

# AICBM 2021

*Changing Global Business Paradigm*

October 29-30, 2021 | Dhaka, Bangladesh

The 2<sup>nd</sup> AIUB International Conference on Business and Management





# AICBM 2021

*The 2<sup>nd</sup> AIUB International Conference on  
Business and Management*

*Changing Global Business Paradigm*

October 29-30, 2021 | Dhaka, Bangladesh

Organized by



Faculty of Business Administration  
American International  
University-Bangladesh



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## Messages



## Message From the Chief Guest

### AICBM 2021



**Prof. Dr. Mesbahuddin Ahmed**  
Chairman  
Bangladesh Accreditation Council

I am pleased to discover that the Faculty of Business Administration (FBA) of American International University-Bangladesh (AIUB) will host the 2nd AIUB International Conference on Business and Management (AICBM, 2021), with the theme "Changing Global Business Paradigm," on October 29-30, 2021, via a virtual platform. On this occasion, I would like to thank the organizers at FBA and American International University-Bangladesh (AIUB) for organizing this international conference in Dhaka using a virtual platform (Zoom) to keep the current pandemic situation in mind. Massive annual conferences and local society gatherings alike have gone online as the new coronavirus outbreak closes businesses and disturbs everyday life for billions around the world. The new format has a number of technical and organizational problems, but it also presents potential, such as reaching a larger audience, reducing meeting travel's carbon footprint, and increasing diversity and equity. Thanks to FBA and American International University-Bangladesh (AIUB), the decision to use a virtual platform has already been made, and a large number of scholars and participants from around the world will attend to share their research findings.

I am confident that this conference will serve as a watershed moment for other private universities in Bangladesh.

I wish you all the best for the Conference.

**Prof. Dr. Mesbahuddin Ahmed**  
Chairman  
Bangladesh Accreditation Council



## Message from the Chairman Board of Trustees, AIUB

**Dr. Hasanul A. Hasan**  
Chairman  
Board of Trustees, AIUB



The American International University Bangladesh (AIUB) is proud to present the 2<sup>nd</sup> AIUB International Conference on Business and Management (AICBM) 2021 – “Changing Global Business Paradigm”. It is truly a matter of joy for me to witness the Faculty of Business Administration (FBA) undertake such an awe-inspiring effort, especially in light of the restrictions imposed on us by this uncertain pandemic.

Business around the globe have indeed been forced to adapt to the change and adopt to the ‘new normal’ of not just conducting their trade, but even in terms of their operations, communications, and promotions. This conference is meant to converge all the academic scholars and industry experts into a single platform, reflecting on the novel ideas, redesigned strategies, and innovative approaches to the way we study, work, and live in the world today. Whether it is in the case of local start-ups or international brands, traditional concepts are no longer applicable. As new issues arise in emerging global markets, businesses have to devise new creative solutions. We must emphasize, encourage, and enhance our capacities and capabilities to address the new challenges of the diverse industries. Everything is now interconnected; hence our approaches must also be integrated. So, I hope we can all equip our organizations to be proactive in the discourse of being responsive to change, availing potential opportunities, and formulate frameworks today to ensure a positive trajectory towards sustainable growth and development in the future.

I would like to thank our respected speakers, panelists, attendees, for their valuable contribution and enthusiastic participation in the conference, as well as our entire organizing committee, including faculties and administrators, along with our esteemed partners, for their cooperation and support throughout the event.

All the best to everyone for the 2<sup>nd</sup> AICBM 2021!



**Dr. Hasanul A. Hasan**  
Chairman,  
Board of Trustees, AIUB

## Message From the General Chair

### AICBM 2021



**Dr. Carmen Z. Lamagna**

Vice Chancellor  
American International University-Bangladesh

On behalf of the American International University–Bangladesh (AIUB), it is a great honor to be a part of the 2<sup>nd</sup> AIUB International Conference on Business and Management (AICBM) 2021. Organized by the Faculty of Business Administration (FBA), this conference will be analyzing the "Changing Global Business Paradigm" through the valuable expertise and experiences of the incredible speakers, academic scholars, and enthusiastic participants.

As the General Chair for the conference, I am excited to have the program bring together ideas, information, and insights on the multidimensional landscape of business from around the world. I am certain that together, we can discuss and evaluate with the real-life scenarios of unprecedented and disruptive changes that are transforming the global business paradigm.

We look forward to all of you enriching the conference by partaking in the technical presentations, interactive plenaries, and keynote sessions. In the 'new normal', this virtual format will enable us to expand the reach and scope of the conference, connecting and engaging with participants, academicians, and industry experts from within and beyond Bangladesh. So, I hope that we utilize this platform by forging constructive networks for collaboration, not just between educational institutions but professional organizations as well, to be able to work towards developing a better tomorrow for quality education, business services and operations, and by extension, the ever-evolving world.

I want to take this moment to acknowledge the invaluable contribution of our esteemed keynote speakers, session chairs, panel members, reviewers, and commend the hard work and dedication of all our respective faculty members of FBA and administration officials, along with the management of the university, all of whom together have brought this conference to life!

I look forward to a successful 2<sup>nd</sup> AICBM '21.



**Dr. Carmen Z. Lamagna**  
Vice Chancellor, AIUB

## Message From the Program Chair AICBM 2021

**Prof. Dr. Charles C. Villanueva**

Vice President, Academics and  
Dean, Faculty of Business Administration, AIUB



It is my privilege to welcome you all to the 2<sup>nd</sup> AIUB International Conference on Business and Management (AICBM) 2021, the biennial international conference by the Faculty of Business Administration (FBA) at the American International University -Bangladesh (AIUB).

The participation, involvement, and contributions from the students, academics, and professionals, even amidst the pandemic, has been an inspiration for enhancing the program sessions even further. Our efforts to consolidate the knowledge, expertise, and ideas that can help us to understand and examine the disruptions and deviations in the business world, is a humble attempt at addressing the needs for networking, collaboration, and innovation today. Brainstorming on the numerous aspects of business, in a global landscape, with multifaceted factors evolving every day, we hope that this conference enables us to identify and determine the best practices, relevant research, and creative solutions for enterprising entities not just in Bangladesh, but across the borders as well. I am sure, that the deliberations will add value as a learning experience for everyone to utilize and capitalize on for their businesses in the long run.

As a catalyst for integration of redesigned business models, concepts, and frameworks, may we all be able to encourage and ensure inclusive sustainable growth. I would like to express my sincere gratitude towards all our keynote speakers, session chairs, and peer reviewers for their valuable cooperation and support in enriching the conference, along with our team of academics and administrators at AIUB, for their relentless efforts in organizing such a versatile program.

My best wishes to everyone for a successful 2<sup>nd</sup> AICBM '21!

A handwritten signature in blue ink, appearing to read 'Charles C. Villanueva', with a stylized flourish at the end.

**Prof. Dr. Charles C. Villanueva**

Vice President, Academics and  
Dean, Faculty of Business Administration, AIUB

## Message From the Special Guest

### AICBM 2021



**Prof. Dr. Abu Taher**

Member

University Grants Commission, Bangladesh

It is a matter of great pleasure for me that AIUB is going to organize the "2<sup>nd</sup> International Conference on Business and Management-2021" on 29-30 October 2021 in Dhaka. This conference is expected to create a chance for building relationship between corporate professionals and academics in area of mutual interests of academic activities. These activities will help establish a long lasting relationship with corporate entities, government machineries and other apex bodies of the country that will eventually help enhance the quality of higher education specially in business education in Bangladesh.

In today's globalized world, human resource plays a vital role for combating any challenges including corona pandemic of the 21st century and also contribute significantly to the national development of the country. In such a context, industry-academia linkage will help a step forward in developing the economy in days ahead.

My heartiest congratulations go to the Contributors, the Editorial Board and Organizing Committee for putting immense hard work arrange such an important international event. I earnestly believe that all articles to be presented in the conference will deal with the current business and management issues, which will be immensely useful for academia and business people.

I wish the event a grand success.

**Prof. Dr. Abu Taher**

Member

University Grants Commission, Bangladesh

## Message From the Special Guest AICBM 2021

**Yasir Azman**  
Chief Executive Officer  
Grameenphone Ltd.



Congratulations to the Faculty of Business Administration of AIUB on hosting the 2<sup>nd</sup> AIUB International Conference on Business and Management (AICBM, 2021). It is an honour to be invited as a Special Guest to speak about the 'Changing Global Business Paradigm'- which I believe is an apt topic for the present time.

At 50 years of independence, Bangladesh is standing on the verge of LDC graduation and set out to unleash the country's full potential. Following 50 years will be an accelerated digitalization journey, where the digitally skilled young population will pay us dividends of a knowledge-based economy. Becoming a high-income country by 2041 is not too far away as we are getting ready to take on the opportunities of the 4th Industrial Revolution, connectivity, technology, digitalization and youth power. The future generation will need the proper guidance and support for skills development to take our country to greater success. The future poses immense potential deeply enrooted to a digitally connected society. Our digitally skilled and responsible youth will be a cornerstone in safeguarding our online presence as a digitally connected society will unlock opportunities and highly expose us to online vulnerabilities. Government is running multiple initiatives in this regard, and the collaborations between corporate and academia will further synergize the efforts to equip the youth to become future-ready.

As a partner in the vision of Digital Bangladesh, to empower societies, we are constantly innovating and modernizing to serve our customers better. The powerhouse of the internet is enabling e-commerce, online education, telehealth, and digitalization of citizen services. The post-Covid-19 era is challenging for all. To assist our resilient economy to pick up the pace and flourish, we must harness the power of technology. We can turn our country's vision into a possibility when all players in the ecosystem support one another.

I am thankful to the participants of AICBM, 2021, for investing in their personal development and extend my best wishes and support. I end with the expectation that you will nurture a growth mindset that will enable you to go beyond and exceed your benchmarks every time.

We dream big and achieve big!

Sincerely,

**Yasir Azman**  
Chief Executive Officer  
Grameenphone Ltd.

## Message From the Special Guest

### AICBM 2021



**Dr. Lovi Raj Gupta**  
Vice Chancellor (Acting)  
Lovely Professional University, India

It's my immense pleasure to know that Faculty of Business Administration (FBA) of American International University-Bangladesh (AIUB) is going to organize the 2<sup>nd</sup> AIUB International Conference on Business and Management (AICBM, 2021), with the theme "Changing Global Business Paradigm," on October 29-30, 2021, via a virtual platform. I'd like to express my heartfelt congratulations to the dignitaries, scholars, and researchers who will be presenting their research at this prodigious conference.

A significant influence on the growth of business, economics, and society is provided by invention, which is influenced in turn by the robust scientific research foundations that underpin it. I am confident that this conference will contribute to the creation of the important dimensions for the growth of humanity, which I believe will be the case if this goal is kept in mind throughout the proceedings.

Private universities are making significant contributions to the dissemination of knowledge and education among Bangladesh, which is surely scaffolding the development of the country. I believe AIUB, Bangladesh's largest private university, is aware of this viewpoint and is moving in the right direction in terms of expanding collaboration in developing devices, procedures and means to overcome limitations and advance the country's development.

As eminent scholar Benjamin Franklin once said, "an investment in knowledge pays the best interest" This conference will foster harmony by nurturing a great conducive environment for the dissemination of innovative thinking in the fields of management, economics, and social science, and would pave new dimensions for betterment of the ecosystem.

I wish the Conference a grand success.

**Dr. Lovi Raj Gupta**  
Vice Chancellor (Acting)  
Lovely Professional University, India



**Advisory** Panel



# Advisory Panel



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**Mr. Ishtiaque Abedin**  
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**Ms. Nadia Anwar**  
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**Organizing** Committee

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General Chair  
Vice Chancellor, AIUB



**Prof. Dr. Charles C. Villanueva**  
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- ◆ IQAC Team
- ◆ IT Officers





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- ◆ Dr. Ramit Azad, American International University-Bangladesh



**Program** Schedule



# Day 1

## Friday, October 29, 2021

### Inaugural Session

- 9:30 AM Opening of the Conference AICBM2021
- 9:40 AM National Anthem
- 9:41 AM Overview of 2nd AICBM 2021 by Chair of Conference Secretariat, Ms. Farheen Hassan, Associate Professor, FBA, AIUB
- 9:50 AM Welcome Speech by Conference General Chair, Dr. Carmen Z. Lamagna, Vice Chancellor, AIUB
- 10:00 AM Message by Chief Guest, Prof. Dr. Mesbahuddin Ahmed, Chairman, Bangladesh Accreditation Council
- 10:10 AM Message by Special Guest, Prof. Dr. Abu Taher, Member, University Grants Commission, Bangladesh
- 10:20 AM Message by Special Guest, Dr Lovi Raj Gupta, Acting Vice Chancellor, Lovely Professional University, India
- 10:30 AM Message by Special Guest, Prof. Mohammad A. Momen, Director, IBA, University of Dhaka, Bangladesh
- 10:40 AM Message by Special Guest, Yasir Azman, CEO, Grameenphone Ltd, Bangladesh
- 10:50 AM Message by Program Chair, Dr. Charles C. Villanueva, Vice President, Academics and Dean, FBA, AIUB
- 10:55 AM Message by Associate Editor, Prof. Dr. Nisar Ahmed, FBA, AIUB

### Plenary Session (PS1)

#### Topic: Shifting Business Paradigm: Challenges and Way Forward

#### 11:00 AM to 12:30 PM

Session Chair: Prof. Dr. Tazul Islam, Dean, FASS, AIUB

Keynote Speech by Dr. Abu N. M. Waheeduzzaman, Professor of Marketing and International Business, Texas A&M University Corpus Christi, USA

Industry Expert: Rtn. Md. Mashequr Rahman Khan, PHF, President, BSHRM

## Parallel Session

**Day 1:** Friday, October 29, 2021  
**Session:** D1P1, Time: 2:00-3:30 pm [Zoom]  
**Track:** Marketing & E-Commerce-1  
**Session Chair:** Dr. Rajesh Verma, Professor & Dean, Mittal School of Business, LPU, India  
**Co-Chair:** Dr. Muhammad Sabbir Rahman, North South University (NSU), Bangladesh

