

# **FOURTH INTERNATIONAL CONFERENCE**

**ON**

**BUSINESS, INVESTMENT AND POLICY RESEARCH**

**DHAKA, BANGLADESH, JANUARY 14 - 15, 2007**

**Venue: Bangladesh Institute of Administration and Management**

**(BIAM ) Foundation, 63 New Eskaton, Dhaka, Bangladesh**

**Sponsors: World Business Institute, Australia**

**Journal of Business and Policy Research, Australia**

**International Review of Business Research Papers,  
Australia**

**Tokai Corporations Limited, Bangladesh**

**Global Review of Business & Economic Research, USA**

**Paper submission deadline : 19 December 2006**

Research papers, abstract and case studies on topics relating to Business Globalisation, Investment, Money and Capital Markets, Accounting, Banking, Economics, Finance, Investment, International Trade, Management, Marketing, Public Policy and Governance and other policy related subjects are invited for the above International Conference **from the academics, researchers, corporate executives, government officers, NGO executives and practitioners** from all over the world. Please refer to the **Major Field of Research** provided here. All full papers will be reviewed as per submission guideline (**see Guidelines for Acceptable Papers**). Selected papers will be eligible for publication in the above international and referred journals. The author (s) will be informed about the outcome within shortest possible time from the arrival date of manuscript. Papers that are accepted will be published in the **Conference Proceedings with an ISBN . Conference Program and Abstracts** will be provided electronically. **The committee only allows an author to present one paper.** Therefore if multiple papers are accepted co-authors are required to register individually.

## **Benefits**

### **1. Outstanding Research Paper Award**

Based on the reviewers' recommendations, outstanding papers award for each major field of research will be announced on 15 January 2007 at the conference dinner.. The award will comprise a citation, publication of the paper in the *Journal of Business and Policy Research (JBPR)* free of submission fee subject to compliance to its own guidelines. Outstanding papers will also be considered for *Global Review of Business and Economic Research*.

### **2. Special Issues : *International Review of Business Research***

#### **Papers**

Papers selected by the conference committee will be eligible for publication in the 2007 Special issue of *International Review of Business Research Papers* subject to revision of the paper as per reviewers and participants/delegates' comments along with payment of submission fee of US\$50 (which is additional fee to conference registration fee). This journal has separate website and ISSN, and is linked to a website maintained by the Australian National Library. Readers have free access to the full papers. **This is a rare opportunity for increasing your publication profile.**

### **3. Outstanding Doctoral Thesis Award**

The award will be provided as a recognition of the excellence in academic research by doctoral students. Only one award will be announced for each major area of research at the conference dinner. For entry requirement and selection criteria, and other details, please see **Outstanding Doctoral Thesis Award**

### **4. Conference Proceedings and abstract**

All accepted and revised papers will be published in our **Conference Proceedings** which, with an ISBN, will be distributed to each participants in CDROM without extra cost . In addition, Abstract will be published separately as part of the conference program.

### **5. Networking with your international colleagues**

This conference is an international forum to present your paper and an opportunity to meet and network with your international colleagues in a friendly environment

### **6. Session Chair**

Participants may serve as the Session Chair. If you are interested, please indicate your willingness in the Registration Form

## 7. Food and Beverages

Registration fee include hot buffet lunch with mouth-watering menus, morning and afternoon tea/coffee breaks **for two days**. Conference dinner will be available for the willing participants on 15 January 2007.

## 8. Conference accessories

Each participant will receive name tag, conference bag, pen, note book , a CDROM copy of Conference Proceedings, participation acknowledgement letter and payment receipt and a free copy of Journal of Business and Policy Research.

## 9. Doctoral Student Symposium

There will be **Doctoral Student Symposium for Ph.D students**. Eminent Professors with supervision experience will conduct the symposium for three hours. This is a great opportunity for the Ph.D students to meet and discuss thesis with the examiners, and supervisors and to get their Ph.D work commented on by the participants. Any doctoral student can participate this event at a registration cost of US\$100 which includes a buffet lunch and conference accessories on 15 January 2007. However, **this event is open to all registered delegates who are not required to pay for the event**.

