

# GLOBAL CONFERENCE ON BUSINESS AND FINANCE

## CONFERENCE PROGRAM

*The Institute for Business and Finance Research*

*San Jose Costa Rica  
May 27-30, 2009*



*TheIBFR.ORG*

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**Welcome to San Jose, Costa Rica!**  
**Have a productive and fun Conference!**

**Please Note That Admittance to the Awards Banquets Require an Admission  
Ticket**

**Your Identification Badge is required for admission to All Conference  
Functions**

**Para Ingresar al evento de Premiación Usted Necesita un Tiquete de  
admission**

**Por Favor Utilice su Gafete/Tarjeta de Identificación Durante Todas las  
Funciones del Congreso**

**Bienvenidos a San Jose, Costa Rica  
Deseamos que el Congreso sea Productivo!**

## *Letter from the Editor*

# Welcome to Costa Rica

On behalf of the Staff and the IBFR, I welcome you to San Jose and the 2009 Global Conference on Business and Finance. We hope you have a productive conference and enjoy your time in Costa Rica. If we can be of any assistance to you during your time in Costa Rica please do not hesitate to contact us.

We all know that college professors must balance their teaching, research, and service obligations. Finding the right forum to share and obtain feedback on our research, new teaching techniques, and innovative administrative processes can be challenging at times. The Institute for Business and Finance Research was created to facilitate your work by providing an environment conducive to knowledge and experience sharing. We encourage the academic community to come and share their work at our conferences and Journals. We welcome articles which are of interest to scholars and practitioners in all fields of business, economics and related fields.

The 2009 Costa Rica GCBF represents a long term commitment to bring individuals from around the world together to share their ideas and promote research on business and finance. The response to the conference has been outstanding. We wish to thank you for selecting the GCBF as your research outlet. We also wish to thank the many people that have contributed to making the conference a success. We are delighted to report that the conference is truly a global conference. We have participants from all corners of the globe at this academic conference. These individuals come from a variety of high quality institutions and will present work on a broad mix of academic issues.

We are proud to announce two upcoming conferences. Our eighth conference will be held Kailua-Kona, Hawaii, January 3-6, 2010. Our ninth conference will be held once again in Costa Rica. We will be announcing the location and dates of this conference in the coming weeks. We hope that you are able to join us at these events.

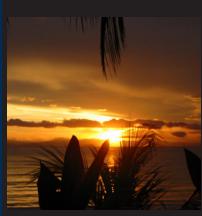
We hope you take the time to enjoy the hotel facilities as well as to take in Costa Rica and the surrounding countryside. Costa Rica is a wonderful destination with much to offer. We recognize that in addition to presenting research and participating in the conference activities, it is also important to relax and rejuvenate yourself. Have some fun! You deserve it! We hope that you will go home refreshed and with a sense of accomplishment.

Warmest Regards,

*Mercedes Galbert*

Conference Chair

Welcome  
*Bienvenidos*



# *Carta del Editor*

## Bienvenidos a Costa Rica

*Welcome*

*Bienvenidos*



El Instituto y su personal les da la bienvenidos a San Jose, Costa Rica y al 2009 Global Conference on Business and Finance. Esperamos que su participación sea productiva y que disfruten Costa Rica.

Todo profesor de educación superior debe encontrar un balance entre su rol como educador, investigador y como servidor a su comunidad y su universidad. Encontrar un foro donde podamos compartir y obtener retroalimentación sobre nuestra investigación, nuevas técnicas de educación, procesos administrativos innovadores es retador. El Institute for Business and Finance Research (IBFR) fue creado para facilitar el trabajo del profesional en educación superior, profesional del sector públicos y profesional del sector privado al crear una plataforma global conducente al enriquecimiento de nuestro conocimiento a través de:

1. La exposición de trabajos investigativos en todas las áreas académicas de las ciencias administrativas, ciencias económicas, financieras, etc.;
2. La exploración de nuevos avances tecnológicos, teóricos, pedagógicos;
3. El intercambio de conocimiento en una plataforma verdaderamente global.

El Congreso 2009 GCBF representa un compromiso a larga plazo para unir a nuestros colegas de todos los continentes en nuestros congresos y compartir nuestras ideas, investigación y cultura en una plataforma bilingüe. Deseamos agradecer su participar, la cual hace realidad nuestro objetivos; el realizar un Congreso realmente Global con participación de educadores y profesionales de todos partes del mundo.

Con gran alegría anunciamos nuestros próximos Congresos en Kailua-Kona, Hawaii, enero 3-6, 2010. Las fechas y destino de nuestro Congreso en los Costa Rica para el 2010 se anunciarán próximamente. Será un placer el contar con su participación nuevamente.

Deseamos que disfruten su estancia en el Hotel Ramada y que tengan la oportunidad de explorar Costa Rica. Sabemos que además de exponer sus trabajos, es también importante tomar tiempo para relajarse, rejuvenecerse y conocer sobre otras culturas, tradiciones, etc. Esperamos que al regresar a sus hogares e instituciones se sientan rejuvenecidos y satisfechos con sus alcances y aprendizaje durante el Congreso.

Estamos para asistir durante el congreso y el futuro.

Saludos Cordiales,

*Mercedes Galbert*

Conference Chair

## The Institute for Business and Finance Research

The Institute for Business and Finance Research (IBFR) seeks to promote the study of business, finance, and related issues. The Institute also seeks to make accessible this wealth of information to the global higher-education and business communities. The Institute does this by sponsoring The Global Conference on Business and Finance. We also publish seven journals: *The International Journal of Business and Finance Research*, *International Journal of Management and Marketing Research*, *Global Journal of Business Research*, *Accounting and Taxation*, *AgriBusiness Research*, *Business Education and Accreditation* and *Revista International Administración y Finanzas*. We work under the principle of providing positive support toward getting your work published.

## The Global Conference on Business and Finance

The Institute Sponsors the Global Conference on Business and Finance (GCBF). The GCBF provides the academic community with an opportunity to share their research, ideas, and discuss administrative issues. It also offers a great opportunity for networking and placement. Conference participants are able to:

- Network with other professionals
- Present your research at an international conference
- Receive feedback on your research
- Publish an abstract of your paper in the refereed proceedings
- Compete for the Outstanding Research Award
- Compete for the Best Paper in Session Award
- Have your paper considered for publication in a peer reviewed journal.
- Network with potential employers and employees

## The Global Conference on Business and Finance Proceedings (ISSN: 1931-0285 on CD and ISSN 1941-9589 Online)

The Global Conference on Business and Finance Proceedings are peer reviewed. Abstracts, short versions or full papers that are presented at the Global Conference on Business and Finance can be published in the refereed proceedings.

## Journals

### Journal Announcements

We are delighted to report that *The International Journal of Business and Finance Research* is now ranked by the Australian Business Deans Council [www.abdc.edu.au](http://www.abdc.edu.au). They rank the journal as comparable to a number of very prestigious peer journals. We anticipate all of our journals will begin to catch the attention of ratings organizations in the near future.

The IBFR sponsors seven peer-reviewed journals:

- The International Journal of Business and Finance Research (IJBFR)  
ISSN # 1931-0269
- International Journal of Management and Marketing Research (IJMMR)  
ISSN # 1933-3153
- Global Journal of Business Research (GJBR)  
ISSN 1931-0277
- Accounting and Taxation (AT) (New)  
ISSN 1944-592X
- AgriBusiness Research (AR) (New)  
ISSN 1944-5911
- Business Education and Accreditation (BEA) (New)  
ISSN 1944-5903
- Revista Internacional Administración & Finanzas (RIAF)  
ISSN 1933-608X

All our Journals are peer-reviewed. Articles in all areas of business, economics, business education and related fields are welcome for publication consideration. Both theoretical and empirical papers are reviewed for possible publication. Papers may be academic or applied in nature. Submitted articles should be well written and free of spelling and grammar errors. Only original articles that are not under consideration for any other publication are considered for publication in the journals.

Please visit our web site for information about our journals indexing, ranking, distribution at [www.theibfr.com/journal.htm](http://www.theibfr.com/journal.htm) (EBSCOHost, Econlit, e-JEL and JEL on CD, Cabell's and Ulrich's Periodical Directory, etc)

For additional information on the journals or proceedings, including manuscript submission instructions, please visit our website at [www.theIBFR.com](http://www.theIBFR.com)

## Revistas Académicas

El IBFR patrocina cuatro revistas académicas. Trabajos de investigación teóricos, empíricos o aplicados en administración de empresas, finanzas, economía, contabilidad, gerencia, mercadeo, estadísticas, producción, sistemas de información, derecho laboral, planeamiento estratégico, política empresarial, teoría monetaria, comercio internacional, derecho comercial, temas en educación superior, avances en técnicas de educación y apoyo didáctico, acreditación o certificación, promoción y desarrollo académico, administración pública y disciplinas afines.

## Proceso de Revisión

Todo trabajo de investigación enviado para consideración es sujeto a un double-blind-review process. Visite nuestro sitio web [www.theIBFR.com](http://www.theIBFR.com) para obtener información adicional.

## Editorial Advisory Boards

Mercedes Jalbert, Managing Editor      Terrance Jalbert, Academic Editor

### **The International Journal of Business and Finance Research (IJBFR)**

**ISSN # 1931-0269**

Robert J Boldin  
*Indiana University of Pennsylvania*  
 James E. Briley  
*Northeastern State University*  
 Chiaku Chukwuogor-Ndu  
*Eastern Connecticut State University*  
 E. M. Ekanayake  
*Bethune-Cookman University*  
 Gary M. Fleischman  
*University of Wyoming*  
 Paul D. Hutchison  
*University of North Texas*

John S. Jahera Jr.  
*Auburn University*  
 Linda Naimi  
*Purdue University*  
 M.T. Naimi  
*Purdue University*  
 Petr Polák  
*Swinburne University*  
 Jonathan D. Stewart  
*Abilene Christian University*  
 Dirk Swagerman  
*University of Groningen*

The IJBFR has been accepted for distribution through EBSCOhost Publishing, with nation-wide access in more than 70 countries. The Journal is listed in the eleventh editions of Cabell's publishing opportunity directories, Ulrich's Periodicals Directory and The American Economic Association's *Econlit*, *e-JEL*, and *JEL on CD* and *The Australian Business Deans Council*.

### **International Journal of Management and Marketing Research (IJMMR)**

**ISSN # 1933-3153**

John Brinkman  
*Liverpool Hope University*  
 Grady Bruce  
*California State University-Fullerton*  
 Raymond Cairo  
*University of Surrey*  
 Erdoan H Ekiz  
*The Hong Kong Polytechnic Univ.*  
 Robert D. Green  
*Lynn University*  
 Mark C. Johlke  
*Bradley University*

Qiang Gong  
*Peking University*  
 Linda Naimi  
*Purdue University*  
 M.T. Naimi  
*Purdue University*  
 Abhijit Roy  
*University of Scranton*  
 Andres C. Salazar  
*Northern New Mexico College*  
 Bill Shaw  
*University of Texas-Austin*

The IJMMR has been accepted for distribution through EBSCOhost Publishing, with nation-wide access in more than 70 countries. The Journal is listed in Ulrich's Periodicals Directory and in the eleventh editions of Cabell's Publishing Opportunity in Management, and Marketing.

**Global Journal of Business and Finance Research (GJBR)**  
**ISSN 1931-0277**

Erdoğan H Ekiz  
*The Hong Kong Polytechnic Univ.*  
Anne B. Fosbre  
*Georgian Court University*  
Michael Godfrey  
*University of Wisconsin- Oshkosh*  
Jorge Hernández P.  
*Insituto Tecnológico Ciudad Juarez*  
Robert Isaac  
*University of Calgary*

Petr Marek  
*University of Economics-Prague*  
Linda Naimi  
*Purdue University*  
M.T. Naimi  
*Purdue University*  
Robin Rance  
*Bethune-Cookman College*  
Erico Wulf Betancourt  
*Universidad de la Serena-Chile*

The GJBR has been accepted for distribution through EBSCOhost Publishing, with nation-wide access in more than 70 countries. The Journal is listed in the eleventh editions of Cabell's publishing opportunity directories, Ulrich's Periodicals Directory and The American Economic Association's *Econlit*, *e-JEL*, and *JEL on CD*.

