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November 29-30, 2018, Dhaka, Bangladesh

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Theme: Integrating Business Research in Global Development

Edited by

CHARLES C. VILLANUEVA

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(ABSTRACTS OF ALL PARALLEL SESSIONS)

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Preface

The annual AIUB International Conference on Business and Management (AICBM) promotes multidisciplinary research, and intends to encourage young researchers for possible contributions in the field of business and management. Firstly, we would like to express our sincere gratitude to all participants for considering this platform appropriate by which strong bonding and collaboration were ensured. Undoubtedly, this is necessary for any sort of continuous innovation and improvement in the academic and business sector. The conference primarily focuses on the issues on business and management; however, AICBM 2018 also encompasses several sub-themes covering a wide spectrum of issues and challenges.

The proceedings documented 61 research papers, well written by the scholars, drawn from different aspects of business, and from diverse disciplines which were received electronically from several countries, including USA, Thailand, Nigeria, India, Malaysia. As such, all submissions of AICBM were painstakingly processed through a plagiarism detection software, namely, turnitin and concurrently went through a double-blind peer review process. The review board of the conference made up of distinguish scholars of 20 institutions from 8 countries who rigorously reviewed papers following the criteria, i.e., interest in topic, integration of literature, novelty, organization, communication, conclusions and implication, overall contribution to the field of study. During the conference, AICBM proudly awarded 5 papers with the prestigious '**Dr. Anwarul Abedin**' best paper awards, which were selected based on the criteria: reviewer's comments, recommendations of award selection committee, and similarity index, for their groundbreaking research in their respective fields presented at the closing ceremony of the conference.

Selected papers from the proceedings will be recommended to journals such as AIUB Journal of Business and Economics (AJBE), AIUB Journal of Science and Engineering (AJSE), Asian Review of Economics, The Institute of Cost and Management Accounts of Bangladesh (ICMAB), SAMSMRIY: The SAMS Journal.

We would like to convey our sincere gratitude and thanks to all authors, reviewers, respected session chairs, participants, editors, organizers, supporting staffs, volunteers for their tremendous effort, and commitment in making the conference a memorable, and successful one.

Finally, we would like to thank our conference secretariat: Ms. Samia Shabnaz, and Ms. Bohi Shajahan for the unequivocal undertaking in relation to AICBM 2018.



Prof. Dr. Nisar Ahmed
Program Director,
Graduate Program, AIUB



Farheen Hassan
Associate Professor and
Program Director,
Undergraduate Program,
AIUB

Welcome Message from the General Chair

It gives me immense pleasure and pride indeed to know about the grand undertaking of the conference titled 'AIUB International Conference of Business and Management (AICBM-2018)' anchored with the theme integrating business research in global development solely organized by the dedicated FBA team of AIUB. On behalf of the AICBM organizers, It is a great honor to welcome you at the conference which envisages to integrate business research with global development through the participation of the scholars and practitioners in the field of business and management. I am also delighted to be informed about the participation of the most number of scholars and practitioners across the globe who have confirmed their participation for making the event a notable one.

I hope that this conference will create an enormous opportunity to share innovative ideas and establish network among all the participants that is much needed for a sustainable development in academia.

It would be my great honor and privilege to chair the session and address this august gathering.

I wish the event a grand success, and all the delegates a most rewarding and enjoyable time in the friendly environment in the university and the chilly climate in Dhaka.



Dr. Carmen Z. Lamagna
Vice Chancellor, AIUB

Welcome Message from the Program Chair



Dr. Charles C. Villanueva
Vice President, Academics
Dean, Faculty of Business
Administration, AIUB

On behalf of the Faculty of Business Administration (FBA), American International University-Bangladesh (AIUB), I warmly welcome you all to the 1st AIUB International Conference on Business and Management (AICBM-2018) with its elegant theme on integrating business research in global development, solely organized by the FBA team held at AIUB, Dhaka, Bangladesh. The primal aim of this initiative is to bring scholars and professionals from diverse disciplines to a common platform through which the most relevant, and valuable research findings can be shared with great interest and enthusiasm. The two-day conference with strong participation from several countries indeed an experience to value. We firmly hope that this august gathering will turn into a catalyst for integrating viable business research insights in the field of business and management with the aim of fostering sustainable global development in South Asian region.

We would like to express our sincere gratitude to our keynote speakers, session chairs, reviewers for their outstanding efforts in organizing sessions, reviewing conference submissions, publishing the conference proceedings, and enriching the event with variety of activities.

We are also grateful to all dedicated colleagues, officers, volunteers and supporting staffs of the faculty of business administration as well as other departments who were engaged in various activities during the conference and worked really hard with generosity and dedication to ensure the success of this grand event.

I wish the event a grand success, and all guests and participants a most exciting and enjoyable time in Dhaka.

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Keynote Addresses

PUBLISHING MORE RESEARCH WITH INCREASED RIGOR: NEW DEVELOPMENTS IN QUANTITATIVE RESEARCH REPORTING

T. Ramayah

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Abstract: Statistics and hypothesis testing have advanced understanding in many fields. Although the null hypothesis significance testing (NHST) has been criticized heavily in the past, not much changes were forthcoming from authors. So much so some journals have started to ban p-value testing as the only criterion for hypothesis testing. In 2015, the editorial leadership of Basic and Applied Social Psychology banned the publication of p-values in the journal, stating that the null hypothesis significance testing procedure behind them was invalid (Trafimow & Marks, 2015). This decision was reached as the editors felt the bar of $p < 0.05$ was set too low, allowing weak results to pass off as established facts. Unfortunately, the rigor in the way these quantitative researches are reported has raised many questions. This talk will broach how quantitative researchers should report their findings with the latest recommendations from the literature. It is hoped that with this understanding of the rigor in publications would improve and will result in better quality publications.

Keywords: Research Reporting, Null Hypothesis Significance Testing (NHST), Basic and Applied Social Psychology

SOCIAL INNOVATION IN GLOBALIZED PARADIGM

Dr. Syed Ferhat Anwar

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Abstract: The fast changing global scenario entails that the future of the world depends on how it justifies sustainable development of society at large. It is very clear that sustainable organizations cannot merely focus on innovations that maximize a single bottom line called profit, or for that matter, countries cannot merely depend on innovations that stand on enhancing GDP growth as a single measure of development. To ensure sustainability, social innovation is essential for both organizations as well as nations. In this context, one should focus on the role of social innovation in this ever changing global context.

Keywords: Social Innovation, Sustainable Development, GDP Growth

COLLEGE GRADUATES' EMPLOYMENT PREPAREDNESS: PERCEPTION GAPS BETWEEN COLLEGE STUDENTS AND EMPLOYERS

Dr. Chere' C. Yturralde

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Abstract: It has been identified by the Philippine Statistics Authority (2016) that the while employment rate is at 94.5% the unemployment rate of the Country is at 5.5% and the underemployment is at 18.3%. These statistics combined with the dawn of the Association of Southeast Asian Nations (ASEAN) Integration necessitates for the country to determine whether the college graduates are prepared to meet the challenges of work. It is thus the intent of this study to determine whether there are gaps between the perception of college students and employers regarding the employment preparedness of new graduates. The respondents chosen were graduating Marketing Management college students from three (3) major universities and college in Angeles City and employers of companies in line with the field of marketing. The survey was focused on the preparedness of college graduates on knowledge of cultures and the physical and natural worlds, intellectual and practical skills, personal and social responsibility, integrative and applied learning, as well as how the respondents react to the statements that suggest support for general education and a curriculum that extends beyond job training. Frequency, mean, and T-test of independent groups were used for statistical treatment of data. Findings show that there is no significant difference between the employers' perception and students' perception on preparedness for employment. It was found that the gap between both respondents has been bridged because of the continuous efforts of higher education institutions in improving their curricular formulation including enhanced on-the-job training programs and other strategies necessary to ensure employability preparedness of their graduates.

Keywords: Employment, Employment preparedness, Perception, Perception Gaps, College graduates, Employers

AN ADJUSTED-PROGRAM BUDGET MARGINAL ANALYSIS (A-PBMA) FOR KPI-BASED SERVICE ORGANIZATIONS' OPTIMAL BUDGET PLANNING.

Engku Muhammad Nazri Bin Engku Abu Bakar

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Abstract: For a service organization that operates based on achieving the targeted key performance indicators (KPIs) such as health-service organizations, security-enforcement organizations, tourism-related organizations, and universities, setting priorities and making decisions on optimal budget allocation based on the direction of the strategies to achieve the KPIs must be executed efficiently. In such a situation, program-budget marginal-analysis (PBMA) which is currently employed for strategic budget planning in the health industry can be used to solve the issue. PBMA utilizes the integration of a certain marginal analysis formula to decide what new programs/strategies to include and what existing programs/strategies to maintain for the next cycle of the strategic plan. However, how the budget should be distributed and which marginal analysis formula that best suits the service organization are not explicitly explained. Therefore, the objective of this paper is to illustrate how to construct an adjusted-PBMA (A-PBMA) that will propose a suitable marginal analysis formula, combined with a suitable mathematical model for the optimal budget allocation. Firstly, the similarities between the steps in PBMA with the steps involved in planning and executing the service organization's strategic plan are studied. Next, the PBMA is adjusted and modeled to suit the needs of the selected service organization. The outcome of this implementation is in terms of the specific A-PBMA's step-by-step procedure that can be followed by any service-oriented organization for its strategic and budget allocation exercise, to achieve its intended KPIs. This A-PBMA will promote prioritization of resources based on potential outputs produced to meet the performance criteria and is also very useful and suitable for other organizations with KPI-oriented programs and have limited budget allocation issues.

