UTAR
UNIVERSITI TUNKU ABDUL RAHMAN

BAFE

TEH HONG PIOW
Faculty of Business and Finance

The 14th International Conference on Business, Accounting, Finance and Economics (BAFE) 2026

THEME: ACHIEVING RESILIENCE AND SUSTAINABILITY AMIDST GLOBAL UNCERTAINTY: ALIGNING DIGITALISATION AND INNOVATION WITH INCLUSIVE GROWTH

PROGRAMME E-BOOKLET

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Jointly organised by:

Main Organisers:

Teh Hong Piow Faculty of Business and Finance, UTAR
Centre for Accounting, Banking and Finance, UTAR
Centre for Business and Management, UTAR
Centre for Economic Studies, UTAR

Co-Organisers:

Lambung Mangkurat University
Shanghai University of Electric Power
Lok Jagruti Kendra University

MESSAGE FROM UTAR PRESIDENT

It is my great pleasure to welcome all keynote speakers, presenters, researchers and participants to the 14th International Conference on Business, Accounting, Finance and Economics (BAFE) 2026.

Over the years, BAFE has continued to provide a valuable international platform for academics, researchers and practitioners to exchange knowledge, share research findings and explore emerging issues in business, accounting, finance and economics. The conference reflects our shared commitment to advancing knowledge through academic dialogue, interdisciplinary engagement and international collaboration.

The theme of BAFE 2026, “Achieving Resilience and Sustainability amidst Global Uncertainty: Aligning Digitalisation and Innovation with Inclusive Growth”, is particularly relevant in a world shaped by economic volatility, rapid technological advancement and evolving global challenges. While digitalisation and innovation offer new opportunities for economic and business development, it is equally important to ensure that progress is inclusive, responsible and sustainable. I believe that research and meaningful academic exchange can contribute valuable insights towards strengthening resilience, informing decision-making and creating long-term value for society.

This year’s conference has received 51 paper submissions, of which 49 have been accepted. The contributions represent a diverse international research community, with authors from Tanzania, Indonesia, China, India, Nigeria, Pakistan, Thailand, Taiwan, the United Kingdom and Hong Kong. This breadth of participation demonstrates the international reach of BAFE and the importance of bringing together perspectives from different academic, economic and cultural contexts. I am confident that these contributions will enrich discussions and encourage new approaches to the opportunities and challenges facing businesses and economies today. I would like to express my sincere appreciation to our co-organisers, Lok Jagruti Kendra University, India; Shanghai University of Electric Power, China; and Universitas Lambung Mangkurat, Indonesia, for your valued collaboration and support. Partnerships such as these strengthen international academic networks and create opportunities for researchers to develop shared interests, exchange expertise and pursue future collaborative initiatives. I would also like to thank Eu Yan Sang and Mr.Wealth2u Advisory for its sponsorship and support of this conference.

My heartfelt appreciation also goes to the organising committee of the Teh Hong Piow Faculty of Business and Finance (THP FBF), together with the Centre for Accounting, Banking and Finance (CABF), the Centre for Business and Management (CBM), and the Centre for

Economic Studies (CES), for your dedication and concerted efforts in bringing BAFE 2026 to fruition. The commitment of the organising team and the cooperation of all participating institutions are instrumental in sustaining the conference as a meaningful platform for academic engagement.

I am confident that BAFE 2026 will provide a stimulating environment for the exchange of ideas, constructive discussions and the development of new research collaborations. May the insights shared during this conference inspire further scholarly inquiry and practical solutions that contribute to more resilient economies, responsible innovation and sustainable, inclusive growth.

I wish all participants a fruitful and rewarding conference experience.

Thank you.

Ir Prof Dato' Dr Ewe Hong Tat
President
Universiti Tunku Abdul Rahman (UTAR)

Message from Dean,
Teh Hong Piow Faculty of Business and Finance (THP FBF)

Teh Hong Piow Faculty of Business and Finance (THP FBF) would like to welcome you to the 14th International Conference on Business, Accounting, Finance and Economics (BAFE) 2026.

