



**CONF
MANAGE**
HOST YOUR CONFERENCE

CERTIFICATE

OF APPRECIATION

Qatar University & EuroMid of Business and Technology

Certifies that:

Fivi Anggraini, Vivie De Selva, Daniatti Putri

Presented Paper Titled:
The Utilization of Information and Communication
Technology (ICT) on SMEs Performance: The Mediating Role
of Financial Innovation

International Conference on Islamic Finance and Banking
(ICIFB'2023)

September 10-11, 2023
Doha - Qatar

11/09/2023

Date

EuroMid Chairmen



The Utilization of Information and Communication Technology (ICT) on SMEs Performance: The Mediating Role of Financial Innovation

Fivi Anggraini¹, Vivie De Selva¹, Daniatti Putri¹

¹ Faculty of Economics and Business
Universitas Bung Hatta, Padang, Indonesia
fivianggraini@bunghatta.ac.id

Abstract. The progress of small and medium enterprises (SMEs) is closely related to the development of information technology. As a result, SMEs are expected to have the capacity to effectively utilize a variety of innovative alternatives derived from these technological advances. The purpose of this study was to examine the direct effect of the use of ICT on the performance of SMEs, and also examine the indirect effect of the mediating role of financial innovation on the relationship between ICT and the performance of SMEs. A surveying technique was used to collect data among SMEs in Bukit Tinggi municipality of West Sumatra province, Indonesia. This study uses a quantitative approach. The data was collected by distributing questionnaires via Google Forms with a sample size of 210. The hypothesis testing technique was carried out using Smart PLS. The findings show that there is a significant effect of the use of ICT, financial innovation on the performance of SMEs. The study also proved that financial innovation as mediating factor in the relationship between ICT and the performance of SMEs. The implication of the findings gave benefits for SMEs in developing their business by paying attention to aspects of digitizing the use of ICT and financial innovation.

Keywords: Small and medium enterprises (SMEs), information communication and technology (ICT), financial innovation

1. Introduction

The presence of the small and medium enterprise (SMEs) ecosystems has an important role in Indonesia's national economic growth. SMEs contribute around 60 percent to the national gross domestic product (GDP) and absorb around 97 percent of the workforce in Indonesia. Based on 2020 Statistic Indonesia (BPS) data, there are more than 64.2 million SMEs spread throughout the country. However, the Covid-19 pandemic that hit Indonesia in March 2020 rocked the national economy. SMEs are one of the affected business sectors. Based on a report from Bank Indonesia 2021, as many as 87.5 percent of SMEs were affected by the Covid-19 pandemic. Around 93.2 percent of them were negatively affected from the sales side due to several factors. Technological developments are increasingly rapidly currently driving economic growth and innovation for SMEs. The use of information communication and technology (ICT) is a model of a new approach to job creation, with a network site that allows people to interact through innovation [1]. ICT is an important requirement for driving economic growth to survive in today's global business environment [2]. Several researchers from various countries

have conducted studies on the impact of ICT on SME performance, including [3] in Lebanon, [1] in Kenya, and [4] in China. In Indonesia alone, similar studies have also been conducted by [5] and [6]. Besides, the performance improvement of SMEs by using of ICT, another innovation is also needed in the financial sector. Financial innovation is an action taken to create new financial instruments related to financial markets and technology so that these innovations can produce optimal performance [7]. Financial innovation is defined as the skills of SMEs in using digital-based financial products and services for operational and investment efficiency [8]. Financial innovation aims to help SMEs reducing the need for financial payments that involve direct interaction so that transactions can be realized quickly and efficiently [9]. The positive impact of financial innovation on the performance productivity of SMEs has become the focus of research in various countries, including Nigeria, China, Pakistan, and Indonesia [10], [11] and [5].

It can be deduced that the previous studies have been limited to exploring of the direct correlation between ICT, financial innovation, and SME performance. As there is a research gap that can be filled-in. Therefore, objective of this study is to investigate financial innovation's role as an intermediary between ICT utilization and SME performance in Indonesia. The findings of this study are expected to emphasize the significance of integrating ICT and financial innovation into SME business processes, so that serve as pivotal factors in enhancing SME performance within the Indonesian context. The article's structure is organized as follows: Section 1 comprises the introduction, Section 2 explores literature review concerning ICT's impact on SME performance and financial innovation, Section 3 outlines the study's method, Section 4 presents the results and discussion, and finally, Section 5 provides the conclusion.

2. Literature Review

2.1. Use of ICT on SME Performance

During the Covid-19 pandemic, the use of information and communication technology (ICT) has become the main factor driving the development of entrepreneurship [3]. Today's business must have the ability to optimally utilize ICT by integrating it into organizational strategy, to create a competitive advantage in the global business environment [2]. The use of ICT in the process of business transactions in the form of electronic commerce in buying and selling processes such as e-commerce and m-commerce [12]. Today's industry has widely adopted data applications with modern technology [13]. The goal of implementing this technology is to achieve sustainable organizational performance. As a result of this, ICT plays a role in supporting SME operations effectively and efficiently. ICT has a role in increasing the productivity of companies as well as expanding their market share [3]. ICT and SME performance involves a series of mutually supportive elements, which ultimately have a positive impact on improving SME performance [14]. This occurs through increased speed, accuracy, and precision in business processes. Research conducted by [12] proves that the use of ICT on business performance such as [15] and [1], [1] stated that the use of ICT can reduce time for administrative tasks and increase focus on core activities that improve SME performance.

H1: The use of information communication and technology (ICT) has a significant effect on the performance of SMEs.

2.2. Use of ICT for Financial Innovation

ICT is considered to contribute mainly to strengthening the financial system, developing and introducing various products with innovative ICT-based finance [16]. ICT can influence financial innovation including increasingly sophisticated payments [17]. Financial innovation is a new financial service model developed through ICT [18]. Financial innovation is the first driver of financial markets and market transactions, the emergence of financial innovation is driven by the presence of ICT throughout the global economy [9], [19]. ICT is related to changes in financial innovation, with the introduction and dissemination of financial innovation services, institutions, and instruments [20]. ICT facilitates immediate responses to the latest data and financial innovations enabling accelerated transfers of funds between physically distant markets [6].

H2: Information Communication and Technology (ICT) has a significant effect on financial innovation.

2.3. Financial Innovation on SMEs Performance

Financial innovation is an act of creating new financial instruments related to financial markets and technology to improve organizational performance [7]. Financial innovation helps SMEs minimize the need for face-to-face payments, and make transactions faster and more efficient [9]. Financial innovation has a positive and significant effect on the performance of SMEs in Nigeria [10]. Likewise, research [21], [22], [9] and [23] stated that financial innovation was able to improve the skills of SMEs in using the latest digital financial products and services for operational and investment efficiency so that it had an impact on the performance of SMEs. Various financial innovation products are used by SMEs as a strategic tool to be able to compete globally, thus improving their financial performance and maintaining efficiency and effectiveness in the market [24].

H3: Financial innovation affects the performance of SMEs.

2.4. Financial innovation as mediating the relationship between the use of ICT on the performance of SMEs

Information and Communication Technology (ICT) has a significant role in driving financial innovation for Small and Medium Enterprises (SMEs) [23]. Financial innovation is a concept of a new financial service model developed through the application of ICT. The existence of financial innovations in the form of digital applications for SMEs can manage their financial transactions more efficiently [10]. This digital application helps in tracking income, expenses, and cash flow, thereby enabling SME owners to make better decisions based on accurate data. Various financial innovation products have been implemented by SMEs as a strategic tool to maintain competitiveness with competitors, improve financial performance and maintain efficiency and effectiveness in the market [3],[13] and [25]. Observations on financial innovation practices indicate that there is a mediating effect on the relationship between technology and business performance in Malaysia [26].

