

# **5<sup>TH</sup> Asian Business Research Conference**

## **PROGRAM**

**23-24 December, 2011**

**Venue: Bangladesh Institute of Administrative  
Management (BIAM) Foundation  
63 New Eskaton, Dhaka, Bangladesh**

**Main Theme: “Research for Difference”**

**Professor Dr. Zia Haqq, Conference Chair  
President  
World Business Institute (WBI)  
World Academy of Social Sciences  
WBI London and ECBER London, UK  
Business Care Aust Pl, USA  
Australian Research Centre for Accounting, Finance and  
Economics**

**Proudly Sponsored by:**



**World Business Institute**  
*Research For Growth*



**Research  
&  
Publication International Ltd.**

***Journal of Business and Policy Research  
World Journal of Social Sciences  
International Review of Business Research Papers  
Global Economy and Finance Journal  
World Review of Business Research  
Journal of Accounting, Finance and Economics  
Global Review of Business Research  
World Journal of Management***

# Please Read all the Instructions Below

- **What to Do at Dhaka Airport**

Dhaka airport is very clean but crowded. After immigration, you can change money at the bank located just behind immigration desk. **Please convert some money (around US\$50-100) from the money changers/banks as you need them to pay taxi ride.** You can collect your bags from the conveyer and then proceed to green channel if you have nothing to declare. Then, just stroll down to the exit gate. You can go to your hotel or directly come to the conference venue from the Hazrat Shahjalal (RA) International Airport by taxi. **We warn you that the airport is a chaotic and notorious place and there are a lot of thugs and muggers around. You may be swarmed and surrounded by many onlookers and Taxi drivers. Please take only Navana Company Taxi which is reliable and will charge you by meter. DO NOT TAKE ANY OTHER TAXI.** First you ask the driver's name and discretely note down his taxi number. In case of any trouble, call Mr. Bhuiyan on (cell/mobile) 0171 1595 219 and introduce yourself that you came for the conference. If you want to come directly to the venue (BIAM Foundation, 63 New Eskaton, Dhaka) ask the driver to take you to Bangla Motor and once the driver reaches Bangla Motor Junction, ask him to proceed to Janakantha Office. You need to turn left from the main road well before Janakantha Office and the driver will help you to reach BIAM building.

## **Pick-Up and Drop Service from and to Airport:**

If you are the nationals of other countries and are non-resident Bangladeshi, we can engage a transport to pick you up from the airport and drop at the airport and it will cost you US\$60 for both way travel. If you want this service, please email to Nuha Jahan via [bangpap@gmail.com](mailto:bangpap@gmail.com). Come with flight details.

- **How to report your arrival for Registration?**

As soon as you reach BIAM Foundation Building, please go to the room called "Meghna Hall" and report your arrival to the registration desk. However, our Reception Team members will help you in this regard. Presentation rooms are called Halls and papers will be presented in Meghna Hall, Mahboob Kabir Hall and Saeed Nizam Hall.

- **Registration**

Please report your arrival at the registration desk. Mrs. Khaleda Akhter will coordinate the registration job. If you have not yet paid your registration fee, please complete your cash payment in US\$ on arrival if you are overseas delegate and Taka if you are local Bangladesh resident. Please bring right money as we do not provide money change service. We do not accept any other mode of payment except cash and hope you will not negotiate with us for other mode of payment. Please collect your conference bag which contains, among other materials, your name badge, an envelop containing your payment receipt (if you have not yet

received it), participation certificate, lunch and dinner coupons and other materials. In addition, Prof. Dr. Zia Haqq, Conference Chair, Mrs. Khaleda Akhter, CEO/MD of WBI, Mr. Tanzil Hoque, Director of WBI, Mr. Rezaul Hoque Bhuiyan, CEO/MD of RAPI Mr. Mahbubul Hoque Bhuiyan, Manager, WBI and RAPI, Dhaka, and will be around there to assist you at the Registration Secretariat. The name badge is required for all participants/spouse/guests to participate in all sessions/events, refreshments, buffet lunch, receptions, tea/coffee breaks and dinner. Please make sure that your name badge is in order. If you want to join us at the free-breakfast on Saturday morning, you must list your name at the time of registration. Unlisted person will not be entertained at the breakfast. Breakfast session is featured by a talk on how to publish in international journal. It starts from 7.30 AM and continues to 8.15 AM. If you cannot arrive by then, no breakfast will be served even if you listed your name.

- **What should you bring along for your presentation?**

Please bring in 15-20- copies of your (printed) paper for distribution at your session. Each paper will have about 15 minutes for presentation and 5 minutes for discussion. **We will provide data projector and laptop for power point presentation in both rooms.** Please make power point slides for presentation and bring your USB stick/pen-drive/flash drive and give it to the person in charge of the computer and data projector. **Please do not upload your paper by yourself and our representative will help you. You must be certain that your USB drive is virus free and if you do not clean your file or infect the computer and or damage data projection by your handling, you may be liable for payment of penalty of undisclosed amount.** It is safe not to upload your paper and please clean the virus, if any, in the file before you bring for uploading.

There is no guarantee that we can run/operate data projector and computer as there is no guarantee of electricity supply but there is standby electricity generator machine for operation of overhead projector. We request you to bring your overhead transparencies so that you can present your paper in the event of failure to operate data projector and laptop. **Each presentation room has overhead projector, We repeat, please bring your both USB file and transparencies..** We do not provide any blank transparency or facility for making transparency and be sure that you come with your transparency and USB file or just overhead transparencies.

**Please note that we do not offer any internet access in the presentation rooms. You may ask the hotel about using wifi or their business centre which may cost some money (at your own expense).**

\*\*\*Please also note that the computers may have either 2003 or 2007 MS Office suite. Therefore, please save your presentation in both 2003 and 2007 versions. If you have only a 2007 version and the hotel provides only 2003 office software, we will not take any responsibility for converting your presentation from 2007 to 2003.

- **What about Tea/Coffee Break and Hot Buffet Lunch**

Tea/coffee and light represent will be served two times (morning and afternoon) at the BIAM Canteen which is located at ground level of the BIAM building. Hot buffet lunch will be served at the same Canteen. Lunch will be served between 12.30 - 2.30 PM on December 23 and 1 – 2 PM on 24 December. On Friday 23 December, Juma prayer time is included in the lunch break. Please do not come before this lunch time as Canteen staff will be busy for preparation. There will be non-vegetarian, vegetarian, Halal food, salads and soft drink. The Canteen is a smoke-free area and please respect this requirement. If you need special vegetarian food, please let us know by 16 December. Please do not come for lunch after 2 PM for lunch as everything will be closed for lunch. Please show your ticket to the attendee at the canteen and if you lose this lunch ticket, please see the registration desk.

