

Entrepreneurial self-efficacy and competencies: Reinterpreting entrepreneurial embedded resources

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Abstract. In a new venture development process, entrepreneurs need to have a high degree of self-confidence and competence to perform unique entrepreneurial tasks. These elements are known as built-in entrepreneurial tools. At the early stage of the new entrepreneurship process, it is important to consider these two factors, since they can influence the thought, behaviour and actions of entrepreneurs. The main purpose of this paper is to enhance our understanding of embedded entrepreneurial capital. We analysed and clarified the framework for evaluating entrepreneurial autonomy and skills. We conducted interview with business incubator tenants to compare the growth of entrepreneurial performance and skills. This study empirically demonstrates that the capacity of entrepreneurs to execute business tasks is reflected in their prior experience in executing tasks successfully. Behavioral findings have been a central factor in assessing actual entrepreneurs' competences in the area of self-confidence. This emphasises the need to move from the emphasis to a relatively important entrepreneurial training programme which takes into account the role of entrepreneurs within the business cycle.

Keywords: Entrepreneurial self-efficacy, competencies, business incubators.

1. Introduction

Entrepreneurs may face a variety of challenges in the process of developing new ventures due to market uncertainty. Entrepreneurs should have been prepared in this way with entrepreneurship skills and knowledge. Key skills are required to develop the business idea, identify opportunities and organise appropriate resources [1]. This collection of skills is needed to ensure the success of a new venture [2]. Indeed, these skills vary from the skills required to run existing companies, as Keane, Cormican, and Sheahan [3] argues that having these skills can also distinguish between entrepreneurs and business managers.

In a broader sense, entrepreneurial skills and experience are focused on the ability of entrepreneurs to create an intrinsic resource, namely a high degree of confidence and the ability to perform particular entrepreneurial tasks. Previous works such as Hayes [4] understand the principle of entrepreneurial self-confidence through entrepreneurial self-efficacy (ESE). Construction of entrepreneurial competencies (EC) [5] has demonstrated the capacity of entrepreneurs to perform. Meanwhile, the construction of the ESE is described as a self-assessment of certainty in the performance of business tasks. In the meantime, the EC construct (in terms of evaluation) appears to consider the same components as the ESE since it incorporates and anticipates potential entrepreneurial tasks that may also contribute to an evaluation of the self-efficiency dimension. However, these constructions are often used interchangeably to characterise embodied entrepreneurial capital, but in most cases, ESE has been recognised as an antecedent to EC. In this context, the purpose of this study is to set out a framework for understanding how entrepreneurs have acquired and developed such embedded resources for new entrepreneurial ventures.

The belief that entrepreneurs can easily access embedded resources has changed, leading to the possibility of exploitation of those resources. It's challenging, in fact, because there are different types of entrepreneurial resources. Welter, Baker, Audretsch and Gartner [6] agree that human, social, physical, financial and organisational capital consists of entrepreneurial resources. In reality, these resources need to be pooled in order to gain a competitive advantage [4]. However, in the new venture growth, Mitchelmore and Rowley [7] commented that the founder of the company must also be able to mobilise capital to leverage its capabilities and thus increase the profitability of the new venture. Scholars agree that these tools can also be idle and underused if the key driver of the new venture growth phase (i.e. entrepreneurs) does not have a significant degree of confidence [4, 8] and the ability to execute business tasks [9, 10]. Little is understood, however, about the entrepreneur's reasoning for understanding the elements of business capital. The goal of this study is therefore to shed light on how entrepreneurs gain self-

confidence and productivity at the start of the new venture development process, as these elements can influence the thought, behaviour and actions of entrepreneurs. This paper is structured as follows. Section 2 discusses the relevant literature on entrepreneurial skills and self-efficiency and their effect on new venture creation project. Section 3 outlines the nature of the study and the data collection process. Section 4 analyses and presents the results of the data. Section 5 addresses important findings from the study. Finally, Section 6 concludes the paper, sets out the limitations of the study and makes recommendations for future research.

2. Embedded resources and new venture creation

Entrepreneurship is very important as it could increase economic productivity and introduce creativity to the market [11]. Massaécole [11] describes entrepreneurship as 'a scholarly analysis of how, by whom and with what effect prospects for the development of potential products and services are found, evaluated and exploited'. According to Criaco, Minola, Migliorini, and Serarols-Tarrés [12] as an entrepreneur, individuals must have specific characteristics such as creativity, a need for achievement, and risk-taking approach. These specific characteristics are very important since, in the process of developing a new venture, an entrepreneur can face situations of uncertainty, failure and frustration.

One approach to identifying the levels of confidence between entrepreneurs is through entrepreneurial self-efficacy [13]. Scholars define entrepreneurial self-efficiency (ESE) as a measure of the probability that a person will become an entrepreneur [13]). In recognition of a substantial degree of trust, ESE emphasises the calculation of individual confidence levels in the performance of predetermined tasks [14]. In other words, certain activities are often within a particular domain. This domain is vital to ensure that ESE retains its predictive ability to recognise potential entrepreneurs. The particular field of tasks to be performed promotes a causal relationship which, in turn, recognises the completion of tasks as the key outcome [13]. The completion of the tasks can be seen as an outcome because it can affect the individual amount of confidence [15]. Recognizing tasks may also guide an individual to start acting as an entrepreneur.