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**Accounting and Taxation (AT)**  
**ISSN 1944-592X**

Jeffrey L. Decker  
*University of Illinois - Springfield*  
Gary M. Fleischman  
*University of Wyoming*  
Anne B. Fosbre  
*Georgian Court University*  
John Shon  
*Fordham University*  
Kenton Walker  
*University of Wyoming*

AT is listed in Cabell's online and will be included in the next printed edition of Cabell's

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**Business Education and Accreditation (BEA)**  
**ISSN 1944-5903**

Ellen Kraft

*Richard Stockton College of New Jersey*

Robert D. Green

*Lynn University*

Victor Lewis

*National University- California*

Linda Naimi

*Purdue University*

M.T. Naimi

*Purdue University*

BEA is listed in Cabell's online and will be included in the next printed edition of Cabell's

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**Revista International Administration y Finanzas**  
**ISSN 1933-608X**

Neyda Cardozo Sánchez

Univ. Nacional Exp. de Táchira

Jorge Luís del Río Cortina

Fundación Univ. Tec. Comfenalco

Carlos Fong Reynoso

Universidad de Guadalajara

Jorge Hernández P.

Inst. Tecnológico de Ciudad Juaréz

Carmen Patricia Jiménez Terrazas

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Luz Stella Pemberthy

Universidad del Cauca

Oskar Villarreal Larrinaga

Universidad del País Vasco

Erico Wulf

Universidad de la Serena-Chile

RIAF ha sido aceptada para distribución/indexación a través de EBSCOHost Publishing en mas de 70 países. RIAF ha sido aceptada para indexación y distribución a través de EBSCOHost Publishing, con cobertura en más de 70 países.

Todas nuestras publicaciones en Ingles están indexadas en *11th edición de Cabells Directory, Ulrich's Periodical Directory*. Los Journals International Journal of Business and Finance Research y Global Journal of Business están indexados en The American Economic Association's *Econlit, e-JEL and JEL on CD* y el *The Australian Business Deans Council*.

## FUTURE CONFERENCES

We hope that you are able to join us at these upcoming events

### **Big Island of Hawaii 2010**

The 2010 Winter Global Conference on Business will be held at the Keauhou Beach Resort in Kailua Kona, Hawaii. The conference runs from January 3-6, 2010.

### **Costa Rica 2010**

The 2010 Global Conference on Business and Finance - Costa Rica. We are working to finalize the dates and locations for this conference. Look for details on the dates and location of this conference in the coming weeks.

### Congresos Futuros

### **2010 GCBF United States Kailua-Kona, Isla de Hawaii**

El Congreso Global de Administración y Finanzas 2010 se realizará en el Keauhou Beach Resort in Kailua Kona, Hawaii del 3 al 6 de Enero, 2010

### **Costa Rica 2010**

El destino y fechas del Congreso Global en Administración y Finanzas, Costa Rica se anunciarará próximamente.

**SCHEDULE OF EVENTS****Wednesday, May 27 2009 | Miércoles, 27 de Mayo**

2:00 PM to 8:00 PM	Conference Registration / Registro Conferencia, Tiffany's
4:30 PM to 8:00 PM	Conference Reception (hour)dourves and drinks will be provided)/Recepcion al Congreso, bocadillos y bebidas se servirán, Tiffany's
2:00 PM to 8:00 PM	Internet Session Begins/ Inicio Sesión Internet, Tiffany's

**Thursday, May 28, 2009 | Jueves, 28 de Mayo**

7:30 AM to 11:00 AM	Conference Registration/Registro Conferencia , Tiffany's
7:45 AM	Coffee Break/Refrigerio, Tiffany's
8:00 PM to 5:00 PM	Internet Session Begins/ Inicio Sesión Internet, Tiffany's/Patio
9:30 AM	Coffee Break/Refrigerio, Tiffany's
8:00 AM to 9:50 AM	Concurrent sessions/Sesiones simultaneas, Anturios, Girasol, Azaleas, Gardenias
10:00 AM to 11:50 AM	Concurrent sessions/Sesiones simultaneas, Anturios, Girasol, Azaleas, Gardenias
12: Noon to 1:00 PM	Networking Luncheon/Almuerzo Networking, Tiffany's
1:00 PM to 2:50 PM	Concurrent sessions/Sesiones simultaneas, Anturios, Girasol, Azaleas, Gardenias
2:30 PM	Coffee Break/Refrigerio, Tiffany's
3:00 PM to 4:50 PM	Concurrent sessions/Sesiones simultaneas, Anturios, Girasol, Azaleas, Gardenias

**Friday, May 29, 2009 | Viernes, 29 de Mayo**

7:30 AM to 11:00 AM	Conference Registration/Registro Conferencia/Congreso, Tiffany's
7:45 AM	Coffee Break/Refrigerio, Tiffany's
8:00 PM to 3:00 PM	Internet Session / Sesión Internet, Tiffany's/Patio
9:30 AM	Coffee Break/Refrigerio, Tiffany's
8:00 AM to 9:50 AM	Concurrent sessions/Sesiones simultaneas, Anturios, Girasol, Azaleas, Gardenias
10:00 AM to 11:50 AM	Concurrent sessions/Sesiones simultaneas, Anturios, Girasol, Azaleas, Gardenias
11:50 AM to 1:00 PM	Lunch break (on your own)/Receso de almuerzo (receso de almuerzo por su cuenta)
1:00 PM to 2:50 PM	Concurrent sessions/Sesiones simultaneas, Anturios, Girasol, Azaleas, Gardenias
6: 30 PM to 9:30 PM	Awards Ceremony/Ceremonia de Premiación, Orquideas Ballroom

**Saturday, May 30, 2009 | Sabado, 30 de Mayo**

8:30 AM	Conference Registration/Registro al Congreso, El Patio
8:45 AM	Coffee Break/Refrigerio, El Patio
8:00 PM to 11:50 AM	Internet Session / Sesión Internet, Patio
9:00 AM to 10:50 AM	Special Session with the Editors, Girasol
12:00 Noon	Conference Ends/Conferencia Finaliza

## Presentation Equipment

The conference rooms will each be equipped with a LCD projector, computer and screen. The computers are equipped with Windows Vista and Microsoft Office 2007. One document camera (Elmo) for presenting plain paper documents and most transparencies is available on advanced reservation on a first come first served basis. Please bring your pin drive with data for use with our equipment. In addition, you may connect your computer to the system to display the screen if you so choose. Use of our equipment with your equipment and files is at your own risk. Meeting rooms will not be equipped with internet access.

## Equipo para Presentación

Las salas de sesiones estarán equipadas con computadora, y un proyector LCD "video beam." Al utilizar nuestro LCD proyector con su computadora, usted asume todo riesgo de daño a su equipo o archivo o a nuestro equipo. Las salas sesiones **no** estarán equipadas con conexión a internet. Usted solo necesitar traer su Pin Drive con su presentation en PowerPoint.

## Paper Sessions

### Internet Sessions

The interenet sessions take place continuously throughout the conference. To review the presentations online please visit our webiste at: [www.theIBFR.com/internet.htm](http://www.theIBFR.com/internet.htm). You may also view the presentations in the binders located in the registration area. Please take a moment to review the papers and to provide feedback to the authors using the forms contained in the session binders.

CONTINUOUS	INTERNET SESSION ROOM: EI PATIO/TIFFANY'S		
SESSION TRACK		Finance	
SESSION CHAIR	ENGLISH	Terrance Jalbert, The IBFR	
		<i>Two Heads Are Better Than One: Evaluating Alternative Weighting Schemes for Funds of Funds</i> Lynda S. Livingston, University of Puget Sound	
		<i>An Empirical Analysis of Upward and Downward Phases in Latin-American Stock Markets</i> Antonio de la Torre Gallegos, Universidad de Sevilla Edith Bellini, Universidad de Sevilla	
		<i>Project Finance - The Rule of International Financial Institutions</i> Elvis Mujacevic, University of Rijeka	
		<i>Did Financial Performance of European Firms Improve and Converge after Introduction of the Euro?</i> Sergiy Rakhmayil, Ryerson University	

CONTINUOUS	INTERNET SESSION ROOM: EI PATIO/TIFFANY'S		
SESSION TRACK		Finance	
SESSION CHAIR	ENGLISH	Terrance Jalbert, The IBFR	
		<i>The Performance of Funds Investing in Europe versus Latin-America</i> Antonio de la Torre Gallegos, Universidad de Sevilla Edith Bellini, Universidad de Sevilla	
		<i>Causalities between the Sentiment Indicators and Stock Market Returns under Different Market Scenarios</i> Her-Jiun Sheu, National Chi Nan University Yang-Cheng Lu, Ming Chuan University Yu-Chen Wei, National Chiao Tung University	
		<i>The Impact of Education on the Wage Gap between Immigrants and Locals: A Cross-national Comparison</i> Kalpana Pai, Texas Wesleyan University	
		<i>Data Mining and Crisis Forecasting Opportunities</i> Vladimir V. Prelov, Russian Academy of Sciences	

CONTINUOUS	INTERNET SESSION ROOM: EI PATIO/TIFFANY'S	
SESSION TRACK	ENGLISH	Economics and Accounting
SESSION CHAIR		Terrance Jalbert, The IBFR
		<i>A General View over the Strategy for National Sustainable Development: The Case of Romania</i> Florin-Razvan Oncioiu, University of Agronomic Sciences and Veterinary Medicine of Bucharest -Romania
		<i>The Economic Crisis and Its Effects in the European Union</i> Cosmin Tileaga, Lucian Blaga University Sibiu
		<i>Intangible Assets Financial Reporting -A Constructivist and an Analytical Approach</i> Nicoleta Radneantu, Romanian-American University Emilia Gabroveanu, Romanian-American University Roxana Stan, Romanian-American University
		<i>Audit Market in the Republic of Macedonia Seen Through Transparency Reports</i> Zorica Bozinovska-Lazarevska, University "Ss. Cyril and Methodius" Maja Stolevska, Unit Authority of pre-accession EU funds in Republic of Macedonia

CONTINUOUS	INTERNET SESSION ROOM: EI PATIO/TIFFANY'S	
SESSION TRACK	ENGLISH	Management
SESSION CHAIR		Terrance Jalbert, The IBFR
		<i>Triple Bottom Line and Sustainability Report</i> Paolo Tenuta, University of Calabria
		<i>Stochastic Reengineering of Human Capital Strategies in the Digital Environment</i> Alexandra Mironescu, Romanian American University Gheorghe H. Popescu, Dimitrie Cantemir University Elvira Nica, The Academy Of Economic Studies, Bucharest
		<i>The Paradigmatic Changes Implications over the Human Resources Management</i> Gheorghe H. Popescu, Dimitrie Cantemir University Elvira Nica, The Academy Of Economic Studies, Bucharest Alexandra Mironescu, Romanian American University
		<i>Tourist Satisfaction with a Small Island Destination</i> Perunjodi Naidoo, University of Technology, Mauritius Prabha Ramseook-Munhurrun, University of Technology, Mauritius Jeynakshi Ladsawat, University of Technology, Mauritius

CONTINUOUS	INTERNET SESSION ROOM: EI PATIO/TIFFANY'S		
SESSION TRACK	Management		
SESSION CHAIR		Terrance Jalbert, The IBFR	
ENGLISH		<i>From Technological Readiness to Business Sophistication Through ICT Applications</i> Mihaela Herciu, Lucian Blaga University of Sibiu Claudia Oorean, Lucian Blaga University of Sibiu Lucian Belascu, Lucian Blaga University of Sibiu	
		<i>Government's Role in Promoting Adoption and Effective Use of Health IT in the U.S.</i> Adora H. Holstein, Robert Morris University John Dunn, Robert Morris University Patrick Litzinger, Robert Morris University Robert Faulkner, Robert Morris University	
		<i>The Ethical and Non Ethical Funds: An Age-Cohort Analysis</i> Angela Coscarelli, University of Calabria Domenica Federico, University of Calabria Antonella Notte, University of Calabria	
		<i>Hotel Managers' Perceptions of Service Quality: A Case Study</i> Perunjodi Naidoo, University of Technology, Mauritius Soolakshna D. Lukea Bhiwajee, University of Technology, Mauritius Prabha Ramseook-Munhurrun, University of Technology, Mauritius M. Ramchurrun, University of Technology, Mauritius	