## 10. Conference Dinner

The end of the conference will be celebrated by a conference dinner . This is an optional event. If you are interested, please indicate it while completing registration form.

## Major Filed of Research

### **Investment Filed**

Capital and money markets, financial institutions, securities market, risk and return, capital allocation, market efficiency. Industry investment, international investment, portfolio management, industrial economy, and all other investment areas

### **Policy and Governance:**

Public policy, monetary policy, trade policy, investment policy, tariff policy, anti-corruption policy, development policy, poverty reduction policy, governance of banking, governance of microfinance institutions, micro credit policy, public governance and all other business and governance policy areas.

### **Accounting Field:**

Accounting Info. Systems, Audit, Financial Accounting , Managerial Accounting, International Accounting, Cost Accounting. Managerial accounting and all Other Accounting Areas

### **Economics Field**

General Economics, Economic Development and Policy , Macroeconomics, Quantitative Economics, International Economics, International Trade, Public Finance, Monetary Economics, Islamic Economics and All other economics topics

### **Finance Field:**

Corporate Finance ,Personal Finance, Derivatives market, Financial, Institutions, Debt securities and derivatives markets, Quantitative Finance, Islamic Finance, Capital Markets, Risk Financing and Risk Management, Real Estate Finance, Micro-finance , Corporate Governance and financial performance, Insurance and Re-insurance, Takaful – Islamic Insurance and all other Finance areas

### **Management Field:**

Corporate Governance, Human Resource Management, Organizational Behavior, Business Ethics, Strategic Management, International or Global Business, Management of Small Business ,Entrepreneurship, Entrepreneurial Development, Bank Management, Loan Default Management, Management Science, Management case Studies, Management – Islamic Perspectives, Operations management, Third World Debt Management and all other Management areas.

### **Marketing and Sales Field:**

International Marketing, Marketing Research, New Product Development, Marketing Strategy, Service Marketing, Consumer Behavior, Customer Service and Customer Relations, Sales Strategies and all other market related topics

### **Banking and Insurance:**

Bank Lending, loan default, International Banking, Commercial lending, Consumer lending., central bank policy, Lending decisions and lending policy, Islamic Banking , Islamic insurance, Bank Management ,Financial Institutions Management, Bank Risk Management , Asset and Liability Management, Net banking and All other Banking areas

# **Outstanding Doctoral Thesis Awards**

## **The Award**

The World Business Institute (WBI) Doctoral Thesis Award will be announced at the conference dinner on 15 January, 2007 as a recognition of excellence in academic research by doctoral students. Any student falling to broad category of subject area such as Investment, Money and Capital Market, Globalisation, Accounting, Economics, Finance, Management, Marketing, Business Statistics, Public policy, governance and Banking are eligible to apply. **Please refer to Major Field of Research.** There will be an award for every major field of research. subject to the selection of such award by the Committee.

## **Criteria for the Award**

1. The thesis contributes to furthering theoretical, empirical, and/or methodological knowledge
2. The thesis is an original, thorough and well presented piece of research which are adaptable to scholarly and professional dissemination
3. Awards are open to those who have satisfied examination requirements for a Doctoral award between June 2004 and October 15, 2006.

## **Procedures for making Awards**

1. The applicant for the award must send us summary and conclusions of the thesis accompanied by copies of all examiner's full reports. Alternatively, the applicant can send us a paper which covers major findings of his/her research plus an abstract of the thesis and copies of all examiner's full reports. Such paper must be presented at the Third International Business Research conference in Melbourne, Australia.
2. All applicants must attend the conference and complete the registration form of the conference. Please visit our website for registration form.
3. Entries will be judged by the WBI Awards Committee on the basis of : significance, quality of the literature review, appropriateness and application of the methodology, qualitative or quantitative analysis and implication for theory and practice.
4. The Committee reserves the right not to declare any winner if there is no suitable thesis in particular subject area. The decision of the Committee is final and the applicant must accept that he/she cannot appeal against the Committee's decision to any person or body.

