



## **Conference Proceedings**

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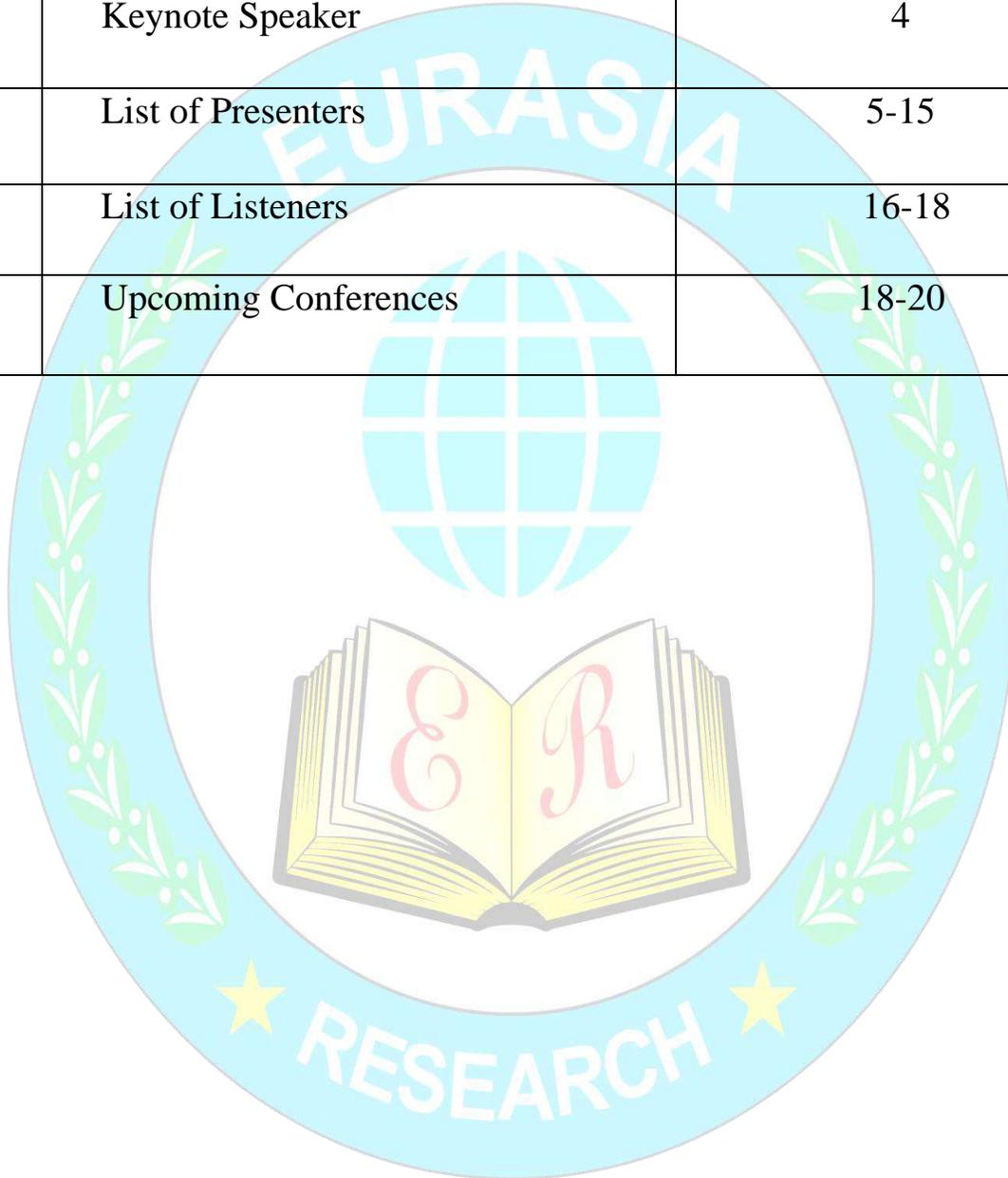
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**Preface:**

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**KEYNOTE SPEAKER**



**Assoc. Prof. Cem Berk**

**Associate Professor of Finance and Department Head of  
Accounting and Finance, Istanbul Arel University, Istanbul,  
Turkey**

**Topic: How does technology shape financial decisions?**

**Assoc. Prof. Cem Berk is an experienced University Lecturer with a demonstrated history of working in the higher education industry as well as in private industry. He has a strong education professional with a Doctor of Philosophy (PhD) focused in Accounting and Finance from Marmara University and a Bachelor of Science degree from Bogazici University. His primary research fields are international finance, energy finance and real estate finance. He has teaching experience of accounting and finance courses in Ph.D., MBA and undergraduate. He is currently working as an Associate Professor of Finance and Department Head of Accounting and Finance at Istanbul Arel University.**

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## PRESENTERS

Abdulkarim Garba  
ERCICBELLP1916051

### Dividend Policy And Stock Price Of Quoted Deposit Money Banks In Ngeria

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Department of Business Management, Federal University Dutsin-Ma, Katsina State, Nigeria

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#### Abstract

This study investigated the effect of dividend policy on the share price, using 5 quoted deposit money banks in Nigeria, during the period 2010- 2016. Data was sourced through the annual reports of selected banks, and the daily official lists of the Nigerian stock exchange (NSE) for the period under review. Descriptive as well as Fixed Effects Model (FEM) have been applied to achieve the objectives of the study. The findings revealed among others that dividend per share (DPS) has a significant positive effect on the share price, while retained earnings per share (RPS) has a significant negative effect on the share price of the selected quoted deposit money banks in Nigeria. The study concludes that dividends payments and retained earnings are important determinants of share price in the Nigeria banking sector. It is recommended among others that board of directors of quoted deposit money banks in Nigeria should declared dividends out of the earnings, no matter how little, as doing so will lead to increase in share price. The study also recommended that board of directors of quoted deposit money banks in Nigeria should adopt a policy of high dividend payout ratio of 0.75 in order to attract increase in share price.