- **Breakfast and a Session on How to Publish Paper**

On December 24, we will have breakfast between 7.30-8.15 AM at the BIAM Canteen and confirmation of your presence is a must for this breakfast. Please list your name on Friday 23 December at the registration desk. If you cannot be present at 7.30 AM, please do not list your name and cause our financial damage. The breakfast will be closed at 8.15 Sharp and therefore, please be there at 7.30 AM.Sharp. Professor Dr. Zia Haqq who is the editor of 2 international journals and founder of 8 international journals will deliver a talk on “How to Publish in international Journal” at the breakfast. Please take your seat by 7.30 AM

- **Regular Prayer and Friday Prayer Facilities**

There is a separate prayer room for both male and female at the 4th floor of the main building for regular prayer. You can take lift in the main building to reach there and each room has washing facility. It is open at all the time and you can pray there. You can ask people at the registration desk for any direction in this regard.

Friday prayer starts at 1.00 PM sharp at the adjacent mosque which is few yards away from the BIAM building. At the entrance gate of the BIAM campus, turn right and you will get the mosque. The prayer continues until 1.15 PM. Those who are praying Juma can take your lunch between 1.30 and 2,30 PM and you do not need to rush for lunch. But do not come after 2.30 PM. You can also join Prof. Haqq who will lead you to the mosque for Friday prayer.

- **Conference Dinner**

No conference is complete without a gala dinner. Dinner will be served to the registered delegates from 8PM sharp on 24 December 2011 at the BIAM Canteen. We request you to be there before 7.30 PM. Please bring your dinner coupon. The dinner must be completed by 10.30 PM. Our conference dinner does not include just food and drink, it is featured with ‘Best Paper Award’ plus surprises. Please

come with neat and formal dress. **Chief Guest: Professor Dr. Anwar Hossain, Vice-Chancellor, Presidency University, Dhaka.**

- **Conference Proceedings**

As announced previously via conference website, conference proceedings with ISBN is provided electronically. Please visit [www.wbiconpro.com](http://www.wbiconpro.com) to view your paper after 20 December 2011. Please read the instruction there and then view or download your and/or other author's paper. Your proceedings will be there for a number of years which would be visited by the readers from the globe unlike proceedings provided in hard copy.

- **Paper Evaluation Report (PER) and Editorial Review Report (ERR)**

Unlike other conferences in the world, we provide written feedback on your paper in the form of Paper Evaluation Report (PER). This report will be sent to the authors via email within 1-2 months after the conference. Please do not contact us in between this time regarding these reports. However, if you do not receive them by this deadline, then contact us via email: [njahanwbi@gmail.com](mailto:njahanwbi@gmail.com)

For those of who have paid for publication of their papers in our journals, you will receive Editorial Review Report (ERR) within 1-2 months after the conference, in addition to the PER.

- **Publication of Your Paper ( Please read carefully)**

Paper accepted for a particular journal will be published provided that you have paid submission fee and complied to the PER and ERR and feedback at the conference and journal's guidelines. You are required to send us your revised full paper (after compliance to the PER and ERR) within 2 months after we send you these reports.

If your invitation and acceptance letter does not mention any journal name, it means that your paper was not accepted for any of our journals. However, if you improve your paper according to the feedback you receive at the conference and/or via PER, we can reconsider the paper for journal publication at that stage. Please note that it is not guaranteed that your paper will be selected for a journal even after the revisions.

If you have already paid publication fee, you **must indicate in red ink** the new or additional materials you have added or inserted in compliance to written feedback and/or comments at the time of revision. **We will endeavour, though not guaranteed, to publish your paper between six-nine months after your compliance.** No reminder notice will be sent. **If you do not send your revised paper by the deadline** or if you **failed to comply in full to the review reports** within the due time set by us and do not comply to our any request for revising the paper as per journals' guidelines or fail to make the paper camera-ready or do not

respond to our emails within 6 months after the conference, **your paper will not be published and no money or fee will be refunded.**

If your paper has already been accepted for our journal and you have not paid any submission fees but are interested to publish can make cash payment at the registration desk. If you would like to pay at a later time, then please contact Nuha Jahan via [njahanwbi@gmail.com](mailto:njahanwbi@gmail.com) to arrange this.

- **Who to Contact**

For any issues relating to conference matters please contact Mr. Mahbubul Hoque Bhuiya on 01711595219 or Mr. Rezaul Hoque Bhuiya on 0173045249696 791

- **Correspondence After Conference**

If you have any concerns or questions after the conference, please contact us via our email address [njahanwbi@gmail.com](mailto:njahanwbi@gmail.com). Please do not send any email to [bangpap@gmail.com](mailto:bangpap@gmail.com) as this email address will be unmonitored after 18 December, 2011.

- **Future Conferences**

If you would like to join our future conferences, please continuously visit our website [www.wbiworld.org](http://www.wbiworld.org) to find out more information. You can also follow us on facebook by liking our page “World Business Institute”.

- **Weather**

Winter visits Dhaka during December and it is forecasted that this year it will be a cold winter. If you are travelling from overseas/interstate, please take all necessary precautions to accommodate the chilling weather.

## **List of Participating Countries**

**Australia  
Bangladesh  
India  
Iran  
Kazakhstan  
Malaysia  
Mongolia  
P.R. China  
South Africa  
UAE  
USA**

# Conference Team

**Prof. Dr. Zia Haqq**  
WBI, Australia  
Conference Chair

---

**Mrs. Khaleda Akhter**  
Managing & Finance Director  
WBI, Australia

---

**Ms. Nuha Jahan**  
Conference Administrator/ Publications Director  
WBI, Australia

---

**Mohammad Rezaul, Hoque Bhuiyan**  
Managing Director  
Research and Publication International (RAPI)  
Dhaka, Bangladesh

