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Global Conference on Business Management and Social Sciences (GCBMS-2016)

Global Conference on Business Management and Social Sciences (GCBMS-2016) is a joint effort of Academy of Business Management Conferences (ABMC) and Abasyn University (Ras Al Khaimah), scheduled on 28th-29th January, Dubai, United Arab Emirates (UAE). GCBMS-2016 is an effort to bring together an interdisciplinary of Management, Marketing, Finance, HR, Education and International Business for the development and implementation of Business Management. With an ambition to transform ideas into reality, at GCBMS academia and industry will be together to exchange futuristic research direction and stipulation. The conference will provide networking opportunity to interact with members inside and outside their own particular disciplines. Through networking and discussion at GCBMS academic experts and industry professionals can move ahead in applied research in addition to academic research.

Academy of Business Management Conferences (ABMC)

Academy of Business Management Conference (ABMC) is a premier platform for researchers, academics, professionals and students in scholarly management and organization space. Intellectuals across the world join ABMC to share their research contributions and ideas for raising business sector in more innovative and productive way. Additionally participants with multidisciplinary interests related to business get opportunities to interact with members of their and cross disciplines. According to contemporary trends ABMC select conference themes and titles. Our business related conferences cover different tracks including; entrepreneurship, leadership & general management, organizational studies, international business, strategic management, supply chain management, small & medium enterprises, sales & marketing, human resource management, total quality management & ISO, financial management, audit & accounts, economics & social sciences, corporate governance and project management. With collaboration of world renowned academic institutions and corporate sectors Academy of Business Management Conferences (ABMC) are organized covering contemporary themes under different titles at different attractive places in the world.

Abasyn University (Ras Al Khaimah)

Abasyn University RAK Campus is located in Ras Al Khaimah's Free Trade Zone (Academic Zone III). The state of art facilities provide a conducive learning environment for students and professionals wishing to pursue their careers in Business Management, Computer Science, Education, Commerce and Tourism Management. Abasyn University Offshore campus is committed to improve the university experience of its students which is demonstrated by strong student support facilities, experienced and dedicated professors and a lively stimulating learning environment.
Patron GCBMS-2016 Conference

It is an honor for me to welcome the researchers, professionals, and academicians to the Global Conference on Business Management and Social Sciences (GCBMS-2016) organized by Academy of Business Management Conferences (ABMC) and Abasyn University RAK. I am sure this conference will provide a great opportunity to the researchers, scholars and students to share their ideas and knowledge with each other. The representatives from various countries with their multi-cultural perspective will add new dimension to the existing repertoire of knowledge, and I assure you that it will prove to be a memorable event for the participants and the organizers.

Chair GCBMS-2016 Conference

It gives me immense pleasure to welcome you in the Global Conference on Business Management and Social Sciences (GCBMS). We received overwhelming response to our call for papers from 25+ nations globally. I am confident that research presentations in the GCBMS-2016 will add valuable contribution to the existing body of research in the versatile field of business management and social sciences. This conference will provide a unique opportunity for researchers and professionals for exchanging ideas and learning about each other’s research work. I am sure that with your contribution and continuous support Academy of Business Management Conferences (ABMC) will become center of excellence in research. I like to thank all the participants and wish them happy stay.

Key Note Speaker

Dr. Nasar is Professor in the College of Business, University of Modern Sciences, before this he served at American University in the Emirates (AUE) as Dean of College of Business. He has also served as Professor of Economics/Chief of Research and Dean at Pakistan Institute of Development Economics (PIDE); besides, he worked in the Government of Pakistan as Director General for Policies in the Policy Planning Cell. In 2010, he was appointed Director on the Board of Directors of National Transmission and Dispatch Company (NTDC) by the Prime Minister of Pakistan. Dr Nasar also worked on research projects financed by World Bank, IMF, Asian Development Bank, United Nation (UNICEF, ILO, UNHCR, and UNDP), and International Development Research Centre (IDRC). He has published many research article in high ranked journals and advised more than 50 PhD/MS students.
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Global Conference on Business Management and Social Sciences (GCBMS), 28-29 January 2016
Pricing beliefs: empirical evidence from the implied cost of deposit insurance for Islamic banks