**Keywords:** Dividend Per Share, Retained Earnings Per Share, Share Price, Deposit Money Banks, Fixed Effects Model, Nigeria



Heba Alsawahli  
ERCICBELLP1916053

### Physicians' Motivation in the Ministry of Health and Population - Egypt: Challenges and Opportunities

Heba Alsawahli

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#### Abstract

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

 <p><b>Tri Wahyu Ari Hastuti</b> ERCICBELLP1916054</p>	<p>education and training entities.</p> <p><b>Cultural Village as Halal Tourism in Improving Regional Economy (Case Study: Riau)</b></p> <p><b>Tri Wahyu Ari Hastuti</b> Faculty of Economic and Business, Muhammadiyah University of Surakarta, Indonesia</p> <p><b>Abstract</b> This study discusses halal tourism as an instrument of Indonesian cultural diplomacy. This study use qualitative research with the concept of cultural diplomatic and halal tourism approaches. The results of the study indicate that Indonesian cultural diplomacy is considered to be successful in attracting tourist and investment, so that it can be used to improve the regional economy, especially Riau as a cultural village destination.</p> <p><b>Keywords: Cultural Diplomacy, Regional Economy, Cultural Village, Halal Tourism</b></p>
 <p><b>Mesfin Wodajo</b> ERCICBELLP1916056</p>	<p><b>An Investigation of Women Image in Sheka Folktales</b></p> <p><b>Mesfin Wodajo</b> English Language and Literature, College of Social Sciences and Humanities, Mizan-Tepi University, Mizan- Aman, Ethiopia</p> <p><b>Abstract</b> The main objective of this research was to investigate the image of women in Sheka folktales. The Sheka people mmiopiopia. The folktales were collected from Andracha and Masha Districts of the Zone through interviewing the local informants who know the Sheka culture and oral traditions very well. The collected folktales were transcribed in Sheki-Noonoo using Latin alphabet and then translated into English. Then they were classified into six themes and analyzed using psycho-social approach of feminism to folklore. The interpretations of the folktales revealed that the Sheka women were portrayed negatively and positively. Despite the patriarchal view of women as weak and emotional, in most of the folktales women characters were depicted as intellectual, rational and cunning. Although in some folktales women were viewed as committing adultery over their husbands, the ways they met their paramour were very systematic and hence witness their intellectuality. In other folktales, women were portrayed as rival to other women when they share husband; as enemy to their husband for harming them and as emotional and foolish.</p>
<p><b>Ana Sofia Loreen Mirambel</b> ERCICBELLP1916058</p>	<p><b>Weaving the Culture of Digital Tourism in the Summer Capital of the Philippines</b></p> <p><b>Ana Sofia Loreen Mirambel</b> Junior High School, Lorma Colleges Basic Education Schools, Urbiztondo San Juan La Union, Philippines</p> <p><b>Abstract</b> As the time passes and culture is passed on to different generations, the elements of tourism diverse. With the prevalence of technology in our country, its citizens will have a better grasp of what tourism actually is. This paper tackled and delved deeper on how beneficially technology can affect and be the bridge to connect the gap between tourism and culture. In the modern era, technology is ever-evolving, and it can be a great enhancement or tool for boosting tourism especially through digital tourism. Whilst its social costs, both globalization and modernization cannot be ignored; digital tourism can transform the imagery and identity of a locality. The scholars used the method of semi-structured interviewing and analyzed their accumulated data through thematization for this phenomenological study. The researchers have identified the elements of Digital Tourism mainly focused on programs, technology and media. Meanwhile, the researchers also determined the implications of Digital Tourism to the locals, the tourists and the government. The following influences of Digital Tourism are also scrutinized by the researchers on culture and the development of the city. As a conclusion, the scholars have found out that Digital Tourism is firmly applicable to the City of Baguio and is adhered by tourists, locals and the government.</p> <p><b>Keywords: Tourism, Technology, Culture, Identity, Globalization</b></p>



Ouided Sekhri  
ERCICBELLP1916065

**The Verbal Delivery Difference between Male and Female Students when Presenting Research Methodology Projects and its Impact on Their Audience Understanding**

**Dr. Sekhri Ouided**

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**Abstract**

Gender has always been a controversial topic that created hot debates for centuries and is still causing a lot of controversies. The important role of gender and gender ideology have formed the common interest of many theorists, poets, writers in different fields and in culture in particular. For that, relating this phenomenon, i.e., gender differences between male and female, to the ability of expressing oneself and addressing the audience in verbal delivery among First Year Master students will have an impact on the transmission of the information to their classmates in order to make them understand the intended meaning. This paper investigates the differences between male and female when presenting research methodology projects in front of their classmates in official academic settings. It also focusses on the fact of considering male oral presentations more expressive and convincing compared to those of their female counterparts. The results of a questionnaire after a group of male and female presented their work orally showed that each of young men and women have different styles, and different manners of speaking the English language. Men are generally more expressive, serious, and more convincing than women who are most of the time coy, have anxiety and owe smaller vocabulary compared to that of men. Moreover, we came to conclude that male presentations were perfectly understood compared to those of the female from the results of a test that was administered to the audience.