The Award will comprise:

- A Gold Medal
- A citation
- Life Fellowship of the World Business Institute, Melbourne, Australia
- Publication of an scholarly paper at the Journal of Business and Policy Research .

**Last date for Entry**

15 December 2006

Chair, WBI Award Committee

***Prof. Robert Clift,***  
*RMIT University, Melbourne, Australia*

*Email: Robert.clift@rmit.edu.au.*

**Who to Contact:**

***Dr. Mohammad Hoque,***  
Department of Accounting and Finance,  
Monash University, Melbourne, Australia  
Email: mohammad.hoque @buseco.monash.edu.au

## Conference Programme in Brief

Events	Date
Plenary session and paper presentations	14 -15 January 2007
Doctoral symposium	15 January, 2007
Conference Dinner	15 January 2007

### All that You Should Know

**1. Conference Venue:** The plenary rooms and break-up rooms are located at the main building of BIAM Foundation, 63 New Eskaton, Dhaka, Bangladesh. It is 50-60 minutes drive from Zia International Airport. Adjacent to the venue there are number of hotels, restaurants, shopping mall, and public transport such as bus and taxi. which are just minutes walk from the venue.

**2. Presentation Room Equipment.** Each presentation room will be equipped with an overhead projector and a screen. Please bring slides for OHP as there is no data projector. Please bring 15 - 20 copies of your paper for distribution.

**3. Session Timing.** We plan to have approximately 20 minutes available for each presentation and 10 minutes for question and answers.

**4. Organize a Session.** Participants can serve as the Session Chair. You can nominate yourself while completing Registration Form.

**5. Visas.** In general, in order to visit Bangladesh you need to obtain a visa from an Bangladesh High Commission or Embassy in your country. However, delegates from some countries may obtain on arrival tourist visa and we will provide full information as soon as possible.

**6. Late Submission.** If you have missed a deadline, please email to mohammad [hoque@buseco.monash.edu.au](mailto:hoque@buseco.monash.edu.au) or [moz1950@Yahoo.com.au](mailto:moz1950@Yahoo.com.au) or call us on (03) 9903 1786 during working days or (03) 9702 2734 during weekend or between 7 -10 PM (Melbourne Time)

**7. Re-publishing Your Presentation.** Authors are free to publish their presentation elsewhere without permission from the WBI. However, conference papers that are selected for and published in the Journal of Business and Policy Research (JBPR) or International Review of Business Research Papers (IRBRP) are copyrighted by the WBI. Authors of articles appearing in the JBPR or IRBRP retain full ownership of their articles.

## 8. Dhaka : **Weather and Dress Code**

Winter visits Dhaka during January with a high of approximately 20-25 degrees Celsius. It is advisable to bring a sweater and a coat. What goes for classroom attire goes for the conference, but if you wish to dress up - that is up to you; the important thing is to be comfortable.

## 9. **Accommodation and Entertainment**

The conference venue enjoys a prime location in the heart of Dhaka, the hospitality capital of South Asia. Most of the five star hotels are just a few minutes walk from the conference centre. Most shopping, food court, and culinary delights of Dhaka are within very comfortable walking distance. Hotel rooms tariffs vary between US\$ 20 and US\$ 250 depending on the type of hotel and rooms such as single, double and twin share. We recommend making reservations as soon as possible. BIAM has a number of air-conditioned and non-airconditioned single, double and shared room which costs US\$ 5 – US\$25. You can send email to Mr. Md. Aminul Haque Shah via fax no. 8802- 933 2865 or 933 2513. If you are still in problem, send us email for hotel address. The following hotels are suggested for your booking:

a. Radisson Water garden Hotel ( 5 star) : US\$ 200 per night. Contact.person: Mr. Naushad bin Islam via [nislam@radisson.com](mailto:nislam@radisson.com). Phone: 8802 -8754505

b. BRAC Centre Inn (2 + star ): US\$35-45. Contact person : Mr Mamunur Rashid . Email: [bracinn@bdmail.net](mailto:bracinn@bdmail.net). Phone : 8802- 9886681- 82

### **c. Websites of other hotels:**

1. Pan Pacific Sonargaon Hotel ( 5-star): <http://Dhaka.panpacific.com>
2. Dhaka Sheraton Hotel ( 4 –star) : [www.starwood.com/sheraton](http://www.starwood.com/sheraton).
3. Grand Azad Hotel ( 3-star) : [www.grandazadhotel.com](http://www.grandazadhotel.com)

Note: While no. 1 and 2 hotels are within walking distance, no. 3 hotel is half an hour away.