Confidence in performing a predetermined task can be affected by a number of factors. As this understanding falls within the definition of self-efficacy, Bandura [17] cited in [8] noted that the individual's degree of self-efficacy can be affected by (i) enactive mastery, (ii) the role of modelling and experience, (iii) social vision, and (iv) personal psychological evaluation. In consolidating self-efficiency in the field of entrepreneurship, [8] noted that ESE can be influenced by (i) formal education and training, (ii) previous experience and risk-taking propensity. The same study found that perception of formal learning was significantly related to entrepreneurial self-efficacy

compared to other variables such as entrepreneurial experience, risk-taking propensity and gender.

The perception of confidence in the performance of predetermined tasks must also be consistent with the actual tasks that entrepreneurs need to perform in order to achieve and maintain business success. Frese and Gielnik [13] and Mei [18] suggest that entrepreneurs should carry out a set of tasks. However, the study of the ESE constructs Shirokova, Osiyevskyy and Bogatyreva [19] suggests an ESE scale focused on a cognitive approach. According to [19] suggested an ESE scale that would be specific to the phases of the new venture development process. Understanding the business life cycle can offer entrepreneurs an advantage in selecting and performing appropriate entrepreneurial tasks at each level. Dalborg [20] emphasises that the phases of the business life cycle are dynamic and must be mastered accordingly. Every life cycle needs entrepreneurs to take unique action, and failure to perform will lead to a failure of the firm [20]. In addition, in order to ensure that the tasks are carried out successfully, entrepreneurs must also have the capacity to execute them.

In the meantime, Robert Baum, Locke and Smith [21] described individual competencies as "individual characteristics such as the expertise, abilities and/or skills required to carry out a particular job" (p. 293). In the meantime, Bird [22] referred to in Tehseen and Ramayah [23] as 'underlying characteristics such as general and specific awareness, motives, characteristics, self-images, social roles and skills that result in risk-born, survival and/or development' defined the definition of entrepreneurial competence. This concept has been refined by Lackéus [24] by integrating attitudes and behaviours that are critical to achieving and sustaining the success of business.

It is also necessary to note that entrepreneurial skills rely solely on factors related to each other, such as experience, skills and personality characteristics. According to Koryak et. al [25], these factors have shaped individual competencies by applying expertise in order to achieve performance. Individual skills, however, are becoming a key factor in the implementation of knowledge. Personality characteristics are therefore needed to motivate the implementation of knowledge and skills in order to achieve the desired result. By integrating these elements, a competency approach can be used as a measure of individual performance for the completion of specific tasks [26]. The approach to entrepreneurial competencies often considers the tasks or positions required to be fulfilled by entrepreneurs in the process of developing new business ventures. Entrepreneurs have three essential roles: the entrepreneurial role; the management role; and the technical or functional role [21]. Various tasks relate to the entrepreneurial position, including the creation of a daunting yet workable vision, the creation of strategies, the identification of unmet customer needs and the production of new products and services [27]. In the case of a nascent entrepreneur, the

entrepreneurial role is more well-founded because it needs to be played before an entrepreneurial firm is established. If the company has been set up, a managerial and technical role can be played later on. Tehseen and Ramayah [23] describes areas of entrepreneurial competence, including: strategic, commitment, conceptual, opportunity, organisation and leadership, relationship, learning, personal and technological.

The result-based evaluation is therefore important since it focuses on job-based results and needs to be completed. According to Singh Chouhan and Srivastava [26], the outcome of individual actions is important to show the success of the individual. In addition to that, N. H. Ahmad, Suseno, Seet, Susomrith, and Rashid [28] echoed the need for a competency approach to integrate the application of expertise and skills that are converted into actual practise or practise. It is important to incorporate practical experience into the approach to competency, because if it focuses exclusively on individual traits and behaviour, the approach to competency will only discover the efficacy of individuals in terms of their skills and abilities, not the actual individual abilities.

2.1 New Venture Creation Process

As Lichtenstein and Lyons [29] suggested, each stage of the new venture development process is crucial and the entrepreneur needs to be critical in resolving the challenges at each stage. These difficulties can arise when an entrepreneur has to make decisions on the basis of risk and uncertainty [8]. These risky and unpredictable situations occur because the result of a decision can be out of the reach of an entrepreneur due to new and untested markets [8] and entrepreneurs often often make permanent resource commitments [30].