**Keywords:** Youth Talk, Gender, Master Students, Research Methodology Presentations

Maali Alburaias  
ERCICBELLP1916066

**The Impact of Trade and Financial Liberalization on the Economic Growth of Kuwait: An Empirical Estimation with ARDL and VECM Approach**

**Maali Alburaias**

Research Associate, Kuwait Institute for Scientific Research, Kuwait

**Abstract**

This research aims to evaluate the economic relationship between trade and financial liberalization on economic growth of Kuwait. This study used time series data started from 1980-2017 and obtained from the data bank of the World Bank. A list of various econometric techniques utilized to observe the relationship between variables that includes VAR framework to select correct lag length. In order to analyze the stationarity position of variables, two methods namely ADF and PP deployed and as per their outcomes autoregressive distributed lag model (ARDL) used to analyze the long and short-run relationship between the variables. This study also used the vector error correction model (VECM) to review the long-run causality movement between variables. In addition to this, Granger causality test also taken into account for short-run causality. This research has used various diagnostic tests to ensure the effectiveness of estimated models. The overall findings of this paper suggest a long and short-run relationship between trade and financial liberalization to economic growth. Evidence of long-run causality also witnessed through VECM approach. Additionally, outcomes of granger test suggest a mix of uni and bidirectional short-run causality running between variables. There exists a bidirectional causality between exchange rate to GDP and GDP to exchange rate. Also, a unidirectional causality running from inflation to GDP, financial deepening to GDP, trade liberalization to exchange rate and financial deepening to inflation. The estimated models under this research are also well supported by various diagnostic tests. The overall outcomes of this study suggest focusing on more liberalization policies for the state of Kuwait.

**Keywords:** ARDL, GDP, Financial Deepening, Liberalization, Trade, VECM



Seda Yazgan  
Hadzibulic  
ERCICBELLP1916067

**What Lessons Can The Women Candidates For 2020 Presidential Election Learn From The Failed 2016 Presidential Candidacy Of Hillary Clinton?**

Seda Yazgan Hadzibulic  
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**Abstract**

My research paper will focus on the 2016 U.S. Presidential candidate Hillary Rodham Clinton and the four new women candidates for the 2020 U.S. Presidential election, Sens. Kamala Harris of California, Elizabeth Warren of Massachusetts, Kirsten Gillibrand of New York and Rep. Tulsi Gabbard of Hawaii. In my research, I will examine the biographies and autobiographies of Hillary Clinton and the four new candidates for the 2020 Presidential election. My research resources will consist of information from various websites, various newspapers, published books, magazines, academic articles, and data from previous elections. I will focus on the new 2020 candidates social and political life, their leadership skills, policies and compare them with those of Hillary Clinton's which will give us a better understanding of the women candidates for the 2020 U.S. Presidential election. From the female perspective, my research will focus on the 2016 Presidential election mistakes, weakness and strengths of Hillary Clinton. In studying the other four candidates past personal and political life, we will have a better understanding if they will encounter the misconceptions of voting in the first ever woman U.S. President. One thing is for sure, and that is, Hillary Rodham Clinton paved the way for women by giving them a voice and empowering them to run for the U.S. Presidency.

Melody Musoni  
ERCICBELLP1916071

**The Legal Conundrum of Cybercrime Investigation and Prosecution: A South African Perspective**

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**Abstract**

The number of internet subscribers and users of mobile phones in Africa is significantly increasing. Such an increase in internet usage has also translated into an increase in the number of cyber-related crimes. By 2016, Africa had lost an estimate of USD\$2 Billion to cybercrime. For law enforcement agents to investigate cybercrimes, they need to first collect evidence of the commission of the crimes and such evidence may be stored in cyberspace. Where criminals use cloud computing services to conceal the evidence of their crimes, it becomes challenging for law enforcement to gather such evidence especially where the cloud server is hosted in a different country.

The scope of this paper shall be limited to a discussion on the legal implications of cloud computing services during remote cross border electronic evidence gathering in South Africa. This paper adopts a desktop research which critically analyses South Africa's legislative framework criminalising crimes conducted in cyberspace. The research provides insights on the implications of the draft Cybercrimes Bill B6B – 2017 which is waiting to be signed into law by the President. The paper seeks to discuss how cloud computing services present challenges establishing jurisdiction during crime investigation and the potential of violation of state sovereignty during cross border remote searches of the cloud. In addition, the paper seeks to discuss whether the Cybercrimes Bill succinctly addresses the jurisdictional issues arising in the age of technology. Further, the paper also discusses the European Commission proposal for a Regulation on European Production and Preservation Orders for electronic evidence in criminal matters and how the proposed regulations will address the jurisdictional challenges presented by cloud computing.

The findings of this paper are that the principles of territorial jurisdiction are outdated and of no relevance in the internet age. Establishing of jurisdiction for crime investigation in cloud computing context should be based on where the service provider is based instead of the place where the server containing the evidence is located.