The world economy is experiencing challenging times. The 2026 Iran War has triggered a major global energy supply shock, driving up commodity costs, and reigniting worldwide inflation. In the environment front, we are facing issues including haze. Technology wise, the digital revolution is changing the business landscape and operations. These processes are clearly interrelated, for globalisation would make little sense if it did not involve consideration of global digital interchanges and environmental problems. These illustrate just three of the many significant challenges to the society in defining the things which should be studied. In the Conference, I hope the presenters and participants will learn how to manage uncertainties through sustainable development mindset.

I was told that the Conference received encouraging submissions from ASEAN, East and South Asian, Europe and African economies across regions, which were reviewed and selected for presentation and publication. The Conference is a great platform to share ideas, views, findings and research outcomes and to assimilate the business, accounting, finance and economics studies. I hope you will find the Conference to be useful and that the Conference can provide an excellent platform for academic deliberation. Our field is enriched by the dialogue among scholars from around the world. I hope this will be a memorable, valuable, and enjoyable experience.

I would like to extend my appreciation to the Organising Chairman Professor Dr. Abdelhak Senadjki, Organising Committee members, reviewers and UTAR staff for their great dedication in making this Conference a reality. Your high competence, enthusiasm, time and expertise knowledge, enabled us to prepare the high-quality programme. I believe that all presenters and participants will benefit from the proceedings and also find it stimulating in this process.

My special thanks to the Keynote Speakers, Prof. Dr. Fadilah Puteh, Prof. Dr. Albert Teo, Ms Clara A Arokiasamy OBE, and Prof. Dr. Jin-Hooi Chan for your valuable sharing, and sponsors who have granted your support to the conference.

To our co-organisers, Lok Jagruti Kendra University (India), Shanghai University of Electric Power (China) and Universitas Lambung Mangkurat, (Indonesia) my sincere gratitude, for your hard work and dedication went into coordinating it.

To our sponsors, Eu Yan Sang and Mr. Wealth2u Advisory, thank you for your consistent support to BAFE 2026 has been a cornerstone of our success. Your sponsorship has enabled us to grow and deliver more value to our members.

Once again, I hope all of you will have effective and fruitful discussions.

Thank you.

Professor Dr. Au Yong Hui Nee
Dean, Teh Hong Piow Faculty of Business and Finance
Universiti Tunku Abdul Rahman

Message from the Conference Chairperson, International Conference on BAFE 2026

Distinguished keynote speakers, respected institutional leaders, esteemed co-organisers, generous sponsors, fellow academics, researchers, and conference participants, it is an absolute honour and a distinct privilege to address you all as Chairman of the 14th International Conference on Business, Accounting, Finance and Economics (BAFE 2026).

Proudly organized by the Teh Hong Piow Faculty of Business and Finance at Universiti Tunku Abdul Rahman (UTAR) together with the Centre for Accounting, Banking and Finance (CABF), Centre for Business and Management (CBM), and Centre for Economic Studies (CES), BAFE continues its dedicated mission of fostering high-impact scholarly dialogue in a hybrid mode uniting researcher physically at UTAR Kampar Campus and virtually across the globe. This year's overarching theme, "Achieving Resilience and Sustainability Amidst Global Uncertainty: Aligning Digitalisation and Innovation with Inclusive Growth," reflects our collective imperative to advance multidisciplinary frameworks, embrace responsible technological disruption, and forge actionable pathways for sustainable socio-economic development.

The intellectual depth and scholarly success of this conference are profoundly anchored by the vision, wisdom, and research contributions of our four distinguished keynote speakers. We convey our deepest appreciation to Prof. Dr. Fadilah Puteh, Professor from Universiti Teknologi MARA and External Examiner at UTAR; Professor Albert Teo, Dean and Professor of the School of Management at Tung Wah College, Hong Kong; Clara A. Arokiasamy OBE, Adjunct Professor (Industry) at UTAR and President of ICOMOS-UK and to Prof. Dr. Chan Jin Hooi from the University of Greenwich, United Kingdom, and Adjunct Professor at UTAR. Your collective mastery, dedication, and scholarly generosity have enriched our proceedings beyond measure.