**We do not provide hotel booking service since it is delegates' responsibility.**

## Conference Registration

All attending conference participants must pay the registration fee and at least one author per paper must attend. Conference registration fee varies from US\$ 200 to US\$ 275 depending on the choice of events by the delegates. However, **there is special Registration Package** which is available at a cost of USD 275 for delegates and USD 250 for WBI Fellows and students and this includes hot Buffet lunch and day-long tea/coffee for three days, conference dinner and publication of papers in the Review of Business Research Papers Online, in addition to conference accessories plus a CD-ROM of the conference abstract, program and proceedings. There is a US\$ 50 fee on cancellations received prior to 8 December 2006. There will be no refunds on cancellations received after 22 December, 2006. The authors will be provided with receipt of payment and a letter of participation soon after their arrival at the conference venue. **We do not provide any financial assistance for covering hotel, food, travel and registration fee and such request will not be answered. However, requests for reduced registration fee may be considered for Group delegates from developing country delegate facing exceptional circumstance.**

### Schedule of Registration Fee

Identification Code and Category	Fee (US\$)
A. WBI Fellow (with conference dinner)	220
B. WBI Fellow (without conference Dinner)	200
C. Delegates (non-Fellow) with conference dinner	250
D. Delegates without conference dinner	230
E. Dinner ticket for accompanying person	30
F. Lunch and tea/coffee ticket for accompanying person per day	15
G. Concessions for students with dinner	220
H. Concession for students without dinner	200
I. Additional copy of conference proceedings	5
J. Doctoral symposium only including Buffet Lunch	50
K. Publication in the Business Research Papers – Online Journal	50
M. Package registration fee for delegates	275
N. Package registration fee for WBI Fellows and student	250

## **Guidelines for Acceptable Papers**

Papers submitted to the conference **must not be presented previously** to any conference. They must be original and unpublished. As a guide, articles must be between 3,000 and 4,000 words in length. A title of not more than fifteen words should be provided. **Please provide tick where applicable, copy and attach the following section in box with your paper**

Title of the paper is provided with 16 font in Times Roman	<input type="checkbox"/>
Sectional titles are provided in bold and 12 font	<input type="checkbox"/>
All materials are provided with single space	<input type="checkbox"/>
Abstract is provided in italics and justified both with 2.5 inch margin	<input type="checkbox"/>
Mentioned Field of Research just after abstract	<input type="checkbox"/>
All materials are provided in 10 font except sub-titles	<input type="checkbox"/>
Affiliation of the author(s), address or emails and acknowledgement are provided at the bottom of the first page in 10 fonts	<input type="checkbox"/>
Figures, tables, and chart are provided inside (within) the body of the paper( if not provided in Appendix)	<input type="checkbox"/>
Figure , text, word or tables are not coloured or shaded	<input type="checkbox"/>
Provided unbroken Table or Figure ( keep it in same page)	<input type="checkbox"/>
Both margins of the paper are justified	<input type="checkbox"/>
End-notes are provided. (Do not provide footnote)	<input type="checkbox"/>
Checked grammar, syntax and alignment	<input type="checkbox"/>
References provided in separate page as per sample page	<input type="checkbox"/>

### **Please check the following parts of your paper**

<u>The abstract</u>
<u>Introduction: Justify why you need this study</u>
<u>Literature review : Critically evaluate lits</u>
<u>Methodology ( You may ignore this section if your paper is theoretical or case study)</u>
Findings
Discussion ( Some points may be ignored for theoretical paper/case study)
Conclusion

## References

References should be complete and in Harvard style. They should contain full bibliographical details and journal titles should not be abbreviated. For multiple citations in the same year use a, b, c immediately following the year of publication. References should be shown within the text by giving the author's last name followed by a comma and year of publication all in round brackets, e.g. (Hoque, 1994). At the end of the article should be a reference list in alphabetical order as follows

(a) for books

surname, initials and year of publication, title, publisher, place of publication, e.g. Choudhury, M.A. and Hoque, M. 2005. An Advanced Exposition of Islamic Banking and Finance, Edwin Mellen, New York.