Paper ID	Paper Title
49	Online Pharmacy- Perception of Users in Bangladesh <i>Bohi Shajahan, Waheduzzaman Shuvo</i>
58	The role of Technology on Business during the Covid-19 lockdown. A case study on Bangladesh <i>AKM Kamrul Haque, Dr. MM Obaidul Islam</i>
59	Perceptions Towards Jamdani Saree: A Study on The Young Female Consumers of Dhaka City <i>Dr. Partha Prasad Chowdhury, Dr. Shibli Ahmed Khan</i>
24	Cooking Routine Practices among Working Women in Bangladesh <i>Alvi Rahman Shovon</i>
64	Consumers' Awareness and Acceptance of Grocery Shopping from the Online Platforms <i>Hamidul Islam, Stanley Sumon Rodrick, Ziarat H. Khan</i>

**Day 1:** Friday, October 29, 2021  
**Session:** D1P2, Time: 2:00-3:30 pm [Zoom]  
**Track:** Accounting-1  
**Session Chair:** Dr. Tarequzzaman, Victoria University of Wellington, New Zealand  
**Co-Chair:** Prof. Md. Maksudur Rahman Sarker, American International University-Bangladesh

Paper ID	Paper Title
56	Fiscal Measures for Tackling the Economic Fallout in Bangladesh: An Assessment of Stimulus Measures during the COVID-19 Pandemic Era <i>Dr. Mohammad Faridul Alam, Niaz Mohammad</i>
45	Investigation of expectation gap in Bangladesh between auditors and individual investors in Bangladesh <i>Takrima Jannat</i>
30	Non-performing loans and Banking sector: Evidence from Bangladesh <i>Dr. Nisar Ahmed, Dr. Md. Taslim Uddin, Bohi Shajahan, Md. Joynal Abedin</i>
61	The impact of Covid-19 pandemic on the non-performing loans: A study on scheduled banks in Bangladesh <i>Dr. Nisar Ahmed, Md. Joynal Abedin</i>
55	HR Accounting Disclosure in the Annual Reports: Evidence from DSE Listed Companies <i>Md. Sahid Hossain, Zobaidda Khanam, Dilruba Afroze</i>

## Parallel Session

**Day 1:** Friday, October 29, 2021  
**Session:** D1P3, Time: 2:00-3:30pm [Zoom]  
**Track:** HRM-1  
**Session Chair:** Dr. Nazrul Islam, Northern University, Bangladesh  
**Co-Chair:** Dr. Rezbin Nahar, American International University-Bangladesh

Paper ID	Paper Title
16	Mergers and Acquisitions and importance of Human Resource Management in context of Bangladesh <i>Moinul Hoque, Mohamed Rosmah</i>
21	Employees' Perception on Involvement in social media and Performance in Workplace: A Study on Banking Professionals in Dhaka City <i>Susmita Halder, Tahsina Khan, Rezbin Nahar, Farheen Hassan, Ziarat H. Khan</i>
38	Are women themselves undermining their worth? - A study on Under Representation of Female Employees in Managerial Positions in Bangladesh <i>M. M. Tisha, M. M. Hossain</i>

**Day 1:** Friday, October 29, 2021  
**Session:** D1P4, Time: 3:45-5:15pm [Zoom]  
**Track:** Operations and Supply Chain Management  
**Session Chair:** Prof. Dr. Md. Faruque Hossain, American International University-Bangladesh  
**Co-Chair:** Dr. Saad Hasan, United International University, Bangladesh

Paper ID	Paper Title
20	An Empirical Study on Project Logistics at EPC Projects of Bangladesh <i>Md. Tohidul Islam, Asfaque A. Mohib, Anisul Islam</i>
42	Effect of the Covid-19 Pandemic on the Purchasing Behavior of Consumers <i>Sayaka Zaman, Dr. Bikash Barua, Dr. MM Obaidul Islam, AKM Kamrul Haque</i>
87	The Effect of COVID-19 on Supply Chain Management of RMG Sector in Bangladesh <i>Dr. Md Faruque Hossain, Eshat Jebin</i>

**Day 1:** Friday, October 29, 2021  
**Session:** D1P5, Time: 3:45-5:15pm [Zoom]  
**Track:** HRM-2  
**Session Chair:** Dr. Md Aftab Anwar, Associate Professor, Department of Business Studies, State University of Bangladesh  
**Co-Chair:** Co-Chair: Dr. Mohammad Ali, American International University-Bangladesh

Paper ID	Paper Title
20	Effects of Technology on HR Practices in Bangladesh- A Study Conducted on Lanka Bangla Securities Limited and IDLC Securities Limited <i>M. M. Hossain, S. N. Haque</i>
42	An assessment of impacts of Covid-19 Pandemic on Job Seekers' usage of social media <i>Anonna Ahmed, Asif Parvez</i>
87	Factors that are influencing the Employee job satisfactions in private banking sector of Bangladesh: An empirical analysis <i>Debashis Kundu, Farhat Binte Hasan, Md Faruque Hossain</i>

## Parallel Session

**Day 1:** Friday, October 29, 2021  
**Session:** D1P6, Time: 3:45-5:15pm [Zoom]  
**Track:** Finance-1  
**Session Chair:** Dr. Babli Dhiman, Mittal School of Business, LPU, India  
**Co-Chair:** Dr. Kamrul Hasan, American International University-Bangladesh

Paper ID	Paper Title
37	Role of Land Ports in Trade Facilitation: A Case Study of Bangladesh India Trade <i>Nafees Imtiaz Islam</i>
65	Forecasting Financial Performance using Regression Techniques: A Case Study on Comparative Analysis of Nestle and Unilever <i>Mossa. Anisa Khatun, Shahnaz Zarin Haque, Sadia Rahman</i>
70	Designing a Qualitative Study on factors that affect the Dhaka Stock Exchange Broad Market Index <i>Sayed Ibrahim Ahmed</i>
68	Financial Development, Exchange Rate fluctuation and Remittance inflows in Bangladesh: A co-integration study <i>Dr. Nisar Ahmed, Dr. Mohammed Kamrul Hasan, Khairul Alom</i>

**Day 1:** Friday, October 29, 2021  
**Session:** D1P7, Time: 3:45-5:15pm [Zoom]  
**Track:** Economics  
**Session Chair:** Dr. A. B. M. Rahmatullah, American International University-Bangladesh  
**Co-Chair:** Dr. Faria Sultana, American International University-Bangladesh

Paper ID	Paper Title
32	Comparative Advantage, Export Diversification, Intra-Industry Trade, and Economic Growth Nexus: Evidence from Bangladesh's Textile and Clothing Industry <i>Dr. Mohammad Ali, Dr. Md Ekram Hossain, Ziarat H. Khan</i>
82	Ownership of Land Really Empower the Rural Poor Women Economically? Reflection from Bangladesh <i>Kazi Tanvir Mahmud, Shejuti Haque, Asif Parvez</i>
67	Entrepreneurship Development in SMEs in Bangladesh: Supply and Demand Side Challenges <i>Dr. Kamrul Hasan</i>
13	Does Socio-Economic Status (SES) Influence Child Strategic Thinking Ability? A study on Bangladesh <i>Sultana Parvin, Dr. Rezbin Nahar, Nargis Akter, Asif Parvez, Dr. Nisar Ahmed</i>

# Day 2

## Saturday, October 30, 2021

### Parallel Session

**Day 2:** Day 2: Saturday, October 30, 2021  
**Session:** D2P8, Time: 2:00-3:30pm [Zoom]  
**Track:** Accounting-2  
**Session Chair:** Dr. Md. Mohiuddin, Institute of Business Administration, University of Dhaka, Bangladesh  
**Co-Chair:** Dr. Mohammad Faridul Alam, American International University-Bangladesh

Paper ID	Paper Title
12	Triple Bottom Line Reporting Analysis: A Case Study on Private Conventional Banks of Bangladesh <i>Rian Binte Kamal</i>
27	Impact of Covid-19 on the Bangladesh Stock Market <i>Md Omar Faruq Khan, Emon Kalyan Chowdhury</i>
46	Linking Sustainable Development Goals (SDGs) to Sustainability Reporting: Insights from Bangladesh <i>Niaz Mohammad</i>
50	Corporate Governance and Investment Decisions: An Experimental Study on Real Investors <i>Dr. ATM Tariquzzaman</i>

**Day 2:** Saturday, October 30, 2021  
**Session:** D2P9, Time: 2:00-3:30 pm [Zoom]  
**Track:** Management Information Systems  
**Session Chair:** Mr. Manzur H. Khan, American International University-Bangladesh  
**Co-Chair:** Dr. Salah Uddin Ahmed, University of South-Eastern Norway – USN, Norway

Paper ID	Paper Title
8	Assessing Essential Digital Literacy Skills among BBA Students in Computing and Business Application <i>Md. Mehzaul Hoque Nahid, Nazia Farhana</i>
26	Factors students use to choose majors; how can the university promote MIS? <i>Dewan Sadia Mazid, Raihan Kibria</i>
71	Prospects of No-code and low-Code Artificial Intelligence Technologies <i>Md. Mehzaul Hoque Nahid</i>
72	Professionals' Perceptions of MOOCs <i>Md. Abdullah Al Mahmud</i>

## Parallel Session

**Day 2:** Saturday, October 30, 2021  
**Session:** D2P10, Time: 2:00-3:30pm [Zoom]  
**Track:** Education and Learning  
**Session Chair:** Dr. Muhammad Mahboob Ali, Dhaka School of Economics  
**Co-Chair:** Dr. Shibli Ahmed Khan, American International University-Bangladesh

Paper ID	Paper Title
9	Exploring BBA students' Conception and Perception of Internship in Bangladesh <i>Md. Mehzabul Hoque Nahid, Nazia Farhana</i>
29	Identifying Required Employability Skill of the HR Graduates: A Literature Review <i>Samia Shabnaz, Bohi Shajahan, Hafsa Maryam</i>
73	Exploring Social and Emotional Learning (SEL) as the prime assessment criteria in the British Education system. <i>Anisa Sultana</i>
84	Virtual, Blended, and Dual System Teaching-Learning: Fitness and Relevance for Universities <i>Mohammad Rafiqul Islaam Talukdar, Farheen Hasan, Rezbin Nahar</i>

**Day 2:** Saturday, October 30, 2021  
**Session:** D2P11, Time: 2:00-3:30pm [Zoom]  
**Track:** HRM-3  
**Session Chair:** Prof. Dr. Abu Taher, Member UGC, Bangladesh  
**Co-Chair:** Dr. Md. Rafiqul Islam Talukdar, American International University-BD

Paper ID	Paper Title
15	Library Automation Leading Towards Displacement: Does technology cause displacement in the library (E.g., library automation), if so, then how to cope with this situation? <i>Tamanna Nazneen Rahman</i>
39	Management Practice and Project Performance among Manufacturing Industries in Malaysia <i>Dr. Jacqueline Tham, Dr. Khondaker Sazzadul Karim, Dr. S. M. Ferdous Azam</i>
33	The Progress and Prospect of Sustainable Entrepreneurship Research: Evidence from a Scoping Review <i>Raghavendra Nayak, Dr. Rajasekharan Pillai K</i>

**Day 2:** Saturday, October 30, 2021  
**Session:** D2P12, Time: 3:45-5:15pm [Zoom]  
**Track:** Finance-2  
**Session Chair:** Dr. Chere' C. Yturralde, Angeles University Foundation, Philippines  
**Co-Chair:** Dr. Mohammed Kamrul Hasan, American International University-Bangladesh

Paper ID	Paper Title
7	Undulations at Different Sectors in Dhaka Stock Exchange during COVID-19 Based on Data Analyses <i>Kazi Sazzad Hosen, Raihan Mahmud, Shahadat Hossain, Md. Manzurul Hasan</i>
17	Investing in Mutual Funds: The Prospects and Dilemmas in Case of Bangladesh <i>Kashfia Sharmeen, Dr. Nitai Chandra Debnath FCMA, Liana Anwar</i>
31	Discourses on the dynamics of meaning of retirement for women and its impact on their financial security post-retirement: A Scoping Review <i>M. S. Urmila, Dr. K. Rajasekharan Pillai</i>
34	Pricing Dynamics of Hospital Services: A Scoping Review <i>Dr. Andria J.N Sirur, Dr. Rajasekharan Pillai K</i>

## Parallel Session

**Day 2:** Saturday, October 30, 2021  
**Session:** D2P12, Time: 3:45-5:15pm [Zoom]  
**Track:** Finance-2  
**Session Chair:** Dr. Chere' C. Yturralde, Angeles University Foundation, Philippines  
**Co-Chair:** Dr. Mohammed Kamrul Hasan, American International University-Bangladesh

Paper ID	Paper Title
7	Undulations at Different Sectors in Dhaka Stock Exchange during COVID-19 Based on Data Analyses <i>Kazi Sazzad Hosen, Raihan Mahmud, Shahadat Hossain, Md. Manzurul Hasan</i>
17	Investing in Mutual Funds: The Prospects and Dilemmas in Case of Bangladesh <i>Kashfia Sharmeen, Dr. Nitai Chandra Debnath FCMA, Liana Anwar</i>
31	Discourses on the dynamics of meaning of retirement for women and its impact on their financial security post-retirement: A Scoping Review <i>M. S. Urmila, Dr. K. Rajasekharan Pillai</i>
34	Pricing Dynamics of Hospital Services: A Scoping Review <i>Dr. Andria J.N Sirur, Dr. Rajasekharan Pillai K</i>

**Day 2:** Saturday, October 30, 2021  
**Session:** D2P13, Time: 3:45-5:15 pm [Zoom]  
**Track:** Marketing & E-Commerce-2  
**Session Chair:** Dr. Ehsanul Huda Chowdhury, University of Gävle, Sweden  
**Co-Chair:** Dr. Md. Abdul Momen, East-West University, Bangladesh

Paper ID	Paper Title
23	Behavioral typologies of materialism: A cluster analysis <i>K. R Pillai, Sebastian Padickaparambil, Sanniya Kulsum</i>
36	Current Status of E-Commerce Adoption by SMEs in Bangladesh: An Empirical Study <i>Dr. M M Obaidul Islam, Mr. AKM Kamrul Haque, Dr. Bikash Barua</i>
40	Online Delivery Service in Bangladesh: Measuring the Determinants of Knowledge Management Strategy and Organizational Performance <i>Dr. Khondaker Sazzadul Karim, Dr. Jacqueline Tham, Dr. S. M. Ferdous Azam</i>
62	Prospects and Challenges of using Credit Cards Services: A Study on the users in Dhaka City <i>Stanley Sumon Rodrick, Hamidul Islam, Dr. Sahin Akter Sarker, Fatema Ferdousi Tisha</i>
60	A Concept Paper on Examining the Role of Habit through the Lens of the Theory of Planned Behavior (TPB) <i>Dr. Md. Tamzidul Islam</i>

## Closing Ceremony

6:00 PM Speech by Chief Guest Dr. Chere' C. Yturralde, Professor and Dean, College of Business & Accountancy, Angeles University Foundation, The Philippines  
6:20 PM Speech by Dr. Hasanul A. Hasan, Founder Member and Chairman, Board of Trustees, AIUB  
6:35 PM Vote of Thanks by Prof. Dr. Tazul Islam, Dean, FASS, AIUB



**Keynote** Speech



# Post-Pandemic Paradigm Shifts in Global Business

**Abu N. M. Waheeduzzaman, Ph.D.**

Professor of Marketing and International Business  
Texas A&M University-Corpus Christi

*This Keynote Speech was delivered at the 2nd American International University-Bangladesh (AIUB) International Conference on Business and Management (AICBM 2021), October 29, 2021.*

Thank you for giving me an opportunity to speak at the 2nd American International University-Bangladesh (AIUB) International Conference on Business and Management (AICBM 2021).