---

**Mr. Tanzil Hoque**  
Marketing Director & Proceedings Editor  
WBI, Australia

---

**Mr. Abdul Quddus Prodhan**  
Website Manager  
WBI, Australia

---

**Mr. Md. Mahbubul Hoque Bhuiyan**  
Admin Manager  
RAPI, Bangladesh

---

**Mr. Md. Mahmudul Hasan**  
Assistant Executive, RAPI  
Bangladesh

# Conference Program Outline

Friday 23 December, 2011

**Presentation Rooms: Meghna Hall, Level 3  
Mahboob Kabir Hall, Level 4  
Saeed Nizam Hall, Level 2**

---

<b>7.30 AM - 9.00 AM</b>	<b>Conference Registration Meghna Hall</b>
<b>9.00 AM - 10.00 AM</b>	<b>Opening &amp; Plenary Session Meghna Hall</b>
<b>10.00 AM - 10.30 AM</b>	<b>Light refreshment and Tea/Coffee BIAM Canteen</b>
<b>10.30 AM - 12.30 PM</b>	<b>Paper Presentation: Accounting &amp; Banking Track: Meghna Hall MarketingTrack: Mahboob Kabir Hall Economics Track: Saeed Nizam Hall</b>
<b>12.30 PM - 2.30 PM</b>	<b>Hot Buffet Lunch and Friday Prayers BIAM Canteen</b>
<b>2.30 PM - 4.45 PM</b>	<b>Paper Presentation: Accounting, Banking &amp; Finance: Meghna Hall Management Track: Mahboob Kabir Hall Economics Track: Saeed Nizam Hall</b>
<b>4.45 PM - 5.00 PM</b>	<b>Tea/coffee Break plus light refreshments</b>  <b>Surprises for participants of the last session</b>

# Conference Program Outline (cont...)

**Saturday 24 December, 2011**  
**Presentation Rooms: Meghna Hall, Level 3**  
**Mahboob Kabir Hall, Level 4**  
**Saeed Nizam Hall, Level 2**

---

<b>8.00 AM - 9.00 AM</b>	<b>Breakfast for listed persons</b> <b>Symposium on How to Publish in International Journals</b> <b>BIAM Canteen</b>
<b>9.00 AM - 10.45 AM</b>	<b>Paper Presentation:</b> <b>Banking Track: Meghna Hall</b> <b>Marketing Track: Mahboob Kabir Hall</b> <b>Economics Track: Saeed Nizam Hall</b>
<b>10.45 AM - 11.00 AM</b>	<b>Light refreshment and Tea/Coffee</b> <b>BIAM Canteen</b>
<b>11.00 AM - 1.00 PM</b>	<b>Paper Presentation:</b> <b>Accounting, Economics &amp; Finance Track:</b> <b>Meghna Hall</b> <b>Management and Marketing Track:</b> <b>Mahboob Kabir Hall</b> <b>Economics Track: Saeed Nizam Hall</b>
<b>1.00 PM - 2.00 PM</b>	<b>Hot Buffet Lunch</b> <b>BIAM Canteen</b>
<b>2.00 PM - 4.15 PM</b>	<b>Paper Presentation:</b> <b>Management Track: Meghna Hall</b> <b>Marketing Track: Mahboob Kabir Hall</b> <b>Banking &amp; Economics Track: Saeed Nizam Hall</b>
<b>4.15 PM - 4.30 PM</b>	<b>Tea/coffee Break plus light refreshments</b>
<b>4.30 PM - 6.45 PM</b>	<b>Paper Presentation:</b> <b>Economics Track: Saeed Nizam Hall</b>
<b>7.30 PM - 10.30 PM</b>	<b>Conference Dinner and Best paper Awards</b> <b>BIAM Canteen</b> <b>Chief Guest: Professor Dr. Anwar Hossain</b> <b>Vice-Chancellor, Presidency University, Dhaka</b>

**~~~ End of Conference ~~~**

Friday 23 December 2011	9.00 AM – 10.00 AM	Meghna Hall
-------------------------	--------------------	-------------

## Opening & Plenary Session

**Session Chair: Prof. Dr. Zia Haqq, World Business Institute, Australia**

**Welcome Speech by the Conference Chair:** Prof. Dr. Zia Haqq, President, World Business Institute, Australia

### Presentation of papers:

**201: FDI and Economic Growth: Evidence from South-East Asia:** Abdus Samad, Utah Valley University, USA.

**520: Service Quality, Customer Involvement and Customer Satisfaction: A Case Study of Retail Banking in Bangladesh:** Johra Kayeser Fatima and Mohammed Abdur Razzaque, The University of New South Wales, Australia.

**On Benefits of Micro Credit : Myth or Reality:** Zia Haqq, WBI, Australia

**Thanks by:** Md. Rezal Hoque Bhuiyan, Managing Director Research and Publication International (RAPI), Bangladesh

Friday 23 December 2011	10.00 AM – 10.30 AM	BIAM Canteen
-------------------------	---------------------	--------------

### “Morning Tea, Coffee and Light Refreshments”

Friday 23 December 2011	10.30 AM – 12.30PM	Meghna Hall
-------------------------	--------------------	-------------

## Track: Accounting & Banking

**Session Chair: Prof. Dr. Mihir Kumar Roy, City University, Bangladesh**

**107: Relationship between Business Strategy and Satisfaction level of Strategic Management Accounting Techniques in Manufacturing Organizations in Bangladesh:** Rehana Fowzia, Stamford University Bangladesh, Bangladesh.

**108: Perception of Taxpayers on the Tax Structure of Bangladesh:** Rehana Fowzia and Mahmuda Nasrin, Stamford University Bangladesh, Bangladesh.

**607: A Longitudinal Study of Intellectual Capital Disclosures in Islami Bank Bangladesh:** Ataur Rahman Belal, Aston University, UK and Mohobbot Ali, University of Canberra, Australia

**608: What drives bank customers to adopt online banking?:** Majharul Talukder, University of Canberra, Australia

**612: Practice of Corporate Social Responsibility in Islamic Banks of Bangladesh:** Quazi Sagota Samina, East West University, Bangladesh.

**602: Role of Reach of Internet Banking in India:** A. Vinayagamorthy and K. Senthilkumar, Periyar University, India.

<b>Friday 23 December 2011</b>	<b>10.30 AM – 12.30 PM</b>	<b>Mahboob Kabir Hall</b>
--------------------------------	----------------------------	---------------------------

**Track: Marketing**

**Session Chair: Prof. Mohammad Razzaque, The University of New South Wales, Australia**

**515: Assessment of Service Quality in Tourist Hotels of Cox's Bazaar in Terms of Demographic Characteristics of Tourists:** Ayesha Tabassum, Tasnuva Rahman and Kursia Jahan, Eastern University, Bangladesh.

**517: Use of CIS for Achieving Sustainable Competitiveness By SMEs in Bangladesh:** Tarikul Islam, International Islamic University Chittagong, Bangladesh.