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Abstract: This paper provides an economic assessment of the implicit cost of deposit insurance for Islamic as well as conventional (non-Islamic) banking systems. Using a large international sample of 348,899 year-firm observations covering 352 Islamic banks and 30,572 conventional banks in 213 countries over the 1999-2013 period, we estimate the implicit risk-based deposit insurance premiums of Islamic banks and conventional banks. We find that the deposit insurance premiums for publicly listed Islamic banks are, on average, 28% lower than those for publicly listed conventional banks, suggesting that publicly listed conventional banks are riskier than their Islamic peers. Moreover, we show that the deposit insurance premiums of privately held banks, either Islamic or conventional, are significantly higher than those of publicly listed banks. These findings suggest the importance of the economies of scale and cost efficiencies related to banks’ size, since publicly listed banks are usually larger than privately held ones. Finally, in the opposite to publicly listed conventional banks, our findings show that publicly listed Islamic banks did not record an increase in the level of deposit insurance premiums during the 2007-2009 financial crisis. Our findings suggest, first, the importance of the Islamic banking paradigm as an interesting alternative that exhibits a lower exposure to systemic risk compared to the conventional banking system, and, second, the necessity to move from a replication and compliance-based approach to a risk-based and financial engineering approach, specifically for the smaller, privately held Islamic banks.

Key words: Islamic Banks, Deposit Insurance, Risk-based Premium, Systemic Risk

Transaction approach for improvement of identification and recording gains/losses

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Abstract: Accounting is the systematic and comprehensive recording of financial transactions for pertaining to a business. An accounting information system collects and processes transaction data and then disseminates the financial information to interested parties. Accounting information systems are designed to support accounting functions and related activities. Financial accounting focuses on the reporting of an organization’s financial information, including the preparation of financial statements, to external users of the information. For better results, it is important to have common understanding of basic terms and ways to process transactions. It is the reason why at the heart of the IFRS Framework are the elements of financial statements, namely, assets, liabilities, equity, income and expenses. The aim of current paper is to analyze the definitions and recording process of revenues and gains. The authors of current paper have worked out some suggestions for improving the reporting process taking into account the meanings of income, revenue and gain. According to the IFRS Framework, income is increases in economic benefits during the accounting period in the form of inflows or enhancements of assets or decreases of liabilities that result in increases in equity, other than those relating to contributions from equity participants. The definition of income encompasses both revenue and gains. In accordance with the IFRS Framework gains represent
other items that meet the definition of income and may, or may not, arise in the course of the ordinary activities of an entity. Gains represent increases in economic benefits and as such are no different in nature from revenue. Hence, they are not regarded as constituting a separate element in the IFRS Framework. Profit results from revenue, expense, gain, and loss transactions. It is necessary to emphasize inconsistency in two pairs of opposite terms: 1) profit and loss, 2) gain and loss. If profit and gain are not identical (have different content), their opposite terms loss and loss are not identical too (have different content). Such terminological inconsistency makes the translation from English into the other languages very difficult and resulted in some countries (for example Germany, Finland, Russia) usage terms profit and of gain as equivalent words. Even more. In many specialized dictionaries published in the USA and UK gain is defined as alternative term for profit; profit on the sale of an asset; profits that are made by selling non-inventory assets; an increase in profit, price or value.

To understand the difference between gain and profit we have formulated following postulates: 1. Profit is not defined in IFRSs. Instead of definition, calculation formula is indicated: profit is difference between income (revenues) and expenses. 2. Profit is difference between income and expenses. Since profit cannot be measured directly as revenues and expenses are, it must be calculated mathematically as difference between income and expenses. Consequently, we cannot find profit in transactions, in accounting entries; it is only subtotal or total in the income statement. NB! Income and expenses have definitions. As profit is calculated as difference between income and expenses, it is not necessary to define it. Therefore, profit is only technical term. 3. Profit cannot arise without income(s). Revenues and expenses are primary (measurable) indicators for profit calculations. Profit is the secondary indicator, not measurable directly but computable, derived from income(s) and expense(s). It is reason-consequence relation, where income(s) and expense(s) are reasons and profit is consequence. 4. Besides of income(s) and expense(s) amount of profit can be influenced by several corrections and adjustments which can be caused, for example, by revaluations, usage of different formulas (for example, for calculation of depreciation) etc.