H4: ICT influences the performance of SMEs with financial innovation as a mediating variable.

3. Method

The study's target population encompassed small and medium enterprises (SMEs) officially registered at the Office of Cooperatives & SMEs in Bukit Tinggi municipality of West Sumatra province, Indonesia. The research employed a random sampling technique categorized as simple random sampling. Data collection occurred through the implementation of survey methods. The analysis of the data employed Partial Least Squares Structural Equation Modeling (PLS-SEM). ICT serves as a digital platform that amplifies opportunities for entrepreneurial endeavors through tools like the Internet, mobile technologies, and social computing. The assessment of ICT utilization among SMEs was conducted using tools derived from reference [27]. To measure the construct underlying the data, 19 question items for ICT adoption were formulated, employing a Likert scale that ranged from 1 (strongly disagree) to 5 (strongly agree). Indicators such as sales growth, gross profit, return on investment, and employee growth were utilized, following the framework in reference [28]. A set of 14 question items was designed to quantify these performance aspects, adopting a Likert scale that spanned from 1 (strongly disagree) to 5 (strongly agree). Financial innovation pertains to actions undertaken to introduce novel financial instruments interconnected with financial markets and technology, ultimately aimed at yielding positive performance outcomes, as explained by reference [7]. The questionnaire employed for exploring this variable was adapted from references [7], [8], and [24], featuring 10 questions evaluated on a Likert scale that ranged from strongly agree (5) to strongly disagree (1).

4. Results and discussion

A total of 215 questionnaires were directly distributed to female-owned SMEs within the samples. Among these, complete responses were received from 210 out of 215 participants, while 5 respondents provided incomplete answers, leading to their exclusion from the analysis. Thus, the number of questionnaires considered for this study totaled 210. Analyzing the characteristics of the respondents who participated in the questionnaire, the majority, which accounts for 167 respondents or 79.5%, were SME business proprietors, with the remainder being staff members. In terms of educational background, a substantial portion of respondents, totaling 139 individuals or 66.2%, possessed a high school level education. Only 2 respondents, comprising a mere 1.0%, held a Master's degree or above. The age bracket of 36 to 45 years encompassed 58 respondents, constituting 27.6% of the participants. Regarding the nature of their businesses, the primary focus of women's SMEs was on the fashion sector, with 60 respondents or 28.6%, followed by culinary businesses with 49 respondents or 23.3%. In the realm of financial innovations, the most commonly utilized methods were mobile banking (m banking) by 112 respondents or 53.3%, followed by SMS banking and QRIS, each accounting for 37 respondents or 17.6%.

Validation of the measurement model encompassed an assessment of loading factors, Cronbach's alpha composite reliability, and average variance extracted (AVE) for all indicators (Table 1). All the indicators were confirmed to be valid and aligned with the recommended criteria [29], demonstrating a satisfactory level of reliability, as indicated by outer loading values exceeding 0.7. Factors with loading values below the recommended 0.7 threshold were excluded. The outcomes of the measurement model are presented in Table 1. Discriminant validity of the concept was evaluated through the utilization of cross-loading and Fornell-Larcker criteria, as elucidated in reference

[30]. Table 2 presents the result of discriminant validity. It can be stated that the indicators used in this study have good discriminant validity in compiling their respective variables [31].

Table 1 . The result of the measurement model

Constructs	Factor Loading	Cronbach's Alpha	Composite Reliability	AVE
<i>Rule of thumb</i>	>0.7	>0.7	>0.7	> 0.5
<i>Information Communication and Technology (ICT)</i>		0.918	0.931	0.574
It is necessary to increase the speed of the internet network as a component of information technology. (ICT12)	0.778			
Business profits increase due to the use of information and communication technology. (ICT13)	0.779			
Provide fast responses to consumers for using ICT. (ICT15)	0.744			
M-commerce makes purchases and payments using the application on the smartphone. (ICT17)	0.786			
The use of information communication technology must be owned by entrepreneurs. (ICT3)	0.742			
Often uses information communication technology and information systems. (ICT4)	0.704			
Interested in using the latest information technology to improve business. (ICT5)	0.765			
Likes to receive the latest developments in information and communication technology. (ICT7)	0.735			
Interest in increasing knowledge in the field of information communication technology. (ICT8)	0.782			
Enthusiastic in finding the latest technology for business. (ICT9)	0.761			
<i>SME performance</i>		0.883	0.911	0.631
I need high productivity. (PRF10)	0.756			
I need to produce better business performance than business competitors. (PRF11)	0.808			
I need consistent market growth. (PRF12)	0.772			
In general, I need business performance is always increasing. (PRF14)	0.813			

I am satisfied that increased employment growth has accelerated regional economic growth. (PRF8)	0.764			
I need high efficiency in operation. (PRF9)	0.850			
<i>Financial Innovation</i>		0.929	0.940	0.637
Reducing risk and facilitating transaction activities in a business. (FIN10)	0.749			
Facilitate SMEs to access financial institutions that are more transparent and accountable. (FIN2)	0.835			
Providing a very fast financial service process. (FIN3)	0.845			
Providing added value for customers on an international scale, saving time, space & effort, and being able to compete globally. (FIN4)	0.865			
Encouraging effectiveness and more stable business financial circulation. (FIN5)	0.733			
Serving people who have not been served by the traditional financial industry. (FIN6)	0.783			
Expand sales access globally. (FIN7)	0.753			
Using digital payment systems (Internet Banking, M-Banking, SMS Banking) for sales transactions. (FIN8)	0.822			
Using digital wallets (DANA, Shoop pay, OVO, Go pay, E-Wallet, E-Money, Q-RIS) for buying and selling transactions. (FIN9)	0.786			

Source: SEM-PLS, processed (2023)

Table 2. Discriminant Validity

	ICT	FINC	PRF
ICT	0.758		
Financial Innovation	0.700	0.798	
SME performance	0.638	0.585	0.795

Note: ICT, information communication and technology; FINC, financial innovation; PRF, performance

Figure 1 shows the Smart PLS output results. Based on the results of testing the data for hypothesis 1 in Table 3, the use of ICT has a significant impact on the performance of SMEs. These findings indicate that ICT adoption has the potential to provide benefits in the development of SME businesses. The findings from this study are in line with the results of previous studies conducted by [13], [15], and [3], which argued that the implementation of digital technology in SMEs can improve their performance and contribute to achieving a competitive advantage. However, this study differs from the results of previous studies conducted by [6], [2], and [12] which stated that the use of ICT has no significant effect on the performance of SMEs. The test results for hypothesis 2 proves that ICT has a significant effect on financial innovation. The results of this study support research [19]; [16]; and [20] that the use of ICT and financial innovation contributes to strengthening the financial system, developing and introducing various products with innovative ICT-based finance. The results of this study are different from [32] and [4] ICT has a positive but not significant effect on financial innovation.