The flourishing international reach and prestige of BAFE are equally indebted to our strategic institutional partnerships across Asia. We express our utmost gratitude to our valued co-organisers: Lok Jagruti Kendra University from India, Shanghai University of Electric Power from China, and Universitas Lambung Mangkurat from Indonesia. Your unwavering support, academic synergy, and institutional solidarity have substantially expanded our regional networks and elevated the collaborative spirit of this forum. We also extend our most sincere thanks and recognition to our esteemed corporate sponsor, Eu Yan Sang and Mr. Wealth2u Advisory, whose generous backing and belief in our academic vision have provided vital support to ensure the successful realization of this gathering.

Reflecting on this edition's scholarly achievements, the conference metrics demonstrate both exceptional quality control and an inspiring breadth of international engagement. This year, the organizing committee received a total of fifty-one scholarly paper submissions, and following an uncompromising blind peer-review evaluation, forty-nine outstanding papers were accepted for presentation, with two submissions not meeting the required criteria. All accepted full papers are published by Atlantis Press, part of the Springer Nature Group, and indexed in CNKI, providing our authors with enduring international visibility and academic indexing.

The composition of our presenter community highlights a well-balanced, globally competitive ecosystem that nurtures researchers at every stage of their academic journey. We are privileged to host twenty-one presentations delivered by overseas scholars from non-UTAR institutions, eight by local researchers from fellow Malaysian academic centres, eight by our own dedicated UTAR academic staff, six produced through collaborative research partnerships between UTAR staff and external scholars, and four authored by our ambitious UTAR postgraduate and undergraduate students. Furthermore, we take exceptional pride in celebrating the contributions of two Final Year Project (FYP) award winners, underscoring our institutional commitment to mentoring and showcasing exceptional emerging researchers.

This vibrant scholarly forum is further enriched by an expansive geographic diversity spanning ten distinct countries and territories across Asia, Africa, and Europe, with contributing authors hailing from Tanzania, Indonesia, China, India, Nigeria, Pakistan, Thailand, Taiwan, the United Kingdom, and Hong Kong. To have empirical evidence and theoretical models from such a diverse spectrum converge onto one collaborative platform provides unparalleled comparative value for our fields. In closing, I express my sincere gratitude to our track chairs, reviewers, session moderators, technical teams, and the entire organizing committee whose meticulous dedication ensured a seamless conference experience. May the connections and discussions have cultivated during BAFE 2026 spark lasting research collaborations and impactful societal solutions. I wish everyone continued scholarly success and a safe journey ahead.

Professor Dr. Abdelhak Senadjki
Chairperson of BAFE 2026
Deputy Dean (Research & Development and Postgraduate Programmes)
Teh Hong Piow Faculty of Business and Finance
Universiti Tunku Abdul Rahman

KEYNOTE SPEAKER'S PROFILE

Prof. Dr. Hajah Fadilah Haji Puteh
Professor
Faculty of Administrative
Science and Policy Studies
Universiti Teknologi MARA

Prof. Dr. Hajah Fadilah is a Professor at the Faculty of Administrative Science and Policy Studies, Universiti Teknologi MARA (UiTM) Shah Alam, Selangor MALAYSIA. She holds a PhD in HRD from University of Nottingham. Her research interests are in the areas of Human Resource Development, Human Resource Management, Strategic Management, Knowledge Management, Change Management, Adult Education, Lifelong Learning and Gender Studies.

She is also an active consultant for various organizations and government agencies related to Gender Study, Strategic Management and Human Capital Development. She has published books from her research work, chapters in book, author and co-author of various papers in journals and conference proceedings locally and abroad.

Currently, Prof. Dr. Hajah Fadilah is the honorary secretary for Malaysian Social Science Association (PSSM), a professional body encompasses various academicians locally and internationally, which promote and highlight contemporary issues relating to social sciences and humanity in Malaysia as well as at the international level. She can be contacted through her email address at fadilahputeh@uitm.edu.my

KEYNOTE SPEAKER'S PROFILE

Professor Albert Teo
Dean and Professor
School of Management
Tung Wah College
Hong Kong

Professor Albert Teo joined Tung Wah College in January 2019. Prior to joining TWC, he was an associate professor in the School of Business, National University of Singapore (NUS). While in NUS, he also took on various leadership roles: founding director of the Chua Thian Poh Community Leadership Centre; founding director of the Centre for Social Entrepreneurship and Philanthropy; and deputy director of the University Scholars Programme.

