Developing dynamic capabilities for new product development in business ecosystem: Case study of Malaysian firms

Dzulkifli Mukhtar^{1*}, Michael Ehret², David J. Smith²

Abstract. Governments in emerging economies have introduced a variety of technological catch-up strategies in order to develop national creative capacity. These initiatives have been introduced with the key objectives of developing new product development (NPD) capabilities in their local small and mediumsized enterprises. Few will be disappointed with the fact that NPD capabilities have faded away from companies with more technology-intensive capabilities over the years. But how have these skills been nurtured in a business ecosystem that strives to make businesses more dynamic? Specifically, what is the help flow from the value network of the business ecosystem? How do companies and organisations work in particular industries that have benefited the entire value chain of the market ecosystem? This qualitative paper addressed two in-depth case studies of companies receiving business and technical support from the high-tech ecosystem. Case study was chosen as an inclusive approach and aimed to focus primarily on interviews with key informants. Observation and record review approaches are used to improve the results. Themes emerge from the findings, including: (1) support for firms' NPD in terms of commercialization of research outputs; (2) proof of firms' ability to reconfigure complex capability upgrade capabilities; and (3) the ability of firms to adapt to evolving environments by delivering high-tech products that meet regulatory requirements and consumer demand. There is evidence that the business environment in terms of the government support programme for high-technology sectors has created the effect of enhancing innovation capabilities in NPD processes. These skills contribute to production, distribution and product improvement activities in the innovation phase. They provide an example of the role and how to promote the dynamic capabilities of companies in the production of new goods. The key implication is to strengthen our understanding that these skills are based on the ability of companies to adapt to an evolving world by delivering high-tech goods that meet regulatory requirements as well as consumer demand.

Keywords: Business eco-system, dynamic capabilities, new product development

¹ Faculty of Entrepreneurship and Business, Universiti Malaysia Kelantan, 16100 Kota Bharu, Malaysia.

² Nottingham Business School, Nottingham Trent University, Burton Street, Nottingham, NG1 4BU, UK (dzulkifli@umk.edu.my)*

1 Introduction

It is widely accepted that NDP capability among firms has become a manifestation of dynamic capabilities. Current research suggests that this scenario is prevalent in both developed and developing economies because dynamic capacities are closely linked to innovation capacity [1]. For some scholars, the characteristics of firms and their capacity for dynamic capacity are essential to their success. Success involves financial achievement and capability creation (e.g. revenue, management, organisational and innovation capability). In other words, markets and countries are keen for companies to have dynamic economic improvement capabilities [2].

Apart from the needs of the consumer and the state, one factor that receives a great deal of attention is the business ecoystem in which local firms have been working, the business environment. For some researchers, it is crucial that firms benefit from the support provided by the parties that surround them within the business ecosystem [3]. In the case of States, there is a business ecosystem in the form of public policies aimed at achieving those objectives. In reality, one of them is more economic growth. This part of the business environment aims to support the economic agenda of the Member States. The study focuses on the business ecosystem, which seeks to promote innovation for industrialization by encouraging firms to develop dynamic NPD capabilities and focuses on a fiscal initiative that has been developed as part of the business ecosystem. In short, the State initiated the plan as a major policy programme for innovation.

2 A brief review of literature: Business ecosystem and Dynamic Capabilities

In order to find a route to more economic growth, States or governments have stressed that they will continue to promote innovation in the high-tech sector [4]. In a wider context, the high-tech sector could improve the business ecosystem. However, some scholars do not agree with this change because it is very difficult to promote hightechnology sectors because it needs a well-developed ecosystem to enable local firms to use and subsequently turn new technology into finished goods or services[5]; indeed, it is not a straight-forward operation. This nation has had an impact on both the public and private sectors working together to create a business environment for technological improvement. However, much of the ecosystem initiative focused on the promotion of research and development (R&D) activities. There is no question that R&D activities play a vital role in technological growth by attempting to address scientific and technological uncertainties [6], but more effort is required to commercialize R&D outputs. There is a consensus among researchers that marketing is timeconsuming and costly [5, 7]. These aspects make marketing activities an aspect that is of special interest to those developing the business environment. The business environment designed to improve NDP firms' diverse capabilities consisted of two approaches: 1) fiscal approaches, e.g. grants and soft loans, and 2) non-fiscal approaches, e.g. infrastructure and training programs [8]. The fiscal solution is emerging as a common way to address market failures in marketing activities. However, the fiscal measure is ultimately skewed towards increasing the revenue and profitability of businesses, but there is little change in the rate of patenting and the launch of new high-tech products [9]. This led to a big debate as to what the long-term and short-term fiscal strategy of the market landscape is to the dynamic capabilities of companies.

In researching fiscal approaches to fostering creativity through commercialization activities, there is little agreement on the best assessment methodologies [10]. The lack of consensus is due to the various effects of the measure; encourages market success and/or innovation performance. Therefore, the efficacy of fiscal interventions could be investigated through proactive and ex-post approaches, as awardees are expected to develop in various trajectories after receiving the fund. These methods have been widely adopted by studies in developed economies [11] and have a mixed influence. Studies indicate that there is often a mismatch between market performance and innovation performance among awardees [11]. The fiscal measure is gradually skewed towards increasing the revenue and profitability of the awardees, but there is little change in the pace of patenting and the launch of new high-tech products. Instead, innovation efforts could only be credited with encouraging companies to continue their R&D activities at a constant pace [12]. This led to a significant debate about the long-term and short-term influence of the fiscal measure on the innovation capabilities of the recipients.

Dynamic Capabilities (DC) are first described as the 'ability' of firms to 'integrate, develop and reconfigure' other properties, capabilities and competencies to address a changing environment [13] and create market changes [14]. The fact that companies were able to change their capital base meant that they could now keep up with the complexities of the industry. The term 'dynamic' refers to shifts in the capacity to achieve continuity with the evolving market climate. Certain creative responses are required when time-to - market and timing are important, the speed of technological change is rapid, and the nature of future competition and markets is difficult to predict. Under the DC definition, 'ability' refers to habits, norms, values or learning abilities that come into existence when individuals or firms have tacit knowledge. The capacity aspect of the concept therefore emphasises the ability of firms to adapt, incorporate and reconfigure their internal and external capacities, resources and functional capabilities. DCs are therefore the capacity or capability of an organisation to modify its static capabilities in order to meet the needs of both internal and external evolving environments.

When DC was first introduced into management literature, it was defined as 'ability' [13]. However, due to the importance of DC as a potential source of superior firm efficiency, scholars have tried to explain the nature of this 'capacity.' To this end, dynamic capabilities are defined as 'routines' or 'pattern activity'[15] and 'embedded processes'. These concepts indicate that the popular and day-to-day activities of firms will affect their performance. The notion that dynamic capabilities are stable routine-like processes has recurred in literature [13], so it is inevitable that this is how they should be described. Teece [13] is attempting to reinforce this definition by demon-

strating that the DC capability aspect simply refers to the capacity of the firm to better adapt, incorporate and reconfigure internal and external resources and functional capabilities. This initiative is intended to ensure that the DC is a comprehensive framework.