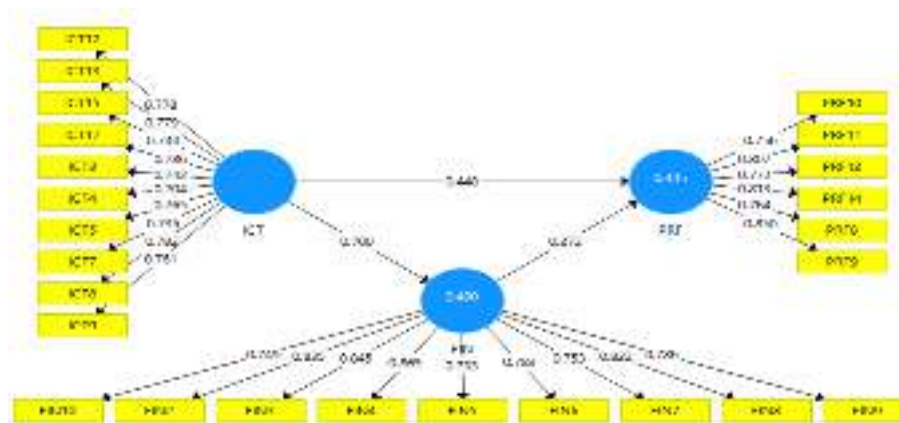


Fig. 1. SmartPLS outputs

Table 3. Hypothesis Testing Results

Direct Paths	Coefficients	Means	SD	t-Values	p-Values	Results
ICT → PRF	0.448	0.453	0.077	5,782	0.000	H1 Accepted
ICT → FI	0.700	0.706	0.028	24,655	0.000	H2 Accepted
FI → PRF	0.272	0.273	0.088	3.176	0.002	H3 Accepted
Indirect Paths						
ICT → FI → PRF	0.190	0.192	0.059	3,241	0.001	H4 Accepted

Note: ICT, information communication and technology; FINC, financial innovation; PRF, performance

The results of testing hypothesis 3 states that financial innovation has a significant impact on the development of SME performance. With financial innovation, SMEs can

minimize face-to-face payments and be able to use a more efficient payment system. Therefore, financial innovation has an important relationship in improving the performance and level of competition of SMEs. The results of this study support research [10]; [22]; and [21]. However, in contrast to research [8], digital financial innovation has no relationship or no effect on SME performance. The result of testing hypothesis 4, proves empirically the role of financial innovation in mediating the relationship between the use of ICT on the performance of SMEs. These finding states that the use of ICT as a disseminator of information and communication and financial innovation as a form of digital payment intermediary can improve the superior performance of SMEs. These results support research [] and [26]; [33] that digitization of technology and financial innovation can attract potential customers to improve performance.

5. Conclusion

This research succeeded in proving a direct relationship between the use of information communication and technology (ICT) and financial innovation on the performance of SMEs. Furthermore, testing of financial innovation mediation succeeded in proving the relationship between the use of information communication and technology (ICT) on the performance of SMEs. The further study recommends an increase in the sample size and more specific sectors such as SMEs in the automotive, fashion, handicraft, and tour & travel industries, and also gender. Additionally, it is also suggested to include other variables such as intellectual capital, entrepreneurial orientation, and company strategy to understand the impact on SMEs performance.

Acknowledgment

The funding for this study was provided through the "National Competitive Fundamental Research Fund" awarded by the Directorate General of Higher Education, Research, and Technology, Ministry of Education, Culture, Research, and Technology of the Republic of Indonesia (Grant number: SP DIPA-023.17.1.690523/2023 4th revision).

References

1. Chege, S. M., Wang, D., & Suntu, S. L. Impact of information technology innovation on firm performance in Kenya. *Information Technology for Development*, 26(2), 316–345 (2020).
2. Okundaye, K., Fan, S. K., & Dwyer, R. J. Impact of information and communication technology in Nigerian small-to-medium-sized enterprises. *Journal of Economics, Finance and Administrative Science*, 24(47), 29–46 (2019).
3. Yunis, M., El-Kassar, A. N., & Tarhini, A. Impact of ICT-based innovations on organizational performance: The role of corporate entrepreneurship. *Journal of Enterprise Information Management*, 30(1), 122–141 (2017).
4. Lee, C. C., Wang, C. W., & Ho, S. J. Financial innovation and bank growth: The role of institutional environments. *North American Journal of Economics and Finance*, 53(March), 101195 (2020).
5. Kurniawan, Maulana, A., & Iskandar, Y. The Effect of Technology Adaptation and Government Financial Support on Sustainable Performance of MSMEs during the COVID-19 Pandemic. *Cogent Business and Management*, 10(1), (2023).

6. Octavia, A., Indrawijaya, S., Sriayudha, Y., Heriberta, Hasbullah, H., & Asrini. Impact on e-commerce adoption on entrepreneurial orientation and market orientation in business performance of smes. *Asian Economic and Financial Review*, 10(5), 516–525 (2020).
7. Guarto, M., Thohary, R., & Verawaty, V. Building SME performance through financial innovation. *Jurnal Keuangan dan Bisnis*, 20(2), 1–17(2022).
8. Ganlin, P., Qamruzzaman, M. D., Mehta, A. M., Naqvi, F. N., & Karim, S. Innovative finance, technological adaptation and SMEs sustainability: The mediating role of government support during the covid-19 pandemic. *Sustainability (Switzerland)*, 13, 16 (2021).
9. Anggraini F., Puttri., D & Nabila H. Linkage of entrepreneurial orientation on business performance of women entrepreneurs and mediation role of competitive advantage. *Jurnal Management dan Kewirausahaan*. 10(1), 71-78 (2022).
10. Effiom, L., & Edet, S. E. Financial innovation and the performance of small and medium scale enterprises in Nigeria. *Journal of Small Business and Entrepreneurship*, 34(2), 141–174 (2022).
11. Shehzad, K., Zaman, U., José, A. E., Koçak, E., and Ferreira, P. An officious impact of financial innovations and ICT on economic evolution in China: revealing the substantial role of BRI. *Sustainability* 13:8962 (2021).
12. Isa, F. M., Muhammad, N. M. N., Ahmad, A., & Noor, S. Effect of ICT on Women Entrepreneur Business Performance: Case of Malaysia. *Journal of Economics and Business*, 4(1), 137–146 (2021).
13. Anggraini F., Puttri., D. Novianti N., Helmi S. Effect of women's Entrepreneurship practices on information communication technology (ICT) adoption during the Covid-19 Pandemic: A Case study in West Sumatra, Indonesia. *Journal of Economics, Finance and Management Studies*. 06(06), 2954-2963 (2023).
14. Fatimah, Siti & Azlina, N. The influence of information technology and innovation on the performance of small and medium enterprises. Study on Online-based SMEs Dumai (in Indonesian). *Jurnal Riset Akuntansi Dan Perbankan*, 15(1), 6 (2021).
15. OngShar, Yong Y. O., Habidin, Nurul F. H. & Salleh, M. I. S. The relationship between women's entrepreneurship practice, ICT adoption and business performance in Malaysia and Indonesia. 39(4), 530–547 (2020).
16. Comin, D., Nanda, R., Financial development and technology diffusion. *IMF Economic Review*. 67(2), 395–419 (2019).
17. Marszk, A., & Lechman, E. Technological forecasting & social change reshaping financial systems : The role of ICT in the diffusion of financial innovations—recent evidence from European countries. *Technological Forecasting & Social Change*, 167(February), 120683 (2021).
18. Hsueh, S.C., & Kuo, C.H. Effective matching for P2P lending by mining strong association rules. *In Proceedings of the 3rd International Conference on Industrial and Business Engineering - ICIBE 2017* (pp. 30–33). New York, New York, USA: ACM Press (2017).
19. Kyle, A.S., & Lee, J., Toward a fully continuous exchange. *Oxford Review of Economic Policy* 33 (4), 650–675 (2017).
20. Lechman, E., & Marszk, A. Technological forecasting & social change ICT technologies and financial innovations: The case of exchange traded funds in Brazil, Japan, Mexico, South Korea and the United States. *Technological*