**508: The Impact of the Hong Kong Arts Festival on Cultural Consumption:** Stephen Boyle, Carmen Joham and ABM Abdullah, University of South Australia, Australia.

**516: Beautification for Male in Dhaka: Exploring the Customer Groups, Services, and Selection of Service Providers:** Parisa Islam Khan and Ayesha Tabassum, Eastern University, Bangladesh.

**524: Customer Satisfaction of the Solar Home System Service in Bangladesh:** Shamsun Nahar Momotaz and Asif Mahbub Karim, Stamford University Bangladesh, Bangladesh

**512: Differences in Consumer Attitude towards Selective Fast Food Restaurants in Bangladesh: An Implication of Multiattribute Attitude Model:** Ayesha Tabassum and Tasnuva Rahman, Eastern University, Bangladesh.

Friday 23 December 2011	10.30 AM – 12.30 PM	Saeed Nizam Hall
-------------------------	---------------------	------------------

**Track: Economics**

**Session Chair: Dr. A. Jayakumar Aghoramorthy, Periyar University, India**

**216: Scanning the Business Environment of China: An International Perspective:** Andy Bertsch, James Ondracek and M. Saeed, Minot State University, USA and ABM Abdullah, University of South Australia, Australia.

**249: Consequences and Causes of Inflation: A Study in the Context of Bangladesh:** Mohammad Nayeem Abdullah and Robaka Shamsher, Independent University, Bangladesh and Newaz Ahmed Chowdhury, Bangladesh Academy for Rural Development (BARD), Bangladesh.

**236: Exploring Prospect of the Clothing and Textile Industry: Is Bangladesh Following a Right Growth Strategy?:** Muhammad Akhtaruzzaman and Syed Hasanuzzaman, Shahjalal University of Science and Technology, Bangladesh.

**243: Financial Development, Economic Growth and Collateral Effect of Capital Account Liberalization:** Daili Wang, Peking University, China.

**214: Bangladesh and its Economic Integrations: Evaluation, Development and Strategy:** Mohammad Shahidul Islam, University of Information, Technology and Science (UITS), Bangladesh and Rajib Kanti Das, BGC Trust University Bangladesh, Bangladesh.

**238: Medical Tourism from Bangladesh to abroad: an Empirical Analysis:** Muhammad Mahboob Ali, Presidency University, Bangladesh

Friday 23 December 2011	12.30 PM – 2.30 PM	BIAM Canteen
-------------------------	--------------------	--------------

**“Buffet Lunch and Friday Prayers”**

Friday 23 December 2011	2.30 PM – 4.30 PM	Meghna Hall
-------------------------	-------------------	-------------

**Track: Accounting, Banking & Finance**

**Session Chair: Dr. A.F.M. Aatur Rahman, North South University, Bangladesh**

**106: Perception Gap on Application of Management Accounting Techniques in Banking Industry of Bangladesh:** Rehana Fowzia, Stamford University Bangladesh, Bangladesh

**104: 'Activity-Based Costing'-Perception towards the Implementation in the Commercial Banks in Bangladesh:** Mahmuda Nasrin, Stamford University Bangladesh, Bangladesh

**323: Does Information System Simulate Intellectual Capital? Experience from IT Industries of Dhaka Stock Exchange, Bangladesh:** Abdul Kadar Muhammad Masum, Muhammad Showkat Imran and Mohammad Jonaed Kabir, International Islamic University Chittagong, Bangladesh.

**310: Opportunities in Emerging Corporate Bond: Chapter Bangladesh:** Shahriar Parvez, City University, Bangladesh.

**605: Electronic Banking in Bangladesh a Quantitative Analysis:** Mihir Kumar Roy, Kamrul Hassan, MM Bhuiya, City University, Bangladesh.

**613: Takaful Concepts and Operational System: Bangladesh Perspective:** Asif Mahbub Karim, Md. Shajul Islam and Mahmuda Nasrin, Stamford University Bangladesh, Bangladesh

<b>Friday 23 December 2011</b>	<b>2.30 PM – 4.30 PM</b>	<b>Mahboob Kabir Hall</b>
--------------------------------	--------------------------	---------------------------

**Track: Management**

**Session Chair: Prof. Dr. Zia Haqq, World Business Institute, Australia**

**427: Significance and Ways to Communication Skills:** Shibli Ahmed Khan, Presidency University, Bangladesh

**424: Reducing Environmental Hazards through Reverse Supply Chain Model:** Mohammad Shamsuddoha, Mohammed Quaddus and Desmond Klass, Curtin University, Australia

**411: Corporate Governance and Performance of Small and Medium Sized Enterprise (SME): Evidence from Bangladesh:** Afzalur Rashid, University of Southern Queensland, Australia and Sudhir C. Lodh, University of Wollongong, Australia

**421: A Comparison of Voluntary and Mandatory Adoption of Radio Frequency Identification (RFID) Technology in Organizations:** Mohammad Hossain, Curtin University, Australia

**430: Shape of HR in 21<sup>st</sup> Century – Four Eye's Observation: Bangladesh Perspective:** R M Nasrullah Zaidi, Prime Finance & Investment Ltd. And World Academy for Research & Development (WARD), Bangladesh

**230: Tax Evasion and Avoidance Crimes – A Study on Some Corporate Firms of Bangladesh:** Md. Jahirul Hoque, Eastern University, Bangladesh, Mohammad Zahid Hossain Bhuiyan and Afzal Ahmad, International Islamic University Chittagong, Bangladesh.

Friday 23 December 2011	2.30 PM – 4.45 PM	Saeed Nizam Hall
-------------------------	-------------------	------------------

**Track: Economics**

**Session Chair: Dr. Muhammad Mahboob Ali, Presidency University, Bangladesh**

**252: Determinants of Trust and Commitment in an International Exchange Setting:** M Abu Saleh and Ali Quazi, University of Canberra, Australia.

**223: A Study on Impact of Value Added Tax (VAT) Implementation in India:** A. Jayakumar, Periyar University, India.

**227: Forecasting Bangladesh's Inflation Using Time Series ARIMA Models:** Fahim Faisal, Infrastructure Investment Facilitation Center (IIFC), Bangladesh.

**255: An Empirical Study of the Antecedents and Consequences of Innovativeness:** Mohammad Ziaul Hoq and AHM Ehsanul Huda Chowdhury, American International University-Bangladesh (AIUB), Bangladesh.