Albert received his PhD degree from the Haas School of Business, University of California, Berkeley. His current academic interests are in the areas of social entrepreneurship, community development, social impact measurement, organizational ecology, institutional theory, and social networks. He has published in journals such as Academy of Management Journal, Organization Science, and Industrial and Corporate Change.

Albert is active in community engagement. He currently serves as a member of the regional council of the Institute for Social Entrepreneurship in Asia. He has conducted workshops and provided advice on social impact assessment to various non-profit organizations, philanthropic foundations, and social enterprises in Hong Kong, Singapore, Malaysia, and the Philippines. He is currently engaged in various applied research projects to assess the social impact of non-profit organizations and social enterprises in Hong Kong and the Asian region. Prior to his relocation from Singapore to Hong Kong, he served as the leader of a volunteer group offering massage services to patients in the HIV/AIDS and geriatric wards in Tan Tock Seng Hospital. He also sat on various Singapore government-appointed committees overseeing programme funding in the social services sector in Singapore.

KEYNOTE SPEAKER'S PROFILE

Clara A Arokiasamy OBE
Adjunct Professor (Industry), UTAR
President, ICOMOS-UK

Clara Arokiasamy is the President of ICOMOS-UK and chairs ICOMOS-UK'S Intangible Cultural Heritage Committee (ICHC) which she founded in 2012. The ICHC played a critical role in the UK Government's ratification of the 2003 Convention for the Safeguarding of Intangible Cultural Heritage. She is also Adjunct Professor (Industry) University of Tunku Abdul Rahman.

Clara is a strategic planner by background. Her involvement, as a senior manager and non-executive member, in the planning and delivery of arts and heritage services in the UK spans local government, community sector, and Non-Government Departments over a period of 30 years. She was Deputy Director Operations at UK's Heritage Lottery Fund, senior manager responsible for research and strategic policy and planning in several local government/authrities and a member of the Culture Committee at the UK National Commission for UNESCO.

Clara has held several public appointments. She chaired the London Mayor's Heritage and Diversity Task Force and the Open University's research board on Cultural Rights and Kenya's New Constitution, and was the Judge of the 2022 Annual IHBC Gus Astley Student Award. Her international roles have included: Vice President of the International Committee for Intangible Cultural Heritage, a member of the Rights-Based Approaches, World Heritage and Doctrinal Review Working Groups, and the European Group for National Presidents at ICOMOS International; and a member of the Strategic Review Committee at ICOM International.

She is the Founder and Coordinator of the Global South Exchange Network which promotes Global South-South Cooperation in the management of cultural heritage. Clara has consulted on cultural heritage in Europe, Canada and America and the Arab region for academic, community and arts and heritage sectors. Clara regularly chairs and contributes as a panellist on the protection and safeguarding of culture and heritage at national and international roundtable meetings and conferences. She also writes and speaks on intangible cultural heritage, cultural rights, and the future of cultural heritage in the UK and internationally.

KEYNOTE SPEAKER'S PROFILE

Prof. Dr. Chan Jin Hooi
Professor
University of Greenwich
United Kingdom

Professor Chan has an extensive research interest in sustainability and has published broadly in many fields related to sustainability and circular economy, such as entrepreneurship, innovation, industry strategy and policy, energy (renewable) policy, creative, cultural, and tourism sectors management, industrial organisation, and urban cluster and gentrification. He has an extensive international collaboration network and experience conducting fieldwork research in Europe, Africa, China, and Southeast Asia. Professor Chan is an award-winning researcher for his excellent research, presentations, and publications.

His research in the evolution of policy and industrial structure in the energy sector is based at the Energy Policy Research Group at the University of Cambridge. Professor Chan has over 20 years of experience in the energy and environmental industries, holding senior positions in various capacities. He has also worked in multiple roles, such as PI, Co-I, or project manager, on more than ten research projects funded by governments and industries, including from the European Commission, Interreg European Regional Development Fund, UKRI, Newton Fund Programme, British Academy-Leverhulme Trust, and Chinese Academy of Social Sciences and Malaysian government's Fundamental Research Grant.