- Forecasting & Social Change*, 99, 355-376 (2015).
21. Mu'min, W. O. R. The Effect of community financial technology innovation on the development of city small and medium enterprises (UKM)in Baubau. (in Indonesian). *Entries*, 4, 156–175 (2022).
 22. Najib, M., Ermawati, W. J., Fahma, F., Endri, E., & Suhartanto, D. Fintech in the small food business and its relation with open innovation. *Journal of Open Innovation: Technology, Market, and Complexity*, 7(1) (2021).
 23. Igun, S. E. Strategic impact of ICT on modern day banking in Nigeria. *International Journal of Strategic Information Technology and Applications (IJSITA)* 5(4), 78-93 (2014).
 24. Mehta, A. M., Ali, A., Saleem, H., Qamruzzaman, M., & Khalid, R. The effect of technology and open innovation on women-owned small and medium enterprises in Pakistan. *Journal of Asian Finance, Economics and Business*, 8(3), 411–422 (2021).
 25. Khalifaturofi'ah, S. O. Inovasi Keuangan Perbankan Di Indonesia. *Prosiding Senama*, 2, 11–20 (2019).
 26. Kulathunga, K.M.M.C.B.; Ye, Jianmu; Sharma, Saurabh; Weerathunga, P.R. How Does Technological and Financial Literacy Influence SME Performance: Mediating Role of ERM Practices. *Information*, 11(6), 297 (2020).
 27. Hoque. Md. R, Mohammad Saif., A.N., AlBar., A.M & Bao.Y., Adoption of information and communication technology for development: A case study of small and medium enterprises in Bangladesh. *Information Development* 1–15 (2015).
 28. Oni, O., Agbobi, E. K., & Iwu, C. G: Entrepreneurial orientation and performance of the small business in Vryburg Region Northwest Province South Africa., *Journal of Reviews on Global Economics*. 8, 63–71 (2019).
 29. Hair, J. F., B. Black, B. Babin. *Multivariate data analysis*. 8th ed. Upper Saddle River, New Jersey USA: Pearson Prentice Hall. (2018).
 30. Fornell, C., & Larcker, D. F.: *Structural Equation Models with Unobservable Variables and Measurement Error: Algebra and Statistics*. *Journal of Marketing Research*, 18, 382-388(1981).
 31. Chin, W.W.: *How to Write Up and Report PLS Analyses*. In: Esposito Vinzi, V., Chin, W.W., Henseler, J. and Wang, H., Eds., *Handbook of Partial Least Squares: Concepts, Methods, and Applications*, Springer, Heidelberg, Dordrecht, London, New York, 655-690 (2010)
 32. Zavolokina, L., Dolata, M., & Schwabe, G. FinTech transformation: How IT-enabled innovations shape the financial sector. In *Enterprise Applications, Markets and Services in the Finance Industry: 8th International Workshop, FinanceCom 2016, Frankfurt, Germany, Revised Papers 8* (pp. 75-88) (2017). Springer International Publishing.
 33. Remmiya Rajan, P., Dinesh, A. Darken Phase of MSME Due to Covid 19 in India. In: Aloysius Edward, J., Jaheer Mukthar, K.P., Asis, E.R., Sivasubramanian, K. (eds) *Current Trends in Economics, Business and Sustainability*. ICEBS (2023). *Contributions to Environmental Sciences & Innovative Business Technology*. Springer, Singapore (2023). https://doi.org/10.1007/978-981-99-3366-2_19

The International Conference on Islamic Finance and Banking (ICIFB'2023)

ICIFB'2023 Conference, Qatar University, Doha, Qatar (Online)

September 10, 2023

Timetable (Qatar Time)

Qatar Time		Room	Passcode for all rooms: 2023
09:00-11:00	Registration, Welcome and Opening of the Conference	Room 1	https://us06web.zoom.us/j/82364987221?pwd=WmxVRXNKNDIzVFJ3bkhHdVhocEYzZz09
09:00-09:10	Welcome and Opening of the Conference: Dr. Rim Hamdan, Assistant Professor of Management and Finance , University College of Bahrain, Bahrain.		
09:10-09:20	Opening Remarks: Dr. Bahaeddin Alareeni, Conference Chair, Chairman, EuroMid of Business and Technology, Istanbul, Turkey.		
09:20-09:30	Prof. Ibrahim Abdullah Al-Ansari, Conference Chair, Dean of the College of Sharia and Islamic studies, Qatar University, Qatar.		
09:30-10:00	Keynote Presentation: Prof. RUSNI HASSAN, Dean of IIUM Institute of Islamic Banking and Finance, International Islamic University Malaysia, Malaysia (IIUM). (Presentation title: Green Financing Policies in Malaysia: The Islamic Finance Response).		
10:00-10:30	Keynote Presentation: Prof. Noorshella Che Nawi, Associate Professor at Universiti Malaysia Kelantan (UMK), Malaysia, Malaysia. (Presentation title: Digital Finance Inclusion Among Women Entrepreneur).		
10:30-11:00	Keynote Presentation: Dr. Muhammad Rizky Prima Sakti, Dean Business College, University College of Bahrain (UCB), Bahrain (Presentation title:).		

11:00-12:30	Conference splits into parallel zoom rooms		
Room 2			
Paper ID	Paper title	Authors	Zoom Link
Session 1. Time: 11:00-12:30			
Session Chair	Dr. C Nagadeepa, Kristu Jayanti College Autonomous, Bengaluru, India.		https://us06web.zoom.us/j/82364987221?pwd=WmxVRXNKNlZlVFJ3bkhHdVhocEYzZz09 Passcode: 2023
ICIFB2023_0181	Mosque Management: Financial Report, Internal Control, and Digital Technology in Several Countries	Andriani Andriani, Manik Mutiara Sadewa, Mochammad Arif Budiman, Mairijani Mairijani, Sugesti Rahayu Rahayu	
ICIFB2023_0084	TAX MECHANISM ON TOUR OPERATORS IN INDIA	Eshan M R, Arun Prakash A, Jaspreet Kaur, Rakhi Mohan, Biju M Mathew	
ICIFB2023_0170	The impact of corporate governance mechanism on CSR disclosure: Evidence from energy sector of shariah compliance companies in Indonesia	Peni Nugraheni, Alifya Belinda Putri	
ICIFB2023_0157	A Comparative Analysis of the Business Performance of Selected Public and Private Sector Banks in India	Dr. Deepa V, Ramesh K, Sivasubramanian K	
ICIFB2023_0124	Enhancing Shariah Governance Practice: Insights from the Non-Profit Organizations in Malaysia	Romzie Rosman, Nur Harena Redzuan, Nur Laili Ab Ghani, Nazrul Hazizi Noordin, Siti Saffa' Shahrudin	
ICIFB2023_0069	Evaluate the unique taxi service in the city of Makkah, Kingdom of Saudi Arabia	Sameer A. Alhakimi, Alaa R Sindi	
ICIFB2023_0025	Augmenting Academic Performance of Accounting and Finance students through integrated mentoring	Reenu Mohan, Indra S, Dr. Raja kamal Ch.	