Finally, all these influence profit as a special form of income/expense called gain/loss. These postulates are illustrated by means of transaction approach where different examples are worked out to show how to understand, identify and record gains/losses. Last, but certainly not least, one more postulate is formulated: Because profit do not appear in journal entries, it is not possible to correct or adjust it directly. Corrections and adjustments can be made with help of corresponding entries by using gain(s) and loss(es). A possibility to use contra accounts and adjunct accounts for this is discussed and illustrated by means of transaction approach. **Keyword:** Gain, Loss, Transaction Approach, Accounting, Information System, Financial Accounting, IFRS Framework
Analyzing the effects of value of dollar against the euro on prices index in Tehran stock exchange

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Abstract: Here in, the effect of changing the rate of dollar against euro which led to an imbalance in the oil market, changes in demand for crude oil, and consequently led to changes in oil prices and oil revenues had been studied. When the value of dollar falls against euro, it leads to increase in the European countries demand for oil and consequently leads to increase in oil prices and the revenues of oil producing countries in long term. Greater supply of dollars in the domestic market leads to increases in domestic value of the currency. Increase the value of domestic currency reduces the price of imports relative to domestic goods and leads to in the volume of imports and hence a domestic manufacturer are having difficulty selling their products and reduce the volume of the production and ultimately leads to the reduction in the profit of domestic manufacturers and stock price index. On the other hand, due to the fact that there is no risk in long term deposits in the bank, this is a competitor for capital investment in the stock market. The aim of this paper is the Analyzing the effects of long-term banking profit and value of the dollar against the euro on prices index in Tehran Stock Exchange using Seasonal time series data between 2001-1 2009-4. The result indicates that, reduction in the value of dollar against euro has negative and significant impact on stock price index. The long-term bank deposit interest rate has significant and negative impact on price index.

Keyword: Tehran Stock Exchange, Price Index, Long term Interest, Co-Integration

Financial markets between financing & persuading: the case of Casablanca stock exchange

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Abstract: Financial markets allow crossing the demands of economic agents that express financing needs with the offers of those who have capital surplus. In playing this role, financial markets are considered as a real engine that stimulates economic growth through savings mobilization, liquidity consolidation, risk diversification, access to information and control implementation. Characterized by strong economic growth, the Moroccan financial market has developed like the financial markets in emerging countries which have evolved considerably from the 1990s due to the increase in financial flows, liberalization operations and privatization as well as the increasingly accelerated deregulation that facilitated their integration into the international financial sphere. Indeed, major reforms have affected all components of the Moroccan financial market structure, including the stock market, money markets, banking and insurance. However, in recent years, the Casablanca stock market has suffered from a problem related to low trading volume, resulting in a liquidity shortage. This has had a negative impact on stock prices, equities valuation, and the reputation of Casablanca stock market. Besides, the strategies that can be adopted by investors in terms of diversification have also been affected.
To this end, this study has raised questions about the real capacity of the Moroccan stock market to be a corporate finance platform and to replace indirect financing modes guaranteed by the banks. In a symmetrical manner, do the companies that are listed on such a market, continue to do so (remain listed) for reasons related to fund raising (equity) or do they rather have other objectives such as impressing investors, customers and other stakeholders?
To answer this question, we will introduce a general idiosyncrasy of the Moroccan stock market. We will then present the impact of financing choices through trying to trace the evolution of the financial structure of listed companies in Casablanca Stock Exchange Market.