(b) for chapter in edited book

surname, initials and year, "title", editor's surname, initials, title, publisher, place, pages, e.g. Bessley, M. and Wilson, P. 1984. "Public policy and small firms in Britain", in Levicki, C. (Ed.), *Small Business Theory and Policy*, Croom Helm, London, pp.111-26. Please note that the chapter title must be underlined.

(c) for articles

surname, initials, year "title", journal, volume, number, pages, e.g. Fox, S. 1994. "Empowerment as a catalyst for change: an example from the food industry", *Supply Chain Management*, Vol 2 No 3, pp. 29-33

If there is more than one author list surnames followed by initials. All authors should be shown.

Electronic sources should include the URL of the electronic site at which they may be found, as follows:

Neuman, B.C.1995., "Security, payment, and privacy for network commerce", *IEEE Journal on Selected Areas in Communications*, Vol. 13 No.8, October, pp.1523-31.

# Sample Paper

## Self-Directed Learning: Managing Self and Managing Others

**Barbara Lasky\* and Diana Rajendran\*\***

*In this age of universities operating on business principles, the student is seen as the focus of the teacher's endeavours. Engagement in the process of learning, or knowing, is an essential component in the transformation of an individual. The process of engagement, where it involves some degree of learner initiative, is often referred to as 'self-directed learning'. The article first discusses, albeit briefly, the meaning of learning and how that differs from self-directed learning. Second, the study itself is discussed, and the results given. Some comments are made. Finally, the authors posit that structuring learning opportunities that help student-learners move from inappropriate ideas about learning to be able to facilitate their own learning, not only helps them make the best of their learning opportunities, but is a responsible and valuable way for universities to serve their student community, and ultimately, to serve employer needs for mature, organisationally effective, employees.*

Field of Research : Management

### 1. Introduction

In this age of universities operating on business principles, the student is seen as the focus of the teacher's endeavours. The authors posit that the opportunity for students to 'diagnose their learning needs, formulate learning goals ...select and implement learning strategies, and evaluate [their] outcomes' (Knowles, 1975, cited in Lowry, 2003, p.1) will lead to their 'being able to make the best use of learning opportunities in further education and employment' (Johnston, 2000, p.1). Further, it is the author's view that structuring learning opportunities that help students move from their often 'inappropriate conception of what learning is and involves' (Gamache, 2002, p. 277) to a point from which they can 'become their own authority' (Gamache, 2002, p. 292) is a responsible and valuable way to serve both the short and long term aspirations of the students, and the employers need for mature, organizationally effective employees. An essential ingredient of such endeavors is the need to create a culture that encourages reflection, open-mindedness, and flexibility, and respects the concept of adding value, in order to assist the student-stakeholder 'to make decisions about what training and developmental experiences will occur, and how' (McNamara, 1999, p.1).

\* Dr Barbara Lasky, Higher Education Division (Lilydale), Swinburne University of Technology.