Room 3			
Paper ID	Paper title	Authors	Zoom Link
Session 2. Time: 11:00-12:30			
Session Chair	Dr Sheeja Krishnakumar, Kristu Jayanti College Autonomous, Bengaluru, India.		https://zoom.us/j/91827207026?pwd=WlFnRFJyNlVhd2hURDhXV0VNVkI6QT09 Passcode: 2023
ICIFB2023_0159	The effect of Using Electronic Mind Maps on Developing Cognitive Performance in Teaching the Curriculum Design Course for Students at the University College of Applied Sciences (UCAS)	Najwa Saleh	
ICIFB2023_0158	Students' Reluctance to Enroll in Education Majors in Palestinian Universities in the light of the Tendency To-towards Technological Majors After Covid-19	Najwa Saleh,Asmaa Abusamra	
ICIFB2023_0045	Providing Provision and Protection to Ageing Population via Cash Waqf Takaful Model in Malaysia	AISHATH MUNEEZA,Sherin Kunhibava	
ICIFB2023_0178	FIFA 2022: PLACE ATTACHMENT, PSYCHIC INCOME, & PSYCHOLOGICAL CAPITAL AMONG THE RESIDENTS OF QATAR	Anu Achamma Varghese,Soumya Simon	
ICIFB2023_0172	BIBLIOMETRIC ANALYSIS AND CONTEMPORARY LITERATURE REVIEW ON URBAN POVERTY IN MALAYSIA	Shaliza Alwi,Rabiatul Munirah Alpandi,3Siti Nurul Munawwarah Roslan,Marina Mustapha,Filzani Illia Ibrahim ,Siti Norzaini Zainal Abidin	
ICIFB2023_0153	PERSONALITY TRAITS INFLUENCE ON MENTORING RELATIONSHIPS An Application of Big Five Personality Model among Indian IT Professionals.	Roshen Therese Sebastian,Vinod Joseph George,Geethu Anna Mathew,Brinda G	

Room 4			
Paper ID	Paper title	Authors	Zoom Link
Session 3. Time: 11:00-12:30			https://zoom.us/j/91359729743?pwd=VHJBM2h0SnlhSIB2ejlyMi92bktVZz09 Passcode: 2023
Session Chair	Dr. Raja Kamal CH, Kristu Jayanti College Autonomous, Bengaluru, India.		
ICIFB2023_0128	Theorizing the connection between economic downturns and employee morale	Raja Kamal Ch,Dr. Chandrakala M	
ICIFB2023_0110	An Analytical Study on the Self-Help Group Through Financial Inclusion Scheme in India	Dr. Saravanan V,Dr. DK Baranitharan,Dr. M Thenkovan,Sivasubramanian K	
ICIFB2023_0101	An Empirical Research on Community Businesses In Emerging Markets In The Age Of The Internet	Sanjeev Chauhan ,Dr. Arti Singh,Dr. Ibha Rani,Dr. Raja kamal Ch.	
ICIFB2023_0083	DEVELOPMENT AND VALIDATION OF PLAY BEHAVIOUR SCALE	Karishma Begum,Priya M,Dr. Kiran Babu N C	
ICIFB2023_0075	PERCEIVED STRESS, PERSONALITY TRAITS ON INTERNET ADDICTION AMONG YOUNG ADULTS: A CROSS SECTIONAL STUDY	Anjana Sinha,Sujatha .,Priyanka V.R,Cynthia Sara James ,Dr. Kiran Babu N C	
ICIFB2023_0051	BIRTH TRAUMA AMONG WORKING WOMEN: AN EXPLORATORY STUDY	Dr. Sruthi Sivaraman,Dr. Lokesh L,Vimala M,Noor Fathima	

Room 5			
Paper ID	Paper title	Authors	Zoom Link
Session 4. Time: 11:00-12:30			
Session Chair	Dr. SEN B MATHEWS, KRISTU JAYANTI COLLEGE, BENGALURU, India.		https://zoom.us/j/98922771427 Passcode: 2023
ICIFB2023_0049	ECO LITERACY AND ECOLOGICAL APTITUDE AMONG SCHOOL STUDENTS IN INDIA	Dr. Molly Joy,Dr. Kiran Babu N C,Fr. Emmanuel P.J	
ICIFB2023_0046	Transforming Education: The Intersection of Education Management, Technology, Smart Universities, and the Impact of Covid-19 - A Qualitative Analysis	Dr. Neerupa Chauhan,Dr. Karthikeyan A,Dr. N Ravi Kumar	
ICIFB2023_0037	A scientometric analysis of Muslim-friendly tourism: A review and research agenda	khalid Mady,Mohamed battour,Suhalia Parveen,Almas Sultana,Munira Rashid	
ICIFB2023_0019	Stimulate Sustainability in the workplace: A survey on the Pro-Environmental Behavior of Academicians	Gokilavani S ,Aasha sujit,Kenneth Bavachan,Lydia Jemima	
ICIFB2023_0014	SMART PHONE ADDICTION AND PHUBBING BEHAVIOR AMONG INDIAN COLLEGE STUDENTS AND ITS MODERATOR EFFECT ON INTERPERSONAL RELATIONSHIP	Fr. Emmanuel P.J,Dr. Kiran Babu N C,Dr. Molly Joy,Chandita Baruah	
ICIFB2023_0151	Assessment of Employability Skills Under SDG 8 Among Graduates from Rural Karnataka	D RAVINDRAN,SEN B MATHEWS	

Room 6			
Paper ID	Paper title	Authors	Zoom Link
Session 5. Time: 11:00-12:30			
Session Chair	Dr. Jagannathan K ,.Kristu Jayanti Colelge, India.		https://zoom.us/j/95291514797?pwd=aHNHRzFXSVhoRjU2YjVLa0gwRjRPdz09 Passcode: 2023
ICIFB2023_0087	The importance of Mentorship for Women Entrepreneurs in United Arab Emirates (UAE)	Aisha Almheiri ,Anupama Rajesh ,Ashok Chopra	
ICIFB2023_0154	Awareness among College Students on Government Schemes for Entrepreneurship Development in Bangalore	Mr.Dhanapal C,Dr.Chandrakhanthan J,Dr.Karthika R,Dr. Alex Louis Thannippara	
ICIFB2023_0103	Navigating Work from Home: A Study on its Implications for Family Life and Work-Life Balance	Aasha sujit,Dr. Harani B	
ICIFB2023_0102	The Effect of Job Seekers' Perception on the Intention to Apply for Jobs in Islamic Banks in Indonesia	Diah Retno Wulandaru,Zaqiah Vivi,Roro Ayu Kusumadevi	
ICIFB2023_0078	Are Women a Gender dividend for Investment – An Empirical Analysis from Indian Working Women Perspective	Dr. Jagannathan K, Prof. Rupashree R,Prof. Madhusudhanan R,Dr. Sowmya K.R,Dr. Sridevi G,Dr. SakthiPriya E	
ICIFB2023_0030	Career involvement for employees in the Kuwait banking sector	Mohammed Saram,Omar Jaber Aburumman,Amani Ahmad Hajji Hasan	

Room 7			
Paper ID	Paper title	Authors	Zoom Link
Session 6. Time: 11:00-12:30			
Session Chair	Dr. Jaheer Mukthar K.P, Kristu Jayanti College Autonomous, Bengaluru, India.		https://zoom.us/j/94062681039?pwd=NWRYOEdqa1dxUzhKVzQyWThXeUF5UT09 Passcode: 2023
ICIFB2023_0156	Women Outreach Exploration; Evidence From Islamic Microfinance In Indonesia	Fiqih Afriadi,Catur Sugiyanto,Dian Kartika Rahajeng	
ICIFB2023_0175	The Impact of Necessity on Deposit Guarantee in Islamic Banks An Applied Jurisprudential Study	Dr. Reema Al Qaruty,Dr. Samer Abdel Hadi	
ICIFB2023_0174	The Fin-tech Services Bundled Marketing Paradox among Indian Customers	Raja Kamal Ch,BabaGnanakumar P	
ICIFB2023_0155	A Perspective on the Existence and Development of Islamic Banking in INDIA	Raja Kamal Ch,Dr. Santhosh V	
ICIFB2023_0145	Determining factors in the access to financing of Peruvian microenterprises in the period of economic recovery	Edwin Hernan Ramirez-Asis,Manuel Enrique Chenet-Zuta,Jaheer Mukthar K.P,Antonio Huaman-Osorio ,Edwin Hernan Ramirez	
ICIFB2023_0143	Robust and Fragile Determinants of foreign direct investment in Jordan	Taimour Alrubaiat	