**Keyword:** Casablanca Stock Exchange Market, financial markets, financing

**System integrated approach – a new trend in financial statement analysis**

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**Abstract:** in the second half of the 20th century, the Estonian academician U. Mereste developed a unique methodology of performance analysis called system integrated analysis or complex analysis. The system integrated analysis (SIA) was extensively used in Estonia in 1980ties. Several articles, books etc. about SIA have been published in the past. Unfortunately, almost all of them were in Estonian or Russian. For that reason, the methodology of system integrated analysis is virtually unknown outside of Estonia. SIA allows an analyst to evaluate the business results of an individual entity or corporate group from many different perspectives at the same time and compare them with the results of either earlier periods or other entities or groups. Built on a combination of a system approach with matrix modeling and theory of index numbers, SIA became an alternative approach to analyze and evaluate entities’ business activities, yet for various reasons the methodology is almost forgotten by present-day economists and financial analysts. The aim of this paper is to introduce the use of the SIA methodology and discuss the choice and ranking of the initial indicators chosen for evaluation of the business entity’s performance.

**Keyword:** Estonia, Index Numbers, Performance Measurement, System Integrated Analysis

**A problem based approach to ethical objectivity in business context**

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**Abstract:** Ethics is directly related to human social practices hence it is necessary to understand objective standards of ethics in context and not in isolation. The conflict between objectivism and subjectivism in ethics is age old: pure subjectivism almost destroys ethics and pure objectivism makes practice of ethics almost impossible. This paper makes an attempt to combine these two approaches to ethics to make both principle and practice amenable to the context. Though ethical objectivity is necessary but it must be able to address the particularities of the context. Philosophical theories and perspectives of ethical objectivity have always tried to transcend the particular contingencies in search of Abstract principles and thereby giving enough room for ethical relativism, subjectivism, and nihilism. This paper attempts to demonstrate the interrelationship among ethical objectivity, science (knowledge), truth and how one attains the appropriate perspective – the ethical point of view – for identifying objectively correct ethical decisions specifically in the context of business dilemmas. This appropriate perspective can still be grounded on foundationalism of Kant, Rousseau, and Rawls. However, we seek to build an adequate response to all aspects of conflicts as in reflective equilibrium and all parties to the conflict as in the stakeholder theory. This paper is an attempt to demonstrate the features of ethical objectivity in the day to day ethical conflict situations in business.

**Keyword:** Ethical Objectivity, Objectivism, Subjectivism, Ethical Relativism, Nihilism
A comparative study between Islamic and conventional banks in Turkey

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Abstract: With the entry of the state-owned traditional banks into interest free banking market recently, the conventional banks and the participation banks (PBs) operating in compliance with Islamic principles have been considered as rival banks working in the same dual banking industry in Turkey.

The purpose of this study is to analyze bank selection criteria, banking products and services used by customers, customers’ awareness towards Islamic principles as well as the customer satisfaction with the products and services offered by both traditional and participation banks (PBs) operating in compliance with Islamic principles in Turkey. A sample of 1054 respondents from various cities in Turkey is used in the study. The survey data collected through the questionnaire is between the period of 3rd of July – 23rd of September, 2015. Descriptive statistics and non-parametric statistics (Mann-Whitney and Kruskal-Wallis tests) are reported.

To our knowledge this study has been carried out based on the most detailed and comprehensive data ever used in terms of comparative analysis of conventional banks and the PBs

Key Word: Interest-Free Banking, Conventional Banks, Banking Products and Services, Turkey

SWOT analysis of the facility management of hospitals: the case of Bulgaria

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Abstract: The main objective of the paper is to make a SWOT analysis of the Facility Management of general hospitals for active treatment in Bulgaria. Facility management includes management methods and techniques of building management, infrastructure management of an organization and methods of overall harmonization of the work environment of the organization. The applied SWOT analysis of the facility management is based on the example of the Military Medical Academy – Sofia which is a medical, educational and scientific-research institution with an internationally acknowledged reputation. During the transition period the healthcare sector in Bulgaria is characterized by significant problems – understaffing, supply shortages, braindrain, huge debts and chronic lack of money. The reviewed hospital – Military Medical Academy-Sofia – is no exception in this respect. Currently, there is a crucial need to limit the economic costs of the MMA-Sofia and, in particular, to constraint the cost of utilities, which account for more than 33% of the total economic costs. The opportunities for development of the MMA-Sofia are also associated with investments in modern technical equipment, improvements in the built infrastructure, development of activities, related to further treatment, rehabilitation and care for the sick and the elderly people, and creation and maintenance of a Single Information Center in help of the patients, and medical and administrative staff of the hospital.