3 Methodology

Based on previous discussions, dynamic capabilities refer to the ability of the organisation to adapt intentionally and develop its substantive (or ordinary) capacity to respond to changes in the environment. On the basis of this concept, we conducted case studies [16] to investigate the origins and processes of dynamic capacity building in entrepreneurial firms. The case study enables the investigation of a phenomenon within its real-life context, in particular where there is a boundary between the phenomenon. The case study approach also provides opportunities to look within companies and, in particular, their activities. It's hard to pick up from surveys (questionaries). Case study design also encourages researchers to look at a broader image. In addition, the case study also allows the researcher to have a little interaction with companies over a period of time that provides for various data collection strategies (i.e. interviews, archival data and observation). These approaches would provide an in-depth and comprehensive image of the activities of companies and what they are doing in terms of creativity. From this point on, the writers have been able to interpret why the companies work in these ways.

4 Case studies

This study employs two case studies of companies that have obtained financial assistance to commercialise R&D outputs. We visited the companies and interviewed the management of the companies. The companies are called Bio I and Industrial I.

First case is Bio I. Bio I was awarded USD 755,000 to the public for the commercialization of a microbial insecticide that is sold as Metaxorb. In addition to bio-fertilizers and bioremediation, the bio-insecticide was a new product category. Metaxorb is the consequence of the invention of the product of Bio I. The firm relied on the discovery of microbes that could be sold as fertilisers and decomposition agents. The results are the product of the company's analysis and market penetration activities. In reality, processes are time-consuming and demanding. Experience with their first product has led Bio 1 to amplify scientific discovery and technical breakthroughs. The process is divided into two sections: 1) discovery of new microbes and 2) discovery of quadrupling enrichment techniques for microbes. However, the production of a new biobased agricultural commodity has proved difficult. The firm relied on processes related to the detection and incorporation of innovations. This process has meant the discovery phase of the process of invention. The company is also known to have extensive experience and adequate production facilities. Since its inception, the company has been involved in its own manufacturing activities. No outsourced operations have

been carried out. This agreement allowed the production of eight goods within 10 years of service. On average, I spent between two and four years before the product could be sold on the market. The Fund funded the initial spending of Metaxorb's development capital expenditure. Bio I was able to buy additional machines from this initial phase. However, the part-time funding period demanded that Bio I be innovative in managing funding and development. This contributed to the notion that the funding was working, but not as favourably as anticipated. In addition, Bio I also maintain tight and successful working relationships with government agencies such as the Malaysia Palm Oil Board (MPOB). In view of the fact that this product is a hightech product with a high degree of complexity and unpredictability, the business requires the ability to proceed with certification. This ability is intangible in nature; thus, the firm requires careful refinement. This skill is part of the innovation skill which, hopefully, takes the product closer to market entry legislation. Although science, production and marketing capabilities are equally important but still inadequate to establish a positive new direction for Bio I, the production of Metaxorb on an industrial scale has shown that Bio I can address the demand by launching a new product. However, the potential of the product has been hampered by the company's failure to comply with the requisite legislation.

The second case is Industrial I. Industrial I earned a public fund of USD661,000. The Fund has been approved for the commercialization of a condensed fire suppression aerosol device. The machine is being sold as an Aeroub. The key components of the device are the aerosol generator and the ignition switch.

The research capabilities of Industrial I relied on the technology of reverse engineering. The technique has been applied to the overseas commodity, Dynameco. The first step is to know the product specifics, in particular the substance of the extinguishing agent in the product. The organisation has agreed to re-engineer the existing product on its own. In addition, the company is also known to have proper manufacturing facilities. Production was performed manually for the initial setup. It was a smallscale development operation. The key explanation for this was that the company wanted to minimise its capital and operational costs. Manual production performance was mainly for the purpose of product demonstration and certification. At this point, production has not been a priority for the company. However, this situation changed when the company started to produce revenue from overseas sales. Since then, their development capabilities have become more important to the company's efforts to upgrade production capability from the pilot test scale to the industrial scale. The company's strategy to upgrade production line capability has been delayed by high capital expenditure. Among other things, the company wanted to buy boiler, steel and blending machines. This condition became more demanding because the company had little manufacturing experience or commercial financing collateral. In the meantime, the company's marketing skills have been built on the experience of its founders as a distributor of international goods. Their success in the marketing of international goods provided them with a strong foundation for marketing their own goods. They got to know their competition before the product was launched. Second, they realised that there is a potential high demand for this form of product. This is due to the minimum requirements for firefighting systems. The company continuously carried out

product presentations for marketing purposes, but it was unable to obtain any revenue from local markets. Consumer registration by the local government, the Fire and Rescue Department (FRDM) was the biggest barrier. Ironically, the organisation has been able to gain product approval from Bureau Veritas. As a result, the company has shifted its attention to markets outside Malaysia. Despite this, the company perceived that the local market could provide greater prospects in terms of sales volume and quality, as well as quicker payment.

Industrial I started its search for innovation based on the desire of its owners to create and sell their own goods. However, the company needed to tackle the high barriers to market entry. Local FRDM certification was a major obstacle, although the product was approved by Bureau Veritas. It was a time-consuming and difficult job because it included external stakeholders (i.e. regulators). It included a variety of studies. Even, it was a critical method because it uncovered the legitimate circumstances of the product. At first, I've been trying to find a group that understands the product. Apparently, a group of academics from the School of Material Engineering, University of Malaysia Perlis, is interested in technology and goods. The university offered its laboratory for research. This was regarded by the company as an opportunity. The FRDM and the Standards and Industrial Research Institute of Malaysia (SIRIM) have been invited to a test session. However, neither FRDM nor SIRIM have allowed the use of local test protocols. Instead, they agreed to use the international protocol. Industrial I began to get the facilitation from FRDM and SIRIM. The bodies have restarted their research programme with the company. The organisation was eventually able to achieve product certification. Through gaining approval, the company was able to win central government contracts for the procurement and installation of its goods in public buildings. The initial contract was worth USD 590,000 and increased to USD 708,000. In addition to the government contract, the success of product certification has resulted in further success for the company. The company started attracting funding from a private investor. Investments in the form of shares are intended to diversify the product. One of the latest is a hand-held fire extinguisher that uses the same application as the Aeroub fire extinguisher.