Professor Chan leads the research assessment at the Greenwich Business School (UoA17: Business and Management), aiming to produce a strong submission to the UK REF 2029. He leads the development of strategies and implements plans to enhance the school's research integrity and quality, accelerate public engagement and research impact, and ensure wider participation in research. He also sits on several university and faculty committees, as well as the university academic promotion board for 2023/24.

The BAFE 2026 Opening Ceremony

14th International Conference on Business, Accounting, Finance and Economics (BAFE) 2026

21 October 2026, Wednesday
Hybrid (Online and Physical) Platform

Zoom Link:
https://us06web.zoom.us/j/84907273006?pwd=NIMOYIrgsjaewokFBEId0qsGrQPo16.1

Meeting ID: 849 0727 3006
Passcode: 674432

Programme

(MYT)/(GMT+8)

08:45am	Participation of Presenters and Participants
09:00am	Welcome Remarks by Prof. Dr Au Yong Hui Nee Dean of Teh Hong Piow Faculty of Business and Finance (THP FBF).
09.10am	Opening Speech by Prof. Dr Zuraidah Binti Abd Manaf Vice President (R&D and Commercialisation). Universiti Tunku Abdul Rahman (UTAR)
09:20am	Souvenir Presentation to VIPs and Sponsors
09:25am	Acknowledgement of co-organisers, supporting journals and sponsors
09:30am	Photo Taking Session
09:40am	Tea Break
10:00am	Keynote Speech 1: Prof. Fadilah Puteh (Physical) Title: Bridging the Divide: Aligning Digitalisation and Innovation with Inclusive Growth in an Era of Uncertainty
10:40am	Keynote Speech 2: Prof Albert Teo (Online) Title: Managing and Measuring Social Impact to Optimize Social Sustainability
11.20am	Parallel Presentation Session 1

12.50pm	Lunch Break
02.00pm	Keynote Speech 3: Clara Arokiasamy OBE (Online) Title: Rethinking Creative and Cultural Industries: Towards Inclusive, Sustainable and Community-Led Policy
02.40pm	Keynote Speech 4: Prof. Dr. Jin Hooi Chan (Online) Title: Are We Studying the Wrong Economy? Creative Industries and the Future of Business Research
03.20pm	Parallel Presentation Session 2
04:50pm	Tea Break
05.10pm	Best Papers Awards & Best Presentations Awards
05.30pm	Closing Remarks

UTAR KAMPAR CAMPUS MAP

BAFE 2026 Conference Programme Schedule

21 October 2026 (Wednesday)		
Zoom Link: https://us06web.zoom.us/j/84907273006?pwd=NlMOYlrgsjaewokFBEld0qsGrQPo16.1 **Meeting ID: 849 0727 3006** **Passcode: 674432**		
Time ***(MYT)/(GMT+8)***	**Activities**	**Virtual Venue**
08.45 – 09.00	Registration	Block H108 & H109
09.00 – 09.40	Opening Ceremony	Zoom: Main Room (For Online Participants) Block H108 & H109 (For those participants attended physically)
09.40 – 10.00	Tea Break	Block H112 & H113
10:00 – 10.40	Keynote Speech 1: Prof. Fadilah Puteh (Physical) **Title:** Bridging the Divide: Aligning Digitalisation and Innovation with Inclusive Growth in an Era of Uncertainty	Zoom: Main Room (For Online Participants) Block H108 & H109 (For those participants attended physically)
10:40 – 11:20	Keynote Speech 2: Prof Albert Teo (Online) **Title:** Managing and Measuring Social Impact to Optimize Social Sustainability	Zoom: Main Room (For Online Participants) Block H108 & H109 (For those participants attended physically)
11.20 – 12.50	Parallel Presentation Session 1	Breakout Room: Room 1, 2 & 3 (Online) Block H108, H109 (Physical)
12.50 – 14.00	Lunch Break	Block H112 & H113
14:00 – 14:40	Keynote Speech 3: Clara Arokiasamy OBE (Online)	Zoom: Main Room (For Online Participants)