Keyword: Bulgaria, Case Study, Facility Management, SWOT Analysis
Comparing cost, convenience, and customer satisfaction of preferred railway ticket booking websites in India: an empirical study

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Abstract: This empirical research comparatively analyses three aspects viz. cost, convenience, and customer satisfaction of railway ticket booking websites managed by government and private companies in India. The most preferred five railway ticket booking websites—IRCTC, MakeMyTrip, ClearTrip, Yatra, and Ixigo are selected for comparison using data collected from 103 respondents in India. Comparison is also made by visiting these websites and actually making booking attempts while comparing websites side by side. It is found that government run website www.irctc.co.in is most preferred website among the respondents. Also in parameters such as website loading speed, ease of use, website security and reliability, customer care, and in ticket prices MakeMyTrip is the second, IRCTC being first. Customer satisfaction is higher for booking confirmation compared to booking process or receipt of tickets. On the basis of customers’ responses and website comparison, these websites are then ranked.

Keyword: E-Ticketing, Convenience, Customer Satisfaction, Websites

Consumers’ attitudes and behavioral intentions toward mobile advertising the case of smartphones in Kuwait

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Manar Manasra – Investment Dar Company, Kuwait

Abstract: The aim of this research is to assess the variables that have great influence on the consumers’ attitudes in Kuwait and their relevant behavioral intentions towards mobile advertising through smartphones. The variables are grouped into three groups. The first one is about the characteristics of the mobile advertisements’ content. This includes entertainment, informativeness, credibility and irritation. The second group is concerned with the ways of transmitting the mobile advertisements to consumers, whether it is based on his/her permission, or based on location or by incentive’s encouragement. The last group includes the social influence of consumers through their friends and family. Therefore, for the purpose of testing the mentioned variables and their relationships, a questionnaire was developed for Kuwaiti consumers, where a sample of 348 people was used.

The outcomes state that Kuwaiti consumers treat entertainment and informativeness values of a mobile ads content as one characteristic, which positively influences their attitudes. In addition, the credibility of the ads’ content and those of permission based ads impact the attitudes positively. Conversely, irritating mobile ads do not impact the attitudes of consumers. Mobile ads can be attached with numerous incentives to encourage the consumers through impacting their intentions. Social interactions among Kuwaiti consumers influence their intention to participate in the mobile advertising activities. Moreover a noticeable positive impact of attitudes on consumer behavioral intention has also been demonstrated in the research.

Keyword: Kuwait, Mobile Advertising, Consumers’ Attitudes, Behavioral Intentions
Determinants of cancer patients’ satisfaction through service quality, quality of life and informational knowledge, a Kuwaiti perspective

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Abstract: Around the world, the number of cancer patients has been steadily growing and the need for effective and capable healthcare suppliers became mandatory. In Kuwait, there seems to be a public demand to improve hospital services in terms of long waiting time, unavailability of beds, lack of the hospital human resources and machinery in addition to the administrative capabilities. This research focuses on the Kuwait Cancer Control Centre and aims to assess the determinants of cancer patients’ satisfaction, through the dimensions of service quality, quality of life and information knowledge. For this purpose responses from 233 cancer patients were collected and evaluated.

The analyses revealed that the dimensions of service quality including physician concern, convenience of the care process and tangibles are significant predictors of patient satisfaction. However, staff concern was not found to have a significant influence on satisfaction. Furthermore, the dimensions of quality of life, namely physical well-being, social well-being and emotional well-being were all found to be significantly affecting patient's satisfaction. When testing the overall patients’ satisfaction, results indicate that service quality dimensions, quality of life dimensions and information knowledge are all significantly affecting satisfaction, except for staff concern and convenience of care process. When examining the respondents’ socio-demographic factors, it was revealed that there are significant differences between the different groups associated with nationalities, cancer types and age groups when perceiving cancer patients’ satisfaction.