The theme of the conference “Changing Global Business Paradigm” is a valuable and timely topic during this turbulent period of global history. Let me present my ideas on the topics based on my research in international area. In this presentation we will address the following issues:

- Understand change and paradigm.
- Describe the growth of international business and accompanying paradigm shifts.
- Elaborate three paradigm shifts in business- value, competitive advantage, and globalization.
- Explore how pandemic affect these paradigms and our lives.

## Understanding Change and Paradigm


Change is constant in a business environment. We must adapt to the changes taking place to survive and grow. Some of these changes are major and some are minor.

The word “paradigm” originates from the Greek word παράδειγμα (paradeigma) which means “pattern, example, sample.” The notion has been elaborated by Thomas Kuhn in his “The Structure of Scientific Revolutions.” He specifically illustrated the paradigms in science. Now a days, the term is widely used in other disciplines including business.

Paradigm is a distinct set of concepts or thought patterns, including theories, research methods, postulates, and standards in a specific discipline. Sometimes it is used to describe a set of beliefs that defines our ways of thinking. In this viewpoint, it is our unique perception to describe the world. Paradigms elucidate and advance the major contributions in a discipline.

## Alternative Explanation to Change/Evolution

An alternative explanation to change and evolution can be observed in the Hegelian Dialectic. German Philosopher Georg Wilhelm Friedrich Hegel postulates that evolution is a process of thesis, antithesis, and synthesis. The evolved synthesis becomes a newer thesis against which an antithesis develops that again results in a synthesis.



We acknowledge Hegel's postulation but will not discuss this further in this presentation. We will stay focused to Kuhn's notion of paradigm and paradigm shift.

### Example of Paradigm Shifts


Paradigm shift reflects a fundamental change in the basic concepts, thought patterns, perceptions, and research methods in a discipline. Let me present a few examples of paradigm shifts to understand the concept better.

- Usually, an alternative newer paradigm substitutes an existing older paradigm. For example, the “geocentric theory” that postulates that earth is the center of universe lasted for about 2000 years. Greek philosopher Aristotle and Ptolemy believed this to be true. In 1543, Nicolaus Copernicus in his book “On the Revolutions of the Celestial Spheres” proposed the “heliocentric theory” where sun is considered the center of the universe. Heliocentric theory substituted the Geocentric Theory. Copernicus was a revolutionary in his time.
- Similar argument can also be made about mercantilism and the early trade theories. In 1776, in a world of kings and emperors, Adam Smith proposed the Theory of Absolute Advantage and advocated that “market” and not the “government” should determine the value and direction for trade. It was a revolutionary concept at that time.
- In marketing, “product orientation” was replaced by “marketing orientation” where the focus is the customer and customer needs. This was the principal argument of Levitt’s 1960 HBR classic “Marketing Myopia.”

### International Business Growth and Paradigm Shifts

Paradigm shifts take place over time. Same paradigm can carry different meaning in different periods in history. For the purpose of our presentation, we have taken the most recent history of international business growth. The four periods are as follows.

- **Establishment of World Order (1945-1960):** The nation-states emerge as the principal political structure following the breakdown of colonial empires. A Global Governance Architecture is established under the umbrella of UN, WTO, IMF, and WB. Global hegemony is retained by the veto-power members and their allies. The United States emerge as the undisputed global leader. A dollar-based economic system is established (Bretton Woods, 1944). The Marshall Plan rebuilds Europe. Eurodollar becomes a good source for international borrowing. The U.S. multinationals dominate the world. Capitalism marches on.
- **Cold War Period (1960-1990):** The ideological rivalry between the Capitalist West and the Socialist/Communist East increases following the Korean War. The containment of USSR and China becomes the main goal of the capitalist world. Proxy wars takes place all over the world including Afghanistan and Vietnam. The Treaties of Rome (1957) unites Europe through economic integration. Germany and France regain their position as European powers. European and Japanese multinationals recover from the WWII and pose challenge to U.S. multinationals. Computer and IT revolutionize the global economic and business culture. Global economy begins to feel the influence of emerging markets.
- **Post-Berlin Wall Period (1990-2020):** The Fall of the Berlin Wall in 1989 and the collapse of USSR redefines the



geopolitical map. Meanwhile, the march of globalization, trade liberalization, and interdependence and interconnectedness continue to reshape the world economy. The expansion of the European Union to 27 countries and the establishment of Euro as a currency significantly affect global economy and trade. Additionally, emerging markets and multinationals from the emerging markets become visible (Agtmael 2008). Furthermore, 9/11, wars in Afghanistan, Iraq, and Gulf destabilize peace. Arab Spring is thwarted. Refugee crisis, immigration, and rise of nationalism in Asia, Europe, USA, Latin America challenge the status quo.

- **Post-Pandemic Period (2020-beyond):** Coronavirus pandemic shocks the world. Uncertainty intensifies. Environment, sustainability, and climate change emphasize the need for global cooperation. Pandemic accelerates the pace of digital culture and amplifies the influence of social media. U.S.-China relationship, how an established power relates to a rising power, is a new test case for Professor Graham Allison's Thucydides Trap. A reassessment of Core-Periphery relationship becomes necessary. Will this usher a new polarization? More importantly, the world will have to keep an eye on behavior of the nuclear powers.

### Three Paradigm Shifts in Global Business

During last 75 years, a large number of paradigm shifts have taken place in global business. We will discuss three in this presentation— value, competitive advantage, and globalization. We will describe the existing paradigm, present the alternative paradigm, and discuss the effect of pandemic on them. The implication of the paradigm shifts in global business and how they relate to Bangladesh and developing nations are in order.

#### Paradigm 1 - Value

- **Existing Narrative (Old):** The existing paradigm suggest that the goal of business is to create and deliver (economic) value for exchange. Customers pay money (price) to obtain the product (value). Successful exchange ensures repeat and loyal customers.
- **Alternative Narrative (New):** Social value substitutes Value. Business should focus on the creation, communication, and delivery of "social value" that is useful, sustainable, observable, and ethical. Profit is a "by-product" of a good social value for business organization.
- **Effect of Pandemic:** The importance of social value is greatly enhanced as climate, environment, and nature get more attention. In marketing, production orientation was replaced by market orientation. Similar argument can be made here— social value orientation will replace the typical notion of profit-oriented value.

#### Paradigm 2 – Competitive Advantage

- **Existing Narrative (Old):** Traditional theories (Adam Smith, Ricardo, and Heckscher-Ohlin) suggest that competitive advantage is derived from resources that include land, labor, capital, management, and technology.

- **Alternative Narrative (New):** People are at the center of all resources— human capital is the driving force behind competitiveness. The World Bank's Human Capital Index (HCI) illustrates an exponential growth relationship between “years of schooling” and “primary learning.” Recent Asian success (Japan, Korea, Malaysia, Singapore, and Taiwan) demonstrate that people with innovative ideas and leadership can create miracles.
- **Effect of Pandemic:** In a post-pandemic period, people and human lives have taken the center stage. Saving life ensures the march of the civilization. Economic constraints brought forth by the pandemic should be reassessed considering the contribution of human capital. Investment in education and training is helpful. Use lockdown when needed.

### Paradigm 3 – Globalization

- **Existing Narrative (Old):** Globalization is good for business. The conventional belief is “think global” and ride the globalization curve. Spillover effect of globalization on production, trade and investment have presented us with lots of material benefits. It is observable in our daily life. This includes mobile phone and vaccination.
- **Alternative Narrative (New):** Assess how globalization affect value, value chain and competitive advantage. Understand global governance architecture, geopolitics, and core-periphery relationship. Participate in international resource allocation and international division of labor. Consider the growth of nationalism seriously because it is a competing paradigm. Do not forget its consequences- two World Wars.
- **Effect of Pandemic:** Geopolitics will be tense. Global supply chain has been seriously affected. While business tries to curve out niches to survive and grow, governments shall have to play a bigger role in policy making. Respecting human lives should be the supreme dictat, across the globe. Narrow vision of national interests would hurt everyone.

### Conclusion

Apparently, coronavirus is not leaving us soon. It is affecting our everyday life. “Lockdown” is a new paradigm at this moment. It has become a necessity at times. We need to get used to it and adapt for survival. I wrote a poetry on lockdown. It is on YouTube.

- **সে আসবে বলে** (She Ashbe Bole), <https://www.youtube.com/watch?v=bl3RPGroI3w>

Our perspectives change with age. It is less rosy and grayer, as we grow older. A paradigm called “happiness” does not carry the same meaning. At 20, life is ahead of us, and we have less memories more life. And at 60, life is behind us and memories spark happiness.

Again, change is a constant. Paradigm shifts are real. We have to adapt to survive and grow.

We have only one planet to live, there is no Planet B. Let us compete and cooperate— find ways to live together!

Thank you for your time! Stay safe, healthy, and blessed. Hope to see you someday somewhere in this globalized world.

## References

Consult the following studies for further understanding of the concepts and paradigms.

*Human Capital*: Angrist, N., Djankov, S., Goldberg, P.K. et al. (2021), Measuring human capital using global learning data, *Nature*, 592, 403–408.

*Thucydides Trap*: Allison, Graham (2017), *Destined for War: Can America and China Escape Thucydides's Trap?* Houghton Mifflin Harcourt.

*Marketing Myopia*: Levitt, Theodore (1975), "Marketing Myopia," *Harvard Business Review*, September-October, 26-44, 173-183. (Originally this article was written in 1960, HBR reprinted it in 1975 with updated comments of Levitt).

*Emerging Markets*: Agtmael, Antione van (2008), *The Emerging Markets Century: How a New Breed of World-Class Companies Is Overtaking the World*, Simon and Schuster.

*Value*: Waheeduzzaman, Abu N. M. (2018), "Can a Nobel Prize Save Marketing? – A Social Value Approach," *Competition Forum*, 16 (2), 54-60.

*Competitive Advantage*: Waheeduzzaman, Abu N. M. (2021), "Towards a National Competitiveness Model." *Journal of Competitiveness Studies*. Forthcoming.

*Globalization*: Waheeduzzaman, Abu N. M. (2019), "Repositioning Globalization Under Nationalism," *Journal of Competitiveness Studies*, 27 (3 and 4), 209-221.



**Abstracts**

# Corporate Governance and Investment Decisions: An Experimental Study on Real Investors

**Dr. ATM Tariquzzaman**

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**Abstract:** The primary objective of the study is to examine the association between corporate governance and investor decisions. In examining this association it became necessary to investigate whether investors attribute value to corporate governance when making investment decisions when insider trading is common and financial condition is poor, and also to examine whether investors' perception of the reliability of financial reports and trust in board and management mediate the effects of the board and financial condition on investor decisions. The study uses a 2x2x2 between-participant laboratory experiment involving real investors that examines the effects of corporate governance structure, financial condition, and insider trading on individual investors' decisions. The findings of this study provide insights into the effects of strengthening corporate governance on investor decisions and also the financial condition on investor decisions. However, results reveal that the simultaneous effects of investors' trust and reliability of financial reports influence the strength of corporate governance and financial condition on investment decisions. This study further suggests that insider trading is less important to investors in making decisions than the strength of corporate governance and financial condition. They ignore favorable inside information instead of giving value to governance quality and financial condition to make investment decisions despite the fact that investors perceive that insider trading negatively impacts the company's long-term value. The results also provide evidence that the strength of corporate governance is important in building trust in management and in preparing reliable financial reports which help investors make decisions.

**Keywords:** Corporate Governance, Board of Directors, Insider Trading, Financial Reports, Reliability, Trust and Investment Decisions.

# Entrepreneurship Development in SMEs in Bangladesh: Supply and Demand Side Challenges

**Dr. Kamrul Hasan**

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**Abstract:** SME plays a vital role in economic development of a developing country like Bangladesh. SMEs contribution to the GDP is on an average eight percent and growth rate of SMEs in Bangladesh is more than 7 percent per year. In achieving the Sustainable Development Goal (SDG) in Bangladesh entrepreneurship development in SMEs is a sin qua non. The current study is focused on the supply and demand side challenges faced by the SMEs in Bangladesh. The major challenges faced by supply side are improper audited financial statements, insufficient collateral, unsatisfactory quality of information, centralized loan approval system, government intervention and the like. On the other hand, from the demand side viewpoint the study found several challenges including high interest rate, bureaucratic loan procedure, high collateral requirement and excessive information requirements for loan approval.