The implementation of an entrepreneurial development process must also be included in the new venture formation process. The entrepreneurial phase consists of several stages, such as searching, planning, marketing and implementation [31]. Krueger [31] suggested that an entrepreneurial process should be initiated as a result of the development of the intention to start a business. This is followed by recognition of entrepreneurial opportunities where a business concept is developed [32]. Next, the tools are gathered and an entrepreneurial company is set up. The business then works with the market to establish valued economic activities. [32] proposed that a nascent entrepreneur should be actively engaged in activities prior to the development of an entity that would generate and enhance opportunities, as well as the extraction of suitable resources. These activities can influence the survival of an entrepreneurial company at the start-up stage. In the context of this report, therefore, it is important for an

entrepreneur to gain a significant level of knowledge about the new venture development process and to have appropriate entrepreneurial skills in the start-up phase.

In the business development cycle, individuals are recognised as developing, potential and starting entrepreneurs [32]. Aldrich and Martinez [33] have described a nascent entrepreneur as a person who initiates serious activities designed to engage in a viable start-up. Start-up activities could be independent or interrelated due to the lack of an organisation or firm at that time, and that emerging entrepreneurs can only rely on their cognitive thinking to generate ideas. Thus, on the basis of this situation, new entrepreneurs need to undertake serious and timely entrepreneurial practises in order to ensure that ideas are not eroded. According to Jones [35], certain business ideas develop into active projects, while many ideas never reach the stage of venture development. The identification and acquisition of resources is one of the main entrepreneurial activities needed by emerging entrepreneurs [29].

3. Methodology

This study is considered to be a pilot and an exploratory test, so it is difficult to select an approach. Quantitative and qualitative methods have been selected on the basis of the scope of the research. Quantitative research included the submission of questionnaires to the study, while qualitative analysis included interview-based survey sessions. The incubator tenants are a sample of this research. The incubator is affiliated to the university. The sample was chosen because incubators are interested in organised learning through the academic component of the programme and the practicality of companies in the incubation process [36]. Incubates typically spend the first six months in the tenancy of completing the study portion by choosing the required subjects. Incubators often pursue their business idea at the same time. The feasibility of the business concept is one of the preconditions for its inclusion in the incubator programme.

The scale used in this study was used to measure entrepreneurial self-efficacy and skills. The survey instrument was developed and updated on the basis of the instrument used by N. H. Ahmad [28] which examined the role of entrepreneurial skills in the performance of SMEs. The study by H. Ahmad [28] proposed a survey instrument based on 12 core concepts: policy, participation, conceptual, ability, relationship, organisation and leadership, learning, networking, technical, ethical, social responsibility and familiarity. Respondents had prior professional experience and informal business knowledge. They are also considered to be technical and business experts engaged in this area.

The study was able to collect as respondents five incubates. Respondents were invited to complete questionnaires and interviews were performed. The study was able to receive five incubates as respondents. Respondents were invited to complete questionnaires and interviews were performed. The findings of the questionnaires are summarised in the Table 1 below.

PARTICIPANT										
	1		2		3		4		5	
Section 1										
Education Background	Diploma		Certificate		Undergraduate degree		Postgraduate degree		Postgraduate degree	
Experiences	1)Employment 2)Entrepreneurial		1)Employment		1)Employment		1)Employment 2)Entrepreneurial		1)Employment 2)Entrepreneurial	
Business background family	No		No		No		No		Yes	
Duration in incubator	Less than 1 year		Less than 1 year		Less than 1 year		Less than 1 year		2 years	
Section 2										
	A	B	A	B	A	B	A	B	A	B
Strategic	35	Easily Recall	4	No recall	14	Easily Recall	41	Difficult to recall	4	Easily Recall
Commitment	6	Very easily	0	Easily Recall	0	Easily Recall	18	Moderately easy	0	Easily Recall
Conceptual	27	Very easily	1	Difficult to recall	26	Easily Recall	44	Easily Recall	0	Easily Recall
Opportunity	8	Very easily	-7	No recall	57	Easily Recall	67	Difficult to recall	0	Easily Recall
Relationship	0	Very easily	0	Moderately easy	0	Easily Recall	6	Easily Recall	0	Easily Recall
Organizing and leading	33	Easily Recall	1	Difficult to recall	4	Moderately easy	25	Difficult to recall	0	Easily Recall
Learning	50	Moderately easy	0	Moderately easy	0	Very easily	38	Moderately easy	0	Easily Recall
Personal	18	Easily Recall	-6	Moderately easy	0	Very easily	8	Moderately easy	0	Easily Recall
Technical	36	Moderately easy	-6	Difficult to recall	36	Easily Recall	27	Difficult to recall	0	Easily Recall

Ethical	0	Very easily	13	Moderately easy	0	Very easily	10	Easily call	Re-	0	Easily Recall
Social responsibility	0	Very easily	0	Moderately easy	0	Very easily	8	Easily call	Re-	0	Easily Recall
A)		Percentage of change in competencies level									
B)		Recalling for evidence									