5 Case analysis and conclusion

This study shows that the fiscal support aspect of the business ecosystem is working positively to enhance the innovation capabilities of indigenous high-technology firms. The main influence is on the business processes of the NPD. These skills contribute to production, distribution and product improvement activities in the innovation phase. The innovation process is intended for the creation and manufacture of new high-tech goods. In this context, there is a likelihood that the effect associated with manufacturing activities will be more prevalent because companies consider manufacturing elements in terms of size and scope as a bottleneck in innovation processes. This means that, once this barrier has been eliminated, high-tech small businesses will carry out other operations, such as sales and product improvement activities. In other words, support was aimed specifically at improving the manufacturing ability of companies, while at the same time implicitly addressing other capabilities relevant to the NPD

process. These skills are especially important to the production phase of the innovation process (i.e. product marketing). The study also found that creative companies should have a full range of capabilities in the ideal world. It points out that there are a lot of assumptions on how to make a product good. In this sense, the study indicates that production ability is not a limiting factor. This is because companies are considered to gain manufacturing capacity through financial support.

In addition to innovation capabilities, companies have also been found to be better able to improve their dynamic capabilities by using the funds in a variety of ways. It is because companies are better able to adapt to the demands of a competitive and rapidly evolving world. For example, as firms have been able to develop external ties with certification bodies and also with their customers. Linkages with certification bodies have encouraged the development and enforcement of quality assurance criteria for goods. It would ensure that the high-tech goods of companies comply with safety standards that may improve their commercial appeal. This could be viewed as an indirect form of impact of the fund, as firms managed to continue with certification after being able to boost their manufacturing activities. This is consistent with the research by Howell [17] on the applicability of the R&D Fund to innovation ventures. However, Howell's results were more focused on evaluating innovation in terms of expenditure on research activities that ultimately generate intellectual properties such as patents. Thus, the results of this study support the work of Howeell [17] by highlighting that main innovation capability lies in manufacturing activities, as this appears to be crucial to the exploitation of the potential for innovation. Similarly, market research ties with consumers enable companies to identify the latest market demand for parti ular goods. In this context, this study shows a strategy that works exceptionally well to improve the creative capacities of NPD processes. In the first case, the money went directly to boost manufacturing capabilities. However, as this analysis explores the case studies in more depth and detail, the fund has helped to enhance manufacturing capabilities, but in addition, companies have dramatically improved innovation capabilities. That is because, apart from manufacturing skills, companies have also been able to improve and strengthen their marketing and NPD skills. The capacity of companies to innovate has been built and enhanced.

6 References

- [1] B. Le Phong and H. Lei, Determinants of innovation capability: the roles of transformational leadership, knowledge sharing and perceived organizational support, *Journal of Knowledge Management*, vol. 23, no. 3, pp. 527-547 (2019).
- [2] R. D. Atkinson and S. J. Ezell, *Innovation economics: The race for global advantage*. New Haven: Yale University Press, 2012.
- [3] Songling, Y.; Ishtiaq, M.; Anwar, M.; Ahmed, H. The Role of Government Support in Sustainable Competitive Position and Firm Performance. *Sustainability*, *10*, 3495, (2018).

- [4] W. Wadho and A. Chaudhry, Innovation and firm performance in developing countries: The case of Pakistani textile and apparel manufacturers, *Research Policy*, 47, 7, pp. 1283-1294, (2018).
- [5] Shin, K.; Choy, M.; Lee, C.; Park, G. Government R&D Subsidy and Additionality of Biotechnology Firms: The Case of the South Korean Biotechnology Industry. Sustainability, 11, 1583, (2019).
- [6] Yoda, N., Kuwashima, K. Triple Helix of University–Industry–Government Relations in Japan: Transitions of Collaborations and Interactions. Journal of the Knowledge Economy 11, 1120–1144, (2020).
- [7] M. Belitski, A. Aginskaja, and R. Marozau, Commercializing university research in transition economies: Technology transfer offices or direct industrial funding?, *Research Policy*, 48, 3, pp. 601-615, (2019).
- [8] R. G. Cooper, The drivers of success in new-product development, *Industrial Marketing Management*, 76, pp. 36-47, (2019).
- [9] R. Wu, Z. Liu, C. Ma, and X. Chen, Effect of government R&D subsidies on firms' innovation in China, *Asian Journal of Technology Innovation*, 28, 1, pp. 42-59, (2020).
- [10] B. Zhao and R. Ziedonis, State governments as financiers of technology startups: Evidence from Michigan's R&D loan program, *Research Policy*, 49, 4, (2020).
- [11] M. Islam, A. Fremeth, and A. Marcus, Signaling by early stage startups: US government research grants and venture capital funding, *Journal of Business Venturing*, 33, 1, pp. 35-51, (2018).
- [12] M. Bianchi, S. Murtinu, and V. G. Scalera, R&D Subsidies as Dual Signals in Technological Collaborations, *Research Policy*, 48, 9, (2019).
- [13] D. J. Teece, Business models and dynamic capabilities, *Long Range Planning*, 51, 1, pp. 40-49, (2018).
- [14] C. E. Helfat and R. S. Raubitschek, Dynamic and integrative capabilities for profiting from innovation in digital platform-based ecosystems, *Research Policy*, 47, 8, pp. 1391-1399, (2018)
- [15] Teece D, Peteraf M, Leih S., Dynamic Capabilities and Organizational Agility: Risk, Uncertainty, and Strategy in the Innovation Economy. *California Management Review*, 58, 4, pp. 13-35, (2016)
- [16] R. K. Yin, *Case study research. Design and methods*, Fourth Editition ed. California: SAGE Publication, (2009).
- [17] Howell, Sabrina T. Financing Innovation: Evidence from R&D Grants. American Economic Review, 107, 4, pp. 1136-64, (2017)/

	The International Conference on Business and Technology (ICBT 2020)			
	Virtual Conference			
	14-15 November 202	0		
	Preliminary Timetable (subject	to change)		
	<u>Day One:</u> Saturday, 14 Noven	nber 2020		
Istanbul Time		Room	Password for all rooms: ICBT2020	
09:00-10:30	Registration, Welcome and Opening of the Conference			
09:00-09:15	Opening Remarks: Prof. Bahaaeddin Alareeni. Conference Chair		https://zoom.us/j/96950472434?pw	
09:15-09:45	Keynote Presentation: Prof. Olaf Weber (Sustainable Finance – Recent Trends and Future Developments)		d=a3BGUnFHSIN3YmdKRk9qWm9FS 1hJUT09	
09:45-10:15	Keynote Presentation: Prof. Khaled Hussainey (The Busyness of Audit Committee Directors and Corporate Forward-looking Disclosures)	Room 1		
10:15-10:25	Break			
10:25-10:55	Keynote Presentation: Prof. Timothy Mescon, Executive VP and Chief Officer- Europe, Middle East and Africa at AACSB International (Trends in Specialized Business Education Programs)			
11:00-12:30	Conference splits into 5 parallel zoom rooms			