CONTINUOUS	INTERNET SESSION ROOM: EI PATIO/TIFFANY'S		
SESSION TRACK	Multidisciplinary		
SESSION CHAIR		Terrance Jalbert,The IBFR	
ENGLISH		<i>A Critical View on the Concept of Fair Value</i> Ionica Holban (Oncioiu), Academy of Economics Studies from Bucharest & Alexandru Ioan Cuza University of Iasi	
		<i>Factors Influencing Job Satisfaction and Intention to Quit -A Case Study of Licensed Aircraft Engineers in an Airline Company</i> Soolakshna D. Lukea Bhiwajee, University of Technology, Mauritius Perunjodi Naidoo, University of Technology, Mauritius Prabha Ramseook-Munhurrun, University of Technology, Mauritius	
		<i>Effects of Information Technology on Models of Distribution and Sales Channels, Performance and Productivity of Businesses: Some Marketing Implication on E-business</i> Kozeta Sevrani, University of Tirana Klodian Gorica, University of Tirana	
		<i>Clusters and National Competitiveness - Some Evidence from European Union</i> Silvia Mărginean, "Lucian Blaga" University of Sibiu Ramona Toma, "Lucian Blaga" University of Sibiu	

CONTINUOUS	INTERNET SESSION ROOM: EI PATIO/TIFFANY'S	
SESSION TRACK	ENGLISH	Multidisciplinary
SESSION CHAIR		Terrance Jalbert, The IBFR
		<p><i>Measuring Call Centre Employee Satisfaction and Loyalty</i>            Prabha Ramseeook-Munhurrun, University of Technology, Mauritius            Perunjodi Naidoo, University of Technology, Mauritius            Soolakshna D. Lukea Bhiwajee, University of Technology, Mauritius</p> <p><i>Issues of The Definition And Reporting Of Mortgage Loans In Albania</i>            Dorina Kripa, University of Tirana            Edlira Luçi, University of Tirana</p> <p><i>Screencasts as a Learning Resource to Enhance a Quantitative Business Methods Course</i>            Ellen Kraft, Richard Stockton College of New Jersey</p> <p><i>Examination of Multicultural/Diversity Concentration for the Master of Human Resources and Organizational Development Degree: Equipping Future Professional to Think Critically about Multifaceted Organizational Issues of Diversity in the Workplace</i>            Roxanne Helm-Stevens, Azusa Pacific University            Gregory Wallace, Azusa Pacific University            Linda Hunt, Azusa Pacific University</p>

CONTINUOUS	INTERNET SESSION ROOM: EI PATIO/TIFFANY'S	
SESSION TRACK	SPANISH	Entrepreneurship
SESSION CHAIR		Mercedes Jalbert, The IBFR
		<p><i>Análisis del Nivel de Conocimiento del Personal Que Labora en el Área de Recursos Humanos de una Empresa Ensambladora de Vehículos GMV; Sobre los Procesos del Departamento de Desarrollo Organizacional</i>            Ero Del Canto, Universidad de Carabobo            Guía Sullins, Universidad de Carabobo            Freddy Gamarra, Universidad Jose Antonio Paez            Adrián Pacheco, Universidad de Carabobo</p> <p><i>Las Empresas Familiares y el Proceso de Sucesión</i>            Mariana Monserrat Valenzuela Montoya, Univ. Autónoma del Estado de Baja California            Ana Cecilia Bustamante Valenzuela, Univ. Autónoma del Estado de Baja California            Sósima Carrillo, Univ. Autónoma del Estado de Baja California</p> <p><i>Aplicación de la Inteligencia Emocional para Mejorar el Desarrollo y Desempeño de los Empleados de Ventas: Caso ING, S.A. de C.V.</i>            Zulema Córdova Ruiz, Universidad Autónoma del Estado de Baja California            Ana Cecilia Bustamante Valenzuela, Universidad Autónoma del Estado de Baja California            Sósima Carrillo, Universidad Autónoma del Estado de Baja California            Santiago Pérez Álcala, Universidad Autónoma del Estado de Baja California</p>

CONTINUOUS	INTERNET SESSION ROOM: EI PATIO/TIFFANY'S	
SESSION TRACK	Multidisciplinary	
SESSION CHAIR	Mercedes Jalbert, The IBFR	
	<p><i>México: Determinantes del Tipo de Cambio, 1986-2000</i>            Arturo Morales Castro, Universidad Nacional Autónoma de México</p> <p><i>Análisis de la Implementación Impuesto sobre la Renta a la Compra-venta de Acciones en México</i>            Rufina Georgina Hernández Contreras, Universidad Autónoma de Puebla            Azucena Leticia Herrera Aguado, Universidad Autónoma de Puebla</p> <p><i>La Evaluación Colegiada, Estrategia en Busca de la Calidad de la Educación Superior, un Trabajo de Equipo: Caso Facultad de Ciencias Administrativas, UABC</i>            Adelaida Figueira Villanueva, Universidad Autónoma del Estado de Baja California</p> <p><i>Programa de Asesoría Integral al Sistema de Educación Básica: Vinculación y Aplicación de Conocimientos en Beneficio del Sector Educativo Estatal (SEE) del estado de Baja California México</i>            Adelaida Figueira Villanueva, Universidad Autónoma del Estado de Baja California            Ricardo Ching Wesman, Universidad Autónoma del Estado de Baja California</p>	SPANISH

CONTINUOUS	INTERNET SESSION ROOM: EI PATIO/TIFFANY'S	
SESSION TRACK	Management	
SESSION CHAIR	Mercedes Jalbert, The IBFR	
	<p><i>Diseño de Estrategias de Mercadeo Educativo Que Permitan Incrementar y Consolidar La Matrícula Estudiantil: Caso Instituto Universitario De Tecnología Industrial, Extensión Guacara</i>            Ero Del Canto, Universidad de Carabobo            Carlos Vargas, Universidad de Carabobo</p> <p><i>Análisis de Estrategias en Políticas Públicas para Apoyo de Microempresas en Tiempos de Crisis. Caso de Estudio: Gobierno del Estado de Baja California, México</i>            José Gabriel Ruiz Andrade, Universidad Autónoma del Estado de Baja California            Omaira Cecilia Martínez Moreno, Universidad Autónoma del Estado de Baja California</p> <p><i>Ecoeficiencia: ¿Es La Contaminación Medioambiental Igual A Ineficiencia?</i>            Antonio Arbelo Alvarez, Universidad de la Laguna            Pilar Pérez Gómez, Universidad de la Laguna            Felipe Manuel Rosa González, Universidad de la Laguna            Libertad Ramos Sequeira, Universidad de la Laguna</p> <p><i>Aplicación del Cuadro de Mando Integral (Balanced Scorecard) en las PYMES a Partir de la Planeación Estratégica: Caso KURODA</i>            Rebeca Isabel Robles Reyes, Universidad Autónoma del Estado de Baja California            Sósima Carrillo, Universidad Autónoma del Estado de Baja California            Olga Lidia Gutiérrez Gutiérrez, Universidad Autónoma de Baja California</p>	SPANISH

CONTINUOUS	INTERNET SESSION ROOM: EI PATIO/TIFFANY'S	
SESSION TRACK	Management	
SESSION CHAIR	Mercedes Jalbert, The IBFR	
SPANISH	<p><i>Análisis del nivel de aplicación de las Competencias básicas de la Inteligencia Emocional por Supervisores de Operaciones. Caso: Pepsi-Cola Venezuela C. A., Planta Valencia</i></p> <p>Ero Del Canto, Universidad de Carabobo  Yorman Fernández, Universidad de Carabobo  Cristóbal Núñez, Universidad de Carabobo  Nelson Pérez, Universidad de Carabobo  Marynel Pérez, Universidad de Carabobo  Magaly Ramos, Universidad de Carabobo</p> <p><i>Proceso de Planeación Estratégica en las Pequeñas y Medianas Empresas</i></p> <p>Ana Cecilia Bustamante Valenzuela, Universidad Autónoma del Estado Baja California  Sandra Julieta Saldivar González, Universidad del Estado Baja California  Olga Lidia Gutiérrez Gutiérrez, Universidad Autónoma del Estado Baja California</p> <p><i>Desnutrición y Apoyo a Comunidades Marginadas: Estudio de Caso de una Empresa y el Impacto de su Programa de Responsabilidad Social Corporativa en la Frontera Norte de México</i></p> <p>Lizette Alvarado Tarango, Universidad Autónoma de Chihuahua (UACH)  Jesús Carlos Martínez Ruiz, Universidad Autónoma de Chihuahua (UACH)  Oscar Javier Montiel Méndez, Universidad Autónoma de Chihuahua (UACH)</p> <p><i>Las PYMES y las Tecnologías de la Información y la Comunicación</i></p> <p>Sandra Julieta Saldivar González, Universidad del Estado de Baja California  Ana Cecilia Bustamante Valenzuela, Universidad Autónoma del Estado de Baja California  Olga Lidia Gutiérrez Gutiérrez, Universidad Autónoma del Estado de Baja California  Blanca Rosa García Rivera, Universidad Autónoma del Estado de Baja California</p>	

CONTINUOUS	INTERNET SESSION ROOM: EI PATIO/TIFFANY'S	
SESSION TRACK	Tourism	
SESSION CHAIR	Mercedes Jalbert, The IBFR	
	<p><i>Primera Aproximación al Análisis de la Oferta Turística en el Corredor Turístico Playas De Rosarito - Ensenada, B. C. México, para Determinar su Nivel de Competitividad Como Producto Turístico</i>            Omaira Cecilia Martínez Moreno, Universidad Autónoma del Estado de Baja California            José Gabriel Ruiz Andrade, Universidad Autónoma del Estado de Baja California            María Guadalupe Velázquez R., Universidad Autónoma del Estado de Baja California</p> <p><i>Alternativas Turísticas para un Desarrollo Municipal de Tala Jalisco, México: Estudio de Caso</i>            Adriana del Carmen Rodríguez Guardado, Universidad de Guadalajara            Sandra Gutiérrez Olvera, Universidad de Guadalajara/Centro Universitario de los Valles            Gloria Silviana Montañez Moya, Univ. de Guadalajara/Centro Universitario de los Valles            Beatriz Marcela Parra Gastélum, Universidad de Guadalajara</p> <p><i>Estimación de la Eficiencia en el Sector Hotelero en Canarias</i>            Pilar Pérez Gómez, Universidad de la Laguna            Antonio Arbelo Alvarez, Universidad de la Laguna            Angel Chinea Martin, Universidad de la Laguna            Felipe Manuel Rosa González, Universidad de la Laguna</p> <p><i>Desarrollo Sostenible de las Microindustrias en Mexicali, Baja California</i>            Olga Lidia Gutiérrez Gutiérrez, Universidad Autónoma del Estado de Baja California            Ana Cecilia Bustamante Valenzuela, Universidad Autónoma del Estado de Baja California            Sandra Julieta Saldivar González, Universidad del Estado de Baja California</p>	