**215: International Business Environment in Japan: What MNCs need to know before entering into the market of Japan?:** Andy Bertsch, James Ondracek and M. Saeed, Minot State University, USA and ABM Abdullah, University of South Australia, Australia

**228: A Consumer Demand Analysis of Rural Bangladesh: An Application of Almost Ideal Demand System (AIDS) Model:** Kursia Jahan, Eastern University, Bangladesh and Pk. Md. Motiur Rahman, University of Dhaka, Bangladesh

**258: Factors Affecting Start-up Capital Formation in Developing Women Small Self-Enterprise: Evidence from Dhaka:** Amzad Hossain, Al Ain University of Science and Technology, UAE

Friday 23 December 2011	4.45 PM – 5.00 PM	BIAM Canteen
-------------------------	-------------------	--------------

**“Afternoon Tea, Coffee and Light Refreshments”**

**“Surprise for participants at the last sessions of the day “**

Saturday 24 December 2011	7.30 AM – 8.30 AM	BIAM Canteen
---------------------------	-------------------	--------------

**“Breakfast (For registered delegates ONLY)”**

**Track: Symposium on “How to Publish in Refereed International Journals”**

**Key Note speech:** Prof. Dr. Zia Haqq, Editor, Journal of Business and Policy Research, and Global Economy and Finance Journal

**Track: Banking**

**Session Chair: Dr. Mohammad Mazumder, Multimedia University, Malaysia**

**615: Risk Management in Banks-A Comparative Study of Some Selected Conventional and Islamic Banks in Bangladesh:** Begum Ismat Ara Huq, University of Chittagong, Bangladesh, Md. Abul Kalam Azad and Md. Azizur Rahman, International Islamic University Chittagong, Bangladesh.

**610: Visualization of Corporate Social Responsibility Information of Commercial Bank in Bangladesh:** Farjana Yeshmin, Stamford University Bangladesh, Bangladesh.

**611: Performance Measurement of Commercial Banks of Bangladesh: An Application of Two Stage DEA Method:** A. F. M. Ataur Rahman, North South University, Bangladesh.

**621: Stress Testing to Simulate the Shocks of Banks: A Study on some Banks in Bangladesh:** Md. Aktar Kamal and Mohd. Mohsin, International Islamic University Chittagong, Bangladesh.

**623: “Analyzing the Brand Equity and Resonance of Banking Services: Bangladeshi consumer Perspective”:** Nadia Farhana and Shohana Islam, Stamford University Bangladesh, Bangladesh.

**614: Islamic Financial Products Portfolio: Bangladesh Perspective:** Asif Mahbub Karim and Md. Shajul Islam, Stamford University Bangladesh, Bangladesh and Mollah Aminul Islam, Kazi Nazrul Islam University, Bangladesh

**Track: Marketing**

**Session Chair: Mr. Monirul Hasan Masum, Bangladesh University of Business and Technology (BUBT), Bangladesh**

**506: A Conceptual Evaluation of Traditional and Multi-Level Marketing:** Farooq Hossan, Issa Ahammad and Laboni Ferdous, World University of Bangladesh, Bangladesh.

**518: Consumers’ Psychological Factors Association with Brand Equity of High-Involvement Product: Case of Laptop:** Wahida Farzana, Daffodil International University, Bangladesh.

**521: Dealers' Satisfaction: A Study on Partex Furniture Industries Ltd.:** Md. Aslam Uddin, Bangladesh University of Business and Technology (BUBT), Bangladesh

**532: Practices and Performance of Fair Trade in European Market: Policy Guidelines and a Model Suggestion for Bangladesh:** Md. Shariful Haque and Md. Abul Kalam Azad, International Islamic University Chittagong, Bangladesh.

**526: Social Media Marketing : An Exploratory Analysis on the Emerging Method of Communication:** Saadia Shabnam and Afreen Choudhury, East West University, Bangladesh and Muhammad Intisar Alam, BRAC University, Bangladesh.

**522: Advertizing and Utility Maximization – A Theoretical Exercise:** A. F. M. Ataur Rahman and Ahmed Abu Bakr, North South University, Bangladesh.

<b>Saturday 24 December 2011</b>	<b>8.30AM – 10.30AM</b>	<b>Saeed Nizam Hall</b>
----------------------------------	-------------------------	-------------------------

**Track: Economics**

**Session Chair: Mr. Daili Wang, Peking University, P.R. China**

**246: Company Size; Does Intellectual Capital Differ?:** Md. Abul Kalam Azad, Shariful Haque and Muhammad Showkat Imran, International Islamic University Chittagong, Bangladesh.

**242: Causal Relationship among Energy Use, CO2 Emissions and Economic Growth in Bangladesh: An Empirical Study:** Sakib Bin Amin, Shaikh Shahnawaz Ferdous and Aroni Kabita Porna, North South University, Bangladesh.

**257: Implementation of Lean Tools in Rmg Sector Trough Value Stream Mapping (VSM) for Increasing Value-Added Activities:** Khan Md. Ariful Haque, Ripon Kumar Chakraborty, Md. Mosharraf Hossain, Prosenjit Mondal and Syed Anwarul Islam: Rajshahi University of Engineering & Technology, Bangladesh.

**239: Utilization and Prospect of Sawmilling Products in Bangladesh – An Exploratory Study:** S.S. Islam and Abdul Kadar Muhammad Masum, Islamic University Chittagong, Bangladesh, M.A. T. Hossain and Md.Ojiullah, Bangladesh Forest Research Institute

**248: The Emergence of BRICS and It's Challenge to the G7:** Golam Mostafa, Kazakhstan Institute of Management, Economics and Strategic Research (KIMEP), Kazakhstan.

**221: Economic Liberalization and Efficiency of the Manufacturing Sector: Evidence from CMI Data:** Saadia Taufiq, East West University, Bangladesh.

<b>Saturday 24 December 2011</b>	<b>10.30AM – 11.00AM</b>	<b>BIAM Canteen</b>
----------------------------------	--------------------------	---------------------

**“Morning Tea, Coffee and Light Refreshments”**

**Track: Accounting, Economics & Finance**

**Session Chair: Prof. Dr. Md. Shah Alam, University of Rajshahi, Bangladesh**

**105: Forensic Accounting Importance and Concepts: Evaluating its Scope of Application in Bangladesh:** Asif Mahbub Karim and Md. Mamunur Rashid, Stamford University Bangladesh, Bangladesh and Mollah Aminul Islam, Kazi Nazrul Islam University, Bangladesh

**307: Corporate Social Responsibility Reporting Practices in Contrasting Cultures: A Comparative Study of Australia and Indonesia:** Jesmin Islam, Yoney and Ali, University of Canberra, Australia

**311: Behavioral Financing: Demographic Factors and Services of Brokerage Houses in Bangladesh:** Wahida Farzana and Masud Ibn Rahman, Daffodil International University, Bangladesh and Mohammad Nurul Huda Mazumder, Multimedia University, Malaysia.