Table 1: Summary of Questionnaire Results

No	Items	Full Score	BEFORE					AFTER					RECALL				
			R1	R2	R3	R4	R5	R1	R2	R3	R4	R5	R1	R2	R3	R4	R5
1	Strategic	35	20	26	22	17	27	27	27	25	24	27	4	1	4	2	4
2	Commitment	20	17	19	16	11	18	18	19	16	13	18	5	4	4	3	4
3	Conceptual	35	22	27	23	18	28	28	30	29	26	28	5	2	4	4	4
4	Opportunity	30	24	27	14	12	24	26	25	22	20	24	5	1	4	2	4
5	Relationship	25	22	22	18	18	21	22	22	18	19	21	5	3	4	4	4
6	Organizing and leading	35	18	24	25	20	28	24	28	26	25	28	4	2	3	2	4
7	Learning	15	8	13	11	8	13	12	13	11	11	13	3	3	5	3	4
8	Personal	20	11	17	17	13	16	13	16	17	14	16	4	3	5	3	4
9	Technical	20	11	16	11	11	16	15	15	15	14	16	3	2	4	2	4
10	Ethical	30	24	23	28	20	24	24	26	28	22	24	5	3	5	4	4
11	Social responsibility	20	17	17	17	13	16	17	17	17	14	16	5	3	5	4	4

1 No recall
2 Difficult to recall

3	Moderately easy
4	Easily recall
5	Very easily

Table 2: Summary of Questionnaire Findings

The survey instrument consists of two parts (Part A and Part B). Part A consists of 57 questions and the respondents were questioned about their competence before and after entering the incubator programme. A 5-point Likert scale of 1 = not fully competent to 5 = absolutely competent is used. For Part B, the respondents were asked if they had applied experience and skills at any time on the basis of a record of examples. A 5-point scale is often used, from 1 = no recall to 5 = very easy to remember. However, a qualitative approach was used to obtain confirmation of the response of the respondents in Part B of the survey instrument. Any input or response from the respondent on their experience or ability to apply skills and expertise to 11 categories of competencies has been monitored. It is necessary for this study to use a qualitative data collection method to check the interpretation of events in the behaviour and conduct of entrepreneurs. In this case, the work uses a triangulation technique involving the use of two data sources. Interview transcripts complement primary quantitative data by presenting proof of the experience of contractors conducting the tasks set out in Part B of the survey instrument. This approach provides greater reflection and insight into what has happened in previous entrepreneurial practises.

4. Research findings

This research shows that most of the respondents had developed their competence before and after joining the incubator programme. Improvements have been important in terms of strategic, conceptual, organisational and leadership. The rise was between 16% and 22% respectively. However, there were no substantial gaps between the respondents in two areas of entrepreneurial skills: friendship and social responsibility. While there has been no progress in commitment, learning and ethical competence, the situation remains unchanged. It is also necessary to note that the number of resources, both personal and technological, has decreased. This is quite interesting, as only Respondent 2 reported the decrease. Above all, each respondent reported an increase of an average of five products in their competencies. The Respondent 5 stated, however, only an increase in one category, namely strategic competence. In terms of opportunity, the same respondent had reduced his personal and technical skills.

The research shows that respondents were able to remember their experience in the application of skills and knowledge, in particular in the field of ethical and social

responsibility. Respondent information varied from relatively easy to very easy to remember for examples or events. Whereas, from a technical point of view, respondents' answers, ranging from difficult to remember to reasonably easy, showed that they had trouble recalling instances, with the exception of two respondents who had easily recorded recalls. Respondent 5 was also a fascinating subject, as she recorded 'very easy to remember' for all categories of competency. It is important to note from this study that 'doing' experience is of a higher order than studying and assessing experience in the promotion of entrepreneurial skills. When respondents depend primarily on learning and observational experience, they do not report changes in competence, but rather changes in self-efficiency. The input from the survey instrument was used as a guideline for conducting the interview. The main purpose of the interview session was to check the responses / feedback obtained in Part B of the survey. It is understood from the survey that most of the responses were focused on the experience of the respondents (either personal, work or entrepreneurial) and on their needs to resolve potential business challenges.

5. Discussion and implications

This study emphasises the construction of the ESE as one measure for the recognition of self-efficiency between entrepreneurs and entrepreneurial skills as one measure for the recognition of entrepreneurial skills. ESE Literature has suggested that ESE is a definition of efficiency that recognises the understanding of entrepreneurs of their abilities, knowledge and capacity to perform various entrepreneurial tasks [8, 9, 19]. This efficacy can influence the conduct and actions of entrepreneurs [31]. It is also important to remember that the design of the ESE is still subject to how entrepreneurs organise their thought on the basis of logical analytical or intuitive thinking [9]. This factor is also critical because it will influence the skills of entrepreneurs in the decision-making process, especially in an unpredictable and risky business environment [13]. A. Fayolle [9] noted that perception of formal learning is one of the main factors affecting ESE. In this research, the incubator programme is a rigorous structured learning programme [37] that combines both academic and practical elements.