Keywords: Key Performance Indicators (KPIs), Program-Budget Marginal-Analysis (PBMA), Multi-Criteria Decision Analysis (MCDA) Techniques

SUCCESSFULLY IMPLEMENTING TQM IN EDUCATIONAL INSTITUTIONS – AN ASIAN PERSPECTIVE

Jha, U.C

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Abstract: Total Quality Management (TQM) is inevitably a common factor that will shape the strategies of educational institutions in their attempt to satisfy various stakeholders including students, parents, industry and society as a whole. The paper is a theoretical attempt to explain the application of TQM in educational institutions in Asian Countries. It deals with issues pertaining quality in education and moves on to identify variables influencing quality of educational institutions. Application of TQM concepts is one of such measures, which will go a long way in revolutionizing the educational system. The paper attempts to theoretically conceptualize TQM in educational institutions in Asian Universities.

Keywords: Conceptualize, customers, educational, TQM, Asian

Abstracts

VALUE CHAIN ANALYSIS OF MANGO IN BANGLADESH

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Abstract: Bangladesh has immense potential in agricultural sector given the abundance of mango production due to its healthy soil and weather. Therefore, the present study was conducted in value chain analysis of mango that consist of value adding activities in supply chain from input suppliers to end users. The necessity of value chain analysis is to figure out exactly how much value and cost is added in each stage of supply chain. Data were collected regarding supply chain from secondary sources and also from few conducted interviews which were generated from Bangladesh Agricultural Research Institute (BARI) and were analyzed statistically. Mango value chain mapping of Rajshahi and Khagrachari district were given a clear understanding of how the cost are added in different stages of supply chain. There are several types of supply chain of mango in hill district including supplied rank of importance showed to understand the costing and importance that could be different in different supply chain systems. Data indicated that the average cost of mango cultivation in entire year was found Tk. 133,889 per hectare of which 57% were variable cost and the rest 43% were fixed cost. They received on an average Tk. 175,244 per hectare as net return and Tk. 233,039 as gross margins from mango cultivation. The study also found out that not only the intermediaries but also farmers in a supply chain were responsible for any cost increase because they do not follow suggestions given by the agricultural specialists. The necessity of value chain analysis of mango may help the business, government and non-governmental experts, policy makers and academicians those who are directly or indirectly involved in agribusiness to observe how the cost can be minimized. Furthermore, this baseline study will help in designing and implementing appropriate strategies to promote mango value chains in Bangladesh. However, researchers are in search of more authentic and sufficient data to framework the phenomena in a detailed manner.

Keywords: Agriculture, Value Chain, Mango, Bangladesh, Supply Chain

SCOPE AND CHALLENGES FOR VEHICLE TRACKING SERVICE BUSINESS IN BANGLADESH

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Abstract: Vehicle Tracking Service (VTS) market in Bangladesh could be around TK 280 million by 2020. However, there are many challenges in operating such business in Bangladesh including regulatory, sourcing and market development. This research predominantly utilized qualitative research method such as semi-structured interviews to conduct a feasibility study of the VTS market in Bangladesh. In addition, secondary data including academic literature, policy documents and industry circulated dissemination materials were also analyzed. At present, there are more than 20 organizations that has acquired license from Bangladesh Telecommunication Regulatory Commission (BTRC) to run VTS operations. The findings of this research suggest that the industry is still in the inception stage of industry lifecycle, and there are three main factors that can fuel a significant market expansion which includes increased digitization; continuation of recent trends in increased vehicle purchase; and inevitability in reducing vehicle related crime rate.

Keywords: Vehicle Tracking Service (VTS), Market Analysis, Service Marketing Channel, Feasibility Study, Sourcing, Distribution

ANALYZING USERS' PERCEPTIONS ON SOLAR ELECTRIFICATION: A STUDY ON RURAL HOUSEHOLDS IN OFF-GRID REGIONS

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Abstract: This empirical study sought to ascertain the perception of rural communities in Bangladesh about the development opportunities derived from the emergent adoption of solar home system (SHS). Using a structured questionnaire, this study analyzed information gathered from one hundred and seventy-one respondents drawn purposively from two villages locally known as Charking and Boalia, situated in the Noakhali and Shirajganj districts, respectively. The survey was conducted between October 2017 and January 2018 including field observations in the selected sites and in-depth interviews to facilitate the data collection process. Questionnaire items, which were primarily adopted from prior studies, measure the responses of the survey participants in a seven-point Likert-scale ranging from 'strongly agree' to 'strongly disagree'. Since the study focuses more on exploring users' perception regarding SHS adoption, basic descriptive statistics of percentage, frequencies, and cross tab were incorporated in the analysis. Results of the study reveal that the household users in the off grid rural locations benefit from the access to solar electricity through improvement in their living conditions, and it is enhanced their social status as well. In addition to this, the rural families benefit from better in-house lighting, security at night and improved educational opportunities for the children. With this backdrop, findings of the study add value to the current literature on rural consumer behavior and provide strategic insights for the solar electricity providers to increase the usage of renewable energy products among the rural populations of the country.

Keywords: Rural Electrification, Solar Home System, Rural Households, Social Development

PERCEPTION OF EMPLOYEES ON TRAINING EFFECTIVENESS: A COMPARISON OF GOVT. AND PRIVATE BANKS OF BANGLADESH

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Abstract: In the competitive world of business, organizations are emphasizing on training to make employees more effective and efficient for their sustainability. In Bangladesh, the national economy is significantly supported and established through the banking sector which is changing rapidly. The organizations are investing more on training to cope with the challenging situation. The success of training program depends on training perception which an employee carry. Several studies have been conducted on this topic where most of the researchers focus on the effect of training on employee performance. However, this research compared the employees' perception of government and private bank regarding training effectiveness. The study is based on a self-administered questionnaire where Likert Scales were used to collect data from the sample size of 150. The data analysis was done using SPSS 20 with which Crosstab, frequency table were generated to summarize the results. It is evident in this research that there is a significant relationship between type of bank and the employee's perception regarding the effectiveness of training program. The study will help the government and private banks to focus on factors which influence the perception of an employee regarding training effectiveness.

Keywords: Employee's Perception, Training Effectiveness, Factors, Bank

FACTORS AFFECTING CAREER PREFERENCES OF GRADUATES IN BANGLADESH: A CONCEPTUAL FRAMEWORK

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Abstract: Career selection is one of the most crucial decisions made by potential incumbents and graduates in the business world. This decision is generally influenced by the factors like internal, i.e., cognitive ability, emotional ability, psychomotor skills and external environmental, i.e., socio-economic condition, academic orientation, motivational factors, urban-rural background, etc. Little research is known to have been done on the employment market, job situations, the process and the factors affecting career preferences of business graduates in Bangladesh. The proposed study aims to gaining a better understanding about the career preferences of business graduates in our country. It also intends to identify and analyze the determinants of career choices and find out the relevant major determinants with particular focus on the private and public sectors of Bangladesh. More specifically, the study focuses on whether the job search process and career preferences by the business graduates of Bangladesh are dependent on their family income level, family background, family size, gender, age, educational background, geographical location, social status, organizational attractiveness, ethics, values, types of organization and employer's characteristics. It is further focused on focus on the pattern of variation in career preferences by the business graduates which varies according to the orientation of an educational institution. The study, which is exploratory in nature, based on secondary data. The extensive literature review suggests that the career preferences of graduates are influenced by their family orientation, educational level, emotional attachment, cognitive ability, organization's reputation, age, gender.

Keywords: Career, Career Preferences, Business Graduates, Recruitment, Employer Characteristics.

POTENTIALS OF ESTABLISHING ECO-TOURISM IN COX'S BAZAR: UNDERSTANDING TOURIST PERSPECTIVES AND PREFERENCES FOR A RIGHT MARKETING MIX

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Abstract: Cox's Bazar is the leading tourism destination of Bangladesh, but unplanned and improper development is leaving a trail of environmental injuries to the sector's sustainability. Eco-tourism is perceived to be the ideal solution to the problem but thus far has not been suitably implemented. This study was carried out to understand tourist perception of environmental conservation and eco-tourism, with specific allusion to Cox's Bazar in order to determine market potential and marketing avenues for a sustainable eco-tourism program. An online survey coupled with focused group discussion was conducted to gather data and deeper assessment of the mindset of Cox's Bazar tourists. The information was analyzed based on McCarthy's 4Ps classification of marketing mix using percentage analysis, measures of central tendencies, and variability. The findings reveal that the tourists are generally ready to enjoy eco-tourism in Cox's Bazar and a mix of nature adventure activities, which, if moderately priced and ideally located in Enani/Teknaf, can be promoted through digital media to attract and retain steady tourist traffic in the region to regenerate funds into its ecological conservation projects. Such programs should be pursued through a public-private partnership venture to realize the strongest resources of both sectors. The research can contribute to the works of tourism policy makers and project developers to ensure a holistically lucrative and manageable eco-tourism program in Cox's Bazar. However, given that the study was conducted on a limited sample frame and size, further data should be collected to verify the findings and eliminate statistical errors before use.

Keywords: Cox's Bazar, Ecotourism, 4Ps of marketing, Tourist Perception

EMPLOYEE TURNOVER SCENARIO IN THE READY-MADE GARMENTS INDUSTRY OF BANGLADESH: CAUSES AND CONSEQUENCES

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Abstract: Recently, employee turnover (ETR) of ready-made garments (RMG) industry of Bangladesh has been marked as one of the key aspects of employee management. According to the HR Managers, working in the industry, RMG industry faces about 17%-20% ETR, which is incurring irrecoverable cost and creating barriers to meet the lead time in order completion. In this study, the ‘causes of ETR’ refers to the actions that compel the employees to leave their job. A number of HR Managers of the industry, selected purposively, were considered as the sample of the study. Data were collected through a structured closed ended questionnaire and verified through Key Informant Interview (KII). The study explored some significant causes of ETR, which need to be removed to strengthen the capacity of this industry. All possible causes of ETR were also examined and revealed using correlation analysis.