**319: Assessing Micro Credit in Bangladesh with Special Reference to Grameen Bank : An Analysis:** Muhammad Mahboob Ali and Kaniz Marium Akter, Presidency University, Bangladesh.

**316: Reward for Takng Risk at DSE – An Application Of Zero Beta CAPM:** A. F. M. Aatur Rahman, North South University, Bangladesh.

**317: Profitability is an Important Determinant of Dividend Policy of Listed Private Commercial Banks of Bangladesh, True or False?:** Sumaiya Zaman, University of Liberal Arts Bangladesh, Bangladesh.

**Track: Management and Marketing**

**Session Chair: Dr. Sudhir Lodh, University of Wollongong, Australia**

**417: Why Your Staff Development Strategy is not Working?:** Anisa Sultana, American International University, Bangladesh.

**401: Linking Marketing Education and Sustainability:** Amzad Hossain and Dora Marinova, Curtin University, Australia.

**420: Students' Satisfaction: A Study among Private University Students of Bangladesh:** Kazi Naeema Binte Faruky and Md. Aslam Uddin, Bangladesh University of Business and Technology (BUBT), Bangladesh

**422: Scope of Enterprise Resource Planning in Supply Chain Decision Making: A Study on the Material Management Module:** Mimmun Sultana, BRAC University, Bangladesh and Nusrat Sultana, Vizrt Bangladesh, Bangladesh.

**419: Women are only Headlines if they are Victims:** Shegufta Yasmin, ASA University Bangladesh, Bangladesh.

**510: The Impact of Product Value and Customer Service on Purchase Behavior and Customer Loyalty in Bangladeshi Context:** Wahiduzzaman Khan, Asian University of Bangladesh, Bangladesh, Md. Rabiul Islam, University of Rajshahi, Bangladesh and Mohammad Abu Hanif, FAVP, United Commercial Bank Limited, Bangladesh

<b>Saturday 25 December 2011</b>	<b>11.00AM – 1.00 PM</b>	<b>Saeed Nizam Hall</b>
----------------------------------	--------------------------	-------------------------

**Track: Economics**

**Session Chair: Dr. Golam Mostafa, Kazakhstan Institute of Management, Economics and Strategic Research (KIMEP), Kazakhstan**

**244: Infrastructure Financing through Domestic Capital Market in Bangladesh:** Fahim Faisal, Infrastructure Investment Facilitation Center (IIFC), Bangladesh, and Syed Muntasir Ridwan, RACE Asset Management Company, Bangladesh.

**253: Effective Elimination of Child Labour and the Complexity of Expanding Compulsory Primary Education as Remedy: A Case Study from Bangladesh:** Md. Atiqur Rahman Sarker, East West University, Bangladesh and Fatima Kanis Nayan, Middlesex University, United Kingdom.

**237: Efficiency and Sustainability of microfinance programs in interest-based and interest-free MFIs in Bangladesh:** Md. Jahirul Hoque, Eastern University, Bangladesh, Md. Azizur Rahman and Mohammad Zahid Hossain Bhuiyan, International Islamic University Chittagong, Bangladesh.

**208: Internal Migration in Unorganized Sector in India: Impact on Migrant Labourers:** Bhaskar Majumder, G.B. Pant Social science Institute, India.

**224: Challenges Facing Zimbabwean Cross Border Traders Trading in South Africa: A Review Of Literature:** Norman Chiliya, Monash University, South Africa, Reginald Masocha, University of Fort Hare, South Africa and Stanislaus Zindiye, Rhodes University, South Africa.

**232: Implementation of Lean Manufacturing Philosophy for Productivity Improvement in Knitwear Manufacturing Company:** Md. Mohibul Islam, Comfit Composite Knit Limited, Bangladesh, Md. Mosharraf Hossain and Md. Ariful Islam, Rajshahi University of Engineering and Technology, Bangladesh.

<b>Saturday 24 December 2011</b>	<b>1.00PM – 2.00 PM</b>	<b>BIAM Canteen</b>
----------------------------------	-------------------------	---------------------

**“Buffet Lunch”**

<b>Saturday 24 December 201</b>	<b>2.00PM – 4.00PM</b>	<b>Meghna Hall</b>
---------------------------------	------------------------	--------------------

**Track: Management**

**Session Chair: Dr. Afzalur Rashid, University of Southern Queensland, Australia**

**434: Impact of HRM Practices on Job Satisfaction and Organizational Performance in Private Commercial Banking Sector of Bangladesh:** Md. Atiqur Rahman Sarker, East West University, Bangladesh.

**425: Harmonising Service Performance Measurement Frameworks: The Case of an Asian Budget Airline:** Abadan Jasmon, Ridzwan Bakar and M. N. Huda Mazumder, Multimedia University, Malaysia and Masud Ibn Rahman, Daffodil International University, Bangladesh.

**439: Development of an Operational Decision Making Model for Transportation of Goods into a New Demand Area:** Khan Md. Ariful Haque, Md. Mosharraf Hossain, Ripon Kumar Chakraborty, Shakh Alauddin and Ripon Haydar, Rajshahi University of Engineering and Technology, Bangladesh.

**414: Recognising the Importance of a Sustainable Marketing Culture for Bangladesh:** Amzad Hossain and Dora Marinova, Curtin University, Australia.

**441: Organizational Conflict – an HR Challenge in the 21<sup>st</sup> Century: Bangladesh Perspective:** Rupak Muhammed Nasrullah Zaidi, Prime Finance & Investment Ltd and World Academy for Research & Development (WARD), Bangladesh

**426: Role of Predecessor in Successful Succession in Family Firms:** Md. Shariful Islam and Md. Solaiman Chowdhury, University of Rajshahi, Bangladesh.

<b>Saturday 24 December 2011</b>	<b>2.00PM – 4.00PM</b>	<b>Mahboob Kabir Hall</b>
----------------------------------	------------------------	---------------------------

**Track: Marketing**

**Session Chair: Dr. Saroj Hiremath, University of Pune, India**

**513: A Review of Marketing Strategy of Motorcycle Products in Bangladesh:** Farooq Hossan and Issa Ahammad, World University of Bangladesh, Bangladesh.