**Keywords: Cloud Computing; Cybercrimes; Jurisdiction; State Sovereignty**

Kome Donard  
ERCICBELLP1916072

**Religion And Post Modernity: The Fundamental Views Of Postmodernity And The Church Reaction**

Kome Donard

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**Abstract**

Postmodernity has definitely come to undermine modernity by bringing contradictions, as a way of promulgating principles like: deconstruction, existentialisms and pluralism. It has equally influence other domains: literature, feminism, and media. Due to postmodern views, the church has come to restore the faith, that bring salvation, by proclaiming the gospel of truth.



**Mohammad Abdul Salam**  
ERCICBELLP1916075

**Impact Assessment of Social Safety Net Programs on Poverty Evidences from Bangladesh**

**Mohammad Abdul Salam**

**PhD Student, School of Social Sciences, University of Bradford, United Kingdom**

**Abstract**

Safety net programs have been enlisted as key instruments for reducing poverty in many developing countries. Like other countries, the safety net programs are designed in Bangladesh to provide support for the vulnerable sections of society. Despite having a large number of safety net programs, the rate of poverty reduction is not satisfactory. The current study is examines the impacts of safety nets on poverty of developing countries like Bangladesh, India, Pakistan and Sri Lanka. The time series data of safety nets expenditure, the headcount ratio and the rate of poverty are examined in this study. The analysis suggests a negative relationship between the expenditure on safety nets and the rates of poverty. In particular, the rate of reduction was higher for absolute poverty than the relative poverty.

**Keywords: Social Safety Nets, Developing Countries, And Poverty**



**Oladipo Ademola**  
ERCICBELLP1916076

**Food As A Fundamental Human Right**

**Oladipo Ademola**

**African Union Ecosocc, Abuja, Nigeria**

**Abstract**

There is no argument that right to food supersede any other human right, because is the person that is alive that can exercise fundamental human rights and No food No life.

Extreme hunger and malnutrition remains a barrier to sustainable development. Hunger and malnutrition mean less productive individuals, who are more prone to disease and thus often unable to earn more and improve their livelihoods. There are nearly 800 million people who suffer from hunger worldwide, the vast majority in developing countries.

We call on all the people to SUPPORT the Right to Food Campaign globally by participating in the campaign on Right to Food globally; towards making life more meaningful to the millions of fellow country men and women that are food-poor. Movement to make food a matter of rights to everybody especially the poor and the vulnerable. Let us together demand for right to food globally

**WHY IS FOOD IMPORTANT?**

The notion of food as right derives from the fact that every human being needs food to live. Staying alive is a fundamental and inalienable right of everyone which no one else, government or group should deny him/her of. These assertions are in relation to the following principles that:

- Human suffering is abominable and equality of man to man is inherently sacrosanct, as coded in the right every citizen to food.
- The freedom of everyone from hunger is central to all fundamental freedoms to be enjoyed.
- The right to food is, for all intents and purposes inalienable, undeniable, actionable, remediable and ultimately justiciable in a civilized society.
- Therefore we envision such a Nigerian society wherein the sanctity of right to food is upheld and explicitly stated in the food entitlement of all human beings is the very essence of life worth living.

**UNIVERSALITY OF FOOD AS A RIGHT**

**RIGHTS (1948)** - "Everyone has the right to a standard of living adequate for adequate for the health and wellbeing of himself and his family, including food ....."

**THE INTERNATIONAL COVENANT ON ECONOMIC, SOCIAL AND CULTURAL RIGHTS ICESCR (1966)** - "The States parties to the present Covenant recognizes the right of everyone to an adequate standard of living... including adequate food. And agree to take appropriate steps to realize these rights (ICESCR, Article 11.1)