Keywords: RGM, ETR, BGMEA, KII, FGD, Engagement

FAILURE MODES, EFFECTS AND ANALYSIS: A CASE STUDY ON AN E-COMMERCE ENTERPRISE IN BANGLADESH

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Abstract: The e-commerce industry in Bangladesh has seen marked growth in the last few years. There are many contributing factors to this trend which include high speedy internet connectivity, busy schedule of consumers, and enhanced electronic money transaction infrastructure among others. However, e-commerce enterprises are bogged down by a variety of operations and supply chain related problems. Considering case study as a research method, the study was conducted on a reputed Bangladeshi e-commerce enterprise to unearth the operations and supply chain related problems, causes, and subsequent effect on the organization. To pursue the objectives, service mapping or blue prints were created; in addition, Failure Mode Effect Analysis (FMEA) tool was used to measure the magnitude of the problems and possible solutions. The analysis of data reveals that mistakes in order taking and processing, warehouse mismanagement, and in-appropriate delivery are the major failure points with significant impact on operations.

Keywords: E-Commerce, Operations Management, Supply Chain Management, Service Mapping, Failure Mode Effect Analysis

STRESS AND ITS IMPACT ON EMPLOYEES' PERFORMANCE: EVIDENCE FROM PUBALI BANK LIMITED

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Abstract: This paper explores the factors responsible for stressful work environment in Pubali Bank in Dhaka, Bangladesh and suggests measures to overcome the negative effects of stress on employees in Pubali bank. This study uses a quantitative research approach based on questionnaire surveys among 40 randomly selected employees of Pubali bank. Data were collected from questionnaire surveys among employees working in the corporate branch and head office located in Motijheel, Dhaka. The findings suggest that lack of health and safety arrangements within the working premises can cause stress among the employees. The multiple reporting lines can also cause stress among the employees because they become confused about to whom they should report and from whom they will get their performance feedback. So, this has a negative impact on their performances, and ultimately it can increase their stress levels. Suggestions include providing employees stress management training so that they can manage stress and balance their professional and personal issues efficiently. Also, it is important to determine whether the employees are stressed out or not and to identify the underlying causes of such stress so that appropriate initiatives can be taken by management to reduce or manage stress.

Keywords: Stress Management, Human Resource, Bank, Employee Performance, Performance Management.

EVALUATION OF HUMAN RESOURCE PLANNING AND PRACTICES: A STUDY ON DUTCH BANGLA BANK LIMITED

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Abstract: This paper analyzes the human resource planning and practices of Dutch Bangla Bank Limited (DBBL) of Dhaka, Bangladesh. This study uses a quantitative research approach based on questionnaire surveys among 18 randomly selected employees of DBBL. Data were obtained through questionnaire surveys distributed among the employees working in the Banani branch of DBBL. The findings suggest that DBBL can give more emphasis on bottom-up communication system in Human Resource Planning which will help employees to develop their careers. Results of the study suggest that the human resource department of DBBL needs to be strategic partners of top management by focusing on workforce planning, retention and labor costs, efficient management, efficient recruitment and selection process and training needs assessment. Productivity, total quality management and customer satisfaction should also be on the priority lists of HR practitioners in DBBL.

Keywords: Human Resource Planning, Top-Down Communication System, Bottom-Up Communication System, Human Resource, Bank.

PROMOTING SUSTAINABLE MARKETING IN RMG SECTOR: A STEP FOR TRANSFORMATION

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Abstract: Every day the business world is changing. Technological, environmental and social changes influence the business strategies dramatically. In the competitive world, manufacturers must concern about the profound changes related to technology, environment and social. So, the business organizations are concentrating more on some key sustainable issues. By all means, Bangladeshi manufacturers are also highly concerned about the issues. The present study is an attempt to examine the overall understanding of the sustainable marketing practices in RMG sector as readymade garments are the largest foreign currency earning sector in Bangladesh. The purpose of the study is to identify the present scenario of sustainable marketing practices in Bangladesh and the importance of transformation. The findings of the study are based on both primary and secondary data. The primary data were collected from 20 garments industries both from Dhaka and Gazipur districts. The samples were collected following convenience sampling technique. The data were analyzed using some qualitative tools of statistical data analysis. Finally, the study suggests some guidelines which are beneficial to our Bangladeshi manufacturers for adopting sustainable marketing practices and transformation strategies.

Keywords: Promotion, Sustainable Marketing, Readymade Garments, Transformation.

BUSINESS STUDENTS' CHOICE OF SPECIALIZATION: A QUANTITATIVE CASE ON A PRIVATE UNIVERSITY OF BANGLADESH

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Abstract: It is a major challenge for a business student of Bangladesh in choosing the specialization which will lead them to their ultimate career path. The purpose of the study is to identify important factors crucial in selecting a specialization. Due to increasing competition among private and public universities and among different majors of business education, it has become vital to determine students' perceptions and take necessary actions. It helps the educators to enrich the current majors and to gain new insights for business students. A survey on 214 business undergraduate students of American International University- Bangladesh was conducted through convenience sampling from different specializations. The results from statistical analysis using SPSS show that the criteria such as personal issues, job characteristics, course offerings, features of specialization, prospective salary are important and positively correlated with the process of major selection. The factors, such as issues and job characteristics are considered as the most important while the factor, namely advice is regarded as the least important to students in this regard. Moreover, the study showed that the majority (80%) of the participants chose their major after their admission to a university, and it has also been noticed that their decisions may get affected mainly by their own judgment (49.5%) and to some extent through the advices from parents (15.9%) that they get between 3rd and 5th semester. Results reveal that the BBA program of a private university in Bangladesh provides enough opportunities to influence students' decisions in a form of counseling, improving career opportunities and enriching courses and majors.

Keywords: Career Choice in Business, Private Universities in Bangladesh, Decision Making

JOB STRESS AND SATISFACTION AMONG ACADEMIC STAFF IN PRIVATE UNIVERSITIES: AN EMPIRICAL STUDY IN BANGLADESH

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Abstract: The purpose of this study is to measure the role of job stress among the academic staff of the private universities of Bangladesh. A survey was conducted among 150 academic staff of the private universities across Dhaka and Chittagong cities in Bangladesh concerning the trends of job stress and satisfaction, and the likely relationship between them. Primary data analysis revealed that the private universities showed different directions for varying forms of job stress. Moreover, five types of stressors were found to be significant for the academic staff in universities of Bangladesh which, when tested on their job stress, revealed the significant impact on job stress. More specifically, pay, and growth stressors and work-related stressors were found to be negatively and significantly influencing on job stress for the academic staff. Future research of time series analysis can be conducted to understand the trends of stress under different situations over time for academic staff.

Keywords: Job stress, Stressors, Academic Staff, Performance, Bangladesh.

AN EMPIRICAL STUDY ON THE SOURCES OF WORK STRESS OF PRIVATE BANK IN BANGLADESH

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Abstract: Workplace stress is typical though excessive stress can hinder productivity and performance not only that it can impact physical and emotional health and affect your relationships and home life. The present research study has a certain aim to identify the source of work stress for employees in the banking sector. This study is a casual research in nature. Using fifteen components, the present study extracted five fundamental factors by using factor analysis method. The report found that the most imperative factors to be considered: Intrinsic factors, Non-work factor, Relationship at work, Role in the organization and career development in this order. For data collection, a questionnaire survey of 100 executives of private bank of Dhaka district was carried out. This research could help researchers and practitioners in terms of framing the sources of work stress only for banking sector as well as for other industries in Bangladesh.

Keywords: Work Stress, Intrinsic Factor, Career Development, Relationship at Work, Role in the organization, Non –Work Factor

TECHNOLOGY BASED TRAINING: EXPLORING E-LEARNING FOR HOSPITALITY STAFF

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Abstract: The purpose of this paper is to explore the state of e-learning in hospitality industry. It introduces relevant topics, such as definition, employee attitude and other factors of hospitality e-learning. This paper illustrates the growth of e-learning in various sectors of hospitality industry. It critically reviews the evolution of e-learning in hospitality companies. Moreover, the author identifies the development of e-learning in hospitality industry by addressing recent cases combining both qualitative and quantitative research methods. The objectives were achieved in two different steps: a literature review was conducted using survey questionnaire followed by semi-structured interview to collect data from users of Hilton e-learning resources, a statistical analysis of data were gathered. Findings of the study found a positive perception of e-learning among hospitality companies. However, the main finding g is the identification of several concerns that can potentially prevent the users to utilize the complete advantage of e-learning. The findings should be able to assist policy makers, instructors and e-learning implementers in designing course materials or improving technical matters that would be more effective for implementing e-learning at hospitality industry.

Keywords: Technology, E-Learning, Hospitality, Staff Training

A CONCEPTUAL FRAMEWORK ON CONSUMERS' WILLINGNESS TO BUY FOREIGN PRODUCTS IN BANGLADESH

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Abstract: Over the last few decades, globalization and the openness of markets worldwide have extended the potential consumer from a domestic base to international consumers. It is critical for international marketers to precisely evaluate consumers' willingness to buy the foreign made products. Therefore, to evaluate the acceptance in the foreign market and to build up the competitive advantage that will be sustainable in the long run these issues need to be studied. Regardless of the significance of analyzing consumer product perceptions, there is a research gap in modelling the relationship of essential determinants that affect the consumers' willingness to buy foreign products. The general objective of this study is to develop a conceptual framework on the interrelationship among consumer ethnocentrism, country of origin, and animosity toward consumers' willingness to buy foreign products. The theory of planned behavior and other supporting theories were applied as the theoretical foundation for developing the conceptual model. The conceptual framework of this study proposed that consumer ethnocentrism, country of origin, and animosity has an enormous impact on willingness to buy foreign products. The research also aims at developing the mediating role by product judgement among consumers ethnocentrism, country of origin, and animosity with consumers' willingness to buy. This conceptual frame has proposed seven hypotheses including the mediating effect of product judgement on the relationship between consumer ethnocentrism, country of origin, and animosity with a willingness to buy foreign made products.