	Title: Rethinking Creative and Cultural Industries: Towards Inclusive, Sustainable and Community-Led Policy	Block H108 & H109 (For those participants attended physically)
14.40 – 15.20	Keynote Speech 4: Prof. Dr. Jin Hooi Chan (Online) **Title:** Are We Studying the Wrong Economy? Creative Industries and the Future of Business Research	Zoom: Main Room (For Online Participants) Block H108 & H109 (For those participants attended physically)
15.20 – 16.50	Parallel Presentation Session 2	Breakout Room: Room 1, 2 & 3 (Online) Block H108 & H109 (Physical)
16:50 – 17:10	Tea Break	Block H112 & H113
17.10 – 17.30	Best Papers Awards & Best Presentations Awards	Block H108 & H109
17.30	Closing Remarks	Zoom: Main Room (For Online Participants) Block H108 & H109 (For those participants attended physically)

BAFE 2026 PRESENTATION SCHEDULE

PROGRAMME BY VENUE

Concurrent Session	Venue	Mode	Topic	Session Chairs
Session 1	**Room**		**11:20AM – 12:50PM (MYT)/(GMT+8)**	**Chair (C) & Co-Chair (CC)**
Session 1.1	1	Online	Environmental Economics, ESG & Sustainable Energy	**C:** Dr Har Wai Mun **CC:** Dr Tan Chai Thing
Session 1.2	2	Online	Regional Economics, Spatial Dynamics & Macroeconomic Transition	**C:** Prof Dr Eng Yoke Kee **CC:** Ms Lim Shiau Mooi
Session 1.3	3	Online	Organizational Behavior, Workplace Dynamics & Human Capital	**C:** Prof Dr Lee Voon Hsien **CC:** Dr Ng Lee Peng
Session 1.4	108-109	Physical	ESG Governance, Sustainable Supply Chains & Green Development	**C:** Dr Chandramauli Pathak **CC:** Cik Zainon Binti Md. Yunus
Session 2	**Room**		**3:20PM – 4:50PM (MYT)/(GMT+8)**	
Session 2.1	1	Online	AI Adoption, Digital Competency & Operational Resilience	**C:** Dr William Choo Keng Soon **CC:** Cheah Chee Keong
Session 2.2	2	Online	Consumer Behavior, E-Commerce & Retail Adoption	**C:** Dr Gengeswari a/p Krishnapillai **CC:** Dr Yip Yen San
Session 2.3	3	Online	Financial Economics, Risk Governance & Capital Markets	**C:** Dr Chan Pui Yee **CC:** Ms Kong Yin Mei
Session 2.4	108-109	Physical	Digital Transformation, Technology Adoption & Emerging Applications	**C:** Dr Priya Shah **CC:** Dr Yee Chew Fung

Session 1.1: **Environmental Economics, ESG & Sustainable Energy** **Time:** **11:20AM-12:50PM**

Chair: **Dr Har Wai Mun** **Venue:** **Virtual Room 1**

Co-Chair: **Dr Tan Chai Thing**

No.	Paper ID	TITLE	AUTHOR(S)
1.	BAFE008	Assessing Environmental ESG Awareness Among Logistics and Supply Chain Management Students in Malaysia: A Conceptual Framework	Mohd Azam Din, Akila Thenuka Abeykoon, Khairul Rizuan Suliman
2.	BAFE012	The Impact of Financial Performance on Renewable Energy Production Capacity: A Study of Indian Renewable Firms	Min Yee, Ngoh and Kuk Fai, Fok
3.	BAFE034	Resilience and Sustainability in Indian MSMEs and Start-ups: A Case-Based Study of Entrepreneurial Competencies Amid Global Disruption	Chandramauli Pathak, Yash Shah, Tanmay Mehta, Shivali Thakar
4.	BAFE021	Digital Competency Transformation and AI Adoption in the Accounting Profession: An Era 5.0 Perspective	Loh Chun T'ing, Lee Ah Suat, Chin Yoon-Mei, Foo Pik-Yin, Wong Tai Seng

Session 1.2: **Regional Economics, Spatial Dynamics & Macroeconomic Transition** **Time:** **11:20AM-12:50PM**