E Mail: [blasky@swin.edu.au](mailto:blasky@swin.edu.au)

\*\* Dr Diana Rajendran, Higher Education Division (Lilydale), Swinburne University of Technology,

E Mail: [drajendran@swin.edu.au](mailto:drajendran@swin.edu.au)

## **Fourth International Conference**

# **World Business Institute**

ABN 62 087 222 400

31 Blake Street, Berwick 3806 Australia

Telephone: (03) 9702 2734 and Fax (03) 9702 0122

## **Conference Registration Form**

**For all participants:**

Title : Mr. Miss. Mrs. Dr.	First name:	Last name:
Institution:		
Department:	Email:	
Institution address:		
City:	State:	Postal/ Zip code:
Country:	Telephone:	Fax:
Broad Field of Research : (e.g Accounting, management. etc)		

Are you willing to serve as a session chair for your session?	<b>Yes</b>	<b>No</b>
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For publication in Conference Proceedings CD (Please circle one):	<b>Full Paper</b>	<b>Abstract Only</b>	<b>None</b>
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Are you a Fellow of the World Business Institute ?	Yes	No
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**Conference Registration Fees (AUD):** Please see the fee schedule before writing the items

Items ( Please write identification code such as A.B...M. N etc.)	Fee (US\$)
<b>Total</b>	

Payment made by (please circle one): **Personal check   Bank check   Visa   MasterCard   Money order**

For personal check and Bank check : Pay to : Business Care Australia Pty Limited

For Money order : Business Care Australia Pty Ltd, Branch/Account . 033-090- 220699, Westpac Banking Corporation, Clayton Brach, Melbourne, Victoria 3168, Australia

**For Credit Card, please provide following information :**

<u>Name on Card</u>  _____	<u>Card Number</u>  _____
<u>Type of card</u> (e.g. VISA, MASTERCARD)  _____	<u>Expiration date (mm/yyyy)</u>  _____/_____  _____

Please send the completed registration form to the following address:

**World Business Institute**  
**31 Blake Street**  
**Berwick Melbourne VIC 3806**

**AUSTRALIA**

**OR**

Email registration form to: [moz1950@yahoo.com.au](mailto:moz1950@yahoo.com.au) or [mohammad.hoque@buseco.monash.edu.au](mailto:mohammad.hoque@buseco.monash.edu.au)

## **Conference Executive Committee**

Prof.essor Robert Clift, Conference Chair

Dr. Mohammad Hoque, Chief Coordinator

Dr. Ruhul Salim, Program Director

Dr . Piyadasa Edirisura, Coordinator, Reviewers' Committee

### **Who to Contact?:**

#### **For submission of papers :**

*Dr. Mohammad Z. Hoque, Chief Coordinator*

**Email:** [moz1950@yahoo.com.au](mailto:moz1950@yahoo.com.au) or [mohammad.hoque@buseco.monash.edu.au](mailto:mohammad.hoque@buseco.monash.edu.au)

*Or*

*Mr. Parvez Chowdhury, Tokai Corporations Limited*

*69/C Green Road (1st Floor), Panthapath, Dhaka 1205*

**Email :** [tokai@pradeshta.net](mailto:tokai@pradeshta.net)

**Phone :** 967 2449, 966 4094 and 861 8805 and fax 861 0335

***For completed registration form :***

*Dr. Mohammad Hoque*

*Email:*

[mohammad.hoque@buseco.monash.edu.au](mailto:mohammad.hoque@buseco.monash.edu.au) or [moz1950@yahoo.com.au](mailto:moz1950@yahoo.com.au)

## **Research Paper Review Committee**

Professor Dr. Robert Clift, RMIT University, Australia

Professor. Dr. Masudul A. Choudhury, University of Cape Breton, Canada

Professor Dr. Stuart Orr, Deakin University, Australia

Professor Dr. Saud Choudhury, Trent University, Canada

A/Professor Dr. Mark Neal, Sultan Qaboos University, Oman

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Dr. Kanagi Kanapathy, Inti College, Malaysia

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Dr. Christine Lee Monash University, Australia

Dr. Michael Faith Euzoka University of Calgary, Canada

Dr. Suhaiza H.B.M. Zailani, University Sains Malaysia, Malaysia

Dr. Piyadasa Edirisurya, Monash University, Australia

Dr. Mohammad Hoque, Monash University, Australia

## **Who Attended Our Last Conference ?** (December 5-8, 2005, Sydney, Australia)

**Delegates from London to Japan, Germany to South Africa, and India to New Zealand attended this truly international Conference.**