Keywords: Consumer Ethnocentrism, Country of Origin, Animosity, Product Judgement, Willingness to Buy

IMPACT OF SME FINANCING ON ENTREPRENEURSHIP DEVELOPMENT IN BANGLADESH: AN EVALUATIVE STUDY

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Abstract: The current study has examined 41 SMEs financed by BASIC Bank to evaluate the impact on entrepreneurship development. The study evaluates the entrepreneurship development of the sample enterprises through some variables, such as sales growth, return on investment, assets turnover and profit margin. The study revealed that, by taking loans from BASIC Bank, the sample enterprises were able to increase their sales, profit, and assets. Thus, the findings of the study show that firms that receive bank loans can significantly increase their performance. The regression analysis also confirmed the significance of the impact of financing on entrepreneurship development of selected SMEs. The study also highlighted several areas where BASIC bank's assistance programs create positive effect, i.e., improved profitability, higher level of output, increased sales, increased productivity, increased employment and so on.

Keywords: Productivity, Profitability, Financial Assistance, Entrepreneurship Development.

TWO DECADES OF TAX REVENUE DYNAMICS: BANGLADESH PANORAMA

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Abstract: This paper aims at analyzing the dynamics of Bangladesh Tax System for the most recent two decades. This paper also intends to bring out the salient features of the existing tax structure to come up with some relevant policy recommendations. Despite having impressive story of progress with its resilient and steady GDP growth of more than 6% for a number of years, Bangladesh has one of the world's lowest tax contributor to GDP ratios since long. It has estimated approximately 9.8 percent in the most recent tax year 2016-17 which is one of the lowest among its neighboring countries and similar economies. Tax revenue has been contributing more than 80% of the total government revenue for the last two decades with a dominance of indirect tax contribution, although there witnessed a decreasing trend in the last decade. Although direct tax contribution is around 37% of the tax revenue, it is collected from the less than 1% population of the country with an indication of dissatisfactory compliance behavior of taxpayers. Such performances put Bangladesh in 152nd position among 190 economies in the Paying taxes 2018 study, as well as 148th position among 157 economies as per the Commitment to Reducing Inequality (CRI) Index 2018. Two decades of comparative study revealed that necessary reform measures should be taken to address the non-compliance problem with an expectation to improve the tax performance through an optimal and balanced tax system, that may take a good hand to reduce the degree of inequality in society.

Keywords: Tax, Tax-GDP Ratio, Direct Tax, Indirect Tax

ERP IMPLEMENTATION IMPACT AND PERFORMANCE ANALYSIS BASED ON ERP ADOPTION BY BANGLADESHI PHARMACEUTICAL FIRMS

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Abstracts: Information is the key to sustain contemporary business world because modern business world demands better internal control, quality, performance, growth and expansions. Enterprise resource planning (ERP) systems, a major type of enterprise IT applications, can help to reduce firm risk and mitigate firm performance volatility. Previous research has shown a mixed relationship between ERPs and business performance in which some suggested that ERPs improves performance and others found that it does not. The difficulties of ERPs implementations have been widely cited in different literature, but research on the post ERP adoption impact based on Bangladeshi Pharmaceutical firms are rare and fragmented. Through a comprehensive review of literature and analysis of primary data presented in the paper, the study represented the possible impact of ERPs implementation and performance gains due to ERPs adoption based on Bangladeshi pharmaceutical firms.

Keywords: Enterprise Resource Planning (ERP) System, Business Performance, ERP Adoption, ERP Implementation Impact.

EXPLORING THE RENEWABLE ENERGY INTERVENTIONS ACROSS THE GLOBE: THE PROSPECT & PROGRESS OF SOLAR ENERGY VENTURES

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Abstract: This qualitative study aims to explore the emergent renewable energy interventions across the globe from the perspective of recent solar energy applications to improve electrification scenario. Due to an ever increasing demand of clean energy, a rapid growth in the utilization of naturally available solar energy is quite evident. Realizing the environmental implications and socio-economic development opportunities brought in by the growing adoption of renewables to meet the escalating electricity demand around the world, this study reviews and analyzes the prevailing literature on solar electrification projects in selected developed and developing nations. To inform this proposition, this article essentially consolidates the scholarly works pertinent to the progress and scope of solar energy programs in American, African, Asian and European nations in order to improve the electrification status and upgrade energy security. With this backdrop, this paper additionally highlights the current global trend on solar technology adoption to address energy efficiency and access to electricity to all; particularly, to the underserved and underprivileged population.

Keywords: Renewable Energy, Solar Energy, Solar Electrification, Renewable Energy Investments

THE CONTEMPORARY ISSUES ON NEW REVENUE RECOGNITION STANDARD

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Abstract: An attempt has been made in this paper to analyze the different issues on new revenue recognition standard issued by Financial Accounting Standard Board (FASB) and International Accounting Standard (IASB) with the effort of their joint project. As revenue is the most significant factor of any organization, the recognition criteria of revenue must be harmonized across the business entities, industries and countries. This paper focuses on the different aspects of the new revenue recognition standard. The provisions of new accounting standard have been elaborated in the third section. Moreover, a simple illustration has been demonstrated which will allow readers to better understand the new standard. Since the new standard will impact on almost all industries across the globe, recommendations on the perspective of business practices have been clearly portrayed in the final section of this paper.

Keywords: Revenue, FASB, IASB.

MEASURING E-BOOKS READING AWARENESS

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Abstract: E-Books are prevailing in every aspect of education. There is an enormous impact of E-Books on students reading habit. The purpose of the paper is to measure the level of e-books usage rate in Dhaka city. Data were collected through survey questionnaires. The study observed 176 respondents formed in diversified age and education groups. Data were analyzed using SPSS 25 software. The study also investigated peoples' awareness for e-books. Results of the study revealed that the young generations adapted the e-genre of books quite well. The hypothesis analysis confirmed that the peoples' reading habit increased substantially due to the ease of access of various e-book resources on handheld device. The study also revealed that most of the e-book users downloaded e-books from various free sources available online. The information from interviews and relative data revealed a significant relationship between books compatibility and students reading habit.

Keywords: E-book, Digital book, User awareness, Reading Habit

EMPLOYEES PERCEPTION ON TRAINING EFFECTIVENESS: A STUDY ON GARMENTS INDUSTRY OF BANGLADESH

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Abstract: In Bangladesh, the garments sector creates about 4.2 million employment opportunities and contributes significantly to the GDP. This industry is now facing new changes and challenges due to the fast globalization and technological development. For gaining a major source of competitive advantage in a global market organization need to improve capabilities, knowledge and skill of the talented workforce. Thus, to cope with their challenges, effective training program are needed by all manufacturing organization. Training effectiveness depends on few things and these are trainer's knowledge and capabilities, deliverable methods of trainers, training contents and objectives. Several studies have been conducted on this topic where the importance of training on the employee performance through the learning process was highlighted. This study focused on the perception of employees on effectiveness of the training program and identified the relation of variables with training effectiveness perception. The study is based on a self-developed questionnaire where Likert Scale was used to collect data from the sample size of 100. The data analysis was done using SPSS Ver. 20 and Crosstab, frequency table were used to generate results. It is evident that the research found a significant relationship between the independent variables, i.e., gender, education level, training frequency and the employee's perception regarding the effectiveness of training program. The study will help the garments industry to design training program by focusing on factors which influences the perception of the employees regarding training effectiveness.

Keywords: Employee Perception, Training, Garments Industry, Bangladesh

PROBABILITY OF SUSTAINABILITY AND SOCIAL OUTREACH OF MICROFINANCE INSTITUTIONS

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Abstract: Prior studies have shown empirical evidence of either a tradeoff or a complementary relationship between financial performance and social outreach of microfinance institution (MFIs). To analyze the relationship, we consider the probability of attaining financial substantiality to be a more appropriate predictor of social outreach efforts of the MFIs than standard measures of financial performance. Using an unbalanced panel of 1210 MFIs over a period of 9 years, we estimate the probability of attaining financial sustainability for an individual MFI, utilizing a probit model. Next, we use the predicted probability and other control variables to explain the variability of social outreach. The results of our study show that the better probability of financial sustainability has a positive effect on the depth of outreach.

Keywords: Depth of Outreach; Financial Sustainability; Microfinance Institution.

CAPITAL FORMATION, HOUSEHOLD CONSUMPTION, GOVERNMENT EXPENDITURE AND ECONOMIC GROWTH NEXUS IN BANGLADESH: A TIME SERIES ECONOMETRIC ANALYSIS

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Abstract: This analysis empirically examined capital formation, household consumption expenditure, government final consumption expenditure and economic growth nexus in Bangladesh during the period of 1965-2016 by using time series data. All data were collected from the World Bank and World Development Indicator. The variables used in this investigation were GDP, capital formation, household final consumption expenditure and general government final consumption expenditure. To evaluate the estimation of long run association among the variables, Johansen's co-integration test was employed. OLS estimation was also employed to investigate the impact of independent variables on the dependent, i.e., GDP. The study, which is based on empirical evidence, showed a long run association among the variables. Conversely, OLS estimation showed that the capital formation and household consumption expenditure impacted the GDP positively and, the government consumption expenditure impacted the GDP negatively. However, expenditure in productive sectors, implication of efficient policy may reduce the negative impact of government expenditure on GDP of Bangladesh.

Keywords: Capital Formation, Household Consumption Expenditure, Government Final Consumption Expenditure, OLS, Co-Integration, GDP.

EXPLORING WAY OUT OF SMES LESS ACCESS TO FINANCE IN BANGLADESH

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Abstract: Since its inception, SME contribution in GDP is less than 25% against the required rate of 50%. Inadequate access to finance is found to be the most prominent reason of SME sector's failure to realize its full potentials. In this regard, the study places a rationale to suggest doable measures for policy. It proposes a combination of qualitative and quantitative method to cross match the findings. At first, theoretical reviews are conducted and then the variables of financial constraints and well-practiced functioning measures against those constraints are tried to find with in-depth document studies related to the present world context from the experience of the studies of the leading SME countries and adept agencies. Supportive empirical reviews have been taken from relevant survey on SMEs. Lastly, experts' opinions are sought specifically on application of these proved and other innovative moves in Bangladesh with reference to SME performers' views from the survey. The study revealed factors contributing in hindering SMEs access to finance and presents world initiatives to unlock SME finance with their applicability in Bangladesh.