	<p><b>ROME DECLARATION ON WORLD FOODSECURITY (1996) - “We the heads of State and Government..... Reaffirm the right of everyone to have access to safe and nutritious food, consistent with the right to adequate food and the fundamental right of everyone to be free from hunger.”</b></p> <p><b>Conclusion: Finally, we need to see food as a fundamental human right and not a mere need, hunger is not about statistics it is real and required urgent attention if we want to achieve sustainable development goal and eradicate stunting development.</b></p> <p><b>Famine and chronic hunger exist across much of the world today, posing a major challenge for global development and human rights. Nigeria’s historical experience, and prominent role in addressing contemporary food security issues worldwide, provide a strong basis for developing new approaches to overcoming an age-old problem.</b></p> <p><b>I will like the internationally-renowned scholars and practitioners to address multiple aspects of contemporary global hunger and the challenge of achieving the Sustainable Development Goal of food security for all.</b></p>
<p><b>Naira Hakobyan ERCICBELLP1916079</b></p>	<p><b>Lingvo-Methodological Basis Of Identity Study In The Context Of Intercultural Psychology</b></p> <p><b>Naira Hakobyan</b> <b>The International Scientific Educational Center, National Academy of Sciences of the Republic of Armenia, The International Scientific Educational Center, Republic of Armenia</b></p> <p><b>Sergey Bagratyan</b> <b>The International Scientific Educational Center, National Academy of Sciences of the Republic of Armenia, The International Scientific Educational Center, Republic of Armenia</b></p> <p><b>Abstract</b></p> <p><b>This paper points out interdisciplinary methodological basis of identity study which is presented as the complex of lingvo-psychological and cultural mechanisms of investigation. The complex questions of a person's identity are related to the surrounding world and person identification. Therefore, they have both scientific and applied enormous significance. The phenomenon of identity acts as a powerful lever for the socio-psychological development, integration and self-realization of the individual, (20: 16, 25-26). Reflecting on the socio-psychological details of a person's identity, many questions of communication are directly raised. Lingvo-semantic parallels of investigation are especially underlined. Forming of speech culture in scientific terminology is revealed.</b></p> <p><b>Keywords: Identity, Sign System, Social Space, Ethno-Cultural Identity, Speech Culture, Boundaries Between Cultures.</b></p>
<p><b>Sergey Bagratyan ERCICBELLP1916080</b></p>	<p><b>Lingvo-Methodological Basis Of Identity Study In The Context Of Intercultural Psychology</b></p> <p><b>Naira Hakobyan</b> <b>The International Scientific Educational Center, National Academy of Sciences of the Republic of Armenia, The International Scientific Educational Center, Republic of Armenia</b></p> <p><b>Sergey Bagratyan</b> <b>The International Scientific Educational Center, National Academy of Sciences of the Republic of Armenia, The International Scientific Educational Center, Republic of Armenia</b></p> <p><b>Abstract</b></p> <p><b>This paper points out interdisciplinary methodological basis of identity study which is presented as the complex of lingvo-psychological and cultural mechanisms of investigation. The complex questions of a person's identity are related to the surrounding world and person identification. Therefore, they have both scientific and applied enormous significance. The phenomenon of identity acts as a powerful lever for the socio-psychological development, integration and self-realization of the individual, (20: 16, 25-26). Reflecting on the socio-psychological details of a person's identity, many questions of communication are directly raised. Lingvo-semantic parallels of investigation are especially underlined. Forming of speech culture in scientific terminology is revealed.</b></p> <p><b>Keywords: Identity, Sign System, Social Space, Ethno-Cultural Identity, Speech Culture, Boundaries Between Cultures.</b></p>

<p>Lingfang Song ERCICBELLP1916082</p>	<p style="text-align: center;"><b>Enhancing Sea Turtles Job Satisfaction: A Research Agenda</b></p> <p style="text-align: center;">Lingfang Song Dept Markets &amp; Strategies, ESSCA School of Management, Angers, France</p> <p style="text-align: center;"><b>Abstract</b></p> <p>The term “sea-turtle” is a Chinese familiar expression. It refers to Chinese returnees who studied abroad then came back to work in China. China is in the middle of its biggest wave of influx of Chinese foreign-educated graduates. The number of returnees accumulates to 3132 000 from 1978 to 2017. More than 80% of total Chinese graduates abroad have come back (Fan, 2018). Returnees have distinctive advantages over western expatriates and local Chinese because of their double cultural background, overseas work experiences, communication competence, local network, and market knowledge. They have become the preferred target sought by companies. However, so far little systematic research has been conducted on the satisfaction and retention of returnees. To address the gap, the present research focused on the management issues of returnees related to their work contract and job satisfaction. Based on a focused literature review on the theory of Adam’s equity theory and previous studies relating to the subject, several research propositions and a research framework were put forward. They intend to be used to guide further empirical studies to investigate the satisfaction level of the respondents in relation with their work contract.</p>
 <p>Saleem Abu Jaber ERCICBELLP1916091</p>	<p style="text-align: center;"><b>Arab Spring Revolutions throughout Modern Arabic Poetry</b></p> <p style="text-align: center;">Dr. Saleem Abu Jaber Kaye Academic College of Education, Beer Shiva, Israel</p> <p style="text-align: center;">Dr. Khaled Igharia Kaye Academic College of Education, Beer Shiva, Israel</p> <p style="text-align: center;"><b>Abstract</b></p> <p>Language is not only an instrument or a symbol, but it also represents a nation’s spirit (Harel-Shalev, 2016; Cook, 2000). Arabic literature, since classical times, is a mirror for Arab societies and their lives, including politics, economics, cultures, and civilizations. In this context, Shamsuddin and Hj. Ahmad (2017) explore how languages construct such a mirror: All languages in the world have a particular importance, because the language is a tool of expression and imagination of human feelings and emotions. So, the languages are such a mirror for the life of nations and people. In this mirror, we can see the pictures full flipped to their culture, civilization, geographical regions, development, customs and traditions: their happiness and sorrows, societies and economy, living natural sources and factors of death. (p. 123) In harmony with that, Simon (2015) indicates that, while Arabic poetry in the 19th and 20th centuries focused on nationalism and the collapse of the Ottoman Empire, in the 21st century, it explores both nationalism and political themes. Thus, one could expect that fiction and literature could reasonably represent historical social and political events such as the Arab Spring 2010-2011 revolutions that was, in the first decade of the 21st century, in the Middle East, a core dominant historical event. Thus, our paper will explore various reflections on the Arab revolutions of the Arab Spring (2010-2011) through modern Arab poetry, focusing on four selected poems as /cases of study. In addition, this study will explore poetic methods, language and diction, and compare the selected poems. For diversity, while all the selected poems are modern Arabic poetry, one of them is a neo-classic Arabic poetry of Ibrāhīm Obaydī, and three others are free verse poetry from Ahmed Matar, Mus’ab al-Mūrādī, and Ahmad Msādih.</p> <p><b>Keywords:</b> Arabic Spring Revolutions, Modern Arabic Poetry</p>
<p>Mmaduabuchukwu Emmanuel Onuorah ERCICBELLP1916096</p>	<p style="text-align: center;"><b>Behavioral Economics</b></p> <p style="text-align: center;">Mmaduabuchukwu Emmanuel Onuorah Auditor, Saboeleja Trading and Investment Ltd, Lagos, Nigeria</p> <p style="text-align: center;"><b>Abstract</b></p>

During the classical period of economics, microeconomics was closely linked to psychology. For example, Adam Smith wrote *The Theory of Moral Sentiments*, which proposed psychological explanations of individual behavior, including concerns about fairness and justice.[9] Jeremy Bentham wrote extensively on the psychological underpinnings of utility. Then, during the development of neo-classical economics, economists sought to reshape the discipline as a natural science, deducing behavior from assumptions about the nature of economic agents. They developed the concept of *homo economicus*, whose behavior was fundamentally rational.