Room 2			
Paper ID	Paper title	Authors	Zoom Link
Session 1. Part I. I	mplementation of Artificial Intelligence, IoT and Innovative		
Session Chair	Dr. Sandeep Kumar Gupta		https://zoom.us/j/96950472434?pwd
007	Innovative mobile device for human health monitoring	Vitaliy Sokolsky, Irina Petrova, Michael Sokolsky	=a3BGUnFHSIN3YmdKRk9qWm9FS1hJ UT09
073	The role of technological capabilities: A study of Malaysian high- tech born global companies early internationalization	Sathiswaran Uthamaputhran, Solomon Gbene Zaato, Noor Raihani Zainol, Nur Ain Ayunni Sabri, nadzirah said	
131	Application of Fuzzy logic Data Analysis Method for Business Development	ESRA SIPAHI, Milind Gupta, Sandeep Kumar Gupta	
132	Detection of Fake News Problems and their Evaluation through Artificial Intelligence	Sandeep Kumar Gupta, ESRA SIPAHI, Lokendra Singh Umrao, Milind Gupta	
Room 3			
Paper ID	Paper title	Authors	Zoom Link
Session 1. Part II.	Implementation of Artificial Intelligence, IoT and Innovative		
Session Chair	Dr. Rim Jallouli		https://us02web.zoom.us/j/86542297
135	An Enriched Framework for CRM Success Factors Outlining Data Analytics Capabilities' Dimension - A Case Study from the Retail Industry	Roula Jabado, Rim Jallouli	546?pwd=Q0QzTXB6RHIYMXFYVnFqQ 3J6Z0hWdz09

161	Modelling Innovative Teaching as a Driver of Competitive Advantage in Pondok Institution: A Concept Paper	AZIRA HANANI AB RAHMAN, Nur Syafiqah A. Samad, Norzalizah Bahari, Siti Fariha Muhamad, Siti Rohana Mohamad, MD NAZRUN YAACOB	
205	The implementation of artificial intelligence in organizations' systems: Opportunities and challenges	Mohammed H. Ali, Allam Hamdan, Bahaaeddin Alareeni	
206	Artificial Intelligence for Public Sector: Chatbots as a Customer Service Representative	Sayed Mahmood Adnan, Allam Hamdan, Dr. Bahaaeddin Alareeni	
Room 4			
Paper ID	Paper title	Authors	Zoom Link
Session 2. Part I.	Entrepreneurship, Startup and Business Success and Social Implicati	ons	
Session Chair	Dr. Noorshella Che Nawi		
011	Factors Affecting Competitive Advantages among the Batik SMEs in Malaysia	NOORSHELLA CHE NAWI, Abdullah Al Mamun, RAJA ROSNAH RAJA DAUD, NOORUL AZWIN MD NASIR	https://us02web.zoom.us/j/82908832 905?pwd=bFVpSldyM0RHcnYyU1k3SjJ WYUN6UT09
044	Why Kelantan Entrepreneurs Prefer Takaful Over Conventional Insurance?	Mohd Zulkifli Muhammad, Farah Hanan Muhamad, Mahathir Muhamad, Wan Mohd Yusuff Wan Ibrahim, Dr. T. Meldi Kesuma, SE, MM	
045	Wasiyyah Preparation among Women Micro-entrepreneurs using Theory of Planned Behavior (TPB)	Mohd Zulkifli Muhammad, Mohd Nor Hakimin Yusoff, Farah Hanan Muhamad,	

166	The Proclivity of Re-Migrating to Entrepreneurship in Livestock: A Case Study of Malaysian FELDA Youth	Noormariana Mohd din, Warjio - Syamsuriana Sidek, Nik Atikah Suhailah Nik Sazila, Farah Adila Abdullah, Hazrina Hasbolah, Nurul Azwa Mohamed Khadri	
Room 5 Paper ID	Paper title	Authors	Zoom Link
Session 2. Part II.	Entrepreneurship, Startup and Business Success and Social Implicat	ions	
Session Chair	Dr. Syamsuriana Sidek		https://us02web.zoom.us/j/8426399
190	Bolstering Small Business Performance via Entrepreneurial Orientation Practices, External Finance and Competitive Advantages	Syamsuriana Sidek, Mohd Rosli Mohammad	5625?pwd=MlBJMnpvYXVKekRFUWQy L00zUjJOQT09
200	Entrepreneurial self-efficacy and competencies: Reinterpreting entrepreneurial embedded resources	Dzulkifli Mukhtar, Muhammad Fahimi Sofian, Ahmad Firdause Md Fadzil	
060	Ageing Population on Health Expenditure in China	NURHAIZA NORDIN	
11	Economic culture for non-specialists via social media (personal experience)	Dr. Bishr Muhamad Muwafak	
215	The Influence of Entrepreneurial Orientation on SMEs Performance in Ghana: The role of Social Capital and Government Support Policies	Solomon Gbene Zaato, Mohammad Ismail, Sathiswaran Uthamaputhran, Wilberforce Owusu-Ansah, Joseph Owusu	

Room 6			
Paper ID	Paper title	Authors	Zoom Link
Session 3. (Arabic So	ession) Economics and Finance		
Session Chair	د. عبد المجيد عبيد حسن صالح		https://us02web.zoom.us/j/81912603
1	بناء الإطار النظري لقياس فاعلية تطبيق إدارة الجودة الشاملة على أوقاف جمعيات البر في المملكة العربية السعودية وفقًا لمبادئ ديمانج	زكريا بن علي سعد الضويحي، أزمان بن محمد نور، أشرف شرف الدين	526?pwd=TjhlcVdjNkhibTBEWkoyMDY xZi9uQT09
2	الرقابة الشرعية على البنوك الإسلامية دراسة تحليلية نقدية	عبد المجيد عبيد حسن صالح، علي ناصر ، توفيق العمراني	
4	(البوت) في تطوير الوقف في ماليزيا دراسة حالة bot عقود "(MAIWP)"	عبد الرزاق كابا، علي ناصر، عبد المجيد عبيد حسن صالح، عزمان محمد نور	
7	أساليب تمويل تطوير الأوقاف في سنغافورة	أشرف جمعة محمد نصر، عبد المجيد عبيد العمري، فلاح الهاجري، توفيق العمراني	
9	معرفة أهمية الافصاح المحاسبي كعامل وسيط في مساهمة الوقف النقدي في اململكة العربية السعودية: نظرية السلوك المخطط	مقبل بن عبد اللطيف الصويغ، د. ازمان بن محمد نور، د. أنور حسن عبدالله عثمان	
10	بناء الإطار النظري للتعرف على فاعلية استخدام برنامج إرشادي سلوكي معرفي قائم على القيم الإسلامية لتنمية التنظيم الذاتي لدى طلاب الجامعة بالمملكة العربية السعودية	عبد اللطيف بن يوسف المقرن، داود عبد الملك يحيى الدابي، نوراتي منصور	
12:30-13:00	Break		
13:00-14:30	Conference splits into 4 parallel zoom rooms		