CONTINUOUS	INTERNET SESSION ROOM: EI PATIO/TIFFANY'S	
SESSION TRACK	Multidisciplinary	
SESSION CHAIR	Mercedes Jalbert, The IBFR	
	<p><i>Enseñanza de los Negocios para Estudiantes Universitarios, Bajo el Sistema Aprendizaje Basado en Problemas (ABP) con Enfoque Colaborativo</i>            Aurelio Deniz Guizar, Universidad de Colima            Juan Alonso Livas De La Garza, Universidad de Colima            Oscar Bernardo Reyes Real, Universidad de Colima</p> <p><i>Simuladores de Negocios: Aplicación a la Evaluación de Alumnos del Nivel Superior en Entornos Competitivos</i>            Fidel Ramón Alcocer Martínez, Universidad Autónoma de Campeche            Lilibeth de la Cruz Estrella, Universidad Autónoma de Campeche</p> <p><i>Disminución de la Actividad Maquiladora: Caso Ciudad de Tehuacán Puebla, México</i>            Montserrat Vera Muñoz, Universidad Autónoma de Puebla            Gerardo Vera Muñoz, Universidad Autónoma de Puebla            Universidad del Valle de México, S.C. Campus Aguascalientes</p>	

	THURSDAY, MAY 28, 2009	
8:00 AM - 9:50 AM	ROOM: GIRASOL	
SESSION TRACK	Management	
SESSION CHAIR	Juan Camilo de la Pava Peña, Universidad Nacional de Colombia	
SPANISH	<p><i>La Dirección Estratégica en las Empresas Cooperativas Almazaras. Proposición de un Modelo Explicativo de los Determinantes del Resultado Empresarial Cooperativo</i>  Víctor Manuel Martín López, Fundación Caja Rural de Toledo  Valentín Molina Moreno, Universidad de Granada  Ignacio Ruiz Guerra, Fundación Caja Rural de Toledo &amp; Universidad de Castilla-Mancha</p> <p><i>Colaboración Escuelas de Negocios- Empresas: Mejores Prácticas para la Innovación</i>  María del Carmen Domínguez Ríos, Universidad Autónoma de Puebla</p> <p><i>Estrategias de Administración de Recursos Hidrológicos: Su Importancia Binacional</i>  José de Jesús Espinoza, Instituto Tecnológico de Ciudad Juárez  Jorge Hernández P., Instituto Tecnológico de Ciudad Juárez  José Luis García C., Instituto Tecnológico de Ciudad Juárez</p> <p><i>Tunneling y Gobierno Corporativo en Economías Emergentes. Caso Colombiano</i>  Juan Camilo de la Pava Peña, Universidad Nacional de Colombia</p>	
9:50 AM - 10:00 AM	SESSION BREAK   RECESO SESION	

	THURSDAY, MAY 28, 2009	
8:00 AM - 9:50 AM	ROOM: AZALEAS	
SESSION TRACK	Business Education and Accreditation	
SESSION CHAIR	Victor Lewis, National University	
ENGLISH	<p><i>Sustainability as a Catalyst for Curriculum Re-Design of a Supply Chain Program</i>  Michael Godfrey, University of Wisconsin Oshkosh  Steven Dunn, University of Wisconsin Oshkosh  Andrew Manikas, University of Wisconsin Oshkosh</p> <p><i>Improving the Virtual Classroom and Pedagogy through Instructor Certification</i>  Scott Mensch, Indiana University of Pennsylvania</p> <p><i>Sustainable Development: Creating a Model for the Business Community</i>  Michael Nastanski, Saint Leo University</p> <p><i>Limiting Free Speech in the Classroom and the Workplace</i>  Victor Lewis, National University</p>	
9:50 AM - 10:00 AM	SESSION BREAK   RECESO SESION	

	THURSDAY, MAY 28, 2009	
8:00 AM - 9:50 AM	ROOM: ANTURIOS	
SESSION TRACK	Finance and Economics	
SESSION CHAIR		Jose E. Gómez-González, Banco de la Republica-Colombia
		<i>International Capital Mobility and Economic Inequality</i> Daron Djerdjian, American University of Sharjah
	ENGLISH	<i>Determinants of Emerging Markets' Commercial Bank Stock Returns</i> Eric Girard, Siena College James Nolan, Siena College Tony Pondillo, Siena College
		<i>The JT Index as a Predictor of the Economy's Financial Stability</i> Petr Teply, Charles University-Prague Petr Jakubik, Charles University-Prague
		<i>Bank Lending Channel of Monetary Policy: Evidence for Colombia, Using a Firms' Panel Data</i> Jose E. Gómez-González, Banco de la Republica Paola Morales Acevedoz, Banco de la Republica
9:50 AM - 10:00 AM	SESSION BREAK   RECESO SESION	

	THURSDAY, MAY 28, 2009	
8:00 AM - 9:50 AM	ROOM: GARDENIAS	
SESSION TRACK	Management	
SESSION CHAIR		Ma. Cruz Lozano Ramírez, Universidad del Valle-Aguascalientes
		<i>Perfiles y Características de la Gerencia de Recursos Humanos en una Muestra de Grandes y Medianas Empresas de Barranquilla, Santa Marta, Cartagena y Sincelejo (Colombia)</i> Olga Lucia Jaramillo Naranjo, Universidad Del Norte
	SPANISH	<i>Caracterización de la Microempresa Informal: El Caso de Mexicali</i> Gonzalo Llamas Bañuelos, Universidad Autonoma de Baja California Luis Ramón Moreno Moreno, Universidad Autonoma de Baja California
		<i>Influencia de la Comunicación en los Procesos de Aprendizaje</i> Ma. Cruz Lozano Ramírez, Universidad del Valle de México, S.C. Campus Aguascalientes
9:50 AM - 10:00 AM	SESSION BREAK   RECESO SESION	

	THURSDAY, MAY 28, 2009	
10:00 AM - 11:50 AM	ROOM: GIRASOL	
SESSION TRACK	Finance	
SESSION CHAIR	Juan Sergio Cruz, CESA	
SPANISH	<p><i>El Perfil Administrativo y Financiero de las Mipymes en Mexicali: Un Análisis Preliminar</i>  Luis Ramón Moreno Moreno, Universidad Autónoma de Baja California  Karla Susana Barrón Arreola, Universidad Autónoma de Nayarit  Gonzalo Llamas Bañuelos, Universidad Autónoma de Baja California</p> <p><i>Valoración de Contratos de Leasing Operativo Mediante Opciones Reales: Una Aplicación para Colombia</i>  Mónica Andrea Arango Arango, Universidad de Medellín  Juan Camilo Arbelaez, Universidad de Medellín  Catalina Causil García, Universidad de Medellín</p> <p><i>El Riesgo Sistemático B, Desde la Perspectiva de Pensamiento de Linner, Sharpe, Merton Y Miller</i>  Juan Sergio Cruz, CESA  Christian Vargas, CESA</p>	
11:50 AM - 1:00 PM	SESSION BREAK   RECESO SESION	

	THURSDAY, MAY 28, 2009	
10:00 AM - 11:50 AM	ROOM: AZALEAS	
SESSION TRACK	Management	
SESSION CHAIR	Mark Bagshaw, Marietta College	
ENGLISH	<p><i>Relative Importance of Management Factors for Civil Aviation Flight Safety</i>  Risa Morimoto, Toulouse Business School</p> <p><i>Optimal Implementation Timing for Sustainable Technologies</i>  Andrew Manikas, University of Wisconsin Oshkosh  Michael Godfrey, University of Wisconsin Oshkosh  Steven Dunn, University of Wisconsin Oshkosh</p> <p><i>Divergent Leadership Concepts in the Team Structures of American Multinational Enterprises</i>  Mark Bagshaw, Marietta College</p>	
11:50 AM - 1:00 PM	SESSION BREAK   RECESO SESION	

	THURSDAY, MAY 28, 2009	
10:00 AM - 11:50 AM	ROOM: ANTURIOS	
SESSION TRACK	Finance	
SESSION CHAIR	Petr Teply, Charles University-Prague	
ENGLISH	<p><i>Cost of Carry on Steroids: Application to Oil Futures Pricing</i>  Eric Girard, Siena College  Trevor Reid, Cornerstone Companies</p> <p><i>On the Efficiency Theorem</i>  Vladimir V. Prelov, Russian Academy of Sciences</p> <p><i>Dynamic Asset Allocation with Combined Criteria Decision System</i>  Giuseppe Galloppo, University of di Roma Tor Vergata</p> <p><i>Negative and Positive Lessons from the 2007-2008 Financial Crisis</i>  Petr Teply, Charles, University-Prague  Libena Cernohorska, University of Pardubice  Libor Zeman, Technogroup</p>	
11:50 AM - 1:00 PM	SESSION BREAK   RECESO SESION	

	THURSDAY, MAY 28, 2009	
10:00 AM -11:50 AM	ROOM: GARDENIAS	
SESSION TRACK	Interdisciplinary	
SESSION CHAIR	Jürgen Moormann, Frankfurt School of Finance & Management	
ENGLISH	<p><i>Assessment of Alternative Energy Sources Efficiency - Economic Model of a Project Using Reed Canary Grass</i>  Pavla Rehorová, Technical University of Liberec  Markéta Dubová, Technical University of Liberec</p> <p><i>Regulatory Agency Levers to Reduce Manufacturing Emissions</i>  Steven Dunn, University of Wisconsin Oshkosh  Andrew Manikas, University of Wisconsin Oshkosh  Michael Godfrey, University of Wisconsin Oshkosh</p> <p><i>Writing a Masterpiece Resume during a Downturn Economy</i>  Allison Schieli, Indiana University of Pennsylvania  William McPherson, Indiana University of Pennsylvania  Greg Myers, New York University  Bridget O'Connor, New York University</p> <p><i>Adopting Six Sigma in the Financial Services Industry: What It Makes to Be Successful</i>  Jürgen Moormann, Frankfurt School of Finance &amp; Management  Diana Heckl, Frankfurt School of Finance &amp; Management</p>	
11:50 AM - 1:00 PM	SESSION BREAK   RECESO SESION	

	THURSDAY, MAY 28, 2009	
1:00 PM - 2:50 PM	ROOM: GIRASOL	
SESSION TRACK	Issues in Higher Education and Finance	
SESSION CHAIR	Ignacio Ruiz Guerra, Fundación Caja Rural de Toledo & Universidad de Castilla-Mancha	
SPANISH	<p><i>La Motivación y el Clima Organizacional en la Facultad de Contaduría Pública de la Benemérita Universidad Autónoma de Puebla</i>            Rafaela Martínez Méndez, Universidad Autónoma de Puebla            María de Jesús Ramírez Domínguez, Universidad Autónoma de Puebla</p> <p><i>El Análisis Técnico Como Alternativa para Lograr Rendimientos Superiores en el Mercado de Divisas: Un Caso Revisado</i>            Bernardo Quintanilla García, Universidad Autónoma del Carmen            Lorena Zalthen Hernández, Universidad Autónoma del Carmen</p> <p><i>Gestión del Aprendizaje a Través de las TIC Desde el Sector Cooperativista: Caso Aplicado</i>            Valentín Molina Moreno, Universidad de Granada            Víctor Manuel Martín López, Fundación Caja Rural de Toledo            Ignacio Ruiz Guerra, Fundación Caja Rural de Toledo &amp; Universidad de Castilla-Mancha</p>	
	SESSION BREAK   RECESO SESION	
2:50 PM - 3:00 PM		

	THURSDAY, MAY 28, 2009	
1:00 PM - 2:50 PM	ROOM: AZALEAS	
SESSION TRACK	Marketing	
SESSION CHAIR	Robert D. Green, Lynn University	
ENGLISH	<p><i>In a New Millennium, Are We Still Doing It the Old Way?</i>            Susan Baxter, Farmingdale State College - SUNY</p> <p><i>Marketing Intelligence: A Survey of Tour Operators in South Africa</i>            Marius Potgieter, Tshwane University of Technology            Johan de Jager, Tshwane University of Technology            Neels van Heerden, Tshwane University of Technology</p> <p><i>Diffusion of Innovation Project in Finnish Preventive Health Education - Learning from Unsuccessful Launch of Diffusion</i>            Kai Härkönen, University of Oulu            Jari Salo, University of Oulu</p> <p><i>Household Buying Decisions Relationship to Customer-Based Brand Equity</i>            Robert D. Green, Lynn University            Hui-Chu Chen, TransWorld Institute of Technology</p>	
	SESSION BREAK   RECESO SESION	
2:50 PM - 3:00 PM		