Neo-classical economists did incorporate psychological explanations: this was true of Francis Edgeworth, Vilfredo Pareto and Irving Fisher. Economic psychology emerged in the 20th century in the works of Gabriel Tarde,[10] George Katona,[11] and Laszlo Garai.[12] Expected utility and discounted utility models began to gain acceptance, generating testable hypotheses about decision-making given uncertainty and intertemporal consumption, respectively. Observed and repeatable anomalies eventually challenged those hypotheses, and further steps were taken by Maurice Allais, for example, in setting out the Allais paradox, a decision problem he first presented in 1953 that contradicts the expected utility hypothesis.

In the 1960s cognitive psychology began to shed more light on the brain as an information processing device (in contrast to behaviorist models). Psychologists in this field, such as Ward Edwards,[13] Amos Tversky and Daniel Kahneman began to compare their cognitive models of decision-making under risk and uncertainty to economic models of rational behavior. Mathematical psychology reflects a longstanding interest in preference transitivity and the measurement of utility.[14]

Bounded rationality is the idea that when individuals make decisions, their rationality is limited by the tractability of the decision problem, their cognitive limitations and the time available. Decision-makers in this view act as satisficers, seeking a satisfactory solution rather than an optimal one. Herbert A. Simon proposed bounded rationality as an alternative basis for the mathematical modeling of decision-making. It complements "rationality as optimization", which views decision-making as a fully rational process of finding an optimal choice given the information available.[15] Simon used the analogy of a pair of scissors, where one blade represents human cognitive limitations and the other the "structures of the environment", illustrating how minds compensate for limited resources by exploiting known structural regularity in the environment.[15]

Bounded rationality implicates the idea that humans take shortcuts that may lead to suboptimal decision-making. Behavioral economists engage in mapping the decision shortcuts that agents use in order to help increase the effectiveness of human decision-making. One treatment of this idea comes from Cass Sunstein and Richard Thaler's *Nudge*. [16][17] Sunstein and Thaler recommend that choice architectures are modified in light of human agents' bounded rationality. A widely cited proposal from Sunstein and Thaler urges that healthier food be placed at sight level in order to increase the likelihood that a person will opt for that choice instead of less healthy option. Some critics of *Nudge* have lodged attacks that modifying choice architectures will lead to people becoming worse decision-makers.[18][19]

In 1979, Kahneman and Tversky published *Prospect Theory: An Analysis of Decision Under Risk*, that used cognitive psychology to explain various divergences of economic decision making from neo-classical theory.[20] Prospect theory has two stages: an editing stage and an evaluation stage.

In the editing stage, risky situations are simplified using various heuristics. In the evaluation phase, risky alternatives are evaluated using various psychological principles that include:

- **Reference dependence:** When evaluating outcomes, the decision maker considers a "reference level". Outcomes are then compared to the reference point and classified as "gains" if greater than the reference point and "losses" if less than the reference point.
- **Loss aversion:** Losses are avoided more than equivalent gains are sought. In their 1992 paper, Kahneman and Tversky found the median coefficient of loss aversion to be about 2.25, i.e., losses hurt about 2.25 times more than equivalent gains reward.[21]
- **Non-linear probability weighting:** Decision makers overweight small probabilities and underweight large probabilities—this gives rise to the inverse-S shaped "probability weighting function".
- **Diminishing sensitivity to gains and losses:** As the size of the gains and losses relative to the reference point increase in absolute value, the marginal effect on the decision maker's utility or satisfaction falls.

Prospect theory is able to explain everything that the two main existing decision theories—expected utility theory and rank dependent utility theory—can explain. Further, prospect theory