Room 7			
Paper ID	Paper title	Authors	Zoom Link
Session 4. Part I.	Corporate Finance and Accounting		
Session Chair	Dr. Azwan Abdullah		https://us02web.zoom.us/j/83400099
018	Financial Statement Audit utilizing Naive Bayes Networks, Decision Trees, Linear Discriminant and logistic regression	Aram Nawaiseh, Maysam Abbod	035?pwd=NUY3bUlKNi9ncFlsTnFPeUsy cTZEQT09
057	The Effect of Voluntary Risk Disclosure on Assets quality, Capital adequacy, and Sensitivity to market risk – An Empirical study on commercial banks in Jordan	Ammar Daher Bashatweh, Emad Ahmed	
221	The Conceptual Model for Measuring the User Experience of Shariah Financial Technology Service	Robi Prasetio, Muhammad Suryanegara	
222	'Protecting the Interest of Profit-Sharing Investment Account Holders in Islamic Banks: The Nigerian Experience'	Isah Ya'u*, Romzie Rosman*, Ashurov Sharofiddin*	
Room 8			
Paper ID	Paper title	Authors	Zoom Link
Session 4. Part II.	Corporate Finance and Accounting		
Session Chair	Dr. Rim Khamis		https://us02web.zoom.us/j/82662732
213	The Influence Of Green Human Capital On Business Performance: The Mediation Role Of Innovation Activi-ty	Muafi Muafi, Tomasz Norek	183?pwd=cU93dk9oSldhaHllL1V6cm5x YkJEQT09
163	The Analysis of Investment Account Platform (IAP) to Promote Investment Account Product in Malaysia and Indonesia	RUSNI HASSAN	

071	Motivations Aspect For The Adoption Of Islamic Financing Among Halal Entrepreneurs In Malaysia	Siti Zamanira Mat Zaib, Azwan Abdullah, nurul hafizah mohd yasin, nur farahiah azmi	
185	Increasing The Investment Attractiveness Of The Financial Reporting Indicators By Applying Innovations	Kyrylov Yu, Nadiia Stoliarchuk, Hranovska V, Khioni H., Korobenko R, Nadiia Reznik, Kisil M.	
Room 9			
Paper ID	Paper title	Authors	Zoom Link
Session 5. Part I.	Corporate Governance, Financial Markets and Performance		
Session Chair	Dr. Rim El Khoury		https://us02web.zoom.us/j/81403071
012	The informational efficiency of financial markets in its weak form: Case of Tunisian stock market	saliha Theiri	362?pwd=TzdBMU9QZE12eituaCtDeld 4WEtZZz09
030	The Impact Of Corporate Governance Quality On Earnings Management In Palestine: The Moderating Role Of Political Instability	Ali Aljadba, Norhaziah Binti Nawai, Nur Hidayah Binti Laili	
037	The Impact of Merger & Acquisition on Value Creation: An Empirical Evidence	Isha Gupta, Dr.Nandita Mishra, Dr.Naliniprava Tripathy	
058	Is Corporate Governance a good predictor of SMEs Financial Performance? Evidence from Developing Countries (The case of Lebanon)	Nohad Nasrallah, Rim El Khoury	
079	Impact of Uncertainty on Financial Performance: An Analytical Review with reference to Accounting, Corporate Finance and Auditing	Abhijit Kelkar, Nithya Ramachandran	

Room 10			
Paper ID	Paper title	Authors	Zoom Link
Session 5. Part II.	Corporate Governance, Financial Markets and Performance		
Session Chair	Dr. Mohd Zulkifli Muhammad		https://us02web.zoom.us/j/81328871
223	Risk-Based Supervisory Framework for Islamic Banks: A Proposed Framework for Islamic Banks in Nigeria	Suleiman Sani*	902?pwd=SkM0bWd3a2JUVTRoUTZse UZGblhyZz09
178	Expanding the Financial Inclusion frontiers: An assessment of the roles of Developing Eight (D-8) countries financial regulators	Tesleem Akosile, Ashurov Sharofiddin	
180	Social Entrepreneurial Intention: A Pls-Sem Approach	Aisyah Bahiah Aidul Bahrein, Mohd Nazri Zakaria, NOORSHELLA CHE NAWI, Azwan Abdullah	
186	The Influence of Corporate Governance Mechanisms on Financial Reporting Quality of Banks: A Measure of Earnings Quality	Siti Fariha Muhamad, AZIRA HANANI AB RAHMAN, Farah Hanan Muhamad, Mohd Zulkifli Muhammad, Nur Syafiqah A. Samad, Norzalizah Bahari	
14:30-15:00	Break		

15:00-16:30	Conference splits into 4 parallel zoom rooms		
Room 11			
Paper ID	Paper title	Authors	Zoom Link
Session 6. Part I.	slamic Economics and Finance		
Session Chair	Prof. Mustafa Bin Hanefah		https://us02web.zoom.us/j/81194919
009	Empirical Analysis on Quality Waqf Reporting Practices of Waqf Institutions in Malaysia	Mustafa Bin Hanefah, Muhammad Iqmal Hisham Kamaruddin, Rosnia Masruki, Fuadah Johari, Aimi Fadzirul Kamarubahrin	708?pwd=c3dsQStuaWixOGVwMIJITDJ nMU15Zz09
023	The Effect of Islamic Spiritual Intelligence on Human Resource Performance: Individual and Organizational Perspective	Mohammad Ziad Anwar, Muafi Muafi, Widodo, John Suprihanto	
055	The comprehension of Maqasid Shariah towards Cashless tools among Muslim Entrepreneurs	Noormariana Mohd din, tengku aziz, Mohd Zulkifli Muhammad, Mohammad Ismail	
068	The Accomplishment Of Knowledge Delivery Towards Islamic Banking Employees	ADIBAH ALAWIAH, Azwan Abdullah, Zatul Karamah Ahmad Baharul Ulum	
070	Assessing The Islamic Credit Card Users' Satisfaction On Paying Zakat: Issues In Achieving	Mohd Zulkifli Muhammad, NOORSHELLA CHE NAWI	

Room 12			
Paper ID	Paper title	Authors	Zoom Link
Session 6. Part II.	Islamic Economics and Finance		
Session Chair	Dr. Anwar Hasan Abdullah Othman		https://us02web.zoom.us/j/86733877
143	Factors Affecting Willingness in Using Islamic Microfinance Products in Mauritania	Vatimetou Mokhtar Maouloud, Salina Kassim, Anwar Hasan Abdullah Othman	515?pwd=Z2RoNDNWaVJicCtzYzNlaG5 Uc3VUZz09
146	Identifying Creditworthiness Criterions and Financing Approval Process of Islamic Banks in Indonesia	Muhammad Imaduddin, Ashurov Sharofiddin	
153	Moderating and Mediating Effect of Micro-Takaful and Training Activities between Islamic Microfinance and Micro-Entrepreneurship: A case Study of Yemen	Mohammed ALrashedi, Mustafa Omar Mohammed, Anwar Hasan Abdullah Othman	
160	Issues and Challenges of Islamic Trade Finance Faced by Islamic Banks In Malaysia	RUSNI HASSAN	
165	Factors Influencing the Adoption of Islamic Banking Products: A Review of Literature	Abdurrahman Abdullahi, Anwar Hasan Abdullah Othman, Salina Kassim	