Room 8			
Paper ID	Paper title	Authors	Zoom Link
Session 7. Time: 11:00-12:30			https://zoom.us/j/94308959522?pwd=aWVvVWw2bVNZUmxxOSt2dGpHcTI6Zz09 Passcode: 2023
Session Chair	Dr. Syed Kazim, CMS Business School, JAIN (Deemed to be University).India ,		
ICIFB2023_0140	Study on delinquency levels and portfolio quality of the microenterprise bank – Peru	Rosario Huerta-Soto,Edwin Hernan Ramirez,Jaheer Mukthar K.P,Rolando Saenz-Rodriguez ,Juan Villanueva -Calderón	
ICIFB2023_0132	Consumption Patterns among Employees of IT and ITES Sectors	Devarajanayaka Kalenahalli Muniyanayaka,Naveen Pol,Syed Kazim,Jaheer Mukthar K.P,Kotigari Reddi Swaroop ,Ravi Shankar Bhakat	
ICIFB2023_0123	Analyzing Islamic Crowdfunding through Bibliometric and Visualization Approaches	Nur Harena Redzuan,Romzie Rosman,Siti Saffa' Shahrudin	
ICIFB2023_0122	INVESTMENT BEHAVIOUR IN RETAIL GREEN SUKUK: CASE OF INDONESIA	Nashr Akbar,Wiku Suryomurti,Salina Kassim	
ICIFB2023_0121	Prospects of a Partnership-Based Islamic Microfinance Model in Bangladesh: Clients Perspectives	Niaz Makhdum Muhammad,Salina Kassim,Nur Farhah Mahadi,Engku Rabiah Adawiah Engku Ali	
ICIFB2023_0120	Proposing a Novel Performance Management Framework for Malaysian Non-Profit Organisations: Towards Achieving Sustainability	Salina Kassim,Niaz Makhdum Muhammad,Kartina Md Ariffin,Nur Farhah Mahadi,Syarah Syahira Mohd Yusoff,Nor Saremah Salleh	

12:30-13:00	Break		
Room 9			
Paper ID	Paper title	Authors	Zoom Link
Session 8. Time: 13:00-14:30			
Session Chair	Dr. Raja Kamal CH, Kristu Jayanti College Autonomous, Bengaluru, India.		https://us06web.zoom.us/j/82364987221?pwd=WmxVRXNKNlZlVFJ3bkhHdVhocEYzZz09 Passcode: 2023
ICIFB2023_0111	Does Materialism Affect Compulsive Buying Behavior Among Multiple Credit Card Users in Jakarta?	Michael Christian,Ferry Halim,Henilia Yulita,Kurnadi Gularso,Sunarno Sunarno,Suryo Wibowo	
ICIFB2023_0099	Observing Shareholder Influence on Stakeholder Interests: An Analysis and Roadmap for Future Inquiry	Dr.Chandrakala M.,Dr. Raja kamal Ch.	
ICIFB2023_0097	Indicator of Social Impact Measurement in Microfinance: A Thematic Review	Siti Saffa' Shahrudin,Nur Harena Redzuan,Romzie Rosman	
ICIFB2023_0094	FRUGALITY, ALTRUISM, AND CONSCIOUSNESS FOR SUSTAINABLE CONSUMPTION AMONGST ADULTS IN INDIA	Dr. Kiran Babu N C,Mansi Agarwal,Insha Aimen,Lovely Alex,Nutan Burman,Hetvi Savla	
ICIFB2023_0090	The Impact of Credit Risk Mitigation on the Profits of Investment Deposits in Islamic Banks	Fadi Shehab Shiyab,Amer Qasem Morshed	
ICIFB2023_0088	Predictive Analytics of Bitcoin Cryptocurrency Price Prediction: A Recurrent Neural Network Approach	Anandhavalli Muniyasamy,Salma Abdulaziz Saeed Alquhtani,Linda Elzubair Gasim Alsid	

Room 10			
Paper ID	Paper title	Authors	Zoom Link
Session 9. Time: 13:00-14:30			
Session Chair	Dr. Sheeja Krishnakumar, Kristu Jayanti College Autonomous, Bengaluru, India.		https://zoom.us/j/91827207026?pwd=WlFnRFJyNlVhd2hURDhXV0VNVkY6QT09 Passcode: 2023
ICIFB2023_0086	Corporate Environmental Performance as Mediating between Innovation and Financial Performance in the Jordanian Industrial, Services, Real Estate Sectors	Maher AL Naim, Farizah Sulong, Zalailah Salleh	
ICIFB2023_0079	Potential Impact of Metaverse-Based Banking on Employment in the Banking Sector In India	Dr. Arti Singh, Dr. Ibha Rani	
ICIFB2023_0071	Unveiling the Trade Dynamics: India's Thriving Exchange with ASEAN Nations	Dr Jayaram Kanzal, Tinto Tom, Vipulkumar N. M, Ajith P Mathews, Dr. Vidhya. S, Dr. Raju V	
ICIFB2023_0070	Understanding the Practices and Challenges of Sustainability Reporting in Islamic Banking	Mohammad Salem El-Essa, Sulaiman Weshah, Mosa Nofal	
ICIFB2023_0063	The role on heuristic biases over investor decision making- A risk perception as mediator	Dr. Mathiyarasan M, Dr. KRISHNAMOORTHY M	
ICIFB2023_0060	Herding Behavior of Cryptocurrencies During Uncertain Periods	Saliha Theiri	

Room 11			
Paper ID	Paper title	Authors	Zoom Link
Session 10. Time: 13:00-14:30			Passcode: 2023
Session Chair	Dr. Edib Smolo ,Effat University, Saudi Arabia.		https://zoom.us/j/91359729743?pwd=VHJBM2h0SnliSIB2ejlyMi92bktVZz09
ICIFB2023_0057	A study on the Sustainability Approach of ESAF Small Finance Bank- Loan effectiveness for Restoration during and post COVID	Gokilavani S ,Deepa S,Diya Ann Philip,Ms. Gladys Agnes	
ICIFB2023_0055	The efficiency of Participation Banking Sector in Turkey: A DEA Approach	Edib Smolo,Mohamed Ashraf Iqbal,Ayşe Akdemir	
ICIFB2023_0054	Empowering Sustainable Livelihoods: The Ayady Social Kafalah Platform as a Solution to Socioeconomic Challenges	AISHATH MUNEEZA,Sherin Kunhibava	
ICIFB2023_0053	“Moment of Truth” in Aviation Marketing- A Study on Factors that Influence the Decision Making of Customers	Ponny Thomas,Priyanka Ghosh	
ICIFB2023_0052	Financial Inclusion and Economic Development: A Study on the Women Marginalized People in India	Roopa Adarsh,Sivasubramanian K	
ICIFB2023_0048	Banking Customers Perception of Digital Banking efficiency and Digital Transformation programme adopted by Banks	Vincent Wang Kaixiang,Easwaramoorthy Rangaswamy ,Nishad Nawaz,Gemini V Joy	