	<p>has been used to explain phenomena that existing decision theories have great difficulty in explaining. These include backward bending labor supply curves, asymmetric price elasticities, tax evasion and co-movement of stock prices and consumption.</p> <p>In 1992, in the Journal of Risk and Uncertainty, Kahneman and Tversky gave a revised account of prospect theory that they called cumulative prospect theory.[21] The new theory eliminated the editing phase in prospect theory and focused just on the evaluation phase. Its main feature was that it allowed for non-linear probability weighting in a cumulative manner, which was originally suggested in John Quiggin's rank-dependent utility theory.</p> <p>Psychological traits such as overconfidence, projection bias, and the effects of limited attention are now part of the theory. Other developments include a conference at the University of Chicago,[22] a special behavioral economics edition of the Quarterly Journal of Economics ("In Memory of Amos Tversky"), and Kahneman's 2002 Nobel Prize for having "integrated insights from psychological research into economic science, especially concerning human judgment and decision-making under uncertainty</p>
<p>Aasia Nusrat ERCICBELLP1916099</p>	<p><b>Effectiveness of Direct and Indirect Teachers' Feedback on the Accuracy of English Writing: A Quasi Experimental Study of Pakistani Undergraduate Students</b></p> <p><b>Dr. Aasia Nusrat</b> Department of Humanities, Faculty of English, Comsats University, Lahore, Pakistan</p> <p><b>Abstract</b></p> <p>Introducing new techniques to improve learner-teacher interaction has always been given central attention in the field of educational psychology. The objective of the current research was to investigate the effect of teacher feedback on the written English accuracy of ESL (English as Second Language) students. In a quasi-experimental study, 90 participants were given one of three distinct form of feedback (i.e., oral metalinguistic also called direct feedback, written indirect feedback and no feedback) for writing errors of three types(i.e., verb tenses, use of articles and identification of prepositions) and were assessed three times during the study (i.e., pre-test, immediate post-test and delayed test). The repeated measure ANOVA demonstrated that the ESL learners given direct meta-linguistic oral feedback reported fewer errors in two out of the three linguistic forms in subsequent writing, which was not the case for the indirect written feedback group and control group (i.e., no feedback group). The findings of the study suggest that introducing oral metalinguistic teacher feedback in the Pakistani language learning context could help students improve their English language learning.</p> <p><b>Keywords: ESL Learners, Oral Metalinguistic Feedback, Indirect Written Feedback</b></p>
 <p>Farzana Ashraf ERCICBELLP1916101</p>	<p><b>Workplace Bullying as Risk Factor of Poor Mental Health in Medical Health Practitioners: Mediating Role of Job Related Psychological Strain</b></p> <p><b>Farzana Ashraf</b> Department of Humanities, Comsats University, Lahore, Pakistan</p> <p><b>Abstract</b></p> <p>Medical health practitioners, particularly those serving in cancer units, are known to be vulnerable to poor psychological outcomes. The present research is designed to examine the influence of workplace bullying on the mental health of medical staff by testing job related psychological strain as a mediating factor. In this correlational research, 219 medical staff officers were assessed for workplace bullying, mental health and job related strain using the standardized measures of the Negative Act Questionnaire, Depression, Anxiety, Stress Scale and Machlach Burnout Inventory respectively. The findings indicate that workplace bullying and psychological strain are directly related to mental health problems; increasing the symptomology of depression, anxiety and stress. Further, psychological strain significantly mediated the paths between measures of workplace bullying and poor mental health i.e., depression, anxiety and stress symptoms, indicating psychological strain increases the vulnerability to other mental health issues. The study concludes there is a need for counseling and other suitable management strategies to support medical staff working in cancer units.</p> <p><b>Keywords: Workplace Bullying, Mental Health, Psychological Strain</b></p>
<p>Maha Alhabbash ERCICBELLP1916103</p>	<p><b>A Vehemence of Multimodal Literacy in Boosting EFL Arab College Students' Oral Communication: A Cultural Schema Approach</b></p>

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**Abstract**

EFL/ESL students lack cultural background and familiarity with the topics they read or speak about. When EFL/ESL students try to tackle special topics, they usually fail to tackle them because they lack content and formal schema. This study tried to fathom oral communication improvements by EFL Arab college students (n=5) through using different multimodal literacy modes. The study used an explanatory sequential mixed method design. In the first phase of the study, quantitative means were used through an implementation of an intensive oral communication intervention for three weeks where a pre and posttest were used prior and after the program. The second phase of the study featured a collection of qualitative data by means of oral document analysis and a semi-structured interview protocol that targeted an in-depth understanding. Different data are collected through different multimodal modes such as cultural artefacts, videos, audios and reading materials from different sources to record oral communication elicitations. All the data were analyzed based on the participants' performances during the program. The results revealed that there is a real improvement in oral communication based on the pre-posttest and posttest. The qualitative results revealed that the use of multimodal literacy data contributed immensely in enhancing oral communication skills. The mixed method findings suggested that beside the improvement in oral communication there are evidences of weaving in the students' cultural schema. The study recommends the use of tactful authentic pedagogy juxtaposed with situated literacy and cultural understanding that make learning tangible and meaningful.

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**A Vehemence of Multimodal Literacy in Boosting EFL Arab College Students' Oral Communication: A Cultural Schema Approach**

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**Abstract**

EFL/ESL students lack cultural background and familiarity with the topics they read or speak

about. When EFL/ESL students try to tackle special topics, they usually fail to tackle them because they lack content and formal schema. This study tried to fathom oral communication improvements by EFL Arab college students (n=5) through using different multimodal literacy modes. The study used an explanatory sequential mixed method design. In the first phase of the study, quantitative means were used through an implementation of an intensive oral communication intervention for three weeks where a pre and posttest were used prior and after the program. The second phase of the study featured a collection of qualitative data by means of oral document analysis and a semi-structured interview protocol that targeted an in-depth understanding. Different data are collected through different multimodal modes such as cultural artefacts, videos, audios and reading materials from different sources to record oral communication elicitations. All the data were analyzed based on the participants' performances during the program. The results revealed that there is a real improvement in oral communication based on the pre-posttest and posttest. The qualitative results revealed that the use of multimodal literacy data contributed immensely in enhancing oral communication skills. The mixed method findings suggested that beside the improvement in oral communication there are evidences of weaving in the students' cultural schema. The study recommends the use of tactful authentic pedagogy juxtaposed with situated literacy and cultural understanding that make learning tangible and meaningful.