Room 13			
Paper ID	Paper title	Authors	Zoom Link
Session 6. Part III	. Islamic Economics and Finance		
Session Chair	Dr. Habeebullah Zakariyah		https://us02web.zoom.us/j/84876293 881?pwd=a3NGUzZ2OU82aEs1Zi90dm
184	A Comparative Rural Development Scheme Of Islami Bank Bangladesh Limited & Grameen Bank: Finding a cost- effective institutional mechanism to Rural Development for the Emerging Economies	Hafizur Rahman	FJdmZYdz09
188	A Model Development of Shariah Principle in E-Payment: The Case of Malaysia	Mohd Zulkifli Muhammad, Tamrin Amboala, Noormariana Mohd Din, Mohd Fahmi Ghazali, RAZMAN HAFIFI REDZUAN	
194	A Comparative Performance Analysis of Islamic & Conventional Banking: A Case Study of Pakistan	Altaf Ahmad, Habeebullah Zakariyah	
224	Alternative Commercial & Operational Solutions in Islamic Banking in the Contributions of Muftī Taqi Usmani	Yousuf Siddiqi, RUSNI HASSAN, Aznan Hasan	
203	The Muslim Entrepreneur's Doctrine towards Halal Supply Chain Management	Noormariana Mohd din, Mohd Zulkifli Muhammad, azizah musa, tengku aziz	

Room 14			
Paper ID	Paper title	Authors	Zoom Link
Session 7. Corpor	rate Social Responsibility		
Session Chair	Dr. Adel Sarea		https://us02web.zoom.us/j/89469493
234	Employees' Readiness During Imposed Change to Islamic Banking: The Moderating Effect of Openness to change and Nature of change	Mahmoud A. Abusloum, Khaliq Ahmad Mohamad, Anwar Hasan Abdullah Othman	963?pwd=blptei83SGJhcUZONDJRa2Fu NmZJQT09
219	Waqf Potentials as a Relief Tool during Covid-19 Lockdown in Lagos, Nigeria	HABEEBULLAH ZAKARIYAH, Yushau Zakariyah, Azman Mohd Noor	
064	Wasiyyah and the Role of Aqidah in the Theory of Planned Behavior: A Study among Women Micro entrepreneurs	Mohd Zulkifli Muhammad	
216	Evaluation of Coronavirus Covid-19's Impact on Malaysian- Based Global Companies	Sathiswaran Uthamaputhran, Solomon Gbene Zaato, Mohd Ikhwan Aziz, Anis Amira Ab Rahman, Hazriah Hasan	

Day Two: Sunday, 15 November 2020

Istanbul Time		Room	Zoom Link
09:00-10:30	Welcome and Opening of the Second day		
09:10-09:40	Keynote Presentation: Professor Dr. Roselina Ahmad Saufi (Presentation title)		
09:40-09:50	Break		https://zoom.us/j/98361640513?pwd =Q0k2enFXeEkzYW4yNktFRTVwM2xFZ
09:50-10:20	Keynote Presentation: Prof. Munira Aminova (Entrepreneurship and Innovation In Arab Countries)	Room 1	<u>z09</u>
10:20-10:25	Break		
10:25-10:55	Keynote Presentation: Prof. Suliman Hawamdeh (COVID- 19 Response & The Tragedy of the Commons)		
10:55-11:00	Break		
11:00-12:30	Conference splits into 4 parallel zoom rooms		

Room 15			
Paper ID	Paper title	Authors	Zoom Link
Session 8. Part I.	Sustainable finance and business uncertain situations		
Session Chair	Dr. Noor Raihani		https://us02web.zoom.us/j/89125507
043	The Impact of COVID-19: A Need for SMEs to Understand Business Model Innovation	Siti Som Husin, Anis Amira Ab Rahman, Dzulkifli Mukhtar, Shah Iskandar Fahmie Ramlee	603?pwd=QlZyR1ZIUkNlRjNFVkh0a01I dkgrdz09
054	Strategy of Rural Retailers towards Sustainability: Case Study Evidence from Malaysian Micro Enterprise	Anis Amira Ab Rahman, Noor Raihani Zainol, Sathiswaran Uthamaputhran, Bahaaeddin Alareeni, Mohd Zaki Muhammad Hasan	
081	Rising eminence of Sustainability reporting - Evidence from India	Dr.Nandita Mishra, Dr. Shruti Ashok, deepika dhingra	
082	IMPACT OF COVID-19 ON MALAYSIAN TAKAFUL BUSINESS	MONTHER ELDAIA, Mustafa Bin Hanefah, Ainulashikin Marzuki, Saddam Shatnawi	
189	Franchising Relationship: Malaysian Franchisees' Perspectives	NURUL ASHYKIN ABD AZIZ, MOHD HIZAM HANAFIAH, Nik Syuhailah Nik Hussin, MOHD NASRULDDIN ABD LATIF, Zuraimi Abdul Aziz	

Room 16			
Paper ID	Paper title	Authors	Zoom Link
Session 8. Part II. S	ustainable finance and business uncertain situations		
Session Chair	Dr. Anan Srouji		https://us02web.zoom.us/j/89181075
198	Developing dynamic capabilities for new product development in business ecosystem	Dzulkifli Mukhtar, Michael Ehret, David Smith	026?pwd=dzYvU2NIWU4rR25FS21hU Uc3Rmc3UT09
207	Is Sustainable Innovation Affected By Financial Performance: Growth And Prediction In An Emerging Market: Jordanian Banks Dislosures	Anan Srouji, Madher Hamdallah	
204	Challenges to reduce budgetary slack creation in developing economies	Nur Shahirah Adilah Mohd Sairazi, Dzulkifli Mukhtar, Razli Che Razak	
151	Food Packaging Trends and Issues Approaching Sus-tainability. Insights from Industrial Experts in the UK	Nur Hafizah Muhammad	
191	Conceptualising cybersecurity risk of fintech firms and banks sustainability	Khakan Najaf, Christophe Schinckus, Md Imtiaz Mostafiz, rabia Najaf	
Room 17			
Paper ID	Paper title	Authors	Zoom Link
Session 9. (Arabic	Session) Corporate Governance and Finance	1	
Session Chair	د. بشر موفق		