Keyword: Cancer Patients, Service Quality, Kuwait, Quality of Life, Information Knowledge.

Sustainable development and renewable energy in the Mena region: analytical framework

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Abstract: Development of the renewable energy industry has become a priority over recent years for the MENA region for many reasons, most importantly to mitigate climate change while achieving sustainable development. Empirical Literature has indicated that there are in place several approaches for mitigation and adaptation measures; however the selection for the appropriate methodology for developing economies differ from those economies in a higher level of development. The current paper focuses on analyzing the most relevant and cost effective renewable energy projects to the MENA region using SWOT analysis approach. In addition, there are less expensive methods for mitigation that help economies to lower climate change cost. The paper highlights the opportunities and threats for Recycling in MENA region, with a special focus on Egypt. Finally, it is clear from the analysis that what determines and guides the switch for renewables is the available natural resources as well as the available awareness in the country towards sustainable development and environment.

Keyword: Renewable energy, SWOT analysis, recycling, sustainable Development
Toxicity of fungal pigments from chlorociboria spp. and scytalidium spp.

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Abstract: Because color plays a significant role in the human world, it is not surprising, then, that an abundance of research has focused on the study of coloring in commercial products. There are many fungal species that can produce dyes during their growth and reproduction. Some of the fungal pigments had already been studied and identified. Our focused area about pigments produced by Chlorociboria and Scytalidium species are poorly studied and identified. This research focus on presenting integral component of these pigments toxicity by identification adverse effect of those compounds on zebra fish embryo and if they are safe for use by humans and exhibit no environmental toxicity. These fungal pigments can be the optimal solution to replace synthetic alternates, but we need to assure that they are compatible with human health. Zebrafish embryos were chosen as a model to screen toxicity because the embryonic development is similar between all species, especially in early stages, they can be spawned and raised at a lower cost and mechanism of toxicity likely conserved between zebrafish and humans.

Keyword: Toxicity, Fungal Pigments, Human Health, Environmental Toxicity

Tourism in Sharjah; challenges and development tendencies

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Abstract: Extending from the Arabian Gulf to the Gulf of Oman, Sharjah is the third biggest of the seven Emirates of United Arab Emirates. Sharjah is a unique place rich in history and culture, friendly people, warm weather all year-round, and splendid modern facilities. The emirate is an attractive and safe destination offering enormous combination of attractions for heritage, leisure, sport, festivals, business and tourism. Sharjah has developed an ideal platform for tourism growth. The city authorities always give priority to the implementation and improvements of roads, infrastructure, facilities redevelopment, expansion of Sharjah International Airport, and upgrading of power and water facilities. The emirate of Sharjah was delegated as the "Social Capital of the Arab World" in 1998, the Islamic Culture Capital for 2014 and the Arab Tourism Capital for 2015. However, the number of incoming tourists to the emirates as per statistics from 2010-2014 does not reflect the vast variety of attractions that Sharjah possess. Based on tourism importance this descriptive analytical study is designed to demonstrate different types of tourism attractions in the emirate of Sharjah and discusses the advantages of tourism in the emirate for tourists specially for Arab tourists. The paper also addresses the challenges that tourism sector faces here followed by suggestions for this integral sector improvement.

Research findings and recommendations will help investors, autonomous bodies and the government to identify and refurbish improvement areas in tourism industry.

Keyword: Tourism, Social Capital, Sharjah
Gender differences in entrepreneurial process

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Abstract: The modern business world is experiencing a huge impact of the entrepreneurial tendencies proliferating in the societies. The entrepreneurial model is no doubt a successful model towards economic and social development however, the huge gap between the gender participation i.e. Male and Female, remains a challenge to the emerging economies. In the same context this research article explores the modalities of this gap. The article is an effort to find out the Challenges and opportunities for women in business and it’s impact on the gap between the male and female participation in the entrepreneurial process. The primary data for the article is based on the sample size of 100 Business firms in a state if India and supplemented by secondary data sources. It concludes with the findings about the challenges and opportunities for the women entrepreneurs and the reasons of wide gender gap in participation.