**Keywords:** Entrepreneurship Development, SMEs, Demand and Supply Side Challenges, Factor Analysis.



# Undulations at Different Sectors in Dhaka Stock Exchange during COVID-19 Based on Data Analyses

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**Abstract:** The stock market is a source of long-term funds for business and government organizations, allowing investors to invest in various sectors. Stock markets are essential because they allow the exchanges of stock funds derived from economic growth and surplus investment deficits. The Dhaka Stock Exchange (DSE) is a considerable authority to check and balance, especially being the capital in a developing country like Bangladesh. Banking, manufacturing, service-oriented, and other sectors have significant participation in DSE. This paper is based on data analysis collected from an authentic (DSE portal-open source), demonstrating the undulations at various stock market sectors within DSE during the COVID-19 pandemic. Hence, this statistical analysis illustrates the functionalities of multiple stocks in different sectors during this interval. We use graphs to explain stock market volatilities and display the changes from 2017 to 2020. We discover the variations in stock prices over this time frame, which shows the effects of the pandemic on DSE. In the year of 2020-DSE data, we find mentionable differences between different sectors. Besides, we determine the particular industries that fluctuate the most as the impact of COVID-19. This study may play an excellent role for other entities like the government, enterprises, corporate, individual personnel etc., to take the critical decisions. This study will provide a possible scenario for stock market fluctuation in case of such a pandemic in the future, which would help investors calculate profit and loss for different stock market sectors.

**Keywords:** Stock Market, Finance & Economics, Financial Growth, Market Capitalization.

# Ownership of Land Really Empower the Rural Poor Women Economically? Reflection from Bangladesh

**Kazi Tanvir<sup>1</sup>, Mahmud, Shejuti Haque <sup>2</sup>, Asif Parvez<sup>3</sup>**

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**Abstract:** The primary objective of this study was to assess the impact of land ownership on the income of rural women, income who were involved in the agricultural activities. Primary data were collected from the rural women who possessed range of 10 to 149 decimals of land by using the Simple Random Sampling (SRS) technique. In this study, Ordinary Least Square (OLS) technique was applied to assess the impact of land ownership on the income of the women. Five-point Likert Scale was also used to assess the opinions of the women regarding the impact of land ownership on the social and economic indicators. Majority of the women believed that ownership of land played a significant role in improving their social and economic status. This study confirmed that ownership of land had a positive impact on the women's income. However, the magnitude of impact was quite moderate.

**Keywords:** Women, Land, Ownership, Impact, Bangladesh.

# Virtual, Blended, and Dual System Teaching-Learning: Fitness and Relevance for Universities

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**Abstract:** This conceptual paper focuses on how universities could start blended teaching-learning in transition to the post-COVID-19 period, succeeding a prolonged virtual journey. In a 2021 article, Talukdar et al. pointed out that the government policy framework for universities to reach the on-campus-based new normal stage, a transitional to the post-pandemic regime, was supposed to be criteria specific. "The base criterion for a university to go on-campus-based as part of facilitating blended learning is expected to be total coverage of the vaccination to the university community. The second criterion could be the vulnerability level of the university in coping with the real-time virtual classes during the novel corona-virus pandemic situation" (Talukdar et al., 2021). In the transition to the post-pandemic phase, the blended teaching-learning model could be a good solution for universities. But the post-pandemic paradigm seemingly calls for a dual system of classes, i.e., all on-campus classes and either the blended teaching-learning or virtual classes separately. The paper explored a clear-cut understanding of the concepts, i.e., virtual classes, blended teaching-learning, and dual-system of classes. It also developed a theory with appropriate assumptions justifying the theoretical fitness and relevance of the abovementioned concepts for university-teaching learning. The paper followed focused and Meta Synthesis methods.

**Keywords:** Blended, Dual-System, Fitness, Relevance, Theory, University-Teaching-Learning, Virtual-Class.

# Discourses on the Dynamics of Meaning of Retirement for Women and its Impact on their Financial Security Post-Retirement: A Scoping Review

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**Abstract:** With an increasing population of older women living alone and social security being the main resource of sustenance after retirement, the need for research on women's financial security post-retirement has garnered much scholarly attention. This article aims to chart and discuss the findings of a scoping review that focuses on studies based on women's meanings of retirement and their attitude, timing and behavior towards retirement. The Methodology of Joanna Briggs Institute Scoping Reviews is followed to accomplish the task at hand. The results have been charted using Bibliometrix – an R package, to represent the various dimensions of research on the topic. The review resulted in the identification of various coherent themes related to women's meaning/perception of retirement which forms the basis for their attitude towards it which in turn influences the timing and decisions towards retirement. This review has also compiled the influences of various other personal, familial, and labor force related variables. The lack of such a review in social sciences specifically in this research field assures the originality of this review. The scope of this review is limited to research in social sciences though the bulk of the available literature belongs to medical sciences. The authors also acknowledge the lack of comprehensiveness of this review. The outcome of this review would be of significant interest to public, policy makers, financial advisors, and researchers as it provides an insight into the areas that affect the financial decision for women's retirement planning, concomitantly the factors that shape the post-retirement life of a woman.

**Keywords:** Women's Retirement, Retirement Timing, Attitude towards Retirement, Retirement Decisions, Financial Security Post Retirement.

# The Progress and Prospect of Sustainable Entrepreneurship Research: Evidence from a Scoping Review

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**Abstract:** Economic development around the world has significantly contributed to both increase in the production and rapid exploitation of natural resources, leading to widespread disruptions. To resolve this issue a sustainable pattern of production and consumption is protaginised in achieving and maintaining sustainable economy. In this regard Sustainable entrepreneurship research has become one of the prominent fields of entrepreneurship research in the recent past. The study seeks to appraise the breadth and depth of sustainable entrepreneurship research in the past three years and propose avenues for future research. We extracted 37 peer-reviewed articles published on sustainable entrepreneurship using Scopus database and conducted a scoping review for a scholarly audit. Overall we found that sustainable entrepreneurship is still at the nascent stage owing to its theoretical departure from other forms of entrepreneurship research. We found a few sub-themes, within the sustainable entrepreneurship research, such as Drivers of sustainable entrepreneurship, Innovation in sustainable entrepreneurship, Crowd funding and sustainable entrepreneurship, Business Models of sustainable entrepreneurship, Institutional/contextual role in sustainable entrepreneurship, and Value creation in sustainable entrepreneurship. The findings of the study will be helpful to researchers in offering them avenues for future research in this academic field. This will be helpful to the policy makers to understand the contribution of sustainable entrepreneurship research towards Sustainable Development Goals (SDGs). No scholarly endeavor has so far been taken place to address our research question, to the best of our knowledge. This scoping review used the articles published in the Scopus database only which may act as one of the limitations of the study. Owing to the enormity of publications in this domain, we limited the review only to the publications over the last three years. Hence the insights from the older studies might be missing.

**Keywords:** Sustainable Entrepreneurship, SDGs, Scoping Review, Triple Bottom Line, Themes.

# Pricing Dynamics of Hospital Services: A Scoping Review

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**Abstract:** Pricing of hospital services is a contentious issue. This has resulted in growing scholarly interest in pricing practices of hospitals services. This scoping review aims to explore the extent of knowledge repository on pricing practices in hospitals and to identify the research gaps for future studies on pricing practices for services in hospitals. Extensive searches were conducted on two bibliographic databases to identify relevant peer reviewed studies. Screening of articles followed by assessment for eligibility was made. A total of 71 articles were included in the final analysis. The articles contained both quantitative and qualitative studies. From the eligible studies, insights were extracted, synthesized, and collated thematically.

The themes identified as Costing for services, Health insurance, Organizational Re-structuring, Pricing regulation, and Hospital and insurer competition. The sub themes are cost accounting, cost sharing, cost shifting, negotiations, contracts and re-imbursements, pricing laws, vertical and horizontal integrations and mergers, and incentives for physicians and insurers. The review has provided insights on the extent of research conducted on the pricing practices in hospitals. It has also helped identify research gaps in the hospital pricing literature. No scoping review has been conducted on the topic till date. Hence, the study offers scope for future researchers on the topic of hospital pricing. The review contained articles from two databases only. The review contained only peer-review articles. Grey literature as evidence for the review was excluded.

**Keywords:** Pricing, Pricing Strategies, Hospitals, Services, Health Insurance.

# Current Status of E-Commerce Adoption by SMEs in Bangladesh: An Empirical Study

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**Abstract:** This empirical study aims to understand the current status of e-commerce adoption by SMEs in Bangladesh. The survey method is used to collect the data. The sample size for this study is 326 SMEs. The descriptive statistics and crosstabs are used in this study for data analysis. The statistical software Minitab 16 is used to analyze the data. The descriptive statistics indicates that the ICT adoption by SMEs in Bangladesh in general is progressing. In terms of overall ICT adoption, more than two third of SMEs in the country have adopted PC or laptop and internet. The e-commerce adoption (measured by website adoption) by SMEs in the country is in a moderate state. More than half of sampled SMEs have adopted e-commerce (web sites ownership). However, further data analysis indicates like other developing countries, among the adopters group majority of them use their web sites only for promotion and marketing purposes and in some extents provide the customer support & services and options for online order processing. Usages of advanced e-commerce applications are almost absent. We suggest, with relevant support, SMEs with low capital, can capitalize the “new normal” business environment during Covid-19 pandemic and likely to adopt more e-commerce. Without any doubt we believe the sharp rise in growth of SMEs if they can integrate adopt advanced e-commerce tools with their business activities during this unpredictable future of Covid-19 pandemic. The empirical findings of this study will fill up the existing gap in the theoretical knowledge and will help researchers, practitioners, and policy makers to better understand the current trend of e-commerce usage among the SMEs in the country and act accordingly. Policy implications of this research and direction for the future research are also discussed.

**Keywords:** E-Commerce, Web Site, Adoption, SMEs, Bangladesh.

# Exploring BBA Students' Conception and Perception of Internship in Bangladesh

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**Abstract:** The purpose of this qualitative study is to explore BBA students' conceptions and perceptions about internship programs prior to being offered a placement opportunity. The study used thematic analysis and quantitative dominant mixed-method design. A structured interview was performed with ten academics who supervised BBA students' internship programs during the past year. To improve the quality of instruments prior to participating in focus groups, interactive qualitative top-down information was gathered from these academics regarding their own views of students' expectations, preparedness, and preconceptions about internship programs. The findings were examined to create research instruments for conducting focus groups, which were then analyzed using Braun and Clarke thematic analysis to generate final themes. Twelve online focus groups were conducted; each focus group consisted of about 30 students, and approximately 400 BBA students from different semesters participated. Although all the academics and BBA students agreed that internships are invaluable, the research found that many freshmen, sophomores, and Junior from BBA programs had misconceptions about internship programs and were profoundly uninformed of the requirements that would prepare them for employment. The results indicate another pattern, both positive and negative, regarding the influence of social media and online contents. The results of this research can be used as a reference by education strategists to understand the role of university, social environment, and popular culture. The study used a small sample drawn from one university and employer's perception was beyond the scope of this study. This is the first research to analyze BBA students' misunderstandings about the purpose of their education and their employability, which contributes to their continued under-preparedness for the employment market.

**Keywords:** : Career Orientation, Thematic Analysis, Business Education, Conceptions, Perceptions About Internship.



# Triple Bottom Line Reporting Analysis: A Case Study on Private Conventional Banks of Bangladesh

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**Abstract:** This is an exploratory research paper with the point of deciding the degree of environmental/social responsibility maintained by five private commercial banks in Bangladesh. The purpose of the study attempts to evaluate the need to enhance responsibility towards environment by such banks. In this case study, five leading private banks of three different generations and on an average twenty years data summing up to 100 firm years has been considered. An analysis of triple bottom line reporting and any information relevant to that has been undertaken mainly from annual reports and websites. Content analysis has been done in order to find out the total words disclosed. Three dimension of Sustainability reporting has been identified. The strategy includes examining, checking of the yearly reports of these banks to watch the acts of CSR (Corporate Social Responsibility) detailing. The findings suggest that private commercial banks of Bangladesh provide information in annual reports under “Sustainability Report” and “Corporate Social Responsibility Report”. Also, banks provide key information under “About us” or “CSR” headings that is directly both accessible and navigable in their homepage. Banks have started emphasizing on three dimensions after 2011. Banks also prepare reports based on their own guidelines hence face challenges in maintaining a proper reporting standard and hence “Triple Bottom Line” reporting integration remains a distant aspiration.

**Keywords:** Triple Bottom Line Reporting, Sustainability, Environment, Socio-economic Impact

# Does Socio-Economic Status (SES) Influence Child Strategic Thinking Ability? A Study on Bangladesh

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**Abstract:** Strategic thinking, or the ability to anticipate actions and respond appropriately, is a key component of rational decision-making. It has an impact on how people act in both personal and strategic situations. The ability to think strategically is becoming increasingly crucial since it drives individual performance and affects future economic success. According to research, SES has been linked to health, creative capacity, cognitive ability, academic achievement, well-being, personality, and socio-emotional outcomes in children, with impacts that begin before birth and last throughout adulthood. The goal of this research is to give a broad overview of children's strategic thinking abilities in different socioeconomic settings. For this reason, this paper starts by looking into at a number of strategic thinking definitions, outlines its components and analyzes some of the conceptual issues surrounding the construct. The study then attempts to establish a correlation between SEC and children's strategic thinking ability. The information for this research came from peer-reviewed journals, conference papers, and books. The findings suggest cognitive reasoning ability expand through wider experiences of life, not through economic status, in which social structure plays a significant role. A conceptual model is proposed followed by empirical evidence that would provide the required guidelines for influencing children's strategic thinking abilities in Bangladesh associated to SES.

**Keywords:** Strategic Thinking, Creative Capacity, Cognitive Ability, Academic Achievement, Well-Being, Personality, Socio-Economic Status (SES) and Socio-emotional.

# Library Automation Leading Towards Displacement: Does Technology Cause Displacement in the Library, if so, then How to Cope with This Situation?