**529: Effect of e-marketing on Customer Relationship Management:** Dariush Damoori, Sahar Hoseini and Razieh Yousef, Yazd University, Iran.

**528: CSR & Internal Marketing in Organizations: Employee Job Satisfaction and Organizational Commitment of Export-oriented SMEs in Bangladesh:** Saadia Shabnam and Khandokar Kamran Bin Khaled, East West University, Bangladesh.

**525: Green Marketing for Agricultural Products offered by Super Shops in Bangladesh:** Monirul Hasan Masum, Muhammad Ruhul Amin and Kazi Naeema Binte Faruky, Bangladesh University of Business & Technology (BUBT), Bangladesh.

**523: Consumers' Buying Behavior and Brand Loyalty of Tetra Packed Juices with Reference to Pune City:** Saroj Hiremath, S.P.College, India and E.J.Jagtap, Annashaheb Magar College, India.

**527: Buying Motives of Herbal Skin Care Products: A Study on Dhaka City Consumers:** M. Muzakkeerul Huda and Khan Md. Raziuddin Taufique, Presidency University, Bangladesh and Parves Sultan, University of Canberra, Australia.

<b>Saturday 24 December 2011</b>	<b>2.00PM – 4.15PM</b>	<b>Saeed Nizam Hall</b>
----------------------------------	------------------------	-------------------------

### **Track: Banking & Economics**

**Session Chair: Prof. M. Saeed, Minot State University, USA**

**622: Impact of Bank Capital, Charter Value and Market Discipline on Bank Risk Exposure: Evidence from Asia Pacific Countries:** Mamiza Haq, Sunil K. Mohanty and Rama Seth, The University of Queensland, Australia

**618: The Determinants of Islamic Retail Banking Adoption in Malaysia:** Seethaletchumy Thambiah, Santhi Ramanathan and Mohammad Nurul Huda, Multimedia University Malaysia

**260: Medical Service Facility of the Capital – Dhaka Medical College Hospital (DMCH), The Most Renowned Organization of Health Service Backed by Government in Bangladesh:** Sharmin Khan, GMG Airlines, Bangladesh.

**254: Role of Civil Society to Build up Social Capital: A Study on Sylhet City Corporation:** Shamsu Uddin Shakib and Md. Jahangir Alam, Leading University, Bangladesh.

**245: Electricity Billing Systems at Residential Level in Sylhet City: Is the Pre-Paid System Perceived as a Better Option by the Subscribers?:** Md. Jahangir Alam and Faisal Mohammad Shahriar, Leading University, Bangladesh.

**218: Incentives: Tool for Attracting Foreign Direct Investment in Bangladesh:** Md. Shah Alam, University of Rajshahi, Bangladesh.

<b>Saturday 24 December 2011</b>	<b>4.15 PM – 4.30 PM</b>	<b>BIAM Canteen</b>
----------------------------------	--------------------------	---------------------

**“Afternoon Tea, Coffee and Light Refreshments”**

**Track: Economics**

**Session Chair: Dr. Md. Jahirul Hoque, Eastern University, Bangladesh**

**212: An Econometric Enquiry to the Relationship between Export and Economic Growth in Bangladesh:** Amit Kundu and Chandan Kumar Mukhopadhyaya, North Bengal University (N.B.U), India.

**251: Different Age, Different MES? Evidence from Textile Industry in Iran:** Mohammad Ali Feizpour, Shahid Beheshti University, Iran and Saeede Radmanesh, Yazd University, Iran

**258: Bangladeshi Monetary Policy Transmission Mechanism: Asymmetric Responses, Inflation, and Policy Time Lags:** Chu V. Nguyen and Anisul M. Islam, University of Houston-Downtown, USA and Muhammad Mahboob Ali, Presidency University, Bangladesh.

**241: Ownership Changes and Firm's Performance: Evidence from Iranian Manufacturing Firms during the Third Development Plan:** Mohammad Ali Feizpour, Jamal Barzegari Khanghah and Afzal Beikmohammadi, Yazd University, Iran.

**247: Social Costs of Non-Competitive Structures in Iranian Manufacturing Industries during the Second and Third Development Plan:** Hamid Reza Nasirizadeh, Mohammad Ali Feizpour and Mehdi Emami Meybodi, Yazd University, Iran.

**261: Is Asean Trade Pattern Complementary To Afta And Tac?:** Shahriar Kabir, University of Liberal Arts, Bangladesh and Ruhul A Salim, Curtin University, Australia

**233: Economic Background for the Outbreak of Workers Movement in Jalpaiguri District from before Independence of India:** Shyamal Chandra Sarkar, P.D. Women's College, India.

**“Conference Dinner and Best Paper Awards”**

**Chief Guest:** Professor Dr. Anwar Hossain  
Vice-Chancellor, Presidency University, Dhaka

## List of Participating Authors

Name	Affiliation	Country
Dr. Mamiza Haq	The University of Queensland	Australia
Dr. Md. Abu Saleh	University of Canberra	Australia
Dr. Afzalur Rashid	University of Southern Queensland	Australia
Prof. Mohammad Razzaque	The University of New South Wales	Australia
Dr. Mohobbot Ali	University of Canberra	Australia
Dr. Majharul Talukder	University of Canberra	Australia
Dr. ABM Abdullah	University of South Australia	Australia
Dr. Sudhir Lodh	University of Wollongong	Australia
Dr. Jesmin Islam	University of Canberra	Australia
Mr. Mohammad Hossain	Curtin University	Australia
Dr. Amzad Hossain	Curtin University	Australia
Mr. Muhammad Intisar Alam	BRAC University	Bangladesh
Prof. Dr. Md. Shah Alam	University of Rajshahi	Bangladesh
Dr. A.H.M. Ehsanul Huda Chowdhury	American International University Bangladesh (AIUB)	Bangladesh
Mrs. Afreen Choudhury	East West University	Bangladesh
Ms. Shohana Islam	Stamford University Bangladesh	Bangladesh
Ms. Nadia Farhana	Stamford University Bangladesh	Bangladesh
Ms. Shegufta Yasmin	ASA University Bangladesh	Bangladesh
Mr. Khan Md. Raziuddin Taufique	Presidency University	Bangladesh
Mr. M. Muzakkeerul Huda	Presidency University	Bangladesh
Mr. Masud IBN Rahman	Daffodil International University	Bangladesh
Ms. Sumaiya Zaman	University of Liberal Arts Bangladesh, Bangladesh	Bangladesh
Mr. Syed Muntasir Ridwan	RACE Asset Management Company	Bangladesh
Mrs. Sharmin Khan	GMG Airlines	Bangladesh
Dr. Mosharraf Md. Hossain	Rajshahi University of Engineering & Technology	Bangladesh
Mr. Ripon Kumar Chakraborty	Rajshahi University of Engineering & Technology	Bangladesh
Dr. Mohammad Ziaul Hoq	American International University Bangladesh (AIUB)	Bangladesh
Mr. Mohd. Mohsin	International Islamic University Chittagong, Dhaka Campus	Bangladesh
Miss. Mahmuda Nasrin	Stamford University Bangladesh	Bangladesh
Mr. Md. Atiqur Rahman Sarker	East West University	Bangladesh
Ms. Shahana Begum	Bangladesh Bank High School and College	Bangladesh

