviation Business, African Aviation and Aerospace University, Abuja, Nigeria) firstclasskeyamo@yahoo.com;

#559 The behavior of European institutional investors in global uncertainty conditions: Crisis period analysis (2020-2024)
Venediktova Bozhana (Bulgaria) venediktovab@yahoo.com;

#562 The Digital Twin Strategist in Action: Linking HR Capabilities to Innovation through Learning
Seethalakshmi B. (SRM Institute of Science and Technology, Kattankulathur, India) sb4559@srmist.edu.in;
Santhanalakshmi K. (SRM Institute of Science and Technology, Kattankulathur, India) santhank@srmist.edu.in;
Prasanna Pichai (Zoho Corporation) pichaiprasanna@gmail.com;

#570 "Economic Exploitation of Convict Leasing"
Augustine C. Arize (Emeritus Professor Department of Economics and Finance College of Business Texas A&M, East Texas, USA)
Lora Levitchi (Department of Economics, Finance, Global Business and Financial Planning College of Business William Paterson University, USA) levitchil@wpunj.edu;
Scott Liu (Executive Associate Dean for Global Programs School of Management New York Institute of Technology, USA) sliu@nyit.edu;
John Malindretos (Department of Economics, Finance, Global Business and Financial Planning College of Business William Paterson University, USA) malindretosj@wpunj.edu;
Ikechukwu Ndu (Department of Accounting & Law Cotsakos College of Business William Paterson University, USA) ndui@wpunj.edu;
Solomon Nyanga (Department of Management, Marketing and Professional Sales College of Business William Paterson University, USA) nyangas@wpunj.edu;
Moschos Scoullis (Department of Economics, Finance, Global Business and Financial Planning, Cotsakos College of Business William Paterson University, USA) scoullism@wpunj.edu;

#577 "Legal framework for AI in the light of work of the Council of Europe"
Ms Klaudia Maciejewska (Research and Development Centre Currenda Lab at Currenda Ltd)

#599 "Climate Change, Migration, and Structural Transformation: Pathways to Sustainable Innovation in Vietnam"
Hang Thi Thu Trinh (VNU University of Economics and Business, Vietnam) hangtrinh@vnu.edu.vn;
Huyen Khanh Ngo (Thang Long University, Hanoi 10000, Vietnam)

#619 Blue Finance in the Western Balkans: Financial Mechanisms for Fostering Sustainable Economic Development
Fisnik Morina (Associate Professor - University "Haxhi Zeka" - Peja, Kosovo) fisnik.morina@unhz.eu;
Shkelqesa Smajli (Teaching Assistant, Ph.D. (cand.) - University "Haxhi Zeka" - Peja, Kosovo) shkelqesa.smajli@unhz.eu;
Besfort Ahmeti (Teaching Assistant, Ph.D. (cand.) - University "Haxhi Zeka" - Peja, Kosovo) besfort.ahmeti@unhz.eu;

#703 Evaluation of the Effectiveness of the Information-Based Approach to Project Diagnostics
Arkadiy I. Maron (Associate Professor, School of Applied Mathematics, HSE Tikhonov Moscow Institute of Electronics and Mathematics (MIEM HSE), Moscow, Russia) amaron@hse.ru;
Maxim A. Maron (Senior System Analyst, "Cifra" Bank (old "Freedom Finance"), Moscow, Russia) maxxx-fizik@mail.ru;
Ksenia S. Balitskaia (M.Sc Student Faculty of Computer Science, Artificial Intelligence Program, HSE University, Moscow, Russia) ksbalitskaya@edu.hse.ru;

#706 Mediation and Equity Law in crises and conflict resolution in the AI(sm) Era
Ms Isidora Tachmatzidi (Attorney at Law, International Mediator, King's College London, ISTA LAW, Greece & UK)

#715 Transparency and communication in management - how organizations build stakeholder trust
Agnieszka Sorbicka-Krasinkiewicz (PhD candidate, University of Szczecin) agnieszka_sorbicka@wp.pl;

#716 Public Policy as a Driver of Corporate Sustainability: Evidence from Greek Firms in the Transitional European ESG Landscape
Foteini Pagkalou (Panteion University of Athens. Greece) fpagalou@gmail.com;

09:30-13:00 Parallel Session C3:

Microsoft Teams meeting
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Moderator: Prof. Kiran Sood, Chitrika University India, kiransood1982@gmail.com;
(15 minutes per article)

#489 Imitation, Innovation, and the Road to Development
Dhiraj Kumar (Indian Institute of Technology Kanpur, India) dk766176@gmail.com;
Vimal Kumar (Indian Institute of Technology Kanpur, India) vk@iitk.ac.in;

#508 Money supply as a determinant of economic growth: Global evidence
Modi Ahmad (Scholeio Education and Evolving Knowledge, India) sjmir.journal@gmail.com;

#510 Micro-Attention and Economic Efficiency: A Behavioral Model of Economic Value per User-Minute (EVUM) in the Digital Attention Economy
Sarthak Gandhi (India) gandhisarthak87@gmail.com;
Shudhita Makkar

#524 Organizational Learning as a Predictor of Performance in Adamawa State's Manufacturing Sector
Humaiyat Nihad Ibrahim (Modibbo Adama University, Yola, India) hnihadibrahim@gmail.com;

#539 The Green Digital Revolution: Integrating AI and Renewable Energy for Net-Zero Economies
Swaraj Dash (XIM University, Bhubaneswar, Odisha, India) swarajdash005@gmail.com;

#554 Assessing the Role of Finance in the Expansion of Aviation Businesses in Africa: The Nigerian Perspective
Amawei Austin Obentey (African Aviation and Aerospace University, Abuja, Nigeria) obentey.amawei@aaau.edu.ng;
Oyakegha Ekiyeghzi Samuel (African Aviation and Aerospace University, Abuja, Nigeria) oyakegha.smuel@aaau.edu.ng;

#567 Eco-Friendly Workplace: Strategies for a Sustainable Future- A Case Study
Naga Sundari Kalvakolanu (Maris Stella College, Vijayawada, Andhra Pradesh, India) asundarikalvakolanu@gmail.com;

Malathi Gottumukkala (Central University, Ananthapuramu, Andhra Pradesh, India) dr.malathi@cuap.edu.in;

#568 Green Finance Adoption and Credit Risk: Evidence from Indian Banks Using CMIE Prowessiq

Annapoorani S. (Faculty of Management, SRM Institute of Science and Technology, Kattankulathur, India) as8101@srmist.edu.in;
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#583 Challenging the Efficient Market Hypothesis: A Novel India VIX-RSI Composite and its Predictive Power in a Multivariate ARDL Framework

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