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**Abstract:** In this paper, I will seek whether technology is displacing jobs especially in the library sector which is a public sector as well. If so, is the case, then how unskilled workforce will cope with the technological advancement which are shaping the public domains rapidly. From various relatable debates the research question is therefore generated. And data gathered will try to respond with it. The main aim is to see how this new technological advancement is make institutions adapt. More so to figure out if people are changing their job preferences due to technology taking over manual labor. Moreover, displacement theory will be looked into because of the job loss and/or change. Technology may have adverse or satisfactory results in the case of library automation. So, technologies shift can be also satisfactory or not will be researched into. As well these discussions, future research's scope in this technology taking over jobs via library automation will be explored. Data will be collected through case study.

**Keywords:** Technology, Displacement, Library Automation, Job Loss, Job Satisfaction, Management of Technological Change.

# Mergers and Acquisitions and Importance of Human Resource Management in Context of Bangladesh in Post COVID-19 Scenario

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**Abstract:** Large number of Mergers and Acquisitions activities has been an attribute of almost all developed economy since the mid 90's. Huge numbers of research are taking place on Mergers and Acquisitions related issues like accountancy, economics, finance and various branch of management. This paper is designed to shed light on mergers and acquisitions (M&A) in context of Bangladesh. It also outlines the importance of Human Resource Management (HRM) in mergers and acquisitions integration processes. In this paper we have explored: recent history of mergers and acquisitions transactions in Bangladesh, prospect of mergers and acquisitions in Bangladesh in post COVID-19 scenario, legal framework and human resource management aspects. The methodology comprises a qualitative analysis through systematic literature review. The approach relies on searches of published papers conducted in well-known databases like Scopus, Google scholar. Unfortunately, very few articles found regarding the mergers and acquisitions in context of Bangladesh. So, we also rely of local, international newspapers and websites for necessary information and data. It is observed that in last couple of years the merger and acquisition transaction has increased significantly. Even in COVID-19 situation transactions has continued and hope that in post COVID -19 scenarios it will surge more. As we know value creation in mergers and acquisitions depend on the successful management of people-related issues. However, in Bangladesh Human Resource Department was not involved in initial decision-making to merge or acquire, though post-deal human resource management initiatives has accepted as most critical indicators of success. There is also lack of trained manager to handle the complex post acquisition integration activities. Universities curriculum could include mergers and acquisitions related issues in HRM, management and finance and also may have special course on it. More and more consultancy firm, investment bank should come forward to facilities these domestic and cross country mergers and acquisitions transactions. The paper contributes to the existing body of knowledge on mergers and acquisitions by providing a systematic review of above multiple topics related to mergers and acquisitions of Bangladesh which will makes it a ready reference for present and future research.

**Keywords:** Mergers and Acquisitions, Post Covid-19 Scenario, M&A in Context of Bangladesh. Human Resource Management

# Investing in Mutual Funds: The Prospects and Dilemmas in Case of Bangladesh

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**Abstract:** A mutual fund is a collective investment that gives investors the advantage of diversifying their portfolio property or decreasing their investment risk. The worldwide mutual fund has seen substantial extension over the last few years; however, this segment remains under-penetrated in Bangladesh's capital market. Mutual funds layout around four to five percent of the total market capitalization of the Bangladesh stock market with joint resources of more than two hundred twenty million takas, but very few studies have been conducted. This paper aims to determine the factors that affect the preference of retail investors for an investment in mutual funds, problems and the prospect of the mutual fund industry, and the performance of mutual funds in Bangladesh. A primary survey has been carried out among 120 investors who have invested in mutual funds, and four years of the dividend-adjusted market price (2017-2020) to measure the investment return of the mutual fund. This study found out the determinants that primarily influence the investors' scheme selection behaviors and low return of the mutual fund. This paper briefly discussed the existing problems of investing in mutual funds, including the extension of tenure for closed-end mutual funds, investment in non-approved securities by AMCs, lower financial literacy rate, frequent changes of regulator's position and a few more. With the findings from primary and secondary data, the authors have mentioned the underlying reason(s) and recommended possible solutions to overcome these problems. The innovative instrument with fewer risks, non-extension of tenure, properly approved securities by BSEC, tax benefits, adequate financial literacy, and experienced and imparting professionalism in investor services can find a good market for the mutual fund in Bangladesh. Asset Management Companies should surmise the behavior of the general investor and discover the barriers holding them from investing more in this sector. The AMCs should offer assistance to them to plan finance plans that match the investor desires. The policymakers would play an indispensable role in addressing the vital issues related to the development of the entire mutual fund industries, which eventually, at least partially, could plead the immense growth of the capital market in Bangladesh.

**Keywords:** Mutual Funds, Investments, Asset Management Company, Investors' perception, Fund Performance.

# An Empirical Study on Project Logistics at EPC Projects of Bangladesh

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**Abstract:** Asset/non-asset-based domestic and foreign logistics conglomerates are introducing themselves as project logistics experts for heavy equipment handling, over-dimensional cargo (ODC) specialists, multimode transport planners, and project documents handlers to satisfy customer demand and reliability. They aim to improve operational efficiencies and increase return on investments to compete in a dynamic market of Engineering, Procurement, and Construction (EPC) projects of Bangladesh through focusing on strategic, and operational planning as well as control for sustainability and growth. The purpose of this paper is to demonstrate the customs clearing process, break bulk handling, multimode transportation planning, route survey method, necessary approvals, execution planning, essential tools, techniques, and types of equipment for logistics operation. It elaborates the dynamics of project-based logistics, and the spiral affects how logistics can play a significant role in EPC projects. In addition to this, the study identifies external factors, market trends, and the potential barriers which influence the overall performance of EPC contractor. This study performs a series of qualitative and quantitative analyses on secondary data that encompassed few major logistic projects in Bangladesh. The paper identifies opportunities to improve project logistics performances in terms of planning, design, and operations. The authors provided some recommendations that would help the industry practitioners achieve a higher level of productivity in project-based logistics. Furthermore, the given iterative and efficient research techniques would help the researchers contribute further to this knowledge domain.

**Keywords:** : Project Logistics, Operational Process, Transportation Planning, Jetty Construction, Stowage plan.

# Employees' Perception on Involvement in Social Media and Performance in Workplace: A Study on Banking Professionals in Dhaka City

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**Abstract:** Over the last two decades, the worldwide popularity of social media has been rising at an unprecedented rate. The use of social networking sites in companies allows an effective way of communication among the organizational members, colleagues and customers. Although in recent times, the social media and online networking platforms are being considered among the top agenda for strategic marketing interventions, there appears to be very limited research of employees' social media use for work purposes. This paper analyzes the perception of service professionals about their involvement in social media and its impact on their job performance, considering the banking sector. For this, a questionnaire survey was conducted targeting the bank employees, who were chosen by convenient sampling. Responses were received from 43 respondents; collected data were coded into SPSS to conduct descriptive and exploratory analysis. Findings of the study suggest that involvement in social media influences the employees to communicate their personal and professional achievements and other relevant information to the broader community. This subsequently helps them to develop professional networks, improve teamwork and enable them to feel good about their job performance. The outcomes of the study will provide empirical evidence on understanding employee engagement in social platforms and will outline strategic insights to the corporate managers about updating their social networking policies and practices. Additionally, the empirical findings will add value in the digital marketing interventions to enhance the corporate image.

**Keywords:** Social Networking Sites, Social Media, Organizational Employee, Job Performance, Job Satisfaction.

# Behavioral Typologies of Materialism: A Cluster Analysis

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**Abstract:** Materialistic consumers display a complex array of choices and motives, powered by their aspirations and assets. This study explores the typology of materialistic consumer behavior. The research followed an interpretivist research philosophy using a quantitative design. Required data for the study were collected from Tier I city in India. Hierarchical clustering and discriminant analysis extracted and confirmed the presence of three behavioral typologies of materialistic consumption. Three coherent sub-groups of materialistic consumers in the luxury market have been extracted through cluster analysis. The material consumption typologies extracted from the survey offer ample managerial implications for market segmentation. The finding also has further scope for research.

**Keywords:** Materialism, Conspicuous Consumption, Behavioral Traits, Materialistic Typologies, Cluster Analysis.



## Cooking Routine Practices among Working Women in Bangladesh

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**Abstract:** Cooking family meals are one of the most complex and more problematic nowadays than the past for most of the women who work in the outside. This purpose of this paper is to examine the influencing factors of cooking routine practices among the Bangladeshi working female group. Data were collected from 111 professional women in Dhaka, Khulna, Chittagong and Sylhet division using structured self-administered questionnaires. The questionnaire is reliable, with a reliability score of 0.813. Statistical test like Cronbach's Alpha score has been done. There are some factors like time factor, economy factor; diet factor is significant for influencing working women on their cooking practices in week days. Working women sacrifice lot of things including one of the most decisive household responsibilities, such as cooking.

**Keywords:** Working Women, Cooking, Culinary, Food, Tourism & Hospitality Management, Bangladesh.

# Factors Students Use to Choose Majors; How Can the University Promote MIS?

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**Abstract:** Various factors come into play while choosing a college major. The decision to choose a major is an important and oftentimes irreversible step in student's life. Fresh into college right after reaching adulthood, students often agonize over their choices in the first few semesters in business studies programs. Business schools have been consistently adding new majors to their curriculum giving more choices and, thus, complicating student's decision making further. With a view to exploring the thought processes of students when this choice is made, we aim to interview both current and ex-students. To make the study objective and deep, we spend substantial time with students, not less than twenty minutes with each student individually, and discuss in detail carefully prepared topics and questions. To substantiate students' claims we also administer a survey prior to interviewing students without them knowing whether they would be invited for personal interview. The questions for both the survey and interviews have been made in consultation with prior researches done on the subject by renowned researchers. We present our findings highlighting the struggles students faced and factors they considered. Our research also brings to light some unexpected influences students had on their lives in making the decision. To our knowledge, the study is unique in Bangladesh as most researchers had focused their research on subjects overseas.

**Keywords:** MIS, University Majors, College Majors, Factors for Choosing Majors

## Impact of Covid-19 on the Bangladesh Stock Market

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**Abstract:** From the end of 2019, the world has experienced an unprecedented crisis caused by the outbreak of the Covid-19. It has severely hampered the usual pattern of life and economy. Health crisis, massive deaths, prolonged lockdowns, cancellation of international flights, and closure of several international borders pushed the global economy into stagnation, resulting in a bearish performance of many of the world's major capital markets. The Dhaka Stock Exchange (DSE), Bangladesh's most significant capital market, has performed erratically during the first wave of the pandemic in 2020. This paper aims to analyze the impact of the pandemic on the stock returns of different sectors of DSE using the Event Study method. The number of Confirmed cases and Death cases of Covid-19 is taken as independent variables, while the closing prices of 109 listed companies from January 01, 2020, to December 30, 2020, are considered dependent variables. The study finds that all the sectors have suffered losses and encountered a decline in turnover except the pharmaceutical sector. It has further observed that while the announcement of lockdown has made the market bearish, the news of the vaccine import has made it bullish. In an emerging economy like Bangladesh, the government may consider building the capital market more resilient against such unpredictable economic crises by providing financial incentives and policy support to its investors.

**Keywords:** Covid-19, DSE, Stock Market, Event Study.

# Identifying Required Employability Skill of the HR Graduates: A Literature Review

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**Abstract:** Educational institutions need to prepare their graduates as it is not only a requirement of the job market but also requisite for accreditation bodies to measure quality of education. Moreover, there is evidence that a huge number of graduates remain unemployed for many years before entering the job market. From the employer's perspective, the main reason for un-employability is the broad mismatches between the acquired graduate skills from university and the required by the employers. This paper attempts to identify the employability skills required for the HR graduates. In this paper, a total of 21 relevant studies on skills and attributes of HR graduates were analyzed to identify the key skills required and the areas of mismatch. The papers were selected based on the number of citation and the relevance to the research topic which got published in the last 10 years. The paper identified the most sought skills for HR graduates, which includes communication and interpersonal skills, the ability to adapt, technical skills and comprehensive business knowledge. This is an original addition to the existing literature available on the employability skills of recent graduates majoring in HR. The article will help students understand the requirements of the labor market. The educational institutions update their curricula based on the identified skill gap.

**Keywords:** : HR Graduates, Employability Skills, Skill Gap, Employer.

# Non-Performing Loans and Banking Sector: Evidence from Bangladesh

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**Abstract:** A large number of previous studies have highlighted that the non-performing loans (NPLs) have instigated a negative influence on the growth of the banking business. For Bangladesh, this issue is a serious concern as the numbers have seen a rise in the coming years. Thus, the objective of this paper is to primarily identify the main bank-specific and external determinants of NPLs in the commercial banks listed in DSE from the period 2008- 2019. It also aims at portraying the relation of these variables in addition to demonstrating the NPL trend in Bangladesh. Hence, by considering the NPL as an endogenous variable, this research adds value to the existing literature by determining the relation of different factors. In addition, it provides relevant recommendations in order to address the severity of this problem.

**Keywords:** : Non -performing loan, Macroeconomic determinants, Bank Specific Determinants.

# Comparative Advantage, Export Diversification, Intra-Industry Trade, and Economic Growth Nexus: Evidence from Bangladesh's Textile and Clothing Industry

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**Abstract:** The main objective of this research is to determine the consequences of regional export growth, regional export diversification, regional intra-industry trade, and regional revealed comparative advantage on Bangladesh's GDP growth from 1990 to 2017. In the first phase, trade indices like regional export growth (EXG), regional export diversification (RED), regional intra-industry trade (RIIT), and regional revealed comparative advantage (RRCA) for Bangladesh's textile and apparel industry were calculated based on data from the World Integrated Trade Solution and World Trade Organization. GDP growth is used as a proxy measure for Bangladesh's overall economic development. To check the data series' stationarity, we used several unit roots tests (e.g., ADF and PP). To ensure robustness, the Johansen test, Engle and Granger test, and ARDL bound test approach were used. The results revealed that the variables have substantial long run cointegration. In addition, the findings revealed that an improvement in regional export diversification, regional intra-industry trade, and regional revealed comparative advantage increase Bangladesh's GDP growth. In contrast, the increase in regional export growth hinders the GDP growth of Bangladesh. According to the facts, Bangladesh's government and policymakers should be concerned about diversification among established product categories and the exploration of new regional markets for the country's long-term economic growth.