	التميز الوظيفي بين أدوار القيادة ودافعية الإنجاز للموظفين في وزارة التربية والتعليم	منی جواد سلمان	
8	بدولة الإمارات العربية المتحدة		https://us02web.zoom.us/j/88622439
	واقع الفساد المالي في الكويت دراسة إجرائية وفق مؤشر الفساد العالمي والقوانين	ملفى العازمي، عبد المجيد العمري،	076?pwd=Zm5XQW5qRmNvYy95MWY w0E41anArdz09
3	ذات الصلة	توفيق العمراني، حبيب الله زكريا، فلاح	WOL41dHAId209
		الهاجري	
_	تقييم ارتباط دراسة الجدوى الاقتصادية والضمانات المقدمة بقرارات التمويل	يوسف سعود مبارك الرميضي، عبد	
5	للمشاريع الصغيرة والمتوسطة في دولة الكويت	المجيد عبيد حسن، أنور حسن عبد الله	
	دور الحوكمة في المصارف الإسلامية	محمد مبارك العازمي	
6	-	-	
	الفرق بين المقاربات النظرية للمسؤولية الاجتماعية للشركات بين كل من دول		
15	الاتحاد الأوربي و الولايات المتحدة الأمريكية	وهیبة مقدم، د. بشر موفق	
42	الحوكمة في ظل نماذج التميز المؤسسي -منظومة الجيل الرابع أنموذجاً	منی جواد سلمان	
12			
	أخلاقيات التسويق وأثره على ولاء الزبون في شركتي جوال وأرويدو فلسطين: إطار	رامی منسی محمد نصار	
13	مفاهيمي	- "	
Room 18			
Paper ID	Paper title	Authors	Zoom Link
Session 10. Busines	s Management, HR and Business Success		
Session Chair	Dr. Nadia Mansour		https://us02web.zoom.us/j/85339761
_	Banking stability and prudential regulation interactions in DSGE	Nadia Mansour, Salha Ben	170?pwd=T0xjbUc4K1g3MUVlaGRqM
211	model for Tunisia	Salem, Haykal Hadj Salem	TZsVFhXZz09
	Impact Of Information And Communication Technology (ICT) On	Dr. Mohd Fazli Bin Mohd Sam,	
136	The Performance Of Nigerian food Production Industry	IZUCHUKWU COLLINS NWAKA	

152	The Joint Influences of Resource and Time Bases in Management Earnings Guidance Disclosure	Sri Wahyuni	
173	The Effect of Customer Satisfaction on Service Quality: The Case of Iraqi Banks	WAN MOHD NAZDROL WAN NASIR, Muhamad Saufi	
177	A Comparison of the Structural Equation Modelling and Neural Network Approach to Predict the Intention to Adopt Conservative Agriculture Practices	Naeem Hayat, Abdullah Al Mamun, NOORUL AZWIN MD NASIR, NOORSHELLA CHE NAWI	
12:30-13:00	Break		
13:00-14:30	Conference splits into 4 parallel zoom rooms		
Room 19			
		A 11	
Paper ID	Paper title	Authors	Zoom Link
	Marketing, E-commerce, Social Media	Autnors	Zoom Link
		Autnors	Zoom Link
Session 11. Part I.	Marketing, E-commerce, Social Media	Noorshella Che Nawi, Noor Hasmini Abd Ghani, Azwan Abdullah, Siti Nurul Shuhada Deraman, Solomon Gbene Zaato	https://us02web.zoom.us/j/82833783 929?pwd=S24ycWVzV0thcHdQU0FoV VFIQ3p0UT09
Session 11. Part I. Session Chair	Marketing, E-commerce, Social Media Dr. Nohade Nasrallah Social Media Marketing To Enhance Customer Equity On Fashion	Noorshella Che Nawi, Noor Hasmini Abd Ghani, Azwan Abdullah, Siti Nurul Shuhada Deraman, Solomon Gbene	https://us02web.zoom.us/j/82833783 929?pwd=S24ycWVzV0thcHdQU0FoV

050	An Empirical Analysis On Customer Satisfaction In Takaful Products The Impact Of Eco-Friendly Products And Social Media Toward	Uthamaputhran, Mohd Ikhwan Aziz Farah Hanan Muhamad, Mohd Zulkifli Muhammad, Noorshella Che Nawi, Norfazlirda Hairani, Wan Arif Wan Ahmad Azila Jaini, Wan Farha Wan	
053	Environmental Awareness: Moderating Role Of Knowledge	Zulkiffli, Mohammad Ismail	
Room 20			
Paper ID	Paper title	Authors	Zoom Link
Session 11. Part II.	Marketing, E-commerce, Social Media		
Session Chair	Dr. Asaad Ali Karam		https://us02web.zoom.us/j/84827527
150	Retail Customer Acceptance toward QR Code Payment System in Malaysia	NORFAZLIRDA HAIRANI, Farah Hanan Muhamad, MOHD FAIZAL OMAR, Khalizul Khalid, Mahathir Muhamad	578?pwd=d0tmUUtEVk9EMlh2cGJ0a2 Q3aGltZz09
157	A Model for E-commerce Adoption by SMEs in Developing Countries	Houache Hassen, Noor Hayani Binti Abd Rahima, Anwar Hasan Abdullah Othman, Asadullah Shah	
162	Online Customer Satisfaction: An Analysis Of The Kelantan Fashion Industry	nik noorhazila	
187	The Brand Impact On Culture: Case Of Coca Cola Cultural Issues In India	Asaad Ali Karam	

208	Impact of Artificial Intelligence on E-Commerce Development	Ahmad Yousef Areiqat, Allam Hamdan, Ahmad Fathi Alheet,	
		Bahaaeddin Alareeni	
Room 21			
Paper ID	Paper title	Authors	Zoom Link
Session 12. Part I	. Education Management and Smart Universities and Covid-19 impa	ct	
Session Chair	Dr. Ashok Chopra		https://us02web.zoom.us/j/89350641
038	Is Job Shadowing a Panacea for Educational Drop Outs?	Ashok Chopra	286?pwd=c3lscXBSM003aGE2ckpPekR aS1BVQT09
046	The Usage of Cashless Transactions in University Community in Pengkalan Chepa City	Farah Hanan Muhamad, Mohd Zulkifli Muhammad, NOORSHELLA CHE NAWI, nadzirah said, Siti Rohana Mohamad, Zuki Rasuly	
059	Modeling Talent Shortage for Entrepreneurship among Student with Government Policy Support as Mediating Effect: SEM Approach	Mohd Ikhwan Aziz, Hasannuddiin Hassan, Sathiswaran Uthamaputran, Rooshihan Merican Abdul Rahim Merican, Marlisa Rahim	
072	The Mediating Efeects Of Entrepreneurial Education Towards Antecedents Of Entrepreneurial Intention Among Undergraduate Students	Nadzirah Said, Sathiswaran Uthamaputhran, Wan Farha Wan Zulkiffli, Lu Man Hong, Chin Wai Hong	
076	The Development of Readability Formula for Arabic Reading Materials in Malaysia	Kamarulzaman Abdul Ghani	