Room 12			
Paper ID	Paper title	Authors	Zoom Link
Session 11. Time 13:00-14:30			
Session Chair	Mahmoud Alghizzawi, Amman Arab University, Jordan.		https://zoom.us/j/98922771427 Passcode: 2023
ICIFB2023_0043	Awareness Level of Rural Investor on Various Schemes Offered By Indian Post Office With Reference to Salem District Tamilnadu	Dr.KRISHNAMOORTHY M,Dr. Mathiyarasan M	
ICIFB2023_0038	The impact of Islamic finance on economic growth : the Malaysian experience	yasmine derradj,hadjer mekki,hanya kherchi medjden	
ICIFB2023_0022	The Relationship between Business Intelligence and Dig-ital Banking Services in Jordanian Islamic Banks	Mahmoud Alghizzawi ,Emad Ahmed ,Hussein Albanna ,Baker Ibrahim Alkhlaifat,Khaled Jadu	
ICIFB2023_0021	Economic Development in alssunnah	Elham ALJabri	
ICIFB2023_0013	Islamic Peer-to-peer (P2P) Financing as an alternate Model of MSME financing in Nigeria	Shehu Abdulkadir,Auwal Adam Saad,Aznan Hasan	
ICIFB2023_0011	Analysis of fiscal policy systems in Ukraine and China	Mykhailo Yastrubskyy,Shu Zhang	

Room 13			
Paper ID	Paper title	Authors	Zoom Link
Session 12. Time 13:00-14:30			https://zoom.us/j/95291514797?pwd=aHNHRzFXSVhoRjU2YjVLa0gwRjRPdz09 Passcode: 2023
Session Chair	Prof. Dr. George Abuselidze, Batumi Shota Rustaveli State University, Georgia.		
ICIFB2023_0010	Simple Mediation Analysis: The Complementing Role of Parallel Multiple Mediation Approach Via Process Analysis	Nabegha Mahmood, Noor Ul Hadi, Mohammad Talha	
ICIFB2023_0008	Methodological approaches to the study of public financial policy of capital reproduction in the agricultural sector in the focus of information technology management	Olena Lemishko ,Nadiia Davydenko ,George Abuselidze ,Natalie Shevchenko	
ICIFB2023_0007	The Effect of Investment Perception, Self-Efficacy, Initial Capital, and Investment Understanding On Cryptocurrency Investment Interest In Indonesian Z Generation	Martha Wulan Tumangkeng, Pricillia Kawilarang, Lusianah S.E., M.Ak.	
ICIFB2023_0006	Opportunities for the growth of competitive organic manufacturing in Ukraine	Nadiia Davydenko ,Zoia Titenko ,George Abuselidze ,Alina Buriak	
ICIFB2023_0179	The Impact of Health Service Quality on Patient Satisfaction in the Palestinian Public Hospital Sector	NEMERE DALLOUL	
ICIFB2023_0176	Factors affecting brand switching behaviour in the Palestinian telecommunications industry in the Gaza Strip	Ahmed Abushar	

Room 14			
Paper ID	Paper title	Authors	Zoom Link
Session 13. Time 13:00-14:30			
Session Chair	Dr. Jaheer Mukthar K.P, Kristu Jayanti College Autonomous, Bengaluru, India.		https://zoom.us/j/94062681039?pwd=NWRYOEdqa1dxUzhKVzQyWThXeUF5UT09 Passcode: 2023
ICIFB2023_0142	A Study on the Impact of Green Branding on Consumer Buying Behaviour with Respect to the Purchase of Apparel	Wilber Acosta-Ponce ,Syed Kazim,Jaheer Mukthar K.P,Juan Villanueva -Calderón,Edwin Hernan Ramirez,J.K Singh	
ICIFB2023_0100	A STUDY ON FACTORS INFLUENCING THE CONSUMERS' PERCEPTION TOWARDS ELECTRIC VEHICLE IN CHENNAI CITY	DR KUMARASAMY P,Dr.KRISHNAMOORTHI M	
ICIFB2023_0068	Antecedent and Consequences of Brand Love: A Conceptual in Behavioral Loyalty	Moh Muhlis Anwar,Mohamed battour,Ririn Tri Ratnasari,Sri Herianingrum,Qudsi Fauzi,Yeni Absah,Dessy Kurnia Sari	
ICIFB2023_0164	Factors affecting consumers' adoption of mobile payment technology in Palestine	Mohammed sakallah,Mohammed Abu-Sulaiman	
ICIFB2023_0163	The impact of social media marketing on brand equity: a case study of luxury fashion brands	Mohammed Abu-Sulaiman,Mohammed sakallah	
ICIFB2023_0171	The influence of country-of-origin on the Palestinian consumers' purchase decisions	Bassam Al-Agha,Mohammed Abu-Sulaiman	

Room 15			
Paper ID	Paper title	Authors	Zoom Link
Session 14. Time 13:00-14:30			
Session Chair	Dr. Syed Kazim, CMS Business School, JAIN (Deemed to be University), India.		https://zoom.us/j/94308959522?pwd=aWVvVWw2bVNZUmxxOSt2dGpHcTI6Zz09 Passcode: 2023
ICIFB2023_0168	The Impact of Brand Reputation on Consumers' Readiness to Pay a Premium: An Analysis in the Hospitality Sector	Samer Yaghi	
ICIFB2023_0167	The effect of green advertising on consumers' environmental attitudes: a study of the automotive industry	Samer Yaghi	
ICIFB2023_0108	The Future of Luxury Brand Management: A Study on the Impact of New Technology and Relationship Marketing	DR. VANDANA GUPTA,JUNAID HUSHAIN,DR. ABHILASHA MAHTUR,DR. ASHISH MATHUR	
ICIFB2023_0131	Effectiveness of Work Life Balance towards Employee Engagement in Hospitals with special reference to Bangalore	Dr. K. Meena Devi,Raja Kamal Ch,Dr. G V Mrutyunjaya Sharma,Kumar SubbaAnantha	
ICIFB2023_0161	Perceived Value and Affordability: Examining the Interplay in Consumers' Purchase Intention of IoT Gadgets	Ganesh K.R.,C Nagadeepa	
ICIFB2023_0066	A study on usage of selective health app in Bangalore city during post pandemic period	Preethi S J G,Tinto Tom	
14:30-15:00	Break		

Room 16			
Paper ID	Paper title	Authors	Zoom Link
Session 15. Time 15:00-16:30			Passcode: 2023
Session Chair	Dr. Sheeja Krishnakumar, Kristu Jayanti College Autonomous, Bengaluru, India.		https://zoom.us/j/9430895952?pwd=aWVvVWw2bVNZUmxxOSt2dGpHcTl6Zz09
ICIFB2023_0062	A Study on Opportunities and challenges of Fashion Products via Social Commerce amongst young adults in Bangalore with reference to Social media influencers .	Mr. Shashi Kumar M,Ms. Gladys Agnes ,Lydia Jemima,Kenneth Wilson Bavachan,R Muthusubramanian	
ICIFB2023_0061	CONSUMER'S ATTITUDE TOWARD SOCIAL MEDIA ADVERTISING, WITH SPECIAL REFERENCE TO FACEBOOK IN BANGALORE CITY	DR KUMARASAMY P,Dr. Mathiyarasan M	
ICIFB2023_0056	Leniency Factors: An insight into the online customer return behaviour	Mr. Vijaya Kumar R,Dr. Sateesh Kumar T K	
ICIFB2023_0044	Influence of Social Media on Investment Decisions of Women with special focus on Sovereign Gold Bonds	Dr. Saranya S,Dr. Nittymol Antony	
ICIFB2023_0039	EXPLORING THE FACTORS INFLUENCING THE CHOICE OF MEDICAL TOURISM DESTINATION AND IDENTIFYING THE ROADBLOCKS	Dr. Annie Stephen FCA,Dr. S Jayashree,Dr. Katepogu Kiran Kumar	
ICIFB2023_0032	CONSUMER'S AWARENESS OF GREEN MARKETING PRACTICE - AN EMPIRICAL STUDY	DR KUMARASAMY P,Mr. Vijaya Kumar R	