1. Professor Dr. Robert Clift, **RMIT University, Melbourne, Australia**
2. Dr. Mohammad Ziaul Hoque, **Monash University, Melbourne, Australia**
3. Professor Dr. Mohamed Ariff, **Monash University, Melbourne, Australia**
4. Professor Dr. Stuart Orr, **Deakin University, Melbourne, Australia**
5. Dr. Pulakanam Venkatwswarlu, **University of Canterbury, New Zealand**
6. Mr. David Meachem, **Macquarie University, Australia**
7. Mr. Chun Jiang, **University of Technology, Sydney, Australia**
8. Dr. Neil Crombie, **University of Canterbury, New Zealand**
9. Prof. Dr. Marco Wilkens, **Catholic University of Eichstaett-Ingolstadt, Germany**
10. Asso. Prof. Dr. Anirut Pisedtasalasai, **University of Canterbury, New Zealand**
11. Dr. Noor Azlinna Azizan, **Universiti Sains Malaysia, Malaysia**
12. Mr. Brett Freudenberg, **Griffith University, Australia**
13. Associate Prof. Dr. Tzyy Jane Lay, **Yuan-Ze University, Taiwan**

14. Mrs. Ameeta Jain, **Deakin University, Australia.**
15. Mr. Zakir Machmud, **University of South Australia, Australia**
16. Dr. Alice Shiu, **Hong Kong Polytechnic University, Hong Kong**
17. Dr. Ali Salman Saleh, **Monash University Malaysia, Malaysia**
18. Mr. Matarr Njie , **Edith Cowan University, Australia**
  
19. Dr. Patricia Frances O'Sullivan , **Massey University, New Zealand**
20. Mr. Mohan Nandha, **Monash University, Australia**
21. Dr. Mohd Azlan .**Universiti Kebangsaan, Malaysia**
22. Dr. Ali Kucukcolak, **Isanbul Stock Exchange, Turkey**
23. Mr. Ahsan Habib, **Lincoln University, New Zealand**
24. Ms.. Helen Scott , **Scott Economics, New Zealand**
25. Mr. Wan Leong Fee, **Monash University Malaysia, Malaysia**
26. Mr. Marcelo Grosso, **Deakin University, Australia**
27. Dr. Evelyn Devadason, **University of Malaya, Malaysia**
28. Dr. Keling Stevenson B. Ancheh, **Curtin University of Technology, Malaysia**
29. Dr. Keith Abbott, **Deakin University, Australia**
30. Dr. Helen Grzyb, **Curtin University of Technology, Australia**
31. Dr. Hsin-Yu Shih, **National Chi Nan University, Taiwan**
32. Miss. Zunaira Munir, **Wuhan University of Technology, P.R.China**
33. Dr. Garry J. Clayton, **The University of Auckland, New Zealand**
34. Dr. John Bourke , **Macquarie University, Australia**
35. Ms. Lisa Barnes, **University of Newcastle, Australia**
36. Dr. Zorah Abu Kassim, **Curtin University of Technology, Malaysia**
37. Dr. Piyadasa Edirisurya, **Monash University, Australia**
38. Mr. Yogendra Prasad,, **The University of Melbourne, Australia**