Keywords: SME, Financing Infrastructure, Banking and Non-Banking Financial Institutions, Credit Bureaus, Movable Collateral, Reverse Factoring, Fintech, Credit Guarantee

INTRODUCING TECHNOLOGY IN BANGLA WRITTEN RESEARCH WORK: AN APPROACH TO ECONOMETRIC ANALYSIS

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Abstract: Research written in English always gets support from technology. It is corrected and modified by spelling checker (e.g. Grammarly and Ginger); plagiarism or paraphrasing checker, such as iThenticate, Quetext, Turnitin, Plagscan, Duplichecker and Plagium; citation and referencing software i.e., Mendeley, Refworks, Zotero, Endnote, Ottobib and Refdot. However, such technology-based support is rare in practice in research written in Bangla. Thus, it is difficult to analyze the quality of Bangla written manuscript with respect to the research of contemporary global standard. This study attempts to examine attitudes and perception of writers', who prefer to write their research work in Bangla, towards the usage of different software in Bangle manuscript, evaluate the efficiency of software usage in Bangla manuscript and ways forward to implement software usage in Bangla manuscript. To meet the research objectives, this study was carried out incorporating questionnaire survey through the cluster sampling approach. For empirically supported assessment, this study used the Stochastic Frontier Analysis (SFA). A total of Seventy-two (n=72) researchers, teachers and academicians from different educational and research institutions of Pabna city were selected for interview. The result showed that a 1% rise in educational attainment and graduate writing course will lead to contribute better writing quality in Bangla by 67% and 23%, respectively. The result also shows that grammar and spell checker, plagiarism checker, citation and referencing software, and software usage training are statistically significant at the convenient levels, but these are not properly and efficiently incorporated in the Bangla written papers and research works. The findings indicate that the usages of technology in Bangla written works are very effective to improve the quality of Bangla written papers and researches.

Keywords: Technological Intervention, Stochastic Frontier Analysis, Bangla Written Manuscript

DEVELOPING COUNTRY SHOULD FUND IN TERTIARY EDUCATION OR NOT?

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Abstract: Universities play a crucial role in generating new ideas, and in accumulating and transmitting knowledge, yet they have remained peripheral to the development concerns. Albeit no longer the sole generators of knowledge needed for development, through their research and teaching they help to produce expertise, manage development, engineer social transformation, and preserve social values and cultural ethos. The question is that Developing Countries (DC) should invest or not in Tertiary Education (TE) for gaining its development goals. This article investigated this question and designed in a way that the whole debate on this issue would cover representing almost all schools of thought. Moreover, the study will explore the most suitable policy advice for developing countries in the consideration of the political economy. Finally, the research also showed the trade-off investment between the tertiary and the secondary education for the developing countries. The research followed the qualitative research method by which secondary data were collected and utilized as research methodology that will help to reach its result. The findings of this study will benefit the developing countries for their trade-off investment in the education sector. On the other hand, the article also will assist the world community to give their policy advice & financial investment for developing countries. Finally, in greater extent, the light would be a discovery for the researcher for their greater insight on this issue.

Key words: Developing Country's Fund, Tertiary Education, Secondary Education, Political Economy & Investment.

GOVERNANCE OF HEIS IN BANGLADESH INCORPORATING DIGITIZATION

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Abstract: Education is the key to basic development of a country. The education system of Bangladesh faces a massive challenge in the shape of a massive population, poorly knowledgeable and largely impoverished and a lack of finances to cope with their needs. The government of Bangladesh is making an attempt to play her function since its inception. Many strategies and techniques of providing good education have been using, but the system nevertheless struggles to fulfill the desires of the Bangladeshi population. As compared to global level education, the Bangladeshi education system isn't always competitive, and this has crucial implications upon the overall national improvement. Various challenges including the high-quality of instructors and facilities, problems built in inside the syllabus, lack of computers and lab facility with internet, insufficient infrastructure, lack of fund and comprehensive policy have had ruinous outcomes. Developed countries education system travel far way by using technology in learning. In Bangladesh, for distance learning and e-learning, computer, internet & intranet-based technologies have been using in a scattered and limited application. But the potentialities of technology in education sector in higher education stage are multidimensional. Organizing e-learning or online schooling, embracing modern academic administration, ensuring equal possibility of learning, expanding worldwide connectivity of many of the educational institutions, giving education for distanced and distressed people etc. could be capable of achieving with the assist of technology. The Bangladesh Education Ministry (MoE) along with UGC, BdREN etc. continues to make education one of their top priorities by utilizing the application of Information Technology. They have set up some of the programs and projects designed to assist the people of Bangladesh to acquire a fairly proper level of education, regardless of gender or class. It is the time to make goal based on analytical studies of the prevailing situation in the education zone and discover the way to properly utilize digital techniques in education. Through a sturdy education system, an extraordinarily certified generation may emerge to guide Bangladesh. Digitization can complement and add value to classroom through the application of T-L, distant learning and MOOCs. The paper affords an essential analysis of digitization of education system of Bangladesh and pursuing the prospects. The main objective of this paper is to identify the scope for incorporating technology in higher education system and prospects of digitization of higher education institutes in Bangladesh. For reaching conclusions, a thorough study of available material and research documents by University Grant Commission (UGC), Bangladesh Research and Education Network (BdREN), etc. will be covered. For collection of data both primary and secondary method will be followed. For primary data collection, a questionnaire will be made for survey. Secondary data will be collected from different websites, recently published journals, books and newspapers to get a broad idea of Technology in Education.

Keywords: Digitalization/Digitization, Technology, HEIs, Governance, T-L, MOOCs

PROSPECTS AND CHALLENGES OF BIG DATA ANALYTICS IN MONITORING, TRACKING, AND ANALYZING SDG IN DEVELOPING COUNTRIES

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Abstract: Big Data is extremely large data sets, 1 petabyte or more, often unstructured, that may be analyzed computationally to reveal patterns trends and associations. The coincidence of data revolution with the move from MDG to SDG was absolutely necessary as SDG demanded not only more and better data but also new ways of working with and managing data so that the progress towards SDG could be effectively monitored. UN termed ‘data revolution for sustainable development’ and identified two global challenges: the challenge of invisibility and the challenge of inequality, according to which big data analytics is the perfect answer. To analyze such a huge data, advanced analytic techniques are needed in association with systems, platforms, programming languages and tools. While fetching huge data on social, economic, environmental, behavioral issues, the data scientists need to correlate events and phenomena with analytics such as MELTT (Matching event data by Location, time and type). To initiate this, different programming languages and analytic processes need to be used. Therefore, the study aims to explore all these prospects and challenges to move forward.

Keywords: Big Data, Big Data Analytics, SDG, SDG Analysis

GREEN BANKING PRACTICES IN BANGLADESH

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The term Green Banking is now popular worldwide now-a-days. It is for stopping the environmental degradation and making this planet habitable. The concept of Green Banking was developed in the western countries. Green banking is a general term, which can cover a multitude of areas from a bank being environmentally friendly to how and also where their money is invested. Defining green banking is relatively easy. It means promoting environmental-friendly practices and reducing carbon footprint from banking activities. A green bank is a bank that promotes environmental and social responsibility but operates as a traditional community bank and provides excellent services to investors and clients. Its progressive approach to the community and the earth makes it different from the crowd. A green bank is also called ethical bank, environmentally responsible bank, socially responsible bank, or a sustainable bank, and is expected to consider all the social and environmental factors. Green banking involves pursuing of financial and business policies that are not hazardous to environment rather help conserve environment. The broad objective of green banking is to use resources with responsibility and giving priority to environment and society. It is more about focusing on 'mother planet and its sustainability', shifting from a traditional approach on 'profit' or even 'people'. Green banking is not just another corporate social responsibility (CSR) activity; it is all about going beyond to keep this world livable without much damage. Green banking, which considers all the social and environmental factors, is also called 'ethical banking'. Ethical banks started with the aim of protecting the environment. These banks are like normal banks that aim to protect the environment and are controlled by the same authorities. Green banking, compared to normal banking, attaches more importance to environmental factors. Its aim is to provide good environmental and social business practices. It checks all the factors before considering a loan - whether the project is environment-friendly and has any implication on the future of people and planet. One would be awarded a loan only when all environmental safety standards are followed. Basically, green banking avoids as much as paper work as possible - from go-green credit cards and go-green mortgages to all transactions done online. It creates awareness around business people about environmental and social responsibility, enabling them to adopt environment friendly business practices, and follows environmental standards for lending. When a person is awarded a loan, the interest is less than normal banks because ethical banks give more importance to environment-friendly factors - they do not operate with high interest rates only

Keywords: Green Banking, Green finance, Environment, Corporate social Responsibility (CSR), Corporate Governance and Online Banking

A STUDY ON WEB BASED MARKETING AND ITS IMPACT ON A START-UP OR SMALL BUSINESS

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Abstract: In the present online encompassed condition, it is basic that independent companies comprehend based marketing technologies and the strategies for developing their business. The point of the study is to set up and elucidate the significance of utilizing web-based media and tools for business purposes for new businesses and small company. All the more accurately how Facebook, google adwords and organization's own website cooperate and the proprietor of a small business, perceived for utilizing web-based life to develop the business, utilizes internet-based life to connect with buyers. With the end goal to accomplish the point of the Study, a top to bottom meeting was led to pick up learning from entrepreneur, clients and advertisers who are working at the office and have involvement in doing web based promoting for a small organization. The discoveries ingrained that before utilizing the web media, an organization should know their very own brand's idea and objectives. The pressure has been put on the significance of the methodology of each organization. On the off chance that the technique is set, at that point comes the correspondence, how, where, when and through what channels is it best for the brand to speak with their customers. Suggested correspondence channels are Facebook first, at that point youtube, google adwords and whatever else that fits with the goals of the organization. Websites were viewed as a vital part for the business, as those represent the organization. The study finishes up with a discovery from the examination: organizing and making associations with clients, builds mark introduction; concentrating more on connections than deals, expands deals; intriguing substance advances communication.