Room 17			
Paper ID	Paper title	Authors	Zoom Link
Session 16. Time 15:00-16:30			
Session Chair	Dr. C Nagadeepa, Kristu Jayanti College Autonomous, Bengaluru, India.		https://zoom.us/j/94062681039?pwd=NWRYOEdqa1dxUzhKVzQyWThXeUF5UT09 Passcode: 2023
ICIFB2023_0031	The Impact of Culture on Lean Supply Chain Management in the Jordanian Medical Sector: theoretical framework	Ibrahim Ezmigna,Siti Zaleha Omain	
ICIFB2023_0029	A STUDY IMPACT OF DEMOGRAPHICAL FACTORS ON CONSUMER'S PREFERENCE TOWARDS BRANDED CLOTHING OF MEN	DR KUMARASAMY P,Mrs.Francy Sheeba V	
ICIFB2023_0028	A STUDY ON CUSTOMER'S SATISFACTION ON ONLINE MONEY TRANSFER USING UNIFIED PAYMENTS INTERFACE (UPI)	DR KUMARASAMY P,Mrs.Francy Sheeba V	
ICIFB2023_0027	The Role of Social CRM in Enhancing the Customer Loyalty & Satisfaction in Jordan: Theoretical Framework	Abd Alrahman Ratib Ezmigna,Norasnita Ahmad	
ICIFB2023_0024	The Impact of Digital Marketing on Customer Interaction: Electronic Fashion Sales Stores	Mahmoud Alghizzawi , Younes Megdadi,Belal Mahmoud AlWadi ,Iyyad Zahran,Zaid Megdad	
ICIFB2023_0018	Data on human resource management practices and organizational performance	Omar Jaber Aburumman,Mohammed Saram,Amani Ahmad Hajji Hasan	
ICIFB2023_0016	Exploring the Relationship between Performance Assessment and Employee Performance: The Role of Performance Planning and Performance Review	Majed Mohammed Al Thawadi,Noor Ul Hadi	

Room 18			
Paper ID	Paper title	Authors	Zoom Link
Session 17. Time 15:00-16:30			
Session Chair	Dr. Jaheer Mukthar K.P, Kristu Jayanti College Autonomous, Bengaluru, India.		https://zoom.us/j/95291514797?pwd=aHNHRzFXSVhoRjU2YjVLa0gwRjRPdz09 Passcode: 2023
ICIFB2023_0150	The Relevance of Green Technology and New-Energy Vehicle Sales towards Sustainable Economic Development	Zhang Wenke,Doris Padmini Selvaratnam,Jaheer Mukthar K.P	
ICIFB2023_0184	Factors affecting citizen intention towards AI acceptance and adoption: The moderating role of government regulations	Said A. Alzebda,Mohammed A. I. MATAR	
ICIFB2023_0059	ChatGPT and Halal Travel: an overview of current trends and future research directions	Mohamed battour,Mohamed Salaheldeen,khalid Mady,Ririn Tri Ratnasari	
ICIFB2023_0165	Decentralized Storage Using Inter Planetary File System	suhail abed,Obaida Albeltaji,Hadi Alnabriss	
ICIFB2023_0042	A STUDY ON TECHNOLOGICAL REVOLUTIONS IN DYNAMIC EDUCATIONAL SECTOR POST-COVID -19	Jeeva M,Leelavathi R,Bijin Philip,S Kalaivani,Reethu Rachel Raj	
ICIFB2023_0105	Factors Influencing the Adoption of Business Intelligence in Islamic Banks	Fawwaz Tawfiq Awamleh,Sa'ed Marwan Alaqarbawi ,Sulaiman Weshah,Yousef Ahmad Alarabiat ,Ala Bustami	

Room 19			
Paper ID	Paper title	Authors	Zoom Link
Session 18. Time 15:00-16:30			
Session Chair	Dr. Raja Kamal CH, Kristu Jayanti College Autonomous, Bengaluru, India.		https://zoom.us/j/98922771427
ICIFB2023_0129	Automation of business processes using robots in the fields of supply chain management, intelligent transportation, and logistics	Raja Kamal Ch,Ms. Gladys Agnes ,Lydia Jemima,Dr. Chandrakala M	Passcode: 2023
ICIFB2023_0152	Empowering Assembly Lines with Human-Robot Collaboration for Enhanced Productivity and Safety	Marwan Radi,Mohammed A. I. MATAR	
ICIFB2023_0149	Enhancing Cybersecurity with IDS and SIEM Integration Detection	Jehad Abuneama,Mohammed A. I. MATAR,Aiman abusamra	
ICIFB2023_0177	Digital Financial Inclusion and Educated Service Pensioners	Neelu S Kumar,Nirmala M.M	
ICIFB2023_0141	Benchmarking as a mechanism to measure reference efficiency and improve the performance of a group of banks, using the DEA data envelope	Abdelkader YAHYAOU,Abdelghani Mouloudi,Bishr Lutfi,Noura Ben Ba,Meriem Ben Hassan	
ICIFB2023_0118	The Utilization of Information and Communication Technology (ICT) on SMEs Performance: The Mediating Role of Financial Innovation	Fivi Anggraini,Vivie De Selva,Daniatti Putri	

Room 20			
Paper ID	Paper title	Authors	Zoom Link
Session 19. Time 15:00-16:30			
Session Chair	Dr. Syed Kazim, CMS Business School, JAIN (Deemed to be University), India		https://zoom.us/j/91359729743?pwd=VHJBM2h0SnliSIB2ejlyMi92bktVZz09 Passcode: 2023
ICIFB2023_0148	Advancements in Smart Modular Farming Systems for Sustainable Agriculture	Mohammed A. I. MATAR, Marwan Radi, Said A. Alzebeda	
ICIFB2023_0147	MEDIATING EFFECT OF DIGITAL LITERACY BETWEEN ATTITUDE TOWARDS AI AND JOB INSECURITY AMONG HR PROFESSIONALS	Akash N.R, Dhiksha J, Ashika Shrusti Chhotray, Sinchana Vaasanthi R, Smitha Philip, Dr. Kiran Babu N C, Dr. Lokesh L	
ICIFB2023_0130	A Strategy for Conducting Sentiment Analysis Using AI in Human Resource Management	Raja Kamal Ch, Surjit Singha	
ICIFB2023_0096	Resistant to Change, Self-Efficacy, Awareness, and Perceptions of Price on the Use of Digital Banks as Complementary Banks	Michael Christian, Henilia Yulita, Eko Retno Indriyarti, Suryo Wibowo, Sunarno Sunarno, Pangestu Arifin	
ICIFB2023_0040	A study on Moonlighting practices among the employees working in IT sector with reference to Bangalore City	ASHWITHA SHETTY, Thanuja K A	
ICIFB2023_0023	"Digital Horizons for MSMEs: Unleashing Potential through Financial Inclusivity"	Dr. Janani M., Dr. Jayanthi M	
17:00-18:00	Awards Ceremony and Close of Conference	Passcode: 2023	https://zoom.us/j/91827207026?pwd=WIFnRFJyNlVHd2hURDhXV0VNVkKj6QT09

DOKUMENTASI KEGIATAAN