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**Exploring the Effect of Talent Management Practices on Organizational Success  
(Experience from Ethio Telecom – Jimma, Ethiopia)**

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**Abstract**

For organizations to succeed in this volatile and hyper-competitive business environment, they need to pay keen attention to talent management practices. Talent management practice is an approach used by organizations to attract, engage, develop, deploy and retain employees with the right skills, special abilities, high potentials, scarce knowledge or who can successfully bring about transformation and change in the organization. The study sought to determine the effect of talent management practices on organizational success especially in Ethio Telecom's business operations. Specifically, it looked at how linking talent management strategy with corporate strategy, recognizing and rewarding high potentials and performers as well as conducting talent review sessions and regular performance appraisals affect organizational success. Both exploratory and descriptive research designs were used to achieve the purpose of this study. A self-administered questionnaire was used as the main instrument of primary data collection. The study found that talent management practices have a significant positive influence on organizational success. It is recommended that the organization should improve and give emphasis to its talent management practices; as doing so brings about greater organizational success. Conclusion and suggestions for future research were also provided.

**Keywords: Talent, Talent Management, Talent Management Practices, Organizational Success**

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**The Trend of Islamic Securities – Sukuk Issuance Development**

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**Abstract**

Historical documents show that Imam Malik had recorded the first account of sukuk in his famous treatise al Muwatta. It is started that in the 7th century CE, the Umayyad government would pay soldiers and public servants both in cash and in kind. The payment in kind was in the form of sukuk al Badai, which has been translated as “commodity coupons”. These sukuk were either redeemed on the maturity date against a fixed amount of food commodity, or sold to others for cash before maturity date.

**Keywords: Sukuk, Issuance, Islamic Security, Stock Market**

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## **Upcoming Conferences**

<https://eurasiaresearch.org/sshra>

- 2nd Rome – International Conference on Social Science & Humanities (ICSSH), 28-29 August 2019
- 2019 – XVIth International Conference on Business, Economics, Law, Language & Psychology (ICBELLP), August 29 – 30, Rome
- 2nd London – International Conference on Social Science & Humanities (ICSSH), 10-11 September 2019
- 2019 – XVIIth International Conference on Business, Economics, Law, Language & Psychology (ICBELLP), September 11 – 12, London
- 2nd Jakarta – International Conference on Social Science & Humanities (ICSSH), 18-19 September 2019
- 2019 – XVIIIth International Conference on Business, Economics, Law, Language & Psychology (ICBELLP), September 18 – 19, Jakarta

- Hong Kong– International Conference on Social Science & Humanities (ICSSH), 24-25 September 2019
- 2019 – XIXth International Conference on Business, Economics, Law, Language & Psychology (ICBELLP), September 25 – 26, Hong Kong
- 4th Dubai – International Conference on Social Science & Humanities (ICSSH), 07-08 October 2019
- 2019 – XXth International Conference on Business, Economics, Law, Language & Psychology (ICBELLP), October 08-09, Dubai
- 2nd Prague – International Conference on Social Science & Humanities (ICSSH), 15-16 October 2019
- 2019 – XXIst International Conference on Business, Economics, Law, Language & Psychology (ICBELLP), Oct 16-17, Prague
- 4th Bangkok – International Conference on Social Science & Humanities (ICSSH), 15-16 October 2019
- 2019 – XXII International Conference on Business, Economics, Law, Language & Psychology (ICBELLP), Oct 16-17, Bangkok
- 4th Singapore – International Conference on Social Science & Humanities (ICSSH), 13-14 November 2019
- 2019 – XXIII International Conference on Business, Economics, Law, Language & Psychology (ICBELLP), November 14-15, Singapore
- 5th Dubai – International Conference on Social Science & Humanities (ICSSH), 09-10 December 2019
- 2019 – XXIV International Conference on Business, Economics, Law, Language & Psychology (ICBELLP), December 10-11, Dubai
- Sydney – International Conference on Social Science & Humanities (ICSSH), 10-11 December 2019
- 2019 – XXV International Conference on Business, Economics, Law, Language & Psychology (ICBELLP), December 11-12, Sydney

- 3rd Bali – International Conference on Social Science & Humanities (ICSSH), 19-20 December 2019
- 2019 – XXVI International Conference on Business, Economics, Law, Language & Psychology (ICBELLP), December 20-21, Bali
- 5th Bangkok – International Conference on Social Science & Humanities (ICSSH), 21-22 December 2019
- 2019 – XXVII International Conference on Business, Economics, Law, Language & Psychology (ICBELLP), December 22-23, Bangkok
- 3rd Malaysia – International Conference on Social Science & Humanities (ICSSH), 27-28 December 2019
- 2019 – XXVIII International Conference on Business, Economics, Law, Language & Psychology (ICBELLP), December 28-29, Kuala Lumpur
- 6th Dubai – International Conference on Social Science & Humanities (ICSSH), 17-18 February 2020
- 2020 – International Conference on Business, Economics, Law, Language & Psychology (ICBELLP), February 18-19, Dubai
- Melbourne – International Conference on Social Science & Humanities (ICSSH), 03-04 March 2020
- 2020 – IInd International Conference on Business, Economics, Law, Language & Psychology (ICBELLP), March 04-05, Melbourne