Keywords: Web Marketing, Promotion, Engagement, Website

THE SIGNIFICANCE OF PROFESSIONAL EXPERIENCE IN THE INTERNAL BRANDING INTERVENTIONS OF SERVICE ORGANIZATIONS

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Abstract: This empirical research explores the significance of internal branding on upholding the brand knowledge of the professionals in service industry. In this regard, the study sheds light on the internal branding practices referring to the professional experience of the employees from the service organizations in Dhaka city. Nonprobability judgmental sampling was applied to collect primary data by surveying 103 respondents with structured questionnaire. The analysis incorporated basic descriptive statistics and crosstab analysis. The research reveals that, internal branding interventions in service firms are essential to develop employees' perception and commitment about the organizational brand values. Hence, with enriched professional experience, the employees become more concerned about sharing the brand knowledge within their organization. In view of this, the research which is a work in progress contributes in the service marketing literature by highlighting the rationale of internal branding in service industry to nurture and synchronize the employees' behavior in harmony with the organizational branding interventions.

Keywords: Internal Branding, Brand Values, Employee Behavior, Professional Experience

CONSUMER BEHAVIOR AT CONVENIENCE STORE IN NONGKHAI PROVINCE, THAILAND

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Abstract: The Purposes of this research were (1) personal factors of consumer at convenience store in NongKhai province Thailand (2) consumer behaviors at convenience store in Nongkhai Thailand (3) factors of service marketing mix that have an influent on purchase decision of consumers at convenience store in Nongkhai Thailand. The data from 400 questionnaires were analysis by Descriptive statistics (percentage, mean and standard deviation) and inferential statistics {t-test, F-test (one way ANOVA)} to test the hypothesis. Results of the study were found that respondents were female; age between 21-30 years, bachelor's degree, and single, working in company, with income between 15,001 – 25,000 Bath per month. In term of consumer behaviors at convenience store in Nongkhai Thailand, they purchased at 7-Eleven convenience store because it was near home, The samples get Information from TV advertising, The majority of consumers purchased soft drinks, purchase more than 10 times per month, no condition for the acquisition date, have the average expense between 301-500 bath, purchase between 6.01 - 10.00 P.M., purchase for themselves, decision purchased for themselves, In terms of consumer' opinion toward the impacts service marketing mix factors , it were found that Product & Service, Place, Process, Productivity and Quality of Service, Physical evidence very important on consumers decision making. But Price and Promotion were less important.

Keywords: Consumer behavior, Convenience store, Nongkhai Thailand.

IMPACT OF EMOTIONAL INTELLIGENCE, RESILIENCE AND JOB ENGAGEMENT ON PSYCHOLOGICAL WELLBEING OF GARMENT EMPLOYEES IN BANGLADESH

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Abstract: Readymade garment (RMG) industry contributes the lion's share in the economy of Bangladesh. However, the employees in this industry are undergoing a turbulent job and work pressures. Due to pressure for increasing productivity and heavy work load, ensuring job engagement and wellbeing of the employees seems crucial in this sector. Hence, this paper aims at investigating the influence of emotional intelligence and resilience on employees' psychological wellbeing in the RMG industry of Bangladesh. This study used mediating role of the job engagement in the influence of emotional intelligence and employee resilience on psychological wellbeing. A sample of 386 workers of ready-made garment companies of Bangladesh was used in this study. The data were confirmed through confirmatory factor analysis using Structural Equation Modeling (SEM). The Hierarchical Regression Analysis was used to check the hypotheses. The study confirmed a significant positive impact of emotional intelligence and employee resilience on psychological wellbeing of RMG employees in Bangladesh. It also confirmed the strong mediating role of job engagement in the influence of emotional intelligence and employee resilience on psychological wellbeing of the RMG employees. This study suggests that the ready-made garment managers should give importance to the emotional intelligence and employee resilience through appropriate managerial interventions. Managers should also perceive that the psychological wellbeing and job engagement are more likely if emotional intelligence and employee resilience are high at work.

Keywords: Emotional Intelligence, Employee Resilience, Psychological Wellbeing, Job Engagement, RMG Industry of Bangladesh.

DEVELOPING GOLD AND JEWELRY SECTOR IN BANGLADESH: PROBLEM IDENTIFICATION AND POLICY RECOMENDATION

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Abstract: Gold has always been a traditional business in Bangladesh like the Indian subcontinent. Due to lack of proper attention in this sector, gold and jewelry sector has failed to harvest its potentiality. At the present situation, there is no specific policy and strong base for the development of this sector. The raw materials, that is gold, is mainly imported illegally. The paper aims to identify the existing rules, regulations, existing problems, and to recommend appropriate policy for the development of this sector which will not only create more employment but also increase GDP. It will also increase the law order situation as well as reputation of the custom, law enforcing authority, and the overall image of the state. The findings of the study is that the market mechanism did not function well in this sector; in addition, it can be said that the market system leads the sector to the wrong track. Surprisingly, all available gold for the commercial purposes in Bangladesh is brought illegally. It should have the positive externality for the producer which have more than the optimal level of output in gold and jewelry sector. However, the jewelry production is less than optimal which is the paradoxical to the existing theory of market failure in the case of the existence of positive externality. In such situation, appropriate government intervention became very essential, and it is the second best optimal approach for attaining the economic benefit from this sector which is suggested in this paper.

Keywords: GDP, Gold and Jewelry, Import, Regulatory Commission

ON PRACTICES OF ISLAMIC CHARITABLE GIVING IN BANGLADESH

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Abstract: Ever since the Holey Artisan Bakery Attack in Dhaka, Bangladesh, on July 1, 2016, there has been increasing media, academic and policy attention on the problem of violent extremism in Bangladesh. Policy-makers in Bangladesh have also realized the importance of tracking how financing of extremist activities take place, particularly, with respect to charities that seek donations. Since Zakat or the giving of donations is an important element of the practice of Islamic faith, and it tends to happen through both well and insufficiently informed persons, i.e., donors. It is critical to understand how Muslims in Bangladesh decide to donate to charities. This paper sheds light on the practice of giving in the Sylhet Division of Bangladesh, previously known as the land of 360 Saints, but now considered to be a conservative region of the country with significant ties to the United Kingdom through a large diaspora. The paper considers the attitudes towards charitable giving; influencing factors that drive donor behavior; role of social media; type of causes supported; awareness of how donor money is used; and awareness of regulations that protect end-uses of donations.

Keywords: Donations, Charitable giving, Islam, Bangladesh, Violent Extremism

COMPLIANCE PRACTICES INSIDE RMG INDUSTRY IN BANGLADESH: AN EMPIRICAL ANALYSIS OF CORPORATE SOCIAL RESPONSIBILITY (CSR) AND ITS EFFECTS ON FIRM'S PERFORMANCE

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Abstract: Readymade Garment sector is one of the largest sectors in the economy of Bangladesh in terms of labor force employed and export earnings. This study was conducted to explore the real scenario of the present CSR practice of garment industries, and its effects on firm's performance; therefore, from our research we have found that there is a positive relationship between the productivity and the expenditure of corporate social responsibility in our RMG sector. In this paper, we make a synthesis between qualitative and quantitative analysis. Furthermore, we make a time series analysis, and in this mean time, we make a qualitative analysis by conducting a sample survey. From the both analysis, one thing is completely clear that if every Firm in the RMG sector raise their expenditure on CSR, it must rise the output of the firm in short run and long run also and ensure a sustainable development on RMG sector by rising the efficiency of the worker as well as improving compliance situations of the industry. This article reviewed literature on working conditions and safety of workers in Bangladesh's RMG sector and suggests the improvement of factory activities through compliances. From our analysis we found that if we enhance the expenditure in CSR at RMG sector, it will increase the productivity of the firm rather than cost.

Keywords: Readymade Garments (RMG), Corporate Social Responsibility (CSR), Ljung-Box Q- test, Unit root test, Johansen test of Co-integration, Granger causality test, Vector auto regressive model, Chi-square test

NEED FOR INTRODUCING ENTREPRENEURSHIP DEVELOPMENT AS MANDATORY COURSE IN UNDERGRADUATE ENGLISH CURRICULUM FOR SUSTAINABLE DEVELOPMENT IN BANGLADESH: AN ANALYSIS

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Abstract: Curriculum, the blue print of education system, plays a vital role in creating effective manpower for job market and encompasses in chapter 4 of Sustainable Development Goal (SDG), also underpins the necessity of updated curriculum. National Education Policy 2010 stresses upon education aimed at skilled manpower. English Curriculum at undergraduate level in Bangladesh so far emphasized upon literary topics and put least emphasis upon job oriented issues, such as entrepreneurship, professional English, Media English, Business English etc. The new stream English Language Teaching (ELT) is only producing effective teachers, neither entrepreneurs nor executives for job sectors. As English curriculum does not accentuate upon English for Specific Purposes (ESP), it lags behind in producing skilled graduates sought after by job sector. Consequently, lots of English graduates with literature background are becoming frustrated after graduation for not getting their ‘dream’ job. For ensuring employability of these promising graduates, inclusion of Entrepreneurship Development can be a pragmatic step. This study takes into account the glaring unemployment problem of graduates of Bangladesh and upholds the need for introducing Entrepreneurship Development course at undergraduate curriculum. It also suggests for upgrading existing English curriculum with a view to making it more student-friendly and job focused from HR perspectives. Based on qualitative research, this paper carries out an in-depth analysis of the present English curriculum of selected leading public and private universities of Bangladesh accompanied by in-depth interviews of HR executives of three leading organizations. The results of this study will be beneficial for policy makers and curriculum developers to a great extent.

Keywords: Entrepreneurship Development, English Curriculum, Sustainable Development, English Language Teaching (ELT)

COMPETITIVE LEVERAGE OF APPAREL INDUSTRY OF BANGLADESH IN COMPARISON TO AFRICA

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Abstract: Apparel industry of Bangladesh accounts for 83% export of the country. Bangladesh plans to export \$50bn by year 2021 which requires at least 17% growth in every year. Experts predict that this growth rate is feasible, but this sector requires attention. Last year growth was almost 9% which is almost half of the target growth rate. This work aims to find out future competitive forces of the apparel industry of Bangladesh in comparison with recent growth of African countries.