Chair: **Prof Dr Eng Yoke Kee** **Venue:** **Virtual Room 2**

Co-Chair: **Ms Lim Shiau Mooi**

No.	Paper ID	TITLE	AUTHOR(S)
1.	BAFE007	Homeownership, Regional Unemployment, and Spatial Dependence: Spatial Econometric Evidence from Taiwan	Chang Mu Jung
2.	BAFE046	Building Inclusive Economic Growth in Hulu Sungai Tengah Regency, South Kalimantan	Khubbi Abdillah, Akhsanul Rahmatullah, Utama Ahmed Dima
3.	BAFE048	Indonesia's 2045 Growth Transition: Productivity, Investment Efficiency, and Lessons from Asian Development Episodes	Syahrituah Siregar, Muzdalifah, Nurlatifah, and Noor Hayati
4.	BAFE028	Transforming Cross-Border Financial Architecture: Enhancing Settlement Efficiency and International Capital Flow Integration in the Global Economy	Ally Salumu Mtupeni

Session 1.3: **Organizational Behavior, Workplace Dynamics & Human Capital** **Time:** **11:20AM - 12:50PM**

Chair: **Prof Dr Lee Voon Hsien** **Venue:** **Virtual Room 3**

Co-Chair: **Dr Ng Lee Peng**

No.	Paper ID	TITLE	AUTHOR(S)
1.	BAFE005	Reducing the Workload of Busy Hospital Nurses in Malaysia: A Conceptual Paper	Julian Teh Hong Leong, Ng Shwu Shing, Lai Ka Fei, Farhana Hanim, Norhayati Md Isa, Norharyani Adrus
2.	BAFE037	Demand-Strain Relationship: Do Communication Skills Buffer the Relationship in Work-Family Conflict?	Hooi Ching Khor and Siti Zubaidah Binti Mohd Ariffin
3.	BAFE049	Flexible Work Arrangements as an Organisational Strategy: Financial and Talent Implications among Organisations in Penang, Malaysia	Ooh Seow Ling, Tan Soon Aun, Tan Chee Seng, Gan Su Wan, Anisah Zainab Binti Musa, Teoh Xi Yao, Nur Shakila Binti Ibharim, Sarvarubini Nainee
4.	BAFE020	Adaptive Practices for Enhancing Resiliency in Malaysian Construction Project Delivery	Tung Yew Hou

Session 1.4: **ESG Governance, Sustainable Supply Chains & Green Development** **Time:** **11:20AM-12:50PM**

Chair: **Dr Chandramauli Pathak** **Venue:** **H108 & H109**

Co-Chair: **Cik Zainon Binti Md. Yunus**

No.	Paper ID	TITLE	AUTHOR(S)
1.	BAFE002	Why Banks Respond Differently to ESG Pressures: Institutional Logics and Sustainable Banking Governance in China and France	Woo Kok Lian; Christine Marsal
2.	BAFE022	A Study on the Empowerment Effect of Supply Chain Digitalisation on Corporate Sustainable Performance	Chuan Zhang, Guanjun Wang, Yiwen Wang
3.	BAFE033	Fostering Sustainable Food Systems: Millet Entrepreneurship as a Driver for Market Development and Rural Livelihoods	Priya Shah, Nidhi H. Sompura, Ranjana Dureja
4.	BAFE044	New Urbanization, Green Consumption and Carbon Emission Efficiency: A Case Study of the Yangtze River Economic Belt	Xiuqing Zou, Jiangtao Guo, Zhaohua Yin, Linyin Yang and Yong Ma

Session 2.1: **AI Adoption & Digital Competency** **Time:** **3:20PM- 4:50PM**
Chair: **Dr William Choo Keng Soon** **Venue:** **Virtual Room 1**
Co-Chair: **Cheah Chee Keong**

No.	Paper ID	TITLE	AUTHOR(S)
1.	BAFE016	Beyond AI Adoption: A Social Cognitive Framework for AI-Related Innovative Work Behaviour in Malaysian Banking	Kuek Thiam Yong, Choong Yuen Onn, Azeyan Awee, Farhana Hanim Mohsin, Tai Lit Cheng, Fitriya Abdul Rahim, Tee Chee Wee, Tan Chai Thing, Lu Ming Pey, Bobby Chai Boon Hui
2.	BAFE026	Modernizing Corporate Accounting and Taxation: Enhancing Tax Evasion Detection and Operational Efficiency through AI and Blockchain Integration	Ally Salumu Mtupeni
3.	BAFE027	Determinants of Credit Risk and Operational Efficiency in Commercial Banking: Empirical Evidence from Advanced Econometric Modeling	Ally Salumu Mtupeni
4.	BAFE018	Balancing Technology, Affordability and Social Responsibility: A Case Study of a Malaysian Security Engineering SME in Supporting Safer Communities	Lim Yong Hooi, Yip Yen San, Tang Siu Eng, Azeyan Binti Awee, Ng Shwu Shing, Julian Teh Hong Leong