**Keywords:** Export Growth; Export Diversification Intra-Industry Trade; Revealed Comparative Advantage; Economic Development

# Role of Land Ports in Trade Facilitation: A Case Study of Bangladesh India Trade

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**Abstract:** During the pandemic, COVID 19, we have observed the multifaceted nature of international trade as for example we can look into how the use of Non- Tariff Measures (NTMs) have been instrumental during the pandemic, as a number of temporary measures were put in place by over 140 countries for safeguarding public health over economic concerns. The pandemic affects trade among member countries of different regional blocks. In early March, Bangladesh, Bhutan, India and Nepal (BBIN Countries) have imposed restrictions on the people's movement and freight among these countries, has affected the supply chain, dents impact on trade flows. During COVID 19 situation, thousands of loaded trucks with perishable goods were stuck at the Bangladesh-India border which resulted in losses. Authorities also struggled to give the right solution in mitigating the risks associated with COVID 19. The World Bank estimates that South Asian countries will likely experience the worst economic performance of the past 40 years. The WTO is forecasting a year-on-year drop in global trade of around 18.5 percent. Trade between India and Bangladesh was affected due to various Non-Tariff Measures issues. This paper attempts to see the role of border management in international trade between these two countries. During 2021, India, Bangladesh resume freight train operation via Haldibari-Chilahati route. So far, twenty-four Land Customs Stations have been declared as Land Ports. Of them, twelve land ports are wholly in operation. Among twelve active land ports, seven ports are being operated by Bangladesh Land Port Authority (BLPA) own management and five land ports are being operated by Private Port Operators on BOT (Build, Operate and Transfer) basis. This research paper sheds light on this development and tried to analyze the scenario.

**Keywords:** Non-Tariff Measures, COVID 19, WTO, Land Port

# Are Women Themselves Undermining Their Worth? - A Study on the Underrepresentation of Female Employees in Managerial Positions in Bangladesh

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**Abstract:** Demographic diversity in the managerial positions is essential for improving the quality of decision-making. For that purpose, a business organization wanting to survive and succeed in the dynamic business world requires a healthy ratio of male and female employees in their managerial positions. Unfortunately, females are underrepresented in the managerial positions in Bangladesh. Differentiation cannot be done in workplaces based on someone's gender. This study determines the reasons behind this scenario in the twenty first century from the perspective of Bangladesh corporate sector. The approach for the descriptive study is both quantitative and qualitative. This study has been conducted through survey method. A questionnaire containing open ended and closed ended questions were developed for the survey to figure out whether the female employees from the corporate sector of our country are prepared, willing or reluctant to take the responsibility of managerial positions or not. Also, this study focuses on discovering the various issues which are making the female employees think that they are not capable enough to take the extra responsibilities to hold a top position in the organization. Results suggest that majority of the female employees are willing to hold the top positions of an organization and they believe that they can succeed being a part of the management team. But they become a bit hesitant when it comes to the responsibilities associated with the positions. This hesitancy happens due to several reasons including lack of confidence, fear of making mistakes, lack of experience, lack of security, inadequate support from family, spouse and many more. It has been found that the social status of women is been continuously affected negatively by the dominant nature of our society. Few recommendations have been made that will be useful for improving female participation in the managerial positions. Such recommendations include promoting the concept of positive discrimination, improvement of the unjustified dominant nature of the male oriented society and implementation of the equal employment opportunity policy. The findings of this study can present a clear picture of the current scenario which may influence the decision-makers in the corporate sector of Bangladesh to rethink about this issue and take necessary initiatives for improving it.

**Keywords:** Representation, Managerial, Responsibilities, Hesitant, Confidence



# Management Practice and Project Performance among Manufacturing Industries in Malaysia

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**Abstract:** This research examines the factors that influence management practice and project performance in Malaysia's manufacturing industries. To accomplish the study's goal, the contractors who have been chosen are divided into two categories: outstanding and first-class. The target audience consisted of 21 construction companies. In the second place, the consulting engineering offices that have been registered with the Ministry of Commerce and Industry are targeted. The third target audience consisted of business owners or top-tier operators. A sample size of 443 respondents was utilized to evaluate respondents' perceptions of critical success factors and the impact of total quality management adoption in construction facilities projects in Malaysia's manufacturing industry. According to the findings of this research, continuous improvement is also beneficial when companies seek to enhance the performance of their employees. This is because manufacturing companies will satisfy their employees most suitably with constant progress. Using this measuring methodology, it was discovered that there are positive and significant interrelationships between a company's quality culture, resource management, management practice, and overall performance in Malaysia's manufacturing industries. Furthermore, the results may be applied to other developing nations and the governments of emerging economies to take advantage of economic possibilities in a meaningful way. The research will also be helpful to companies in terms of better understanding the benefits and difficulties connected with the implementation of comprehensive quality management in this industry in a timely and effective way.

**Keywords:** Management Practice, Project Performance, Manufacturing Industries, Malaysia

# Consumers' Awareness and Acceptance of Grocery Shopping from the Online Platforms

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**Abstract:** According to Bangladesh Bank's report, the growth and total e-Commerce transactions held during the Covid-19 pandemic were remarkable. Studies indicated that due to technological advancements and customers' interests, "Online Shopping" has gained substantial popularity. Grocery products are considered as one of the prime items in consumers' shopping lists. During the Covid-19 pandemic, people have experienced a wide range of convenient purchasing options from online marketplaces. Therefore, the researchers have taken this initiative to analyze and identify the dimensional factors that impact the level of consumers' awareness and acceptance of purchasing their grocery items from online platforms. The researchers followed the quantitative approach to collect and analyze the data based on a non-probability purposive sampling method. A total of 660 responses were analyzed in the urban, suburban, and rural areas of Bangladesh. A self-administrated questionnaire was created on the prior studies related to the Unified Theory of Acceptance and Use of Technology (UTAUT). The collected data were then analyzed with the SPSS 23 version. The study outcomes show a significant positive relationship between the customers' awareness and acceptance of online grocery shopping. The results identified that the behaviors of the consumers are highly affected by the User Influence, User Experience, Facilitating Conditions for enhancing consumers' awareness, and the Payment Methods and Awareness factors respectively impacted the acceptance for the online grocery shopping. The significant findings would eventually benefit the online marketers for articulating effective strategies to penetrate the market for future business sustainability.

**Keywords:** Online Grocery Shopping, Awareness and Acceptance, User Influence, User Experience, Facilitating Conditions

# Online Delivery Service in Bangladesh: Measuring the Determinants of Knowledge Management Strategy and Organizational Performance

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**Abstract:** This research examines the impacts of knowledge management strategy and organizational performance determinants on online delivery service in Bangladesh, using a structural equation modeling (SEM). The research technique used in this research is purely quantitative, with a total sample size of 546 participants drawn from a simple random sampling procedure. The structural model was used in this research to show the connections between the variables. The results show that knowledge management structure is favorably linked to knowledge management strategy. Knowledge management practice is similarly positively related to knowledge management strategy. However, it was shown that the knowledge management structure was not favorably linked to organizational performance. Unexpectedly, knowledge management practices were not statistically significant in terms of being positively related to organizational performance. However, knowledge management strategy is favorably associated with corporate performance, as has been discovered to be a reciprocal connection between knowledge management structure and practice. This research has added to the current knowledge by developing an experimentally verified model that can be used to forecast the organizational performance of an organization.

**Keywords:** Knowledge management strategies, Organizational performance, Structural equation modeling, Bangladesh

# The Post COVID-19 and Emerging Markets: The Case of Sub-Saharan Africa

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**Abstract:** This research focuses on emerging markets which attempts to describe what constitutes an emerging market just like any other attempt to identify an emerging market, and that the list of potentiality can be expanded by through broadening the definition which is a phenomenon is not new at all. As we know Covid 19 is highly disruptive and profound turmoil in our lives and economies. The sub-Saharan Africa (SSA) began to grow since 1990 and has sustainable rise, rivaling those rapid growth towards emerging country. The article is going to explore the existing literature and amid & post COVID 19 about the prospective emerging markets regarding the economic and social impacts of globalization. The current pandemic is affecting almost every country in the world even more than Global Finance Crisis (GFC) in the year of 2008-2009. The Forth Industrial Revolution, using advanced technology especially from home fosters not only the production sectors but also manufacturing and service sectors. Our findings about Sub-Saharan Africa are there are aplenty of rooms in technological sectors to invest more and more, increased economic growth and GDP where investors can have opportunity. Moreover, volatilities and instabilities do exist but demographical shifts are visible in Sub-Saharan Africa. We have collected the information from the source of secondary which assist researcher to better understand and forecast the prospect of future Emerging markets. The policy implications of this research and direction also discussed for the future research.

**Keywords:** COVID -19, Emerging Markets, Economic Transformations, FDI, Technology.

# Effect of the Covid-19 Pandemic on the Purchasing Behavior of Consumers

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**Abstract:** The COVID-19 pandemic and the mandates for lockdown and social distancing have affected the purchasing and shopping patterns of consumers. New patterns are being learned by customers. The eruption of the coronavirus (COVID-19) is very much novel viral disease and one of the foremost human disasters worldwide, impacting the lives of millions of people. The purpose of this paper is to discuss the effect of the COVID-19 crisis on the online purchasing behavior of fresh vegetables by consumers after two months of lockdown in Dhaka City. The research is focused on the analysis of the responses obtained from the Dhaka city (N =252) through a nationwide online questionnaire survey. The initial point of this paper is the study of socio-demographic factors prior to the declaration of lockdown in Dhaka city (26 March 2020) on the purchasing decision of fresh vegetables online. Further study was carried out by interpreting the shifts in the buying intentions of these products caused by the COVID-19 crisis before and after the end of the subsequent crisis. The chi-square test and descriptive statistics were employed to explore the changing behavior of consumers. The study found significant changes in consumer behavior while purchasing fresh vegetables through online. The findings indicate digital transformation of consumer behavior due to COVID-19. The findings of the research have important bearing in understanding the changes in consumer behavior that can affect the digital transformation of fresh vegetables supply chains. The study is of the first kind in Bangladesh that explores digital transformation of consumer of fresh vegetables hence, not without limitations. Limitations and future research scope are therefore delineated.

**Keywords:** : COVID-19, Supply Chain, Consumer Behavior, Online Shopping, Digital Transformation.

# Effects of Technology on HR Practices in Bangladesh- Study Conducted on Lanka Bangla Securities Limited and IDLC Securities Limited

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**Abstract:** HR practices worldwide have experienced a tremendous positive trend due to the inclusion of technology. To cope with the global changes and to maintain the same standard as many other globally recognized business organizations, Bangladeshi business sectors should also adopt and apply technology in their HR practices. Because of technological advancement, HR activities have become more centralized, and employee management has become more accessible and practical. However, few issues affect the tech- reliant HR system. This paper aims to identify the overall effects of technological application on the HR practices in Bangladesh from the perspective of two prominent companies: Lanka Bangla Securities Limited and IDLC Securities Limited. The approach for this descriptive study is both qualitative and quantitative. The data collection has been conducted through a survey method. A questionnaire containing both open-ended and close- ended items were developed to gather information regarding the effects of technology on the HR practices of both companies. Fifty respondents from each company participated in the survey. Few statistical tools have been used to analyze the data and the results suggest that technology balances HR activities and results in a competitive edge for the organizations. It not only reduces human effort but also enhances the information and communication system of an organization. Cost and employees' resistance might create some problems, but human resources' proper utilization can minimize these. Finally, few recommendations have also been included to maximize the benefits from technological advancement. These recommendations include motivating employees to overcome their resistance and ensuring more effort from them to align with the technological applications, arranging more training facilities for the employees to help them adapt to the newly introduced technologies and finally, preaching the importance of technological adaptation can be equally useful to make the whole system more technology oriented resulting in the optimum business outcome.

**Keywords:** : Centralized, Effects, Balances, Competitive, Effort, Resistance

# Predicting Students Success in BBA Business Statistics Course: The Case of Private Universities in Bangladesh

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**Abstract:** The private universities in Bangladesh require students in the Bachelor of Business Administration (BBA) programs to complete one or more courses in business statistics. Business statistics course provides an opportunity to study and practice statistics as an aid of business decision making into different business settings that students need for a successful professional career. By nature, the business statistics course requires some quantitative skills (such as algebra, linear algebra & matrix, and calculus). However, most of the students enroll in the BBA program have studied commerce subjects in high school or college, and often lack the basic quantitative skills. For these students, the success of this course become challenging. The main objective of this study is to explore the factors that can be used to predict the student success potentials in the business statistics course of the BBA programs at private universities in Bangladesh. This paper identifies some potential academic, socio-economic, and demographic factors which could predict success in business statistics course. Numerous studies have been undertaken to identify the factors that affect the students' overall performance in the undergraduate business programs. These studies have been undertaken from both developed and developing countries perspective including Bangladesh. Relatively, small amount of attention is given to specific subjects within the BBA program. More specifically, few studies have been undertaken to study the students' success in business statistics course. According to the literature review no research has been conducted in Bangladesh to identify potential factors which can predict the students' success potentials in business statistics course. Hence, this study is the first of its kind from Bangladesh perspective to identify the factors that can be used to predict the BBA students' success in business statistics course. The significance of the identified factors can be empirically tested in future research. The identification of these factors will be useful to researchers, academics and policymakers.

**Keywords:** Business Statistics, Quantitative Method, Students' Success, Performance, Private University, Bangladesh



# Investigation of Expectation Gap between Auditors and Investors in Bangladesh

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**Abstract:** The goal of this study is to determine the variable(s) that is/are sources of audit expectation gap between auditors and individual investors (i.e., financial statement users) in Bangladesh. The variables used are Internal Control, Fraud Detection, and Appropriateness in using accounting numbers and lastly Reliability. In this research the sample size was selected at random, a total of 30 auditors were selected from different audit firms in terms of firm's size, revenue, and practices again a total of 30 investors were selected randomly. A structured format of questionnaire was used where the response options were predetermined to acquire information directly from auditors and investors. The questionnaires consist of two sections, first section collected demographic data and second section enclosed 12 semantic differential belief statements. Same questionnaire was given to two independent sample groups (auditors and investors) to identify expectation gaps. To identify the variable(s) that are the cause of the audit expectation gap, the statistical approach "Independent sample t-test" was used. The disparity between auditor and investor in two variables, internal control, and reliability, is discovered in this study. The reasons behind these gaps are lack of proper educational practices and lack of understanding regarding audit norms and practices. These gaps can be reduced by giving adequate knowledge, awareness, and fair practices by the auditors to the financial users.