Room 22			
Paper ID	Paper title	Authors	Zoom Link
Session 12. Part I	I. Education Management and Smart Universities and Covid-19 impa	oct	
Session Chair	Dr. Roslina Othman		https://us02web.zoom.us/j/82475605
155	Strategic Planning in Palestinian Public Universities and its Role in Sustainable Development	Mohammad Abuamsha, S. Shumali, Anas Nassar	151?pwd=Mk53WWU0YVFjTVFpZFhib FFkNUFmZz09
175	Factors Affecting The Perceived Level of Stress Among Students Taking Entrepreneurship Program in a Public University in Malaysia	Mohd Zulkifli Muhammad, Ahmad Ridhuwan Abdullah, Mahathir Muhamad, Muhammad Naqib Mat Yunoh, Zul Karami Che Musa, Abd Aziz Mat Hassan, Siti Fariha Muhamad	
192	Environmental Factors and Academic Performance: The Mediating Effect of Quality of Life	Ainon Ramli, rosmaizura mohd zain, Mohd Zaimmudin Mohd Zain, Anis Amira Ab Rahman	
156	Synchronous Web-based Learning during COVID -19 Pandemic: A Survey on Library and Information Science Students of Bangladesh	Roslina Othman, Debarshi Mukherjee, Sk Mamun Mostofa, Khandakar Kamrul Hasan	
171	Reopening National Border and the treat of COVID-19 towards Malaysia: A Systematic Review Approach	Razman Hafifi Redzuan, Muhammad Zaly Shah Muhammad Hussein, Ratna Hafiza Redzuan, Wan Yusoff Wan Shaharuddin, Mohd Zulkifli Muhammad	

14:30-15:00	Break		
15:00-16:30	Conference splits into 4 parallel zoom rooms	1	
Room 23			
Paper ID	Paper title	Authors	Zoom Link
Session 13. Suppl	y Chain Quality Management Practices		
Session Chair	Dr. Necla Ilter Kucukcolak		https://us02web.zoom.us/j/83182783
061	The Acceptance Of Blockchain System Among Zakat Users: Case Of Pengkalan Chepa, Kelantan	Nurhaiza Nordin, Nurnaddia Nordin	726?pwd=VTFhUnJEUDh5Z0lzc3haZ0R pLzBIUT09
062	Innovation Framework Towards Sustainability Supply Chain Management	Norlinda Mohd Rozar, Hazeem Sidik	
086	How to do business (buy directly from supplier) in China	Yalcin Sahankaya	
218	Dropshipping in the Supply Chain: Figh Perspective	Saheed Busari, Sikiru Aminu, HABEEBULLAH ZAKARIYAH*	
	Digitalizing Commodity Trading Value Chain: An Assessment for Turkey	Necla Ilter Kucukcolak, Ali Sabri Taylan	
193			

Room 24			
Paper ID	Paper title	Authors	Zoom Link
Session 14. Part I	. Public Administration and Economics	,	
Session Chair	Dr. Anwar Hasan Abdullah Othman		
039	The impact of Minimum Wage on Employment in Malaysia	NURNADDIA NORDIN, NURHAIZA NORDIN, Nurza Mohamed Yusoff, norzalina zainudin	https://us02web.zoom.us/j/88372630 005?pwd=cDc0S3E5NllwL0lzR2xkRlJpZj l5dz09
040	The Effect Of Health On Economic Growth: Threshold Evidence From Selected Asian Countries	NURNADDIA NORDIN, NURHAIZA NORDIN, norzalina zainudin	
052	Optimization and asset allocation under uncertain lifetime	Nur Ain Ayunni Sabri, Nurul Izyan Mat Daud	
063	Empirical Analysis Of Quality Function Deployment (Qfd) For Dry Bulk Terminal Improvement At A Malaysian Port Using House Of Quality Principles	Muhammad Ashlyzan Razik	
074	Some Evidences of Aqua-Logistics in the Malaysian Aquaculture Industry	Zuraimi Abdul Aziz, Nik Syuhailah Nik Hussin, Mohd Rosli Mohammad	
083	The Challenges of Developing the Saudi Sukuk Market in line with Objectives of Vision 2030	Ahmed Alnaggar, Anwar Hasan Abdullah Othman, Azman Mohd. Noor, HABEEBULLAH ZAKARIYAH	

Room 25			
Paper ID	Paper title	Authors	Zoom Link
Session 14. Part II	. Public Administration and Economics		
Session Chair	Dr. Mohd Fahmi Ghazali		
133	The Impact of Economic Pro-Growth Policies on the Current Rise of Millennial Startups in the US	Sandeep Kumar Gupta, ESRA SIPAHI	https://us02web.zoom.us/j/84736085 770?pwd=d25wcS9peEZjb21xbE5temt Nci96Zz09
141	Managers' Bait-And- Switch Tactics In The Malaysian Initial Public Offerings Market	Bazeet Badru, Nurwati Ahmad- Zaluki	, <u>Nci96Zz09</u>
148	Special Tax Scheme for Malaysia Social Enterprise :An Incentive for Public Good	shahril nizam md radzi, Noor Raihani Zainol, syarizal A. Rahim, Zuhairah Ariff, Munirah Mansyar, Raja Rosnah Raja Daud	
149	Micro-Credit and Economic Wellbeing: A Study among the Urban and Rural Participant of Amanah Ikhiar Malaysia	Noor Raihani Zainol, Samsidine Aidara, Marvello Yang, Abdullah Al Mamun, Fatihah Mohd	
170	Behavioral Intention of Using a Complementary Currency in Palestine	Basheer Altarturi, Anwar Hasan Abdullah Othman	
195	Gold and inflation in Canada: A time-varying perspective	Mohd Fahmi Ghazali, Nurul Fasyah Mohd Ussdek, Hanudin Amin, Mohd Zulkifli Muhammad	

Room 26			
Paper ID	Paper title	Authors	Zoom Link
Session 15. Touri	sm and Hospitality and Health Care Services		https://us02web.zoom.us/j/89046153
Session Chair	Dr. Mohd Fadil Mohd Yusof		641?pwd=ckRXdlFrdE5MbmVkQUhnb 1pSRDNnUT09
233	The Contribution of HealthCare' Middle Managers as Change Agents in the Era of Covid-19 Critical Review	Noor Ahmed	<u> 193804110103</u>
179	Predicting Performance of Small Hotel Industry Through Selection of Strategies and Types of Innovation	Firdaus Basbeth, roselina ahmad saufi, Khairil Awang, Nur Ain Ayunni Sabri	
201	Developing Pondok Institutions as an Islamic Spiritual Tourism product- The Case of Malaysia	Mohd Fadil Mohd Yusof, Derweanna Bah Simpong	
16:30-17:30	Close of Conference	https://zoom.us/j/98516886274?pwd=\xzaTZqUT09	/GVhY05JZDBaNklKMytINW