Keyword: Gender Discrimination, Women Entrepreneur, Globalization, Social Barriers and Economic Development.

Global Business Cycle: Impact on GCC’s business sentiments and economic Growth

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Abstract: The research paper analyses the impact of transmission of global business cycles on GCC’s business sentiments and economic growth. The empirical analysis using Global Vector Auto Regression (G-VAR) reveals that GCC countries are sensitive to the shocks in Chinese economy, regional security and global economic outlook per se. The endogenous factors of business cycle in GCC mainly driven by low-oil prices and security situation will not only impact business sentiments and economic growth of the region but will have far reaching impact on MENAS (Middle East, Northern African and South Asian Region) economies also.

Keyword: Vector Auto Regression, Global Business cycle, MENAS

Ethno-religious Conflict in a Weak or Failing State: A Case Study of Jos Conflict Plateau State Nigeria

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Abstract: This study examines how weak or failing state contributed to the ethno religious conflict in Nigeria Plateau state in particular. The ‘indigene’ ‘settler’ problem in Jos which is largely on the politics of who own Jos as the capital of plateau state and the most important area in the state contributed to the reoccurrence of ethno-religious conflict in the state. Jos City which is the Plateau State capital lies in the North Central part of Nigeria, between the predominantly Muslim North and mostly Christian South. Those who categorise themselves as Plateau state ‘indigenes’, the Berom, Anaguta and Afisare tribes, are mostly Christian and thus whose are categorised as ‘settlers’, Hausa-Fulani tribes, are predominantly Muslims (Krause 2010, Abdu 2003). While Christians are in the majority, the Muslims constitute a significant minority (Human Rights Watch, 2001). The city of Jos was established in 1915 around the
discovery of tin and columbite on the Jos Plateau by the British, which attracted migrants from all parts Nigeria to work in the mines, and in the colonial administration (Dan Fulani 2006, p.2 and Kwaja, 2011, p.2). The Colonial system of indirect rule originally depended on the emirate system of the Northern Region; after that political power was shifted to the indigenous ethnic groups of the Plateau. Among these, the Berom claims and defends indigenous rights nowadays. However, Hausa migrants from the Core North, (now North West and North East) constitute by far the most numerous group in ancient Jos (Krause, 2010, p.2). Other factors that contributed to the re-occurrence of ethno religious conflict in Nigeria is closely linked to the inability of the government to cater for the basic needs for the majority of its citizens and to take all possible measures to alleviate the suffering that led to mass poverty and unemployment. Similarly, the inability of government to prosecute and punish the perpetrators to deter the future occurrence led to the re-occurrence of ethno religious conflict in Jos and the entire plateau state and other parts of Nigeria at large turn into a protracted one which attracts the attention of many people from within and outside the country.

**Keyword:** Case study, Nigeria, Conflict Plateau, settlers, Hausa-Fulani

**Political Economy of Electronic News Media in Pakistan**

Asad Ullah Khalid: American University in the Emirates, UAE, asadz@msn.com

**Abstract:** This paper encompasses the application of the concept of political economy of mass media in Pakistan. The media has developed at massive pace and now is considered as one of the vital part in having better administration furthermore helps in conveying the issues identified with government to the public. Albeit Pakistani media has gained much independence after 2003 but there are many social, political and economy factors which influence the content of the media. In this regard content of Pakistani media was analyzed and its findings have been disclosed in this paper. Pakistan's communication landscape is neither well documented nor well understood, leaving its public off guard with regards to reviewing the role and impact of news inflow, correspondence and media in political, economic and social life. It has been found out that on particular issues some media channels have strong affiliations with certain political parties, moreover reporting and coverage have also been affected by the factors like terrorism, state policies(written and verbal), advertising/economic and demographic factors like composition of the population.