	THURSDAY, MAY 28, 2009	
1:00 PM - 2:50 PM	ROOM: ANTURIOS	
SESSION TRACK	Finance, Economics and Accounting	
SESSION CHAIR	E.M. Ekanayake, Bethune-Cookman University	
ENGLISH	<p><i>How Does National Foreign Trade React To The BCE'S Policy Within And Out UE?</i>            Giovanni Tria, University of di Roma Tor Vergata            Giuseppe Galloppo, University of di Roma Tor Vergata</p> <p><i>The Value Relevance of Environmental and Social Performance for SIX 300 Companies</i>            Natalia Semenova, Åbo Akademi University            Henrik Nilsson, Umeå School of Business            Lars G. Hassel, Åbo Akademi University and Umeå School of Business</p> <p><i>Role of Bond Markets in Infrastructure Financing in India</i>            Priyanka Juneja, TERI University-India            Robin Tayal, SBICAPS            Rahul Prasad, SBICAPS</p> <p><i>How Does Foreign Direct Investment Affect Growth in Developing Countries? An Empirical Investigation</i>            E.M. Ekanayake, Bethune-Cookman University            John R. Ledgerwood, Embry-Riddle Aeronautical University</p>	
	SESSION BREAK   RECESO SESION	

	THURSDAY, MAY 28, 2009	
1:00 PM -2:50 PM	ROOM: GARDENIAS	
SESSION TRACK	Multidisciplinary	
SESSION CHAIR	Scott Mensch, Indiana University of Pennsylvania	
ENGLISH	<p><i>Multi-Criteria Decision-Making Approach for Vendor Selection at Public Procurements In Finland</i>            Miikka Blomster, University of Oulu</p> <p><i>Interplay of "Cultural Imperialism" and "Cultural Nationalism" In Multinationals' Advertising Strategies in China</i>            Luding Tong, Marietta College</p> <p><i>Economic Benefits of Nuclear Power in the Middle East</i>            Anouar Boukhars, Wilberforce University</p> <p><i>One, Two, Free: Designing a FREE Online Training Program</i>            Scott Mensch, Indiana University of Pennsylvania            William McPherson, Indiana University of Pennsylvania</p>	
	SESSION BREAK   RECESO SESION	

	THURSDAY, MAY 28, 2009	
3:00 PM - 4:50 PM	ROOM: GIRASOL	
SESSION TRACK	Management	
SESSION CHAIR		Enrique Corona Sandoval, Universidad del Caribe
	SPANISH	<p><i>Fundamentos Estratégicos del Sector Oleícola y Sus Cooperativas de Toledo en Momentos de Incertidumbre</i>  Víctor Manuel Martín López, Fundación Caja Rural de Toledo  Valentín Molina Moreno, Universidad de Granada  Ignacio Ruiz Guerra, Fundación Caja Rural de Toledo &amp; Universidad de Castilla-Mancha</p> <p><i>Identificación de las Variables Que Impactan la Dinámica de la Curva de Aprendizaje de las Instituciones de Educación Superior en Cartagena: Caso Tecnológico Comfenalco Cartagena</i>  Jorge L. Del Río Cortina, Fundación Universitaria Tecnológico Comfenalco  Osvaldo Blanquicett Lozano, Fundación Universitaria Tecnológico Comfenalco  Juan David Sepúlveda Chaverra, Fundación Universitaria Tecnológico Comfenalco</p> <p><i>Las Expectativas de los Turistas Cuando Contratan los Servicios de los Guías de Turistas: Un Enfoque Cualitativo</i>  Lucila Zarraga Cano, Universidad del Caribe  Enrique Corona Sandoval, Universidad del Caribe</p>

	THURSDAY, MAY 28, 2009	
3:00 PM - 4:50 PM	ROOM: AZALEAS	
SESSION TRACK	Marketing & Economics	
SESSION CHAIR		Jari Salo, University of Oulu
	ENGLISH	<p><i>Global Brands, Local Communities: International Strategies for Company Managed Virtual Communities</i>  Laurent Arnone, University of Mons  Oliver Colot, University of Mons  Mélanie Croquet, University of Mons  Angy Geerts, University of Mons  Laetitia Pozniak, University of Mons</p> <p><i>Costco-Addiction: Having Seasonal and Specialty Items Increases Purchasing Frequency</i>  Ramon Corona, National University-San Diego</p> <p><i>Customer Experience Management with Social Webs: A Music Industry Case Study</i>  Jari Salo, University of Oulu  Kai Häkkinen, University of Oulu</p>

	THURSDAY, MAY 28, 2009
3:00 PM - 4:50 PM	ROOM: ANTURIOS
SESSION TRACK	Economics and Finance
SESSION CHAIR	Milan Hrdý, University of West Bohemia-Pilsen
ENGLISH	<i>The Impact of the HIV/AIDS Epidemic on Human Resources: A Cross Countries Study of the Burden of Disease</i> Juan J. DelaCruz, FIT - State University of New York
	<i>Sustaining Competitiveness in a Global Economy: Insights Offered by Total Factor Productivity Indicators for the U.S.</i> Tony Mutsune, Iowa Wesleyan College
	<i>Collateralization of Assets, Over-Extension of Credit, and Free Trade: An Empirical Analysis in Search of Justice and an Expanding Middle Class</i> John Charalambakis, Asbury College David Coulliette, Asbury College Kent Rietz, Asbury College
	<i>Hedge Funds Performance Appraisal: A Non-parametric Approach</i> Nicolas Nalpas, Toulouse Business School (ESC Toulouse) Anne Vanhemps, Toulouse Business School (ESC Toulouse)
	<i>Research in the Field of IAS/IFRS - A Comparison of the IAS/IFRS Accounting System with the Accounting System Based on the Czech Republic Legislation</i> Jana Hinke, University of West Bohemia-Pilsen Milan Hrdý, University of West Bohemia-Pilsen

	THURSDAY, MAY 28, 2009
3:00 PM -4:50 PM	ROOM: GARDENIAS
SESSION TRACK	Accounting/Economics
SESSION CHAIR	Virginia López Torres, Universidad Autónoma del Estado de Baja California
SPANISH	<i>El Ramo 33 y su Ineficiencia en el Combate a la Pobreza: Caso Chihuahua</i> Javier Martínez Morales, Universidad Autónoma De Chihuahua Amilcar O. Fernández D., Universidad Autónoma De Chihuahua
	<i>Concentración Económica y Transparencia: Caso de Aplicación de las Normas Internacionales de Información Financiera en Chile</i> José Tello Avila, Universidad de Talca Keyla González Soto, Universidad de Talca
	<i>Creación de un Cuadro de Mando Social Como Herramienta de Gestión en la Empresa Privada Colombiana, Sector Agroquímico</i> Ana del Carmen Quintana, Universidad de La Salle
	<i>Análisis Longitudinal de Riesgos de Trabajo en una Planta Maquiladora</i> Virginia López Torres, Universidad Autónoma del Estado de Baja California Ma. Enselmina Marín Vargas, Universidad Autónoma de Baja California Robert Efraín Zarate Cornejo, Universidad Autónoma de Baja California

	<b>FRIDAY, MAY 29, 2009</b>
8:00 AM - 9:50 AM	<b>ROOM: GIRASOL</b>
<b>SESSION TRACK</b>	<b>Finance</b>
<b>SESSION CHAIR</b>	Eduardo E. Sandoval, Universidad de Concepción  <i>Decisiones Financieras de los Gerentes de las PYMES de Manizales Colombia 2008</i> Jairo Toro Díaz, Universidad Autónoma de Manizales  <i>Pricing de un Exótico del Clima para Colombia</i> Juan Sergio Cruz, CESA  <i>Criterios Difusos en la Selección de Carteras</i> Christian Camilo Vargas Roncancio, Universidad Piloto de Colombia  <i>¿Es el Riesgo Cambiario Precioado en el Mercado Accionario Chileno? Un Estudio Empírico Basado en la Teoría de Precios por Arbitraje</i> Eduardo E. Sandoval, Universidad de Concepción Ángelo Benvenuto, Universidad de Concepción
9:50 AM - 10:00 AM	<b>SESSION BREAK   RECESO SESION</b>

	<b>FRIDAY, MAY 29, 2009</b>
8:00 AM - 9:50 AM	<b>ROOM: AZALEAS</b>
<b>SESSION TRACK</b>	<b>Marketing</b>
<b>SESSION CHAIR</b>	Parimal Bhagat, Indiana University of Pennsylvania  <i>The Impact of Brand Personality On Brand Preference and Brand Loyalty: A Study on Malaysian's Perception Towards Foreign Brand Coffee Outlets</i> Bamini KPD Balakrishnan, Universiti Malaysia Sabah Samuel Lee, Universiti Malaysia Sabah Azlinda Shazneem Md.Shuaib, Universiti Malaysia Sabah-Labuan Najihah Hanisah Marmaya, Univeirsiti Institut Technologi Mara-Melaka Campus  <i>A Theoretical Model of the Impacts of Experiential Value Proposition on Brand Personality and Brand Equity of Online Retailers</i> Saeed Shobeiri, Concordia University  <i>The Moderating Role of Relationship Quality in Determining the Total Value for the End-Customer</i> Framarz Byramjee, Indiana University of Pennsylvania Parimal Bhagat, Indiana University of Pennsylvania Andreas Klein, University of Duisburg-Essen
9:50 AM - 10:00 AM	<b>SESSION BREAK   RECESO SESION</b>

	FRIDAY, MAY 29, 2009	
8:00 AM - 9:50 AM	ROOM: ANTURIOS	
SESSION TRACK		Rupendra Paliwal, Sacred Heart University
SESSION CHAIR		Finance
ENGLISH	<p><i>Current Problems of the Financial Management of the Small and Medium Enterprises in the Czech Republic within the Common Market of the European Union</i>  Milan Hrdý, University of West Bohemia-Pilsen  Michaela Horová, University of West Bohemia-Pilsen</p> <p><i>Enterprise Finance Management in Global Economy</i>  Anna N. Zhilkina, The State University of Management</p> <p><i>Mean Reversion in Stock Returns</i>  Sandip Mukherji, Howard University</p> <p><i>Intra-Industry Effects of Takeovers- A Study of the Operating Performance of Rival Firms</i>  Rupendra Paliwal, Sacred Heart University</p>	
	SESSION BREAK   RECESO SESION	
9:50 AM - 10:00 AM		

	FRIDAY, MAY 29, 2009	
8:00 AM - 9:50 AM	ROOM: GARDENIAS	
SESSION TRACK		Marketing
SESSION CHAIR		<p>Jorge Del Río Cortina, Fundación Universitaria Tecnológico Comfenalco</p> <p><i>Publicidad Infantil en el Día del Niño en México: A la Búsqueda de Consumidores Potenciales</i>  Armando Ojeda Arredondo, Universidad Autónoma de Ciudad Juárez  Aydeé Quintana Duarte, Universidad Autónoma de Ciudad Juárez  Lorena Esmeralda Pérez Zamora, Universidad Autónoma de Ciudad Juárez  Silvia Verónica Villalobos Chávez, Universidad Autónoma de Ciudad Juárez  Carmen Patricia Jiménez Terrazas, Universidad Autónoma de Ciudad Juárez</p> <p><i>Competencias Distintivas en Marketing Caso de Estudio Empresas Manufactureras de Alimentos de la Ciudad de Manizales Colombia</i>  Luis Ignacio López Villegas, Universidad Nacional de Colombia-Sede Manizales  Carolina Cuervo, Universidad Nacional de Colombia-Sede Manizales  Lucelly López, Universidad Nacional de Colombia-Sede Manizales</p> <p><i>Análisis de Los Portales de Internet Como Herramienta de la Transparencia de la Gestión de las Universidades Públicas</i>  Sonia Elizabeth Maldonado-Radillo, Universidad Autónoma del Estado de Baja California  Virginia López Torres, Universidad Autónoma del Estado de Baja California  Ana Ma. Guillén Jiménez, Universidad Autónoma de Baja California</p> <p><i>Metodología para la Evaluación del Potencial Competitivo en Pequeñas y Medianas Empresas Basado en el Esquema De Capacidades Internas</i>  Jorge Del Río Cortina, Fundación Universitaria Tecnológico Comfenalco  Juan David Sepúlveda Chaverra, Fundación Universitaria Tecnológico Comfenalco  Lourdes I. Merino S., Fundación Universitaria Tecnológico Comfenalco  Aleyda García, Universidad del Atlántico</p>
SPANISH	SESSION BREAK   RECESO SESION	
	9:50 AM - 10:00 AM	