Keywords: Apparel Industry, Competitive Leverage, Competitive Forces

THE IMPACT OF EXTERNAL DEBT ON ECONOMIC GROWTH OF BANGLADESH: A TIME SERIES ECONOMETRIC ANALYSIS

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Abstract: External debt has a significant role on economic growth of a country. This analysis empirically examined the impact of external debt on economic growth in Bangladesh by using time series data during the period of 1970-2016. All data used in this study were collected from The World Bank and World Development Indicator (WDI). The variables used in this investigation were GDP, capital formation, labor and external debt. The neoclassical growth theory was used in this study by including external debt. Co-integration test was employed to examine the long run association among the variables and OLS was used to estimate the impact of external debt on economic growth. The estimated results indicated that capital formation positively affected economic growth positively, but labor found to have negative effect on economic growth. On the other hand, external debt impacted negatively on economic growth. It means that the increase in external debt can slow down the economy of Bangladesh. Some essential steps should be taken by government or policy makers to mitigate debt problem. In addition, External debt should be properly utilized for the development of the country.

Keywords: External Debt, Economic Growth, GDP, Capital Formation, Labor, Co-Integration, OLS.

THE CONTRIBUTION OF MANUFACTURING SECTOR TO ECONOMIC GROWTH (1981-2015)

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Abstract: The study investigates the contribution of manufacturing sector to economic growth in Nigeria. Secondary data, sourced from statistical bulletin of Central Bank of Nigeria (CBN) and World Development Index (WDI) spanning from 1981 – 2015, was collected and analyzed using Auto Regressive Distributed Lag. The result showed that a 1% increase in MO will increase GPD by 0.28 percent which is very low. Moreover, the bound test base on F–statistic revealed that there is no co-integration relationship estimated between GDP and MO. Based on the result, it is suggested that the government should continue to intensify more effort to improve the performance of the manufacturing sector.

Key words: Manufacturing, Auto-Regressive, Co-Integration

HOW INTERNET SERVICE PROVIDER (ISP) BUSINESS CAN BE AN ENTREPRENEURIAL OPPORTUNITY?

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Abstract: Organizations have been developing and implementing computer-based business environment at an increasing rate for the last 40 years. However, evidence indicates that many computer-based management information systems (MIS) applications are not as successful as they should be and many may be considered failures due to inconsistent business idea. It has also been noticed that the promises of information technology (IT) have not been fulfilled, and the so-called connectivity paradox has been called into question, especially due to the lack of network readiness program all over the developing rural community. This paper reports the results of a field study of network readiness issue in different marginal areas of Bangladesh which investigates the relationship between types of user, user involvement and user information satisfaction. Using a descriptive and inferential analysis, this study analyzed the significant success factor of internet service provider (ISP) business for entrepreneur. This inquiry also laid down some experimental prototype simulation approach to evaluate the scope of a particular ISP business idea, as well as answer how systems development life cycle (SDLC) has had a significant positive impact on entrepreneurial endeavor. The findings indicated that the government and other related organization also puts a lot of emphasis on the network readiness issue by formulating a social obligation fund to support and provide incentive to the rural small-scale entrepreneur (SSE).

Keywords: Entrepreneurship, IT, MIS, Experiment, SME

EXPLORING THE DIMENSIONS OF LEARNING STYLES AND ATTITUDES AMONG STUDENTS AT TERTIARY LEVEL

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Abstract: This paper aims to study the differences in the learning styles of students at the tertiary level. Through this research, we will be able to identify the impact of a particular learning style on an individual's career aspirations and choices. It will also help in customizing teaching strategies depending on the approach of students towards learning, and their corresponding learning personality. To conduct the research, primary data were collected from 320 students at tertiary level, out of whom 160 were from public universities and the rest of them belonged to private universities. Two survey instruments used for data collection were BARCH learning inventory and Revised Study Process Questionnaire (R-SPQ-2F). The sample was analyzed on the basis of the variable, i.e., gender, academic results, choice of major, type of institution and educational background. The analysis depicts that though different learning approaches exist; most of them are not statistically significant when compared with the above variables. However, in terms of learning styles, there was a significant difference amongst the samples. Lastly, reliability of the questionnaire was tested using cronbach's alpha, and the score was above 0.7 indicating high reliability. To analyze the statistical differences, p values from chi square test has been used. It is suggested that for more inclusive findings, the sample size could be enriched in terms of size, location and bringing in additional more cross-cultural differences.

Keywords: BARCH, Learning Style, R-SPQ-2F, Tertiary Education

E-HEALTH INSURANCE MANAGEMENT SYSTEM: AN EXPLORATORY RESEARCH

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Abstract: Being an intermediary, insurers are one of the key players of healthcare industry, and the link are formed in between insurance and healthcare through health insurance. The convergence of information and communication technology along with cyber physical environment has already been started. As opposed to, the insurance industry has also apprehended and started transforming. The purpose of this review is concisely presenting the contemporary technological scenario of health insurance. As the implication of cyber physical environment seems to have started in the insurance industry, the methodology has been formulated under three strategies (e.g. evidence searching, filtering & describing) to sort out the most validated, authentic and updated sources regarding the health insurance technology. Even though, synthesizing with evolving technology such as big data, cloud computing, IoT and other digital trends depicted in this study have seen to be used in insurance industry. The substantial usage of these technologies has been inadequately observed for insurance management systems. It is expected that the study will aid to illustrate a comprehensive view of today's technological scenario of health insurance and effort towards further related researches.

Keywords: Internet, Cloud Computing Artificial Intelligence, Insurance, Health

WHO INFLUENCED ME MORE? - A COMPARATIVE STUDY OF THE FACTORS THAT AFFECT CAREER DECISION OF UNDERGRADUATE STUDENTS IN BANGLADESH

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Abstract: This study examined the extent to which teachers among other significant factors contribute in undergraduate student's career decisions upon completion of their studies in Bangladesh. A quantitative methodology was applied and 200 Undergraduate Students (120 males, 80 females; age range 18 to 30 years) participated in the survey. The survey questionnaire was structured and derived from the theoretical framework and hypothesis to assess the demographic characteristics, role of teachers and other career decision factors. Data are analyzed using Minitab version 16 to find out the relationship between students career decision (dependent variable) and other factors that influence students career decisions (independent variables). The study found that the undergraduate students career choice were highly determined by their teachers who guided them to make a right career plan through career conversations, counseling and helping students to gain comprehensive understanding of curriculum to achieve career specific requirements. Other significant influencers such as parents, friends and students themselves were also taken into account; however, low positive correlation was found. Overall the study found that the majority of the undergraduate students are highly career conscious and they generally seek employment upon their graduation.

Keywords: Career Decision, Teachers Role, Counseling, Personal and Societal Factors, Undergraduate Students, Bangladesh

THE IMPACT OF DEMOGRAPHIC FACTORS ON THE JOB SATISFACTION: A STUDY OF PRIVATE UNIVERSITY TEACHERS IN BANGLADESH

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Abstract: “The future of the nation is shaped in its classrooms” (Agnihotri, 2013). Job satisfaction is an important tool of organizational commitment of faculty members who are actually responsible to shape the effective classrooms. The number of private universities increasing significantly in Bangladesh, but the satisfaction of the huge number of faculty members is yet to reach. Job satisfaction is a topic that has been extensively investigated. But, job satisfaction is a complex phenomenon which is determined by multiple variables. This study is to examine the effects of demographic factors on job satisfaction among the private university teachers of Bangladesh. Demographic variables, such as gender, age, education, designation, and numbers of years in organization and marital status of the employees have widely been found critical in determining the satisfaction. To administer this descriptive type of research 384 teachers are selected from 22 private universities using non-probability convenient sampling technique. The researchers have used some descriptive and regression analysis to achieve the research objectives with the aid of SPSS 22 software. Results of the study reveal that the Job satisfaction of the faculty members significantly differed based on their Age and Experience. However, other demographic factors: gender, designation, marital status has no statistically significant difference. Findings of this research are important to policy makers of higher education system of Bangladesh to implement programs designed to improve capacities of teacher.

Keywords: Demographic Factors, Job Satisfaction, Teachers, Private University, Bangladesh

ROLE OF E-LEARNING ON EDUCATION: A REVIEW OF LITERATURE

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Abstract: Despite the importance of e-learning on education, it is not properly addressed in academic literature. This study thus endeavors to fill the gap by integrating different aspects of e-learning and education. A good number of prior studies basically e-resources are reviewed in order to prepare this study. The study explores the crucial role of e-learning on education. E-learning is combining education with information and communication technology (ICT) to make it more convenient to the learners. By the 90s, many online courses became available and eventually, in the 2000s many firms introduced e-learning in training their employees. Since then it has been acknowledged by both educators and trainers as a way for providing the learners with a better quality of education. Particularly e-learning exists as three types: asynchronous training, synchronous training, and blended training. All of these forms of e-learning are reliable, and their use depends on the learners' needs. Learners, educators, and trainers find e-learning more accessible, more affordable, more cost effective compared to traditional learning. After judging the advantages, it is indubitable that e-learning has the potentials to improve the quality of education in Bangladesh greatly. Recently, Government of Bangladesh, along with some non-governmental organizations, has taken initiative to amalgamate ICTs into its education sector, which if successfully implemented can meet many of the challenges faced by the education sector of Bangladesh. The study extends a direction for new research specifically in the context of developing countries like Bangladesh and suggests using e-learning for the development of education sector.

Keywords: E-learning, Education, Information Communication Technology (ICT), Traditional Learning, Education Sector of Bangladesh.