Session 2.2: **Consumer Behavior, E-Commerce & Retail Adoption** **Time:** **3:20PM- 4:50PM**
Chair: **Dr Gengeswari a/p Krishnapillai** **Venue:** **Virtual Room 3**
Co-Chair: **Dr Yip Yen San**

No.	Paper ID	TITLE	AUTHOR(S)
1.	BAFE015	What Sustains Matcha Consumption? A Theory of Consumption Values Perspective on Consumers' Continuance Purchase Intention	Teoh Ai Qian, Tan Jia En, Tan Mom-Zee and Lee Weng Onn
2.	BAFE040	Non-Muslim Tertiary Students' Intentions Toward Islamic Banking Products in Malaysia: Do Academic Discipline and Financial Autonomy Matter? – A Conceptual Paper	Wan Rozima Mior Ahmed Shahimi, Nurul Afidah Mohamad Yusof and Chin Lai Kwan
3.	BAFE042	Digital Customer Engagement and Behavioral Outcomes in a Chinese Tourism E-Commerce Platform	Benna Cui, You-How Go, Fanyu Chen
4.	BAFE050	The Impact of Financial Risk Awareness on Digital Bank Usage	Au Yong Hui Nee, Lang Xuen Li, Lau En Tong, Ng Yan Tong, Tan Chui Zye

Session 2.3: **Financial Economics, Risk Governance & Capital Markets** **Time:** **3:20PM- 4:50PM**

Chair: **Dr Chan Pui Yee** **Venue:** **Virtual Room 4**

Co-Chair: **Ms Kong Yin Mei**

No.	Paper ID	TITLE	AUTHOR(S)
1.	BAFE009	Hedging Effectiveness of Malaysian Crude Palm Oil Futures under Geopolitical Risk (GPR)	Jude W. Taunson, Mohamad Syahmi Mat Daud, Norhamiza Ishak, Minah Japang, Md Hafizi Ahsan
2.	BAFE013	Determinants of Cryptocurrency Adoption in Developing Countries	Jun Guang, Lok and Kuk Fai, Fok
3.	BAFE023	Enterprise Risk Management Disclosure and Public Accountability: Evidence from Malaysian Federal Statutory Bodies	Ainol-Basirah, A.W. & Varruna A/P Joothymani
4.	BAFE036	Digital Financial Literacy and Saving Behavior Among Generation Z	Lain-Tze Tee
5.	BAFE039	Sectoral Growth and Carbon Dioxide Emissions in the Asia-Pacific Region	Chia-Guan Keh, Yan-Teng Tan, Chin-Yu Lee, Fanyu Chen and Vivien Zi-Wen Wong

Session 2.4: **Digital Transformation, Technology Adoption & Emerging Applications** **Time:** **3:20PM- 4:50PM**

Chair: **Dr Priya Shah** **Venue:** **H108 & H109**

Co-Chair: **Dr Yee Chew Fung**

No.	Paper ID	TITLE	AUTHOR(S)
1.	BAFE010	Strategic Planning for Financial Technology Adoption: Enhancing Financial Inclusion Among IT and Telecommunications' Small and Medium Enterprises in Tanzania	CRN Charles Raphael, Grace Elihaki Idinga
2.	BAFE011	Strategic Planning for Digital Marketing Transformation: Enhancing Organisational Resilience Among Tanzanian It and Telecommunications' Small and Medium Enterprises (SMES)	CRN Charles Raphael, Grace Isidor Temba
3.	BAFE032	Mediating Moral Dilemmas: The Role of Generative AI in Justification Work	Hatim Fassi Fihri and Usman Nazir
4.	BAFE035	Mapping the Metaverse in TVET: A Bibliometric and Python-Based Text Mining Analysis	Darren Peter, Azeyan Binti Awee, Peter Tan Sin Howe

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