This study also shows that the ESE of respondents typically increased during the tenancy of the incubator compared to before entering the incubator. However, the findings also suggest that the increase in ESE occurred only in certain categories of competencies; strategic, conceptual, organisational and managerial. These types of competencies can be interrelated in relation to the tasks to be performed. It is consistent with the findings of Frese and Gielnik [13] that suggest that the ESE estimate should concentrate on tasks related to the development of ESE predictive capability.

In the meantime, it is suggested that entrepreneurial skills become more important than ESE in terms of factors that influence entrepreneurial performance. Entrepreneurship skills underscore the true capacity of entrepreneurs to carry out entrepreneurial tasks [28]. Literature in this area has been divided into two main areas: (1) competencies as attributes of a person, such as his / her knowledge , skills and abilities [28] , (2) competencies as an outcome or outcome standard [38]. The first collection of literature shows entrepreneurial skills as discreet subjects and it is useful to incorporate them into a separate concept of competencies (in terms of individual behavioural output). The results of Part B of this study indicate that the actual skills of the contractors are demonstrated by tasks that have been carried out and completed in previous events, while their efficiency in the field of competence has improved during the tenancy of the incubator. The completion of the tasks is sometimes referred to as the main consequence of the behaviour assigned to part of the entrepreneurial competence. In addition, the results in Part B have showed that the input of respondents to the occurrence of past events is focused on their ability to recall when and how events occurred. However, the usefulness component of the survey (Part B) still has a strong influence on the feedback of the respondents. It's because their input was based on their self-assessment of trust in the performance of the assignments. This whole notion of assessment is connected back to the concept of the ESE and not to actual competences.

In order to represent real competencies, entrepreneurs must be able to provide evidence of their behavioural outcomes. Recalling the truth can be one way to communicate the result of past conduct. The findings of this study, in particular the interview-based survey, suggested that the evidence centred on past experiences of an entrepreneur (employee, entrepreneurial and personal) with respect to observation and understanding. It is important to understand this; entrepreneurial practise plays a crucial role in the development of real skills. The respondent with prior entrepreneurial experience received continuous input from the evidence collection and was tested in the interview for particular tasks that had previously been performed. The results of this study are summarised in Figure 1 and Table 3.

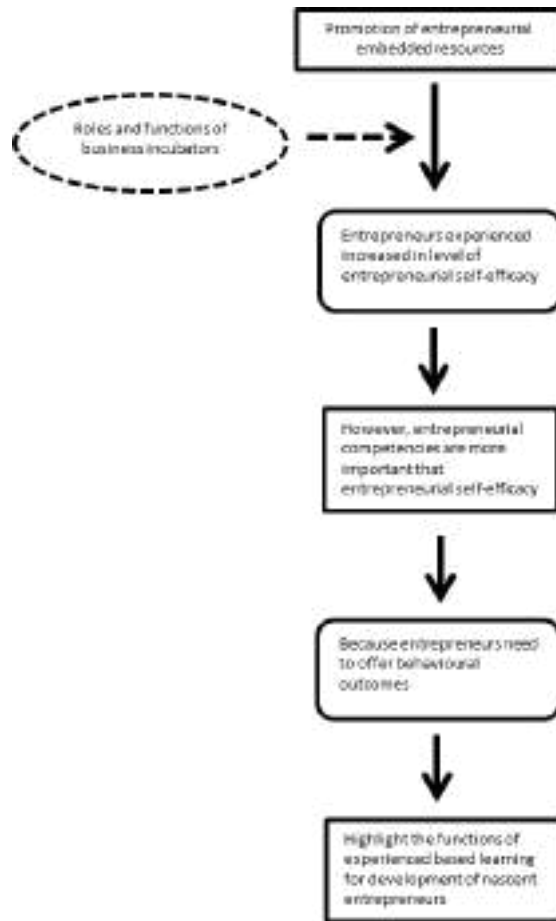


Figure 1: Summary of findings

Elements	Interpretation on:
Entrepreneurial self-efficacy	Self-confidence and belief
Entrepreneurial competencies	Behaviour, learning, experience, knowledge, skill, completed the task.

Table 3: Interpretation of entrepreneurial self-efficacy and entrepreneurial competencies

This study also brings forward a new proposal: experience-based learning in incubation settings would have a greater effect on the detection of changes in individual skills compared to knowledge or observation-based learning. This argument contributes to

the fact that entrepreneurial practise also affects the self-efficacy and competence of entrepreneurs by integrating the experience and behaviour of entrepreneurs. If an in-depth assessment of the experience can be carried out with a view to isolating the perception factor, entrepreneurial experience has therefore emerged as a subjective indicator in this study in terms of evaluating the competencies of individual entrepreneurs. This concern has been acknowledged because, as entrepreneurial experience has been built up on previous occasions, it is suggested that the same level of expertise will not be recorded for potential entrepreneurial activities. In other words, entrepreneurial skills are often not so much a representation of entrepreneurial experience, since each case can have a different set of variables. This claim, which has forced dependence on entrepreneurial experience, requires further clarification as to the repetition of the same activities, falls within those categories of competencies.