39. Mr. Henry. Mkhize, **University of KwaZulu-Natal, South Africa**
40. Dr. W. Guy Scott, **Massey University, New Zealand**
41. Mr. Wahi Ismail, **MARA University of Technology, Malaysia.**
42. *Mr. Hoan Pham Xuan, The University of Melbourne, Australia*
43. Dr. Sajid Anwar, **University of Adelaide, Australia**
44. Prof. Hendrik Scholz, **Catholic University of Eichstaett-Ingolstadt, Germany**
45. Mr. Craig Ewan, **Australian National University**
46. Mrs. Jan Charbonneau , **Massey University, New Zealand**
47. Asso. Prof. Stuart Tooley , **Massey University, New Zealand**
48. *Dr. Sarah J Williams Deakin University, Australia*
49. Dr. Nigel Finch, **Macquarie University, Australia**
50. Asso.Prof. Dr. Muther Talal Momany, **Yarmouk University, Jordan**
51. Dr. Gordon Woodbine, **Curtin University of Technology, Australia**
52. Dr. Suhaiza Zailani, **University Sains Malaysia, Malaysia**
53. Mosayeb Pahlavani, **University of Wollongong, Australia**
54. *Professor Nik H. Mustapha, The National University of Malaysia, Malaysia.*
55. Dr. Jafar Iqbal, **National University of Computing & Em.Science, Pakistan**
56. Dr. Nazirmuddin Ahmad , **Sultan Idris University of Education, Malaysia**
57. Mr. Jamal Abdul Nassir Shaari, **Reitaku University, Japan**
58. Dr. Thomas Diefecback, **Open University, UK**
59. Dr. Terry Auld, **Massey University, Wellington, New Zealand**
60. Dr. Ruhulamin Salim, **Curtin University of Technology, Australia**
61. Mr. Tran Quoc Trung,, **Ministry of Planning and Investment , Vietnam**
62. Ms. Marie Mikusova, **Technical University of Ostrava, Czech Republic**
63. Mr. Sebastian Desmidt , **Ghent University, Belgium**

64. Dr. Saidatulakmal Mohd, **University of Birmingham, UK**
65. Mr. Shantanu Banerjee, **Queensland University of Technology, Australia**
66. Dr. Jin Lee, **National University of Singapore, Singapore**
67. Mr. Cheong Sing Tng, **University of Tasmania, Australia**
68. Mr. Kesseven Padachi, **University of Technology, Mauritius**
69. Dr. Kok Fai Phoon , **Monash University, Australia**
70. Mr. Seetanah Boopen, **University of Technology ,Mauritius**
71. Dr. Parikshit K. Basu, **Charles Sturt University, Australia**
72. Professor Dr. G. Sivalingam, **Monash University Malaysia, Malaysia**
73. Mr. Anil Mishra , **University of Western Sydney, Australia**
74. Dr. Ruth Helen Samujh, **University of Waikato, New Zealand**
75. Dr. Faith-Michael E. Uzoka **University of Calgary, Calgary, Canada**
76. Dr. Pachery Chompukum, **Chulalongkorn University, Thailand**
77. Dr. Nagarajah Lee, **MARA University of Technology, Malaysia**
78. Dr. Cedwyn Fernandes, **University of Wollongong, United Arab Emirates**
79. Dr. Amit Kulkarni, **National Institute of Bank Management, Pune India**
80. Dr. Blessing M. Maumbe, **Cape Penin University of Technology, South Africa**
81. Mr. Rami Zeitun, **University of Western Sydney**
82. Miss. Nurianna Thoha, **Curtin university of Technology, Australia**
83. Mr. Saliya DE SILVA , **Saga University, Japan**
84. Mrs. Saswati Basu, **University of Technology Sydney, Australia**
85. Dr. Victor Fang, **Monash University, Australia**
86. Dr. Piriya Pholpirul **The National Institute of Development Admin,Thailand**
87. Dr. Ghadir Mahdavi and Sofiane Rinaz, **Kyoto University, Japan**
88. Asso.Prof. Dr. Mark Neal, **Sultan Qaboos University, Oman**

89. Dr. Mohd Abdullah Jusoh, **Universiti Pendidikan Sultan Idris, Malaysia**
90. Dr. Muhammad Al-Buraey, **KF University of P. and Minerals, Saudi Arabia**
91. Dr. Zurina Kefeli, **Kolej Universiti Islam Malaysia**
- 92. Dr. Mohamamd Ayub Islam, Independent University, Bangladesh**
- 93. Zulkipli Ghazali, Universiti Teknologi PETRONAS, Malaysia**
94. Mr. M.B. Ranathilaka, **University of Peradeniya and Kagoshima University, Japan**
95. Mr. Hassan Heidari, **University of New South Wales,, Australia**
96. Mr. Mahmud Islam, **Independent University, Bangladesh**
97. Mr. Rashed Choudhury, **Independent University, Bangladesh**
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