	FRIDAY, MAY 29, 2009
10:00 AM - 11:50 AM	ROOM: GIRASOL
SESSION TRACK	Issues in Higher Education
SESSION CHAIR	Diego Fernando Santisteban Rojas, Universitaria de Investigación y Desarrollo
SPANISH	<p><i>Desarrollo de Habilidades de Inteligencia Emocional con Técnicas Ericksonianas</i>            Angélica I. Enríquez Pérez, Instituto Tecnológico de La Paz            Jorge Hernández P., Instituto Tecnológico de Ciudad Juárez</p> <p><i>Incorporación de la Cátedra Calidad del Servicio en la Formación de Profesionales en Venezuela</i>            Rebeca Quiñones, Universidad Bolivariana de Venezuela            Deisy Pérez Hasbun, Universidad del Zulia (LUZ)</p> <p><i>Simulador Empresarial UDI Business Game</i>            Diego Fernando Santisteban Rojas, Universitaria de Investigación y Desarrollo            Johiver José Pardo García, Universitaria de Investigación y Desarrollo</p>
11:50 AM - 1:00 PM	SESSION BREAK   RECESO SESION

	FRIDAY, MAY 29, 2009
10:00 AM - 11:50 AM	ROOM: AZALEAS
SESSION TRACK	Multidisciplinary
SESSION CHAIR	Susan M. Vance, Saint Marys College
ENGLISH	<p><i>Specificity of Small Business Financing in Periods of Economic Crisis</i>            Yulia Fuks, The State University of Management</p> <p><i>Impact of Globalization on the Human Resources Management in Organizations</i>            Petra Skalova, University of West Bohemia</p> <p><i>Part-Time Entrepreneurship: Theory and Evidence</i>            Kamelia Petrova, SUNY Plattsburgh</p> <p><i>An Assessment of the Effectiveness and Efficiency of Information and Communication Technologies in the Development of the Small and Medium Sized Enterprises (SMEs)</i>            Avraam Papastathopoulos, University of Patras, Greece            George Anastopoulos, University of Patras, Greece            Christina Beneki, Technological Institute of Ionian Islands</p>
11:50 AM - 1:00 PM	SESSION BREAK   RECESO SESION

	FRIDAY, MAY 29, 2009
10:00 AM - 11:50 AM	ROOM: ANTURIOS
SESSION TRACK	Multidisciplinary
SESSION CHAIR	Raymond Cairo, University of Surrey
ENGLISH	<i>Health Care Costs for Combat-Related Traumatic Brain Injury in OEF/OIF Veterans</i> Kris Siddharthan, James A. Haley Veteran's Hospital Elizabeth Bass Henry L. Lew
	<i>Efficiently Tracking Information Flows in Supply Chains: Conceptually Positioning RFID in a Framework of Value Stream Mapping and Value Chain Management</i> Anuradha Venkateswaran, Wilberforce University
	<i>Enterprise Decision Support Systems Integration: A CORBA based Approach</i> Benjamin Khoo, New York Institute of Technology Guisseppi Forgione, University of Maryland, Baltimore County Peter Harris, New York Institute of Technology
	<i>A Qualitative Approach to Game Theory and International Trade</i> Raymond Cairo, University of Surrey
11:50 AM - 1:00 PM	SESSION BREAK   RECESO SESION

	FRIDAY, MAY 29, 2009
10:00 AM -11:50 AM	ROOM: GARDENIAS
SESSION TRACK	Management and Marketing
SESSION CHAIR	Ramón Aguirre Vara, Benemérita Universidad Autónoma de Puebla
SPANISH	<i>Liderazgo Femenino en la Industria Maquiladora de Ciudad Juarez, Chih., Mexico</i> Carmen Patricia Jiménez Terrazas, Universidad Autónoma de Ciudad Juárez Armando Ojeda Arredondo, Universidad Autónoma de Ciudad Juárez
	<i>Estrategias para el Aprendizaje del Capital Humano PYME</i> Deisy Pérez Hasbun, Universidad del Zulia (LUZ) Rebeca Quiñones, Universidad Bolivariana de Venezuela-Punto Fijo & Universidad Nacional Experimental de la Fuerza Armada de Venezuela-Punto Fijo
	<i>Marco General Difuso para el Análisis de la Competitividad Empresarial</i> Ramón Aguirre Vara, Benemérita Universidad Autónoma de Puebla
	SESSION BREAK   RECESO SESION
11:50 AM - 1:00 PM	

	FRIDAY, MAY 29, 2009
1:00 PM - 2:50 PM	ROOM: GIRASOL
SESSION TRACK	Finance & Economics
SESSION CHAIR	Miguel D. Rojas López, Universidad Nacional de Colombia, Sede Manizale
SPANISH	<i>Factores Económicos y Ambientales Predictores de la Actitud Hacia la Producción de Naranja en Montemorelos, Nuevo León Mexico 2005</i> Janette Brito Laredo, Universidad Autonoma de Baja California
	<i>Determinación de la Estructura de Capital de las Empresas Colombianas</i> Juan Sergio Cruz, CESA Sandra Milena Wadnipar Herazo, CESA
	<i>La Efectividad del Plan Nacional de Franquicias para Las Mipyme en México: Caso Municipio Benito Juárez, Quintana Roo</i> Francisco May Hernández, Universidad del Caribe
	<i>Management Indicator System for Financial Decision Making</i> Miguel D. Rojas López, Universidad Nacional de Colombia, Sede Manizales Alejandro Cadavid Gil, Universidad Nacional de Colombia Lucas D. Escobar Vallejo, Universidad Nacional de Colombia Presentación en Español
	SESSION BREAK   RECESO SESION
2:50 PM - 3:00 PM	

	FRIDAY, MAY 29, 2009
1:00 PM - 2:50 PM	ROOM: AZALEAS
SESSION TRACK	Business Education
SESSION CHAIR	Jeff Anstine, North Central College
ENGLISH	<i>Best Fits and Best Practices in Recruiting and Hiring of Virtual Employees in the Online Learning Environment</i> Bob Barrett, American Public University
	<i>Prospering: Creating a New Type of Student Managed Fund</i> Lynda S. Livingston, University of Puget Sound Thomas Glassman, University of Puget Sound
	<i>Service Based Learning in Financial Management</i> Rafael Romero, SUNYIT
	<i>Graduation Rates at Colleges and Universities: What Factors Really Matter?</i> Jeff Anstine, North Central College
	SESSION BREAK   RECESO SESION
2:50 PM - 3:00 PM	

		<b>FRIDAY, MAY 29, 2009</b>
1:00 PM - 2:50 PM		<b>ROOM: ANTURIOS</b>
SESSION TRACK		<b>International Business and Finance</b>
SESSION CHAIR		Constance J. Crawford, Ramapo College of New Jersey
		<p><i>Short and Long Run Performance of Indonesian IPOS</i>          Tanweer Hasan, Roosevelt University          Muliamaan Hadad, Bank Indonesia, Jakarta</p> <p><i>The Role of Financial Analysis in Improving Company's Performance, Determining Solvency and Forecasting Bankruptcy</i>          Aleksandar Kocevski, The World Bank          Zoran Minovski, University "St. Cyril and Methodius"</p> <p><i>Investment Decision Making of Enterprises in the Czech Republic</i>          Michaela Horová, University of West Bohemia</p> <p><i>Determining Factors Related To Payment Delay Prediction For Widespread Natural Disaster Insurance Claims</i>          Lawrence A. Wolfskill, Sam Houston State University          Lindsey D. Bramson, Sam Houston State University          Michael H. Lau, Sam Houston State University</p> <p><i>A Comparative Analysis of Social Services &amp; Social Security Programs in the International Arena: Are There Best Practices To Be Used as a Template?</i>          Constance J. Crawford, Ramapo College of New Jersey          Raymond Rigoli, Ramapo College of New Jersey</p>
2:50 PM - 3:00 PM	ENGLISH	SESSION BREAK   RECESO SESION

		<b>FRIDAY, MAY 29, 2009</b>
1:00 PM - 2:50 PM		<b>ROOM: GARDENIAS</b>
SESSION TRACK		<b>Intl. Trade and Finance</b>
SESSION CHAIR		Olmo Alfredo Chiquillo Barragan
		<p><i>La Encrucijada, Entre la Política Ambiental y la Comercial</i>          Catalina Cerra, Universidad Nacional de Colombia          Oscar A. Hernández, Universidad Nacional De Colombia &amp; IDEA</p> <p><i>Análisis de los Países del Caribe Desde el Punto de Vista de los Negocios: Una Aproximación A Un Prospecto Comercial</i>          Harold Silva Guerra, Universidad del Norte</p> <p><i>La Participación de la Banca Comercial en las Microfinanzas:Caso de América Latina</i>          María Eugenia Corella Torres, CETYS Universidad/Instituto Educativo del Noroeste, A.C.          Celsa Guadalupe Sánchez Vélez, CETYS Universidad/Instituto Educativo del Noroeste,A.C.</p> <p><i>La Economía Informal y las Mipymes en Baja California: Caso de la Ciudad de Mexicali</i>          Luis Ramón Moreno Moreno, Universidad Autonoma de Baja California          Hilario De La Torre Pérez, Universidad Autonoma de Baja California          Daniel Olivas Beltrán, Universidad Autonoma de Baja California</p> <p><i>Efectos de la Normatividad Ambiental No Integral en la Competitividad de la Cadena Productiva del Cuero Colombiana</i>          Olmo Alfredo Chiquillo Barragan, Universidad Nacional de Colombia &amp; IDEA</p>
2:50 PM - 3:00 PM	SPANISH	SESSION BREAK   RECESO SESION

	SATURDAY, MAY 30, 2009
9:00 AM - 9:50 AM	ROOM: GIRASOL
SESSION TRACK	Special Session ( English and Spanish)
SESSION CHAIR	Terrance Jalbert, The IBFR
ENGLISH & SPANISH	<i>Issues in Publishing in Peer-Reviewed Journals</i> Terrance Jalbert, The IBFR
9:50 AM - 10:00 AM	SESSION BREAK   RECESO SESION

	SATURDAY, MAY 30, 2009
9:00 AM - 10:50 AM	ROOM: ANTURIOS
SESSION TRACK	Multidisciplinary
SESSION CHAIR	Rubén Araujo, Universidad de Zulia-Venezuela
SPANISH	<i>Análisis del nivel de aplicación de las Competencias básicas de la Inteligencia Emocional por Supervisores de Operaciones. Caso: Pepsi-Cola Venezuela C. A., Planta Valencia</i> Ero Del Canto, Universidad de Carabobo Yorman Fernández, Universidad de Carabobo Cristóbal Núñez, Universidad de Carabobo Nelson Pérez, Universidad de Carabobo Marynel Pérez, Universidad de Carabobo Magaly Ramos, Universidad de Carabobo  <i>Calidad de Servicio en los Programas de Postgrado en Gerencia en Instituciones de Educación Superior Caso: Universidad de Zulia. Estado Zulia, Venezuela</i> Rubén Araujo, Universidad del Zulia (LUZ) Caterina Clementza, Universidad del Zulia (LUZ) Elizabeth Castro, Universidad del Zulia (LUZ) Ana Teresa Prieto, Universidad del Zulia (LUZ)
9:50 AM - 10:00 AM	SESSION BREAK   RECESO SESION

## OTHER PARTICIPATING INDIVIDUALS

### NON PRESENTING PARTICIPANTS

We would like to especially thank the following individuals who will be attending the conference. We appreciate your support and contributions to the conference.