From another point of view, the competence to carry out entrepreneurial activities is becoming more and more important in the decision-making of actual entrepreneurial skills. Repeating entrepreneurial behaviour can improve the reliability of the production of tasks in terms of time and quality. The recurrence of attitudes and behaviour also leads to a further debate on the credibility of the level of competency of entrepreneurs. As per the business definition, which can fade away if no suitable action is taken, the individual level of competence may also face fluctuations over a period of time

6. Conclusion

This study shows and offers additional evidence that self-efficiency and capability can be considered an integrated tool for entrepreneurs. However, it must be possible to distinguish these two variables in order to enhance their efficacy. Despite the key premise that these variables are an intrinsic resource that should remain for entrepreneurs, it is also important to remember that improvements in self-efficiency and capacity have also occurred over time. This scenario reflects on the importance of a continuous entrepreneurial learning programme and also has consequences for policy makers and implementers interested in the growth of entrepreneurs. In line with the business life cycle, the role of entrepreneurs in the growth of businesses can also be recognised by policy makers and implementers. However, it is also important to remember that, as a result, entrepreneurs may lose their skills or abilities, which have already been introduced at the earlier stage of the business. Our study may extend the understanding of entrepreneurial embedded resources by explicating the role of entrepreneurial experience in development of entrepreneurial competencies.

Our study underpins the idea that a nuanced understanding of the value of continuing entrepreneurship training would ensure that entrepreneurs are able to meet the same

obstacles when starting up, running and, if necessary, through companies in various environments. This can happen because, in a tough economic climate, entrepreneurs are forced to restructure their businesses and even close down their businesses. Although the threat of unforeseen and uncertain economic conditions is also a major obstacle that discourages new entrepreneurs from starting a company. Consequently, if businessmen are unable to effectively carry out projects over time, the role of small and medium-sized companies in the economic system would also be affected. The promotion of embedded capital among entrepreneurs must be considered by the parties involved in the growth initiative of entrepreneurs, such as the government, universities and business incubators, with a view to providing a continuing training programme that blends business knowledge and practicality. For future research, the emphasis may be on expanding this form of research in line with the enquiry into the role of entrepreneurial soft support services (especially from governments) in the growth of entrepreneurship.

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The International Conference on Business and Technology (ICBT 2020)

Virtual Conference

14-15 November 2020

Preliminary Timetable (subject to change)

Day One: Saturday, 14 November 2020

Istanbul Time		Room	Password for all rooms: ICBT2020
09:00-10:30	Registration, Welcome and Opening of the Conference	Room 1	https://zoom.us/j/96950472434?pwd=a3BGUnFHSIN3YmdKRk9qWm9FS1hJUT09
09:00-09:15	Opening Remarks: Prof. Bahaaeddin Alareeni. Conference Chair		
09:15-09:45	Keynote Presentation: Prof. Olaf Weber (Sustainable Finance – Recent Trends and Future Developments)		
09:45-10:15	Keynote Presentation: Prof. Khaled Hussainey (The Busyness of Audit Committee Directors and Corporate Forward-looking Disclosures)		
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. Implementation of Artificial Intelligence, IoT and Innovative			
Session Chair	Dr. Sandeep Kumar Gupta		https://zoom.us/j/96950472434?pwd=a3BGUnFHSIN3YmdKRk9qWm9FS1hjUT09
007	Innovative mobile device for human health monitoring	Vitaliy Sokolsky, Irina Petrova, Michael Sokolsky	
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/86542297546?pwd=Q0QzTXB6RHIYMXFYVnFqQ3J6Z0hWdz09
135	An Enriched Framework for CRM Success Factors Outlining Data Analytics Capabilities' Dimension - A Case Study from the Retail Industry	Roula Jabado, Rim Jallouli	

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 Implications			
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/82908832905?pwd=bFVpSlJyM0RHcnYyU1k3SjJlWYUN6UT09
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 Hakim Yusoff, Farah Hanan Muhamad,	