Ms. Anisa Sultana	American International University Bangladesh (AIUB)	Bangladesh
Mrs. Mimmun Sultana	BRAC University	Bangladesh
Dr. A.F.M. Aatur Rahman	North South University	Bangladesh
Mr. Monirul Hasan Masum	Bangladesh University of Business and Technology (BUBT)	Bangladesh
Mr. Muhammad Ruhul Amin	Bangladesh University of Business and Technology (BUBT)	Bangladesh
Mr. Ahmed Abu Bakr	North South University	Bangladesh
Ms. Kazi Naeema Binte Faruky	Bangladesh University of Business and Technology (BUBT)	Bangladesh
Ms. Rehana Fowzia	Stamford University Bangladesh	Bangladesh
Mr. Shaikh Shahnawaz Ferdaus	North South University	Bangladesh
Ms. Saadia Shabnam	East West University	Bangladesh
Mrs. Farjana Yeshmin	Stamford University Bangladesh	Bangladesh
Miss. Aroni Kabita Porna	North South University	Bangladesh
Mr. Md. Shariful Haque	International Islamic University Chittagong	Bangladesh
Mrs. Quazi Sagota Samina	East West University	Bangladesh
Ms. Kaniz Marium Akter	Presidency University	Bangladesh
Mr. Md. Abul Kalam Azad	International Islamic University Chittagong	Bangladesh
Dr. Md. Jahirul Hoque	Eastern University	Bangladesh
Mr. Mohammad Zahid Hossain Bhuiyan	International Islamic University Chittagong	Bangladesh
Mr. Md. Azizur Rahman	International Islamic University Chittagong	Bangladesh
Mr. Afzal Ahmad	International Islamic University Chittagong	Bangladesh
Ms. Saadia Taufiq	East West University	Bangladesh
Mr. Abdul Kadar Muhammad Masum	International Islamic University Chittagong	Bangladesh
Mr. Mohammad Shamsuddoha	University of Chittagong	Bangladesh
Mr. Md. Aslam Uddin	Bangladesh University of Business and Technology (BUBT)	Bangladesh
Mr. Shibli Khan	Presidency University	Bangladesh
Mr. Syed Hasanuzzaman	Shahjalal University of Science and Technology	Bangladesh
Mr. Muhammad Akhtaruzzaman	Shahjalal University of Science and Technology	Bangladesh
Prof. Dr. Mihir Kumar Roy	City University	Bangladesh
Mr. Fahim Faisal	United International University and Infrastructure Investment Facilitation Center	Bangladesh

Ms. Kursia Jahan	Eastern University	Bangladesh
Mr. Rajib Kanti Das	BGC Trust University Bangladesh	Bangladesh
Mr. Md. Shariful Islam	Rajshahi University	Bangladesh
Mr. Md. Solaiman Chowdhury	Rajshahi University	Bangladesh
Ms. Shamsheer Robaka	Independent University Bangladesh (IUB)	Bangladesh
Ms. Wahida Farzana	Daffodil International University	Bangladesh
Ms. Parisa Islam Khan	Eastern University	Bangladesh
Mr. Farooq Hossan	World University of Bangladesh	Bangladesh
Mr. Md. Shahriar Parvez	City University	Bangladesh
Mr. Md. Tarikul Islam	International Islamic University Chittagong	Bangladesh
Ms. Tasnuva Rahman	Eastern University	Bangladesh
Ms. Ayesha Tabassum	Eastern University	Bangladesh
Mr. Asif Mahbub Karim	Stamford University Bangladesh	Bangladesh
Ms. Shamsun Nahar Momotaz	Stamford University Bangladesh	Bangladesh
Mr. Rupak zaidi	Prime Finance and Investment Ltd.	Bangladesh
Dr. Muhammad Mahboob Ali	Presidency University	Bangladesh
Mr. Md. Jahangir Alam	Leading University	Bangladesh
Prof. Mizanur Rhaman Jewel	Millenium University	Bangladesh
Mr. Mohammad Sulaiman	AIDCAP	Bangladesh
Mr. Shahriar Kabir	University of Liberal Arts, Bangladesh	Bangladesh
Mr. Wahiduzzaman Khan	Asian University of Bangladesh	Bangladesh
Mr. Daili Wang	Peking University	P.R. China
Dr. A. Jayakumar Aghoramoothy	Periyar University	India
Dr. Saroj Hiremath	University of Pune	India
Mr. Shyamal Chandra Sarkar	North Bengal University	India
Prof. Bhaskar Majumder	University of Allahabad	India
Dr. Amit Kundu	North Bengal University	India
Dr. Anumuthan Vinayagamoothy	Periyar University	India
Miss. Afzal Beikmohammadi	Yazd University	Iran
Mr. Hamid Reza Nasirizadeh	Yazd University	Iran
Mr. Mehdi Emami Meybodi	Yazd University	Iran
Dr. Jamal Barzegari Khanagha	Yazd University	Iran
Dr. Mohammad Ali Feizpour	Yazd University	Iran
Mrs. Saeede Radmanesh	Yazd University	Iran
Miss. Razieh Yousefi	Yazd University	Iran

Dr. Golam Mostafa	Kazakhstan Institute of Management, Economics and Strategic Research (KIMEP)	Kazakhstan
Dr. M. N. Huda Mazumder	Multimedia University	Malaysia
Dr. Mohammad Mazumder	Multimedia University	Malaysia
Mr. Norman Chiliya	Monash University	South Africa
Dr. Amzad Hossain	Al Ain University of Science and Technology	UAE
Prof. M. Saeed	Minot State University	USA
Dr. Abdus Samad	Utah Valley University	USA