**Keywords:** Audit Expectation Gap; Audit Reliability; Internal Control.



# Linking Sustainable Development Goals (SDGs) to Sustainability Reporting: Insights from Bangladesh

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**Abstract:** The aim of this research is to extend the understanding of the complexity in corporate processes for developing a sustainability report, the challenges faced by the organizations and the way the sustainability reporting process has an impact on the implementation of SDGs. Content analysis is used as an approach in exploring the narratives of sustainability report that tags SDGs. Data are collected from listed companies of Dhaka Stock Exchange (DSE) for three years (from 2016 to 2019). Findings of the study suggests that organizations reporting to sustainable development goals are more likely to be related to climate change vulnerability, corporate social responsibility, company spending on education, health, and environment. In Bangladesh most of the banks disclose sustainability reporting in the annual reports whereas lack of information disclosure for non-banking financial institutions. This study can be useful for managers, investors, and decision makers to develop and contribute strategies and investment plans and policies to support organizations that link different projects in order to attain SDGs. It also contributes to the existing literature on sustainable development and sustainable reporting by investigating the factors affecting SDGs. Finally, it calls for the participation of regulators and stakeholders in appropriate regulations regarding achievement of SDGs within 2030 in corporate reporting.

**Keywords:** Sustainability, Sustainability Reporting, Sustainable Development Goals, United Nations.

# Online Pharmacy- Perception of Users in Bangladesh

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**Abstract:** With the restriction imposed and quarantine measures introduced for the current pandemic, purchasing medicines online has emerged as an extremely popular way to purchase medicine. To meet the needs of the general populations, online pharmacy, a new phenomenon in Bangladesh, can be accessed through mobile or a web-based application. This study tries to find perception of the general population on online pharmacy and also to determine what factors are significant and what areas are challenging for the respondents. This study uses an online self-administered structured questionnaire which was collected from 125 respondents through snowball sampling. Descriptive statistics, Cronbach's alpha, cross-tabulation and factor analysis were used for the data analysis. The paper highlights user's perception of online pharmacy, by doing crosstab it is observed that occupation, age, monthly earnings and mode of purchase has some significant relation with the variables. Factor analysis revealed 3 significant factors which explained more than 66% variance. The results indicated that convenience and features is the most significant factor. Although more research can be done on this field, the current research adds value to the existing literature by suggesting how the providers of online pharmacy can ensure better service which can be beneficial given the current pandemic. Further research can be done by increasing sample size and incorporating people from different locations in Bangladesh to better understand user's perception and challenges for the providers and users.

**Keywords:** User Perception, Online Pharmacy, Bangladesh

# An Assessment of Impacts of COVID-19 Pandemic on Job Seekers' Usage of Social Media

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**Abstract:** In the past decades, recruitment methodologies have changed drastically with the globalization of the Internet. Online job portals, e-portals for job seekers have become mainstream along with advertisements in newspapers and gazettes globally. The continuous effort of human resource departments to evolve with the ever-changing businesses and technologies has seen them using social network platforms for recruitment in recent years. In a previous study, it is assessed that a dominating number of Bangladeshi job seekers are reliant on social media to search for jobs and network with potential employers. With the recent COVID-19 health pandemic, employers across the world have adopted advertising on social media, video interviewing, and remote working more than ever. Therefore, it is crucial and timely to investigate the impacts of the pandemic on using social media for job searching in Bangladesh. The principal objective of this paper is to assess how jobseekers' behaviors and perceptions have changed towards social media in identifying employment opportunities during this pandemic. Additionally, this paper aims to provide recommendations to Bangladeshi employers to enable them better utilize recruitment methodologies and tools based on the assessment. The primary information for the assessment has been collected through structured and targeted online survey questionnaires from recent graduates of Bangladeshi private universities. This study implemented a convenience sampling technique and kept the sample size at 100. The secondary information has been collected through published research articles and textbooks. All quantitative data analysis is carried out using Statistical software SPSS. The result exhibits that jobseekers' use of social media has increased during the pandemic by many folds. Finally, this paper also provides specific recommendations to employers to adapt to this changed perception.

**Keywords:** Social media, Jobseeker, Recruitment, COVID-19, Pandemic.

# Factors That Are Influencing the Employee Job Satisfaction in Private Banking Sector of Bangladesh: An Empirical Analysis

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**Abstract:** In the modern era, tangible and intangible compensation, physical stresses, lack of supervision and workplace hygiene are the major factors of a job satisfaction. One of the many challenges for Private Bank sectors in Bangladesh is to satisfy its employees and the diligence of the research is to observe how different factors influence job satisfaction. Therefore, proposed research delineates many factors such as compensation, empowerment, and work environment, performance appraisal for employees that lead to positive and significant relationships in job satisfaction. The stimulus response model use as a theoretical research framework and the Private Banking sector of Bangladesh was selected through the quantitative methodology. Hence, the survey is conducted in a quantitative way, non-experimental and explanatory field study is to analyze the relationship between the dependent and independent variables. The managerial employees of Private Banking sectors are the targeted group. The research result established a significant positive relationship between compensation policy, empowerment, and performance appraisal and employee job satisfaction. Whereas, the workplace environment has insignificant positive correlation amongst job satisfaction, turnover rate and productivity. Furthermore, an empirical analysis revealed that compensation policy, empowerment, performance appraisal can maximize the level of employee job satisfaction that leads to increase their sustainable productivity at work environment.

**Keywords:** Job Satisfaction, Employee Compensation Policy, Employee Performance Appraisal, Employee Empowerment

# E-Commerce Adoption by SMEs in Bangladesh

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**Abstract:** The main objective of this study is to explore the potential factors and propose a framework to predict the e-commerce adoption by SMEs in Bangladesh. E-commerce adoption factors can be described as those that motivate or inhibit the adoption of e-commerce. Plenty of research has been undertaken on this issue from other countries perspective. However, a very little effort has been given on the issue in the context of Bangladesh. Hence, there is a lack of knowledge about the comprehensive framework of e-commerce adoption in the context of SMEs in Bangladesh from which the enterprises of Bangladesh and other developing countries can learn. This research is basically a desk-based research study and prepared mainly on the basis of published literature. Hence, in this research, numerous potential internal and external factors are identified through reviewing the existing literatures available in the domain. More specifically, the identified potential factors are environmental factor, government factor, organizational factor, managerial factor, socio-economic factor and technological factor. These factors can hinder or facilitate the use of e-commerce by SMEs in the country. Given the little empirical knowledge on e-commerce practice in Bangladesh, significance of these factors will be tested in the future research. In practice, identification of these factors will be useful to researchers for further development of the research strategy to understand the e-commerce adoption behavior by SMEs in the country.

**Keywords:** E-Commerce Adoption, E-Commerce Adoption Factors, SMEs, Developing Country, E-Commerce in Developing country, E-Commerce in Bangladesh

# HR Accounting Disclosure in the Annual Reports: Evidence from DSE Listed Companies

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**Abstract:** The main purpose of the article is to evaluate the human resource (HR) accounting disclosure exercises in the annual reports of the IT, service & real estate, telecommunication, travel & leisure companies of DSE during the years 2013-2018. Content analysis has been performed here considering different items of the adapted index. According to the findings, mean human resource accounting disclosure (HRAD) scores is 44% which is very low. The highest score is achieved by telecommunication sector (61.11%) where the lowest score (39.88%) is obtained by IT sector. No information is disclosed relating to total value of HR, employment report and employee turnover whereas all information are disclosed relating to number of employees. All the independent variables are found significant. However, Size of the company and page numbers in the annual report have positive relationships with HRAD scores at 1% significant level whereas profitability of the company has positive association with HRAD scores at 5% significant level. Again, number of employees has significant but negative association with HRAD scores at 1% significant level while year has positive but insignificant influence on HRAD scores.

**Keywords:** Accounting, Annual Reports, Disclosure, DSE, HR.

# Fiscal Measures for Tackling the Economic Fallout in Bangladesh: An Assessment of Stimulus Measures during the COVID-19 Pandemic Era

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**Abstract:** The steady average GDP growth of Bangladesh, exceeding 7% for consecutive four years, has been affected significantly during the nightmare of the COVID-19 Pandemic era, a once-in-a-century-crisis. The impact of COVID-19 pandemic has not only caused the loss of people's life but also been largely disruptive in terms of economic activities. The government has taken several fiscal measures including rolling out several stimulus packages, changes in monetary and macro-prudential changes, direct tax policy changes through national budgets to mitigate the adverse effects induced by the enduring pandemic crisis, thereby providing a protective shield against this challenging period. In view of the scale of disruption caused by the pandemic, an attempt is made to analyze the fiscal measures, including the direct tax policy changes, introduced through the consecutive two annual budgets of 2020 and 2021.

**Keywords:** COVID-19, Stimulus Package, Budget, Direct Tax, Fiscal Measure

# The Role of Technology on Business During the Covid–19 Lockdown: A Case Study on Bangladesh

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**Abstract:** Every human life has been suffering in every aspects cause of Covid – 19 lockdown. A huge volume of research already has been published in different contexts related to this pandemic situation. A total of 16 studies were identified into different themes from secondary sources. The study we have conducted in 2021, we have analyzed these papers and tried to extract the information regarding the benefits of technology adoption. Perhaps, it is not possible for many SME's to adapt the technology cause of less demanding products or services that they have and financial limitations but many of them who have adapted technology are doing even better than before pandemic such as chaldal.com, daraz.com. Food panda etc. Our study found from the literature Consumers Association of Bangladesh (CAB) have mentioned in the webinar that the e-commerce related business has reached a significant percent in growth which is 166 per cent growth only in 2020 whereas it was 50 percent before covid-19. However, this paper aims to review the literatures of different businesses that has been conducted during the Covid-19 especially. As we have found that very limited research has been conducted on the adoption of different technology for different businesses during the covid-19 lockdown.

**Keywords:** Technology, Business, technology facilitation, Covid-19



# Perceptions towards Jamdani Saree: A Study on the Young Female Consumers of Dhaka City

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**Abstract:** Jamdani saree is a unique female clothing item in Bangladesh. The traditional weaving technique of Jamdani was declared a UNESCO Intangible Cultural Heritage of Humanity in 2013. And in 2016, Bangladesh received Geographical Identification (GI) status as the origin of the Jamdani saree. Interestingly, the consumer's perception and practice involving this Jamdani are changing. This study used focus groups and survey to explore and verify perceptions of young female consumers towards Jamdani saree. It found that young females prefer to wear Jamdani sarees and view them as fashionable and comfortable dresses. They think it is moderately priced, but they wear it only occasionally. These young females are more willing to buy Jamdani from shopping malls rather than from traditional saree outlets or stores. The study opens a new direction to the researchers and marketing practitioners in the Jamdani sub-sector of the handloom industry of Bangladesh. The findings may help improve the manufacturing and marketing practices of Jamdani and increase the consumer base.

**Keywords:** Consumer Attitude, Perceived Behavioral Control, Recycling Behavior, Habit, Subjective Norms

# A Concept Paper on Examining the Role of Habit through the Lens of the Theory of Planned Behavior (TPB)

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**Abstract:** This paper aims to explore the explanatory role of the Theory of Planned Behavior (TPB) in the context of our habits and set a direction to conduct a comprehensive study. As part of the scope of this study, being one of the most prominent and influential eco-friendly behaviors, recycling behavior will be considered. However, recycling behavior must be seen in the context of wider debates in a more holistic manner and has to be extended to our everyday life such as consumer habit. The study will follow the path of a positivistic, deductive and quantitative methodology. A comprehensive Confirmatory Factor Analysis (CFA) will be conducted to assess construct reliability, convergent validity, and discriminant validity in order to ensure reliability and effectiveness of the measurement model. The direct role of habit predicting actual recycling behavior and indirect role through consumer intention will be tested. The empirical evidence of this research will contribute to the exiting knowledge and has greater implications to various industries.

**Keywords:** Consumer Attitude, Perceived Behavioral Control, Recycling Behavior, Habit, Subjective Norms

# The Impact of Covid-19 Pandemic on the Non-Performing Loans: A Study on Schedule Banks in Bangladesh

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**Abstract:** The unprecedented Covid-19 has brought eccentric challenges to financial sector around the world including Bangladesh. The pandemic has triggered a series of unprecedented emergency measures, including travel bans, mandatory closures of non-essential businesses, compliance restrictions, and mandatory work from home that led to a sharp decline in economic activity, and huge disruption in financial markets. This study aims to investigate the impact of Covid-19 on non-performing loans (NPLs) at banking financial institutions in Bangladesh. Using the data from secondary sources, this paper employs multiple trend analysis to measure the influence of Covid-19 on NPLs. The study found that Covid-19 has a significant effect on NPLs. This study can be used as a reference when considering credit risk management policy during the emergency alike Covid-19 pandemic.

**Keywords:** Covid-19, Pandemic, NPLs, Banks, Bangladesh

# Prospects and Challenges of using Credit Cards Services: A Study on the users in Dhaka City

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**Abstract:** Economic structure plays a significant role in driving consumer spending attitudes in different countries. People of Bangladesh have been experiencing credit cards for not more than two decades. Also, accepting credit cards by wider merchants in making payments is comparatively a new practice in Bangladesh. According to Bangladesh Bank, the total amount of Credit Card transactions was Tk. 1934.9 crores during June 2021, which indicates a 115.47 percent growth from June 2020. It shows that credit cards have got better acceptance and non-cash financial payments due to the Covid-19 pandemic. Therefore, a survey was initiated to investigate the opinions of the people of Dhaka city towards credit cards to find out the prospects and challenges faced by the credit card users and to identify the reasons for not using among its non-users. The Non-probability Purposive Sampling technique was applied, and 400 responses were finalized and analyzed as reliable data. Secondary information was used for the research validity. The findings highlighted moderate penetration of credit card usage in Dhaka city due to high-interest rates, security issues, hidden terms and conditions, lower credit limits, and other reasons. Though existing users are moderately satisfied, non-users are mostly demotivated to use them by perceiving that credit cards increase their expenses, and hidden terms and conditions play a significant role in this attitude. Substantial proportions of ex-users have stopped using their credit card and have less intention to re-use credit cards soon. Extended services of debit cards and 'Mobile Financial Services' nowadays are considered the preferred option in making transactions. Credit card providers should make substantial efforts to minimize the communication and service gap for future sustainability. In the future, researchers can initiate further studies to compare credit cards services with other non-cash payment options.