DIGITAL MARKETING MANEUVERS IN EXPEDITING BRAND AWARENESS: A CASE STUDY ON AICBM 2018

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Abstract: The primatial aim of the study is to measure the effectiveness of the digital marketing activities performed by the conference team of AICBM 2018 that occurred between July 2018 and August 2018. The analysis of the study is primarily based on data generated by various web analytics, i.e., SimilarWeb, Alexa. Furthermore, the study identified several digital marketing activities adopted by the conference management team that found to be quite effective in expediting awareness among large numbers of audiences. Result of study argued that the incorporation of the digital marketing activities was quite fruitful and effective since several activities found to have quite high impact on the overall submissions. Hence, the study could be an important blueprint for the prospective conference organizers for formulating effective promotional campaigns with respect to international academic conference as well as both for the undergraduate and graduate levels students for enriching practical knowledge and understanding in real-world applications of various digital marketing tools, terminologies and concepts. The study also provides some useful recommendations that may be adopted by the conference team for the upcoming AICBM.

Keywords: Web Analytics, Digital Marketing, Traffic, Social Media

CLOUD COMPUTING IN BANGLADESHI HIGHER EDUCATIONAL INSTITUTIONS: INFLUENTIAL FACTORS AND ADOPTION MODEL

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Abstract: In the recent years, Cloud Computing (CC) is as one of the most relevant and significant research trend in Information technology (IT). This paper aims to identify the factors, benefits and challenges while adopting CC in Higher Educational Institutions (HEIs) in Bangladesh. Many HEIs are shifting from traditional IT services to Clouds because it makes academic process more efficient and effective. Cloud Computing offers huge benefits to HEIs such as boosts collaborative research activities, storage and backs up data, improves filling and 24/7 accessible facilities from remote locations, provides latest software and applications for financial and HR management, online learning management system, improves accountability and various services with minimum start-up cost. Besides, the utmost benefits it offers for the HEIs, increasing financial pressure forces them to consider adopting CC because it reduces cost and pay per use pricing model. Globally, researchers are showing interest on adoption of CC in HEIs sector, but factors are still unexplored in Bangladeshi HEIs context. As a result, to fill this gap it is required to identify influential factors, benefits and challenges that Bangladeshi HEIs may face while adopting CC. Therefore, TAM and TOE theory are used to develop a conceptual model to identify influential factors for Bangladeshi HEIs.

Keywords: Cloud Computing, IT, HEIs, TAM, TOE.

USE OF PROJECT MANAGEMENT IN THE READY MADE GARMENTS SECTOR

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Abstract: Export oriented clothing sector, popularly referred to as the Ready-Made Garments (RMG) industry, is one of the heavily utilized sourcing hubs for the international clothing retailers and brands. Most of the international retail chains have a local sourcing office tasked with procurement, quality management and logistics issues signifying the importance of Bangladesh as a sourcing hub for the international clothing industry. The nature of the relationship between the international buyers and the local RMG manufacturers is transactional and ad-hoc. The international buyers manage each order with traditional operations processes, such as merchandizing, procurement, quality management, shipment and transportation etc. This research, using an illustrative case based on a case study, argues that performance and overall competitive advantage of all the stakeholders can be improved if individual orders are taken up as project and existing project management knowledge, skills and tools are used. The benefits can be in terms of overall cost minimization, reduction in lead time, improved efficiency and productivity among others.

Keywords: Project Management, Ready Made Garments, Case Study, Supply Chain Management, International Clothing Industry, Action Research

COLLABORATIVE ORCHESTRATION AMONG INDUSTRIES POWERED BY INFORMATION SYSTEMS TO DOWNSIZE TRAFFIC CONGESTION

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Abstract: The aim of this research is to encompass a horizontal collaborative solution using Logistics Information Systems (LIS) to the hazardous traffic situation in the urban roads and highways in a developing nation with inadequate transport infrastructure, such as Bangladesh to expect a substantial cost reduction. In our study, key business operations regarding logistic operation of a shipping company in Belgium, namely, Trivizor have been investigated using case study and content analysis methods to illustrate the implications of LMIS for logistic value chain. Through literature reviews and document studies, which has been collected through online interviews, a conceptual framework and descriptive procedures have been followed to embellish on the solution applying Collaborative Orchestration aided by information systems to improve the business outcome. The results stipulate that the logistics vehicles capacity is not currently outstretching to optimize. To acquire optimization, logistics orchestration has been referred as a solution by developing a new framework based on peer to peer network between customers and shipping companies. This paper offers a unique computer-controlled customer-shipper framework by proposing a peer to peer horizontal logistic alliance between shipping companies and extended to customers to create homogeneous value chain to ride sharing.

Keywords: Logistics Information Systems, Collaborative Orchestration, Freight Management

PROCUREMENT AND LOGISTICS ACTIVITIES OF BEVERAGE UNIT (FANTA) OF ABDUL MONEM LIMITED: A CASE STUDY

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Abstract: Efficient and effective supply chain management is one of the most dynamic techniques that an organization utilizes for its growth and sustainability. The performance of supply chain depends heavily on the supply chain drivers such as facility, inventory, transportation, information, sourcing, and pricing. This paper aims to analyze two of the drivers such as sourcing and transportation for Fanta (beverage unit) at Abdul Monem Limited as a case study. The purpose of this paper is to understand the Fanta's operational and supply chain practices of a reputed group of companies in Bangladesh. Interviews on different personnel of respective departments of the organization were conducted, and feedbacks were analyzed to understand the processes and provide solutions for identified challenges.

Keywords: Supply Chain Management, Procurement, Sourcing, Logistics, Fanta, Abdul Monem Limited

INCLUSION OF SPIRITUAL QUOTIENT IN THE RECRUITMENT PROCESS OF MODERN ORGANIZATIONS

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Abstract: Appropriate selection criteria are very important for any organization as employees are the most important resource of any organization. There are nice steps in the recruitment process which are practiced worldwide for hiring the talented employees from the labor market. Nowadays, telecom industry plays a very vital role in the growing economic context of Bangladesh; therefore, the recruitment process which organizations follow is very important. Spiritual intelligence is a very recent, but important term in the recruitment test. According to the latest trend in the 21ST century, spiritual quotient is impacting on the recruitment process in any organization. Actually, spiritual quotient is a combination of physical, mental, emotional intelligence through which an applicant's intelligence is identified which ultimately helps them to motivate themselves towards their working atmosphere. This research shows importance of SQ in the recruitment process in the pharmaceutical companies. It also gives an overall scenario whether this is needed or not, and how the candidates, employees and management incorporate this in the effective recruitment process. This paper will also give a clear indication on how the employees react on this test and hiring the best suitable employees for the industry. There are also some findings that will help not only the telecom industry but also the overall human resource management department in order to hire not only the perfect candidates for the specific position but also the only person made for this position.

Keywords: Spiritual Quotient, Recruitment, Intelligence Quotient, Emotional Quotient, Booming.

THE EMERGING TREND OF ENTREPRENEURSHIP EDUCATION: PROSPECTS IN BANGLADESH

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Abstract: In Bangladesh for socioeconomic growth and development, entrepreneurship is revealed as a significant factor because it offers job opportunities and increases national wealth and competitiveness. Due to this positive impact, entrepreneurship has been the focus of researchers, educators as well as public and private organizations. The twenty first century younger generations are becoming the most entrepreneurial and consequently creating higher demand for entrepreneurship education. As a result, various universities and colleges around the globe, including Bangladesh have recently seen tremendous rise in entrepreneurship education. This paper explores the contemporary entrepreneurship education initiatives in Bangladesh and various parts of the world through an extensive review of literature over a twelve-year period (2005-2017) to analyze in-depth qualitative data in order to identify emerging trends and concerns. This study provides an overview of current entrepreneurship education initiatives in order to gain a better understanding of the scope and limitations of this type of educational program. In the conclusion, observations of changes in trends are also discussed. This paper will guide and facilitate the improvement of entrepreneurship education by recognizing the stakeholders need.

Keywords: Entrepreneurship Education, Higher Education, Bangladesh

SOCIO-ECONOMIC IMPACT OF ISLAMIC MICRO-FINANCE IN BANGLADESH: A STUDY ON WOMEN'S EMPOWERMENT

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Abstract: Numerous studies on women have confirmed that women, who avail appropriate financial products, become significant contributors to the strategic advancement of a nation. In Bangladesh, on the one hand, conventional microfinance has been used as the primary tool to enhance gender equity, income generation and socio-economic status of women. On the other hand, there exists huge evidence of clients getting trapped in the debt trap, paying huge amounts of interest which ultimately leads to deterioration of the living standard. Keeping in mind these aspects and also providing the benefits of traditional microfinance, the concept of Islamic microfinance has emerged. Islamic microfinance serves as a new paradigm which not only overcomes the challenges of conventional microfinance but also provides additional benefits. Since human and economic development is crucial for Islamic finance this study aims to investigate how the Islamic micro financing interventions have an impact on the social and economic empowerment of women. Though studies related to Islamic microfinance have indicated a huge impact on revenues and other socio economic aspects, none have focused on the level of empowerment of the women clients of Islamic microfinance. The study uses secondary data to identify the prospects and challenges and also to understand the financing technique. To conduct the research, primary data were collected from 200 respondents who have been using Islamic microfinance products of Islamic Bank Bangladesh Limited's RDS (Rural Development Scheme) program for more than 3 years. The sample has been selected from Dhaka due to time and finance constraints. The reliability of the questionnaire was tested giving a reliability score of more than 0.800 which seems reliable. The key objective of the paper is to measure the empowerment aspect of the respondents by identifying the household decision making ability of women, to assess the economic decision making capability of women, ability to make large purchases and evaluate the freedom of mobility. The study also aims at providing recommendations to avenues of empowerment that need to be addressed. The findings of the study indicate significant elements of different dimensions of empowerment Through this study it is found that there are many aspects of client's empowerment that need to be focused. Moreover, the study also indicates the challenges faced by the clients and officials in order to successfully implement the financing process amongst women. This way the study makes significant contribution not only just in the research avenue but also for policy makers. Future research can be done to identify the different factors of empowerment and how duration and amount of financing affect these factors of empowerment. Moreover, interviewing clients outside Dhaka could provide different results.

Keywords: Islamic Microfinance, Microfinance, Women empowerment, RDS



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