**Keyword:** Political economy, electronic news, albeit Pakistani media

**Knowledge Management Processes and Sustainable Competitive Advantage: An Empirical Study Using SEM**

Omar Mahdi: Tenaga Nasional University (UNITEN), Malaysia, omaralmfraji@gmail.com

**Abstract:** Nowadays, organizations have realized that knowledge, its effective use, and the fast acquisition and utilization of new knowledge represent the only source of sustainable competitive advantage. Therefore, knowledge as organizational resources should be carefully nurtured and developed. In academic environment, private universities are an investment treasure for many of the businessman. They can determine their future business directions and competitiveness based on the strengths of knowledge processing through knowledge management capability considered as investment for private universities in today's context. However, because the sustainability of the competitive advantage provided by knowledge
management capability is not well-explained in connection with the resource-based view and knowledge-based view, this study aim to examines how and why knowledge management processes can be used to create sustainable competitive advantage from the RBV and KBV of the academic environment, especially, Iraqi private universities. The sample size for this study is the whole population comprised 44 private universities in Iraq. The respondents are 525 academic leaders possess variety of positions. The findings demonstrate that there is a significant relationship between knowledge management processes and sustainable competitive advantage. Thus, the study contributes to the existing pool of knowledge in field of strategic knowledge management. In addition, introducing practical insight for private universities or business owners to recognize the important role of knowledge management processes are playing in achieving a sustainable competitive advantage. The study recommended that building knowledge is seen as a strategic capabilities need to combine other capabilities to sustain of competitive advantage.

**Keyword:** Knowledge, Sustainable Competitive Advantage, Academic Environment, Knowledge Management
## GCBMS-2016 Conference Grid

**Le Méridien Dubai Hotel & Conference Centre, WASL-6 Hall**  
**1st Day: Thursday January 28th, 2016**

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<th>Session</th>
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| **Inaugural Ceremony** | Welcome Note: Conference Chair  
Key Note address: Prof. Dr. Zafar Mueen Nasir | 10:00 | 10:45 |
| **Pictorial Session and Tea Break** | | 10:45 | 11:15 |
| **Finance and Economics** | Session (I) Paper Presentations:  
1. Pricing Beliefs: Empirical Evidence from the Implied Cost of Deposit Insurance for Islamic Banks, **Jocelyn Grira**, UAE University, UAE  
2. Transaction Approach for Improvement of Identification and Recording Gains/Losses, **Lehte Alver**, Tallinn University of Technology, Estonia  
3. Analyzing The Effects of Value of Dollar Against The Euro on Prices Index in Tehran Stock Exchange, **Chidam Chitakoglu**, Islamic Azad University, Iran  
4. Financial Markets Between Financing & Persuading: The case of Casablanca Stock Exchange, **Mounime ELKABBOURI**, Hassan 1er University, Morocco  
5. System Integrated Approach – A New Trend in Financial Statement Analysis, **Jaan Alver**, Tallinn University of Technology, Estonia  
6. SWOT Analysis of the Facility Management of Hospitals: The Case of Bulgaria, **Silvia Trifonova**, University of National and World Economy, Bulgaria  
*Comments by Prof. Dr. Silvia Trifonova (Session Chair)* | | 11:15 | 01:00 |
| **Lunch Break** | | 01:00 | 02:00 |
| **Management and Marketing** | Session (II) Paper Presentations:  
1. A Problem Based Approach to Ethical Objectivity in Business Context, **Nisigandha Bhuyan**, Indian Institute of Management Calcutta, India  
2. A Comparative Study Between Islamic and Conventional Banks In Turkey, **Elif Guneren Genc.**, Istanbul Commerce University, Turkey  
4. Consumers’ attitudes and Behavioral Intentions toward Mobile Advertising; The case of smartphones in Kuwait, **Nabil El-Hilali**, Kuwait Maastricht Business School, Kuwait  
5. Determinants of Cancer Patients’ Satisfaction through Service Quality, Quality of Life and Informational Knowledge A Kuwaiti perspective, **Nabil El-Hilali**, Kuwait Maastricht Business School, Kuwait  
*Comments by Prof. Dr. Nabil El-Hilali (Session Chair)* | | 02:00 | 03:40 |
2nd Day: Friday January 29th, 2016

2nd day of GCBMS-2016 is recreational and networking day, registered participants will be taken out for a visit to marvelous places of Dubai