**Keywords:** Credit Cards, Dhaka city, Communication and Service Gap, Covid-19, Non-cash payment options

# Forecasting Financial Performance Using Regression Techniques: A Case Study on Comparative Analysis of Nestle And Unilever

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**Abstract:** Forecasting financial performance is an essential part of business planning and decision making that uses past financial performance and current conditions to analyze financial statement such as income statement, balance sheet and cash flow of a company. The objective of this study is to demonstrate the relationship between net profit and return on investment (ROI) with sales revenue, operating expenses, income tax and investment using time series data. This is important because net profit and return on investment gives more information for forecasting financial performance of a company. This paper uses some forecasting tools and techniques such as simple and multiple regression model to interpret financial performance of a company and prospects of the business. In order to achieve this objective, “Excel Data Analysis” is used as an analytical tool to analyze the data of the study represented by the actual data taken from the relevant renowned companies such as Unilever and Nestle for the period (2005 - 2020). In this analysis, it is observed that the correlation between dependent variable and independent variable is medium and poor for using simple regression technique. It also interprets that the correlation is positively high for Unilever where as it is positively medium for Nestle company if multiple regression analysis is applied instead of simple regression. The hypothesis of this analysis shows that there is a statistically significant relationship between net profit and return on investment with sales revenue, operating expenses, income tax and investment using multiple regression technique.

**Keywords:** Forecasting, Financial Performance, Net Profit, ROI, Regression Analysis, Financial Statement

# Determinants of Non-Performing Loans of Banks in Bangladesh: An Exploratory Study

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**Abstract:** This paper aims to explore the bank-specific and macroeconomic determinants of non-performing loans (NPLs) in the banking sector of Bangladesh using Ordinary Least Square regression model draws from EViews 10. The study undertakes 20 Commercial banks including 16 private commercial banks, 2 public commercial banks and 2 foreign banks and the period covers 11 years data ranging from 2009-2019 and uses 5 bank-specific and 2 macroeconomic variables to assess the impact of banking management and economic indicators on NPLs. The bank specific data are obtained from the Annual Report of the sample bank. The macro- economic data are collected from Economic Indicators Sections of Bangladesh Bank. The empirical result shows that at the macroeconomic level the economic growth as measured by gross domestic product significantly impacts the NPLs of banks. In case of bank specific factors operating inefficiency, bank size, liquidity, capital adequacy ratio, and profitability are found to control the NPLs levels significantly. The findings of the empirical study indicate that inefficient management and poor and ineffective financial policies are the primary cause of high NPLs in Bangladesh.

**Keywords:** Non-Performing Loan, Bank Specific Factor, Macro- Economic Factor, Panel Data Models

# Exploring Key Performance Indicators for Management Information System Teams: A Bangladesh Perspective

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**Abstract:** Measurable performance indicators for business functions or KPIs have proven useful in many areas of the business. For example, sales volume for a period indicates performance of the sales team, the supplier compliance rate KPI indicates the effectiveness of the purchase department, in accurately receiving delivery from suppliers. However, data for measuring performance of the Management Information System (MIS) team is rarely available. Part of the reason for this dearth of data is that MIS is relatively newer compared to other business functions. MIS, being a late progeny compared to other departments such as sales or accounting, is yet to have universally accepted yardsticks. Being a supportive business function that facilitates other departments to function, MIS does not have a sales target like the sales team; nor does it have something akin to idle inventory count related to the warehouse. Yet, the role of MIS is vital for critical functioning of the business. The aim of the study is to find what KPIs could possibly indicate the performance of the MIS team in clear, yet objective terms. The KPIs should make sense to the seniors as well as to the MIS team. A qualitative research has been carried out to explore the current scenario on MIS employee appraisal in industry. Secondary data has been collected by exploring existing research on the area. Relevant personnel from the industry, who is part of the MIS operations, have been interviewed to gather their knowledge and opinion. Three sets of open-ended questionnaires have been developed to cater to three levels of MIS personnel, namely, Executives, Managers and Top-Level Management. Different industries, Medicinal, Manufacturing, Telecom, Financial, have been surveyed to keep the research breadth wide. The areas that MIS dwell in, vary. MIS performs activities such as supporting IT infrastructure, systems analysis and designing, performing software development, purchasing and integrating systems, tracking issues arising from operations, business process automation and improvements, and innovation of processes and services. Varied as the functions are they do not lend themselves easily to be measured in a single metrics readily comprehensible to the management. Existing research reveals that some attempts have been made to gauge the innovation made by MIS as well as few metrics have been defined on some elementary MIS functions such as Database Administration. Metrics, like deadline for project completion, performance of certain processes, are commonly utilized KPI for MIS personnel. Some appraisal methods, which are well in use for software development, can be adapted for use by MIS operations. In most organizations MIS is part of different functional areas rather than an individual entity, such as Marketing and Sales, which only makes it more difficult to measure performances of MIS people. Reluctance to reveal classified information while interviewing, also leaves some gaps in research findings.

**Keywords:** : KPI, MIS, Performance, Operations, Sales

# Designing a Qualitative Study on factors that affect the Dhaka Stock Exchange Broad Market Index

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**Abstract:** Prior information often tends to shift the human mind into making decisions not predetermined and stock markets are no exceptions. The Dhaka Stock Exchange (DSE) has been Bangladesh's premier bourse even prior to the country's independence but has lagged behind its South-East Asian peers like the SENSEX and KSE-ALL. The aim of the study was to determine whether it is possible to filter, design, and evaluate qualitatively as to which of the macroeconomic variables may have had an impact on the country's premier bourse in terms of assessing its underperformance. A qualitative survey was designed and used to examine 60 industry personnel whose inputs were subsequently filtered through a simple regression and validated by an F-Test. The overall broad market return of the DSE was found to be positively correlated with the exchange rate and inflation, whilst it had exhibited a negative correlation with foreign exchange reserves, interest rate and broad money supply parameters.

**Keywords:** Dhaka Stock Exchange, DSE, stocks, volatility, qualitative study.



# Prospects of No-Code and Low-Code Artificial Intelligence Technologies

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**Abstract:** AI adaption in small and medium enterprises (SMEs) is costly since it requires the involvement of teams of specialists with significant programming skills. The aim of this study is to explore the adoption motivations, challenges, opportunities and growth of no-code and low-code AI technologies across various sectors by examining academic publications, business websites, contents in social media and reputable technology. The study adopted a qualitative research methodology in which insights obtained from reading scientific publications, material on the websites of No-code AI solution providers, expert opinion on tech bloggers from YouTube, technology blogs and academic literatures collected from various online database were thematically analyzed. Findings of the study revealed that the adoption of no-code AI is widespread across nearly all sectors, although the extent of dissemination varies and robust low-code or no-code culture with increasingly sophisticated applications creates opportunities to make AI more adoptable for business, remove dependency on external help and remove financial constraints. The research illustrated the growing trend of transitioning from a digital business environment to the no environment by highlighting the possibilities and difficulties associated with the development of no-code technology. Actual implementations of no-code/low-code AI technology are still in its infancy stage for all the industries. However, the findings of this research have important theoretical and managerial ramifications and knowledge for companies seeking to gain a vendor's perspective on the possibilities for AI adoption. To the best of the authors' knowledge, this is the first research to examine the spread of No-code AI solutions across industries using qualitative data. The findings indicate that combining a blog, an expert review from YouTube, and an analysis of academic literature provides more information about dissemination than a single data source.

**Keywords:**No-Code, low-Code, Artificial Intelligence, AI Adoption in Business

## Professionals' Perceptions of MOOCs

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**Abstract:** Massive open online courses (MOOCs) have been proven as a pathway to lifelong learning. The adaptation of MOOCs goes beyond any discipline. Due to technological disruptions professionals' fall behind workplace skills gap. Professionals' irrespective of any particular industries are adopting MOOCs to alleviate the skills gap. This study has investigated the Professionals' perceptions of MOOCs. The study has observed 400 professionals data from divergent industries of Bangladesh. The convenience sampling method is used during data collection. Data were analyzed using SPSS and Excel. The results from the study indicated that awareness is relatively high among the respondents. Most of the respondents believe that MOOCs is a pathway to mitigate their skills gap. The issue of lacking concurrent skills was found to be the most important factor that motivated Bangladeshi professionals to adopt of MOOCs. Among the MOOCs platform, LinkedIn learning is the widely used sources for enhancing skills. The study uses the Technology Acceptance Model (TAM) as theoretical bases for defining factors that may influence professionals adopting MOOCs. The quantitative analysis revealed that perceived usefulness (PU) and perceived ease of use (PEOU) have a major influence on the intention to enroll in a MOOC. The study has suggested leaders from both Corporate and Academia should play a vital role for alleviating skills gap among professionals. The paper poses some impetus for the researchers for digital transformation in the education industry.

**Keywords:** MOOCs, Online Learning, Professionals' Perception, Skills-Gap.

# Exploring Social and Emotional Learning (SEL) as the Prime Assessment Criteria in the British Education System

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**Abstract:** The measurement criteria of students' achievement, success and ability are typically grade-oriented and that might not help rightly address the reasons of British educational inequality and attainment gap. Moreover, the disadvantage gap for those from lower socio-economic backgrounds has stopped closing and started widening, with the Education Policy Institute noting it would take over 500 years to eliminate. Hence, it is time to understand societal and educational factors that are worsening inequalities and attainment gaps. In many cases even the most advantaged students lack necessary social, emotional learning (SEL) and 21st century soft skills that are essential to understand and manage emotions, cope with setbacks, show empathy, collaborate, engaging in positive social relationships, and make responsible decisions. This study investigates the factors that actually more important to identify for understanding educational inequality and students lack of readiness for 21st century skills by exploring the potential of living laboratories as it collaborate key social agents, such as teachers, students, parents and community. The study will use a mixed methods approach for collecting and analyzing data including multiple case studies, questionnaires and in-depth, semi-structured interviews, and will be located in schools in South East England.

**Keywords:** SEL, Educational Inequality, 21st Century Skills, Assessment Criteria, Living Laboratories

# The Effect of COVID-19 on Supply Chain Management of RMG Sector in Bangladesh

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**Abstract:** Readymade garments (RMG) are the largest export earner for Bangladesh, starting from \$31.57 million, has now boomed to \$24 billion in fiscal year 2019-20. Although this is less than the previous year but still this sector is saving the total economy of Bangladesh. Amid the COVID-19 pandemic when the economy of the whole world on the edge, our economy still trying to fight depending on apparel industry. Due to COVID-19 pandemic many things are changed in this factor and we are still trying to figure out how we can cope up with the situation. The unprecedented pandemic effect of COVID-19 disrupted the entire supply chain of RMG sector. Along with it many more problems come in front which we ignored in the past. Decreasing lead time, over dependency on few countries for raw material, declining percentage female worker are some of these problems. Therefore, this study is an attempt to find out the effect of COVID-19 pandemic on the supply chain management of the RMG sector, consequence of this pandemic, steps taken by the garments owners and BGMEA, major problems the sector is facing, and solution of those problems. The research tool was questionnaire and interview scheduled for management and owners. Data was collected randomly from different levels of managements. The study divulged those garments owners are not happy with the changing attitude of international buyers. The BGMEA has been monitoring the situation from the beginning of the pandemic and now they are thinking of alternate option for raw materials and to create new business relationship. Concluding remarks, at the beginning, the industry was build based on wage competitiveness but now we have to be very strong with other components in order to survive. Wage competitiveness, compliance, lead time and supply chain these four are the pillar to be successful in this industry and now it is time to give equal importance on all of these.

**Keywords:** Supply Chain Management, RMG, BGMEA, COVID-19, Bangladesh

# Assessing Essential Digital Literacy Skills among BBA Students in Computing and Business Application

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**Abstract:** The purpose of this research is to explore the underlying digital literacy competence and perceptions of the first-year BBA students about computer applications in business. 353 BBA students enrolled in the Computing and Business Applications courses at American International University-Bangladesh were asked to complete a series of structured questions in the form of (1) an E-self-assessment survey, (2) an online test to acquire indirect evidence, and (3) a series of performance tasks to assess their level of digital skills, perceptions and attitudes about their digital literacy using a context-specific scale. The study adopted a case study research approach to compare the quantitative empirical data. Five distinct aspects of digital abilities were narrowed down to assess the immediate skills to maintain a feasible scope, including internet proficiency, information management, e-communication, problem solving, and content design. The result provided insight into the assessed skills and revealed that first-year students need more assistance developing higher-order digital literacy abilities. Prior completing the questionnaire, most respondents said that they are aware of digital literacy and believed they possessed digital literacy-related efficiency. However, the competence findings revealed that just one-third of them provided accurate responses. Due to the tendency of low performers to exaggerate their abilities, self-evaluation surveys fall short in practical assessment. A significant drawback of this research is the small sample size collected from one organization and lack of diversity in sampling across all three rounds. Both versions of the survey and performance tests and scales serve as a baseline for defining students' assistance requirements. The findings of this research add to our knowledge of the difficulties associated with teaching digital literacy in business schools. Examining students' reflections may help to broaden the scope of digital literacy instructions in tertiary business education programs. Additionally, this study will stimulate additional research to inform official policy regarding the development of digital literacy strategies, information literacy policies, and the design of valid and relevant digital literacy curriculum content for business students and possibly the larger higher education community in digitally divided developing nations.

**Keywords:** Digital Literacy, Information Literacy, BBA, Business Students, Computing and Business Applications.

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