		Noormariana Mohd din, Warjio -	
166	The Proclivity of Re-Migrating to Entrepreneurship in Livestock: A Case Study of Malaysian FELDA Youth	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 Implications			
Session Chair	Dr. Syamsuriana Sidek		https://us02web.zoom.us/j/84263995625?pwd=MIBJMnpvYXVKekRFUWQyL00zUjJQQT09
190	Bolstering Small Business Performance via Entrepreneurial Orientation Practices, External Finance and Competitive Advantages	Syamsuriana Sidek, Mohd Rosli Mohammad	
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 Session) Economics and Finance			
Session Chair	د. عبد المجيد عبيد حسن صالح		https://us02web.zoom.us/j/81912603526?pwd=TjhlcVdjNkhibTBEWkoyMDYxZi9uQT09
1	بناء الإطار النظري لقياس فاعلية تطبيق إدارة الجودة الشاملة على أوقاف جمعيات البر في المملكة العربية السعودية وفقاً لمبادئ ديمنج	زكريا بن علي سعد الضويحي، أزمان بن محمد نور، أشرف شرف الدين	
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 botتطبيق عقود ((MAIWP))	عبد الرزاق كاجا، 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 الإفصاح المحاسبي كعامل وسيط في مساهمة الوقف النقدي في المملكة 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/83400099035?pwd=NUY3bUJkNi9ncFlsTnFPeUxyYkJEQT09
018	Financial Statement Audit utilizing Naive Bayes Networks, Decision Trees, Linear Discriminant and logistic regression	Aram Nawaiseh, Maysam Abbod	
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/82662732183?pwd=cU93dk9oSldhaHllL1V6cm5xYkJEQT09
213	The Influence Of Green Human Capital On Business Performance: The Mediation Role Of Innovation Activi-ty	Muafi Muafi, Tomasz Norek	
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/81403071362?pwd=TzdBMU9QZE12eituaCtDeld4WEtZZz09
012	The informational efficiency of financial markets in its weak form: Case of Tunisian stock market	saliha Theiri	
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/81328871902?pwd=SkM0bWd3a2JUVTRoUTZseUZGblhyZz09
223	Risk-Based Supervisory Framework for Islamic Banks: A Proposed Framework for Islamic Banks in Nigeria	Suleiman Sani*	
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. Islamic Economics and Finance			
Session Chair	Prof. Mustafa Bin Hanefah		
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	https://us02web.zoom.us/j/81194919708?pwd=c3dsQStuaWlxOGVwMlJlTDJnMU15Zz09
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/86733877515?pwd=Z2RoNDNWaVJicCtzYzNlaG5Uc3VUZz09
143	Factors Affecting Willingness in Using Islamic Microfinance Products in Mauritania	Vatimetou Mokhtar Maouloud, Salina Kassim, Anwar Hasan Abdullah Othman	
146	Identifying Creditworthiness Criteria 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/84876293881?pwd=a3NGUzZ2OU82aEs1Zi90dmFJdmZYdz09
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	
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 Mufti 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. Corporate Social Responsibility			
Session Chair	Dr. Adel Sarea		https://us02web.zoom.us/j/89469493963?pwd=blptei83SGJhcUZONDJRa2FuNmZlQT09
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	
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	Room 1	<div data-bbox="1697 699 2116 837" style="border: 1px solid black; padding: 5px;"> https://zoom.us/j/98361640513?pwd=Q0k2enFXeEkzYW4yNktFRTVwM2xFZz09 </div>
09:10-09:40	Keynote Presentation: Professor Dr. Roselina Ahmad Saufi (Presentation title)		
09:40-09:50	Break		
09:50-10:20	Keynote Presentation: Prof. Munira Aminova (Entrepreneurship and Innovation In Arab Countries)		
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/89125507603?pwd=QlZyR1ZlUkNIRjNFVkh0a01ldkgrdz09
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	
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. Sustainable finance and business uncertain situations			
Session Chair	Dr. Anan Srouji		https://us02web.zoom.us/j/89181075026?pwd=dzYvU2NIWU4rR25FS21hUjUc3Rmc3UT09
198	Developing dynamic capabilities for new product development in business ecosystem	Dzulkifli Mukhtar, Michael Ehret, David Smith	
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 Sustainability. 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			
Session Chair	د. بشر موفق		

8	التميز الوظيفي بين أدوار القيادة ودافعية الإنجاز للموظفين في وزارة التربية والتعليم بدولة الإمارات العربية المتحدة	منى جواد سلمان	https://us02web.zoom.us/j/88622439076?pwd=Zm5XQW5qRmNvYy95MmWYwOE41anArdz09
3	واقع الفساد المالي في الكويت دراسة إجرائية وفق مؤشر الفساد العالمي والقوانين ذات الصلة	ملفي العازمي، عبد المجيد العمري، توفيق العمراني، حبيب الله زكريا، فلاح الهاجري	
5	تقييم ارتباط دراسة الجدوى الاقتصادية والضمانات المقدمة بقرارات التمويل للمشاريع الصغيرة والمتوسطة في دولة الكويت	يوسف سعود مبارك الرميضي، عبد المجيد عبيد حسن، أنور حسن عبد الله	
6	دور الحوكمة في المصارف الإسلامية	محمد مبارك العازمي	
15	الفرق بين المقاربات النظرية للمسؤولية الاجتماعية للشركات بين كل من دول الاتحاد الأوروبي و الولايات المتحدة الأمريكية	وهيبة مقدم، د. بشر موفق	
12	الحوكمة في ظل نماذج التميز المؤسسي -منظومة الجيل الرابع أنموذجاً	منى جواد سلمان	
13	أخلاقيات التسويق وأثره على ولاء الزبون في شركتي جوال وأرويدو فلسطين: إطار مفاهيمي	رامي منسي محمد نصار	
Room 18			
Paper ID	Paper title	Authors	Zoom Link
Session 10. Business Management, HR and Business Success			
Session Chair	Dr. Nadia Mansour		https://us02web.zoom.us/j/85339761170?pwd=TOxjbUc4K1g3MUVlaGRqMTZsVFhXZz09
211	Banking stability and prudential regulation interactions in DSGE model for Tunisia	Nadia Mansour, Salha Ben Salem, Haykal Hadj Salem	
136	Impact Of Information And Communication Technology (ICT) On The Performance Of Nigerian food Production Industry	Dr. Mohd Fazli Bin Mohd Sam, 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			
Paper ID	Paper title	Authors	Zoom Link
Session 11. Part I. Marketing, E-commerce, Social Media			
Session Chair	Dr. Nohade Nasrallah		
010	Social Media Marketing To Enhance Customer Equity On Fashion Apparel Brand Among University Students	Noorshella Che Nawawi, Noor Hasmini Abd Ghani, Azwan Abdullah, Siti Nurul Shuhada Deraman, Solomon Gbene Zaato	https://us02web.zoom.us/j/82833783929?pwd=S24ycWVzV0thcHdQU0FoVVFhQ3p0UT09
041	Factors Influencing Consumers' Purchasing Decision On Local Products	P.Yukthamarani Permarupan, Koh Zi Xuan, Tan Kuieh Ling	
051	Self-Efficacy On Social Capital And Financial Empowerment Towards Socioeconomic Wellbeing Development Among Women Participants In Malaysia	Nur Ain Ayunni Sabri, Noor Raihani Zainol, Nurul Izyan Mat Daud, Yusrinadini Zahirah Yusuff, Sathiswaran	