**Patricia Beas Roque**, Universidad de Guadalajara

**Carlos Eduardo Puga Murguía**, Universidad Nacional Autónoma de México

**Susan M. Vance**, Saint Marys College

**Jorge Fregoso**, Universidad Anáhuac México Norte

**Laura Zuñiga**, Universidad Anáhuac México Norte

**Marco Rodriguez Brenes**, Condovac La Costa, Costa Rica

**Alberto Gutierrez**, Banco Central de Costa Rica

**Joana Mitre**, Autoridad de los Recursos Acuáticos de Panamá

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## SESSION CHAIRS

The Conference Organizers wish to thank the following individuals for serving as session chairs:

**Jeff Anstine**, *North Central College*

**Constance J. Crawford**, *Ramapo College of New Jersey*

**Diego Fernando Santisteban Rojas**, *Universitaria de Investigación y Desarrollo*

**Mark Bagshaw**, *Marietta College*

**Jose E. Gómez-González**, *Banco de la República*

**Rupendra Paliwal**, *Sacred Heart University*

**Milan Hrdý**, *University of West Bohemia-Pilsen*

**Parimal Bhagat**, *Indiana University of Pennsylvania*

**Robert D. Green**, *Lynn University*

**Jürgen Moormann**, *Frankfurt School of Finance & Management*

**Petr Teply**, *Charles University-Prague*

**Ma. Cruz Lozano Ramírez**, *Universidad del Valle, S.C, Campus Aguascalientes*

**Juan Camilo de la Pava Peña**, *Universidad Nacional de Colombia*

**Miguel D. Rojas López**, *Universidad Nacional de Colombia, Sede Manizales*

**Ramón Aguirre Vara**, *Benemérita Universidad Autónoma de Puebla*

**Scott Mensch**, *Indiana University of Pennsylvania*

**Ignacio Ruiz Guerra**, *Fundación Caja Rural de Toledo & Universidad de Castilla-Manch*

**Juan Sergio Cruz**, *CESA*

**Virginia López Torres**, *Universidad Autónoma del Estado de Baja California*

**E.M. Ekanayake**, *Bethune-Cookman University*

**Jari Salo**, *University of Oulu*

**Olmo Alfredo Chiquillo Barragan**, *Universidad Nacional de Colombia & Instituto de Estudios Ambientales*

**Eduardo E. Sandoval**, *Universidad de Concepción*

**Raymond Cairo**, *University of Surrey*

**Enrique Corona Sandoval**, *Universidad del Caribe*

**Susan M. Vance**, *Saint Mary's College*

**Jorge Del Río Cortina**, *Fundación Universitaria Tecnológico Comfenalco*

**Victor Lewis**, *National University*

**Rubén Araujo**, *Universidad del Zulia*

**AWARDS****Academic Leadership Award**

This award is given in recognition of an ongoing commitment to faculty development and in appreciation of research support provided to the academic communities. Congratulations to:

School of Management/Faculty of Management and Law  
**University of Surrey**

Facultad de Economía y Negocios  
**Universidad del Caribe**

College of Business and Management  
**Lynn University**

College of Business  
**University of Wisconsin-Oshkosh**

School of Business and Leadership  
**University of Puget Sound**

**Instituto Tecnológico de Ciudad Juárez**

Department CEIS  
**University of Tor Vergata Rome**

School of Business  
**Richard Stockton College of New Jersey**

Depart. of Professional Studies/College of Letters and Sciences  
**National University**

**Romanian-American University of Bucharest**

**Academy of Economic Studies Bucharest**

Faculty of Economics  
**Lucian Blaga University of Sibiu**

## Outstanding Research Award Winners

The following papers have been awarded the Outstanding Research Award. Congratulations to the authors for their hard work and quality manuscripts. Winners of the Outstanding Research Award will be offered publication in one of our Journals. About 17 percent of submitted papers were given the Award. We offer our sincere congratulations to the award winners.

### INTERNATIONAL JOURNAL OF MANAGEMENT AND MARKETING RESEARCH

#### *Spousal Purchasing Behavior as an Influence on Brand Equity*

Robert D. Green, Lynn University  
Hui-Chu Chen, TransWorld Institute of Technology

#### *Sustaining Competitiveness in a Global Economy: Insights Offered by Total Factor Productivity Indicators for the U.S.*

Tony Mutsume, Iowa Wesleyan College

#### *Optimal Implementation Timing for Sustainable Technologies*

Andrew Manikas, University of Wisconsin Oshkosh  
Michael Godfrey, University of Wisconsin Oshkosh  
Steven Dunn, University of Wisconsin Oshkosh

### INTERNATIONAL JOURNAL OF BUSINESS AND FINANCE RESEARCH

#### *Two Heads Are Better Than One: Evaluating Alternative Weighting Schemes for Funds of Funds*

Lynda S. Livingston, University of Puget Sound

#### *Cost of Carry on Steroids: Application to Oil Futures Pricing*

Eric Girard, Siena College  
Trevor Reid, Cornerstone Companies

#### *Did Financial Performance of European Firms Improve and Converge after Introduction of the Euro?*

Sergiy Rakhmayil, Ryerson University

#### *How Does Foreign Direct Investment Affect Growth in Developing Countries? An Empirical Investigation*

E.M. Ekanayake, Bethune-Cookman University  
John R. Ledgerwood, Embry-Riddle Aeronautical University

#### *Causalities between the Sentiment Indicators and Stock Market Returns under Different Market Scenarios*

Her-Jiun Sheu, National Chi Nan University  
Yang-Cheng Lu, Ming Chuan University  
Yu-Chen Wei, National Chiao Tung University

**GLOBAL JOURNAL OF BUSINESS RESEARCH*****Bank Lending Channel of Monetary Policy: Evidence for Colombia, Using a Firms' Panel Data***

Jose E. Gómez-González, Banco de la Republica

Paola Morales Acevedo, Banco de la Republica

***Determinants of Emerging Markets' Commercial Bank Stock Returns***

Eric Girard, Siena College

James Nolan, Siena College

Tony Pondillo, Siena College

***Regulatory Agency Levers to Reduce Manufacturing Emissions***

Steven Dunn, University of Wisconsin Oshkosh

Andrew Manikas, University of Wisconsin Oshkosh

Michael Godfrey, University of Wisconsin Oshkosh

***The Moderating Role of Relationship Quality in Determining the Total Value for the End-Customer***

Framarz Byramjee, Indiana University of Pennsylvania

Parimal Bhagat, Indiana University of Pennsylvania

Andreas Klein, University of Duisburg-Essen

***Dynamic Asset Allocation with Combined Criteria Decision System***

Giuseppe Galloppo, University of di Roma Tor Vergata

***How Does National Foreign Trade React To The BCE'S Policy Within And Out UE?***

Giovanni Tria, University of di Roma Tor Vergata

Giuseppe Galloppo, University of di Roma Tor Vergata

***The Impact of the HIV/AIDS Epidemic on Human Resources: A Cross Countries Study of the Burden of Disease***

Juan J. DelaCruz, FIT - State University of New York

***Marketing Intelligence: A Survey of Tour Operators in South Africa***

Marius Potgieter, Tshwane University of Technology (TUT)

Johan de Jager, Tshwane University of Technology

Neels van Heerden, Tshwane University of Technology

***Global Brands, Local Communities: International Strategies for Company Managed Virtual Communities***

Laurent Arnone, University of Mons

Oliver Colot, University of Mons

Mélanie Croquet, University of Mons

Angy Geerts, University of Mons

Laetitia Pozniak, University of Mons

***Support Strategies for Microenterprises in Time of Crisis: Evidence from the State Government of Baja California, Mexico******"Análisis de Estrategias en Políticas Públicas para Apoyo de Microempresas en Tiempos de Crisis.******Caso de Estudio: Gobierno del Estado de Baja California, México"***

José Gabriel Ruiz Andrade, Universidad Autónoma del Estado de Baja California

Omaira Cecilia Martínez Moreno, Universidad Autónoma del Estado de Baja California

***In a New Millennium, Are We Still Doing It the Old Way?***

Susan Baxter, Farmingdale State College - SUNY

***An Assessment of the Effectiveness and Efficiency of Information and Communication Technologies in the Development of the Small and Medium Sized Enterprises (SMEs)***

Avraam Papastathopoulos, University of Patras, Greece

George Anastasopoulos, University of Patras, Greece

Christina Beneki, Technological Institute of Ionian Islands

**Tourist Satisfaction with a Small Island Destination**  
Perunjodi Naidoo, University of Technology, Mauritius  
Prabha Ramseook-Munhurrun, University of Technology, Mauritius  
Jeynakshi Ladsawat, University of Technology, Mauritius

**Measuring Call Centre Employee Satisfaction and Loyalty**  
Prabha Ramseook-Munhurrun, University of Technology, Mauritius  
Perunjodi Naidoo, University of Technology, Mauritius  
Soolakshna D. Lukea Bhiwajee, University of Technology, Mauritius

**Enterprise Decision Support Systems Integration: A CORBA based Approach**  
Benjamin Khoo, New York Institute of Technology  
Guisseppi Forgionne, University of Maryland, Baltimore County  
Peter Harris, New York Institute of Technology

## REVISTA INTERNATIONAL ADMINISTRACION & FINANZAS

**Decisiones Financieras de los Gerentes de las PYMES de Manizales Colombia 2008**  
Jairo Toro Díaz, Universidad Autónoma de Manizales

**Factores Económicos y Ambientales Predictores de la Actitud Hacia la Producción de Naranja en Montemorelos, Nuevo León Mexico 2005**  
Janette Brito Laredo, Universidad Autonoma de Baja California

**Desarrollo de Habilidades de Inteligencia Emocional con Técnicas Ericksonianas**  
Angélica I. Enríquez Pérez, Instituto Tecnológico de La Paz  
Jorge Hernández P., Instituto Tecnológico de Ciudad Juárez

**Concentración Económica y Transparencia: Caso de Aplicación de las Normas Internacionales de Información Financiera en Chile**  
José Tello Avila, Universidad de Talca  
Keyla González Soto, Universidad de Talca

**Determinación de la Estructura de Capital de las Empresas Colombianas**  
Juan Sergio Cruz, CESA  
Sandra Milena Wadnipar Herazo, CESA

**Análisis Longitudinal de Riesgos de Trabajo en una Planta Maquiladora**  
Virginia López Torres, Universidad Autónoma del Estado de Baja California  
Ma. Enselmina Marín Vargas, Universidad Autónoma de Baja California  
Robert Efraín Zarate Cornejo, Universidad Autónoma de Baja California

**Las Expectativas de los Turistas Cuando Contratan los Servicios de los Guías de Turistas: Un Enfoque Cualitativo**  
Lucila Zarraga Cano, Universidad del Caribe  
Enrique Corona Sandoval, Universidad del Caribe

**¿Es el Riesgo Cambiario Preciado en el Mercado Accionario Chileno? Un Estudio Empírico Basado en la Teoría de Precios por Arbitraje**  
Eduardo E. Sandoval, Universidad de Concepción  
Ángelo Benvenuto, Universidad de Concepción

**La Motivación y el Clima Organizacional en la Facultad de Contaduría Pública de la Benemérita Universidad Autónoma de Puebla**  
Rafaela Martínez Méndez, Universidad Autónoma de Puebla  
María de Jesús Ramírez Domínguez, Universidad Autónoma de Puebla

*Criterios Difusos en la Selección de Carteras*

Christian Camilo Vargas Roncancio, Universidad Piloto de Colombia

*Metodología para la Evaluación del Potencial Competitivo en Pequeñas y Medianas Empresas Basado en el Esquema De Capacidades Internas*

Jorge Del Río Cortina, Fundación Universitaria Tecnológico Comfenalco

Juan David Sepúlveda Chaverra, Fundación Universitaria Tecnológico Comfenalco

Lourdes I. Meriño S., Fundación Universitaria Tecnológico Comfenalco

Aleyda García, Universidad del Atlántico

**ACCOUNTING AND TAXATION***The Value Relevance of Environmental and Social Performance for SIX 300 Companies*

Natalia Semenova, Åbo Akademi University

Henrik Nilsson, Umeå School of Business

Lars G. Hassel, Åbo Akademi University and Umeå School of Business

**BUSINESS EDUCATION AND ACCREDITATION***Screencasts as a Learning Resource to Enhance a Quantitative Business Methods Course*

Ellen Kraft, Richard Stockton College of New Jersey

*Prospering: Creating a New Type of Student Managed Fund*

Lynda S. Livingston, University of Puget Sound

Thomas Glassman, University of Puget Sound

*Sustainability as a Catalyst for Curriculum Re-Design of a Supply Chain Program*

Michael Godfrey, University of Wisconsin Oshkosh

Steven Dunn, University of Wisconsin Oshkosh

Andrew Manikas, University of Wisconsin Oshkosh

*Improving the Virtual Classroom and Pedagogy through Instructor Certification*

Scott Mensch, Indiana University of Pennsylvania

*The Impact of Brand Personality On Brand Preference and Brand Loyalty: A Study on Malaysian's Perception Towards Foreign Brand Coffee Outlets*

Bamini KPD Balakrishnan, Universiti Malaysia Sabah

Samuel Lee, Universiti Malaysia Sabah

Azlinda Shazneem Md.Shuaib, Universiti Malaysia Sabah-Labuan

Najihah Hanisah Marmaya, Univeirsiti Institut Technologi Mara-Melaka Campus

**BEST IN SESSION AWARD WINNERS***Did Financial Performance of European Firms Improve and Converge after Introduction of the Euro?*  
Sergiy Rakhmayil, Ryerson University*The Impact of Education on the Wage Gap between Immigrants and Locals: A Cross-national Comparison*

Kalpana Pai, Texas Wesleyan University

*Audit Market in the Republic of Macedonia Seen Through Transparency Reports*

Zorica Bozinovska-Lazarevska, University "Ss. Cyril and Methodius"

Maja Stolevska, Unit Authority of pre-accession EU funds in Republic of Macedonia

*Tourist Satisfaction with a Small Island Destination*

Perunjodi Naidoo, University of Technology, Mauritius

Prabha Ramseook-Munhurrun, University of Technology, Mauritius

Jeynakshi Ladsawat, University of Technology, Mauritius

***Government's Role in Promoting Adoption and Effective Use of Health IT in the U.S.***

Adora H. Holstein, Robert Morris University  
John Dunn, Robert Morris University  
Patrick Litzinger, Robert Morris University  
Robert Faulkner, Robert Morris University

***Factors Influencing Job Satisfaction and Intention to Quit -A Case Study of Licensed Aircraft Engineers in an Airline Company***

Soolakshna D. Lukea Bhiwajee, University of Technology, Mauritius  
Perunjodi Naidoo, University of Technology, Mauritius  
Prabha Ramseook-Munhurrun, University of Technology, Mauritius

***Screencasts as a Learning Resource to Enhance a Quantitative Business Methods Course***

Ellen Kraft, Richard Stockton College of New Jersey

***Aplicación de la Inteligencia Emocional para Mejorar el Desarrollo y Desempeño de los Empleados de Ventas: Caso ING, S.A. de C.V.***

Zulema Córdova Ruiz, Universidad Autónoma del Estado de Baja California  
Ana Cecilia Bustamante Valenzuela, Universidad Autónoma del Estado de Baja California  
Sósima Carrillo, Universidad Autónoma del Estado de Baja California  
Santiago Pérez Álcala, Universidad Autónoma del Estado de Baja California

***La Evaluación Colegiada, Estrategia en Busca de la Calidad de la Educación Superior, un Trabajo de Equipo: Caso Facultad de Ciencias Administrativas, UABC***

Adelaida Figueroa Villanueva, Universidad Autónoma del Estado de Baja California

***Aplicación del Cuadro de Mando Integral (Balanced Scorecard) en las PYMES a Partir de la Planeación Estratégica: Caso KURODA***

Rebeca Isabel Robles Reyes, Universidad Autónoma del Estado de Baja California  
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***Análisis del nivel de aplicación de las Competencias básicas de la Inteligencia Emocional por Supervisores de Operaciones. Caso: Pepsi-Cola Venezuela C. A., Planta Valencia***

Ero Del Canto, Universidad de Carabobo  
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**Petr Jakubik, Charles University-Prague*****Perfiles y Características de la Gerencia de Recursos Humanos en una Muestra de Grandes y Medianas Empresas de Barranquilla, Santa Marta, Cartagena y Sincelejo (Colombia)***  
**Olga Lucia Jaramillo Naranjo, Universidad Del Norte*****Pricing de un Exótico del Clima para Colombia***  
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*Relative Importance of Management Factors for Civil Aviation Flight Safety*  
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*Negative and Positive Lessons from the 2007-2008 Financial Crisis*  
Petr Teply, Charles, University-Prague  
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Libor Zeman, Technogroup

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Jürgen Moormann, Frankfurt School of Finance & Management  
Diana Heckl, Frankfurt School of Finance & Management

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Lorena Zalthen Hernández, Universidad Autónoma del Carmen

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Lars G. Hassel, Åbo Akademi University and Umeå School of Business

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Luding Tong, Marietta College

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Ramon Corona, National University-San Diego

*Sustaining Competitiveness in a Global Economy: Insights Offered by Total Factor Productivity  
Indicators for the U.S.*  
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*Metodología para la Evaluación del Potencial Competitivo en Pequeñas y Medianas Empresas Basado en el Esquema De Capacidades Internas*

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Lourdes I. Meriño S., Fundación Universitaria Tecnológico Comfenalco  
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*Simulador Empresarial UDI Business Game*

Diego Fernando Santisteban Rojas, Universitaria de Investigación y Desarrollo  
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*Part-Time Entrepreneurship: Theory and Evidence*

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*Enterprise Decision Support Systems Integration: A CORBA based Approach*

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*Marco General Difuso para el Análisis de la Competitividad Empresarial*

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*La Efectividad del Plan Nacional de Franquicias para Las Mipyme en México: Caso Municipio Benito Juárez, Quintana Roo*

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*Prospering: Creating a New Type of Student Managed Fund*

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*Determining Factors Related To Payment Delay Prediction For Widespread Natural Disaster Insurance Claims*

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*A Comparative Analysis of Social Services & Social Security Programs in the International Arena:*

*Are There Best Practices To Be Used as a Template?*  
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*La Participación de la Banca Comercial en las Microfinanzas:Caso de América Latina*

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*Calidad de Servicio en los Programas de Postgrado en Gerencia en Instituciones de Educación Superior Caso: Universidad de Zulia. Estado Zulia, Venezuela*

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**Universities, Institutions and Firms Represented**

Academy of Economic Studies Bucharest	Northern New Mexico College
University of Maryland-Baltimore	Peking University
Abilene Christian University	Purdue University
Åbo Akademi University	Ramapo College of New Jersey
Alexandru Ioan Cuza University of Iasi	Richard Stockton College of New Jersey
American Public University	Robert Morris University
American University of Sharjah	Romanian American University
Asbury College	Roosevelt University
Autoridad de los Recursos Acuáticos de Panamá	Russian Academy of Sciences
Auburn University	Ryerson University
Azusa Pacific University	Sacred Heart University
Banco de la Republica-Colombia	Sam Houston State University
Bank Indonesia, Jakarta	Saint Leo University
Benemérita Univ. Autónoma de Puebla	Saint Marys College
Bethune-Cookman College	SBICAPS
Bradley University	Siena College
Banco Central de Costa Rica	SUNY Plattsburgh
CAG University-Adana	SUNYIT
California State Univ., Fullerton	Technical University of Liberec
CESA	Technogroup
CETYS Universidad	Technological Institute of Ionian Islands
Charles University-Prague	TERI University, India
Concordia University	Texas Wesleyan University
Condova La Costa, Costa Rica	The Academy Of Economic Studies, Bucharest
Cornerstone Companies	The Hong Kong Polytechnic University
Cyprus International University	The State University of Management
Dimitrie Cantemir University	The World Bank
Dumlupınar University	Toulouse Business School (ESC Toulouse)
Eastern Connecticut State University	TransWorld Institute of Technology
Embry-Riddle Aeronautical University	Tshwane University of Technology (TUT)
Farmingdale State College - SUNY	Umeå School of Business
FIT - State University of New York	Umeå School of Business
Fordham University	Unit Authority of pre-accession EU funds in Rep. of Macedonia
Frankfurt School of Finance & Management	Univeirsiti Institut Technologi Mara-Melaka Campus
Fundación Caja Rural de Toledo	Universidad Anáhuac México Norte
Fundación Universitaria Tecnológico Comfenalco	Universidad Autonoma de Baja California
Georgian Court University	Universidad Autónoma de Campeche
Howard University	Universidad Autónoma de Ciudad Juárez
Indiana University of Pennsylvania	Universidad Autónoma De Estado de Baja California
Instituto de Estudios Ambientales (IDEA)	Universidad Autónoma de Manizales
Instituto Educativo del Noroeste, A.C.	Universidad Autónoma de Mexico
Instituto Tecnológico de Ciudad Juárez	Universidad Autónoma de Nayarit
Instituto Tecnológico de Ciudad Juárez	Universidad Autónoma de Puebla
Instituto Tecnológico de La Paz	Universidad Autónoma del Carmen
Iowa Wesleyan College	Universidad Autónoma del Estado Baja California
James A. Haley Veteran's Hospital	Universidad Bolivariana de Venezuela
Liverpool Hope University	Univ. Bolivariana de Venezuela-Punto Fijo
Lucian Blaga University of Sibiu	Universidad de Carabobo
Lucian Blaga University of Sibiu	Universidad de Castilla-Mancha
Marietta College	Universidad de Colima
Marietta College	Universidad de Concepción
Ming Chuan University	Universidad de Granada
National Chi Nan University	Universidad De Guadalajara
National Chiao Tung University	Universidad de Guadalajara-Valles
National University	Universidad de la Laguna
National University-San Diego	
New York Institute of Technology	
New York University	
North Central College	

Universidad de La Salle	University of Calabria
Universidad de Medellín	University of Calgary
Universidad de Sevilla	University of California-Fullerton
Universidad de Talca	University of di Roma Tor Vergata
Universidad del País Vasco	University of Duisburg-Essen
Universidad del Atlántico	University of Economics-Prague
Universidad del Caribe	University of Groningen
Universidad del Cauca	University of Illinois - Springfield
Universidad del Estado Baja California	University of La Serena
Universidad Del Norte	University of Mons
Universidad del Valle-Aguascalientes	University of North Texas
Universidad del Zulia (LUZ)	University of Oulu
Universidad Jose Antonio Paez	University of Pardubice
Univ. Nacional Autónoma de México	University of Patras, Greece
Universidad Nacional de Colombia	University of Puget Sound
Universidad Nacional De Colombia	University of Rijeka
Univ. Nacional de Colombia-Manizales	University of Scranton
Univ. Nacional Experimental de la Fuerza	University of Surrey
Armada Venezulea-Punto Fijo	University of Technology, Mauritius
Univ.Nacional Experimental de Táchira	University of Texas- Austin
Universidad Piloto de Colombia	University of Tirana
Universitaria de Investigación y Desarrollo	University of West Bohemia
Universiti Malaysia Sabah	University of West Bohemia-Pilsen
Universiti Malaysia Sabah-Labuan	University of Wisconsin Oshkosh
University "St. Cyril and Methodius	University of Wyoming
Univ. of Agronomic Sciences & Vet. Medicine of	VSB-TU Ostrava
Bucharest	Wilberforce University
University of Bahrain	

### Countries Represented

Albania	Malaysia
Belgium	Mauritius
Canada	México
Chile	Panama
China	Republic of Macedonia
Colombia	Romania
Costa Rica	Russia
Croatia	SouthAfrica
Czech Republic	Spain
Finland	Taiwan, R.O.C
France	The Netherlands
Germany	Turkey
Greece	United Arab Emirates
India	United Kingdom
Indonesia	Venezuela
Italy	
Kingdom of Bahrain	