		Uthamaputhran, Mohd Ikhwan Aziz	
050	An Empirical Analysis On Customer Satisfaction In Takaful Products	Farah Hanan Muhamad, Mohd Zulkifli Muhammad, Noorshella Che Nawi, Norfazlirda Hairani, Wan Arif Wan Ahmad	
053	The Impact Of Eco-Friendly Products And Social Media Toward Environmental Awareness: Moderating Role Of Knowledge	Azila Jaini, Wan Farha Wan Zulkiffli, Mohammad Ismail	
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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/84827527578?pwd=d0tmUUtEVk9EMlh2cGJ0a2Q3aGltZz09
150	Retail Customer Acceptance toward QR Code Payment System in Malaysia	NORFAZLIRDA HAIRANI, Farah Hanan Muhamad, MOHD FAIZAL OMAR, Khalizul Khalid, Mahathir Muhamad	
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 impact			
Session Chair	Dr. Ashok Chopra		https://us02web.zoom.us/j/89350641286?pwd=c3lscXBSM003aGE2ckpPekRaS1BVQT09
038	Is Job Shadowing a Panacea for Educational Drop Outs?	Ashok Chopra	
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 Efects 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	

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Paper ID	Paper title	Authors	Zoom Link
Session 12. Part II. Education Management and Smart Universities and Covid-19 impact			
Session Chair	Dr. Roslina Othman		https://us02web.zoom.us/j/82475605151?pwd=Mk53WWU0YVFjTVFpZFBibFFkNUFmZz09
155	Strategic Planning in Palestinian Public Universities and its Role in Sustainable Development	Mohammad Abuamsha, S. Shumali, Anas Nassar	
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		
Room 23			
Paper ID	Paper title	Authors	Zoom Link
Session 13. Supply Chain Quality Management Practices			
Session Chair	Dr. Necla Ilter Kucukcolak		https://us02web.zoom.us/j/83182783726?pwd=VTFhUnJEUdh5Z0lzc3haZ0RpLzBIUT09
061	The Acceptance Of Blockchain System Among Zakat Users: Case Of Pengkalan Chepa, Kelantan	Nurhaiza Nordin, Nurnaddia Nordin	
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: Fiqh Perspective	Saheed Busari, Sikiru Aminu, HABEEBULLAH ZAKARIYAH*	
193	Digitalizing Commodity Trading Value Chain: An Assessment for Turkey	Necla Ilter Kucukcolak, Ali Sabri Taylan	

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/88372630005?pwd=cDc0S3E5NllwL0lzR2xkRlJpZjI5dz09
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/84736085770?pwd=d25wcS9peEZjb21xbE5temtNci96Zz09
141	Managers' Bait-And- Switch Tactics In The Malaysian Initial Public Offerings Market	Bazeet Badru, Nurwati Ahmad-Zaluki	
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 Ikhtiar 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	

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Paper ID	Paper title	Authors	Zoom Link
Session 15. Tourism and Hospitality and Health Care Services			https://us02web.zoom.us/j/89046153641?pwd=ckRXdlFrdE5MbmVkQUhnb1pSRDNnUT09
Session Chair	Dr. Mohd Fadil Mohd Yusof		
233	The Contribution of HealthCare' Middle Managers as Change Agents in the Era of Covid-19 Critical Review	Noor Ahmed	
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=VGVhY05JZDBaNkIKMytINWxzaTZqUT09