

GLOBAL CONFERENCE ON
BUSINESS AND FINANCE

CONFERENCE PROGRAM

*San Jose, Costa Rica
May 26-29, 2020*

The Institute for Business and Finance Research

GLOBAL

IBFR

TheIBFR.COM

Table of Contents

Letter from the Conference Chair.....	2
Conference Etiquette.....	4
The Institute for Business and Finance Research.....	5
Journals.....	6
Editorial Advisory Boards.....	8
Future Conferences.....	16
Schedule of Events.....	17
Summary of Onsite Sessions.....	18
Presentation Equipment.....	19
Paper Sessions.....	20
Non-Presenting Participants.....	26
Staff Members.....	26
Session Chairs.....	26
Awards.....	27
Index of Participants.....	28
Universities, Institutions and Firms Represented.....	30
Countries Represented.....	32

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

**Bienvenidos a 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 29th Costa Rica Global Conference on Business and Finance. In the last few months, we have all had to navigate unprecedented challenges that we never envisioned. The IBFR expresses our deepest gratitude to you for your understanding as we asked you to adapt to changes necessary to keep you, our colleagues, and our communities safe. We hope you enjoy our modified format with internet and virtual sessions.

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. 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 share their work at our conferences and in our journals. We welcome articles which are of interest to scholars and practitioners in all fields of business, economics and related fields.

The 2020 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 good. 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. The participants come from a variety of high-quality institutions and will present work on a mix of academic issues.

We are proud to announce our upcoming conferences. Our 30th winter conference will be held in Hawaii, January 4-6, 2021 using an online format only. We have scheduled a return to our onsite format for our 31st event. The 31st summer conference will be held May 25-28, 2021 at the Wyndham Herradura Hotel, San Jose Costa Rica. We invite you to join us at these events.

We hope you have a productive conference. If we can be of any assistance to you, please do not hesitate to contact us.

Warmest Regards,

Mercedes Galbert

Conference Chair



Bienvenidos a Costa Rica

El IBFR y su personal les da la bienvenida a la 29th Costa Rica Global Conference on Business and Finance Research. En los últimos meses, todos hemos tenido que superar desafíos sin precedente. El IBFR desea expresar nuestra más profunda gratitud por su comprensión, y por adaptarse a los cambios necesarios para mantenerlo a ustedes, nuestros colegas y nuestras comunidades a salvo. Esperamos que disfrute de nuestro formato modificado con sesiones virtuales y sesión internet.

Todo profesor de educación superior debe encontrar un balance entre su rol como educador, investigador, servicio a la comunidad y servicio a 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.

Estamos orgullosos de anunciar nuestros próximos congresos. Nuestro 30th congreso se llevará a cabo en Hawaii, del 4 al 6 de enero de 2021, utilizando solo un formato en línea. Hemos programado un regreso a nuestro formato en sitio para nuestro 31st Costa Rica, del 25-28 de mayo, 2021 en el Hotel Wyndham Herradura. Le invitamos a participar a nosotros en nuestros eventos.

Esperamos que tengan un congreso productivo. Estamos para asistirles durante el congreso y en el futuro.

Saludos Cordiales,
Mercedes Jalbert
Conference Chair



Conference Etiquette

The Institute encourages the positive exchange of ideas. Spirited debate related to issues presented in conference sessions is welcome and encouraged. However, participants must frame all comments in a positive tone. Under no circumstances should participants make personally demeaning or insulting comments or make degrading comments about a presenter's work.

Business casual attire is appropriate for all events.

Conferencia Etiqueta

El Instituto fomenta el intercambio positivo de ideas. Debate vigoroso relacionado con las temáticas presentadas en sesiones de la conferencia es bienvenidos y motivado. Sin embargo, los participantes deben enmarcar todos los comentarios en un tono positivo. Bajo ninguna circunstancia deben los participantes hacer comentarios degradantes sobre el investigador o su investigación o insultar al expositor.

Vestimenta casual de negocios es apropiada para todos los eventos.

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 eight journals: *The International Journal of Business and Finance Research*, *International Journal of Management and Marketing Research*, *Global Journal of Business Research*, *Accounting and Taxation*, *Review of Business & Finance Studies*, *Business Education and Accreditation*, *Revista Internacional Administración y Finanzas* and *Revista Global de Negocios*. 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 their research at an international conference
- Receive feedback on their research
- Publish a short version of their paper in the refereed proceedings
- Compete for the Outstanding Research Award
- Compete for the Best Paper in Session Award
- Have their paper considered for publication in a peer reviewed journal
- Network with potential employers and employees

The Global Conference on Business and Finance Proceedings (ISSN: 2168-0612 on Flash Drive and ISSN 1941-9589 Online) are peer reviewed. Short versions or full papers presented at the Global Conference on Business and Finance can be published in the refereed proceedings. The conference proceedings are distributed on USB Flash Drive, Online and through EbscoHost. The conference proceedings are indexed by Copernicus.

Journals

Journal Announcements

We continue to work hard to improve the quality and visibility of our journals. Our Harzing's Publish or Perish Statistics continue to increase with h and g rankings reaching levels as high as 49. In addition, the number of citations for our journals has been increasing by about 1.5 percent per month. Our journals are now indexed by ZBW Leibniz Information Center for Economics-EconBIZ. In addition, several new rankings of our journals have come to our attention. Seven of our journals are now ranked by Excellence in Research for Australia (ERA). Three are ranked in ANVUR, four are ranked in AIDEA, and eight are ranked by IDEAS/RePEc. We are pleased to be gaining this attention and hope to see additional organizations include us in their rankings in the future. Our journals are distributed in print, and electronically through EbscoHost, RePEc, SSRN and The IBFR Website. Our journal content is permanently archived with Portico.

The IBFR sponsors eight peer-reviewed journals:

- The International Journal of Business and Finance Research
ISSN # 1931-0269 [print], 2157-0698 [online]
- International Journal of Management and Marketing Research
ISSN # 1933-3153 [print], 2157-0205 [online]
- Global Journal of Business Research
ISSN 1931-0277 [print], 2157-0191 [online]
- Accounting & Taxation
ISSN 1944-592X [print], 2157-0175 [online]
- Review of Business & Finance Studies
ISSN 2150-3338 [print], 2156-8081 [online]
- Business Education & Accreditation
ISSN 1944-5903 [print], 2157-0809 [online]
- Revista Internacional Administración & Finanzas
ISSN 1933-608X [print], 2157-3182 [online]
- Revista Global de Negocios
ISSN 2328-4641 [print], 2328-4668 [online]

All our Journals are blind 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 have not been published elsewhere, and are not under consideration for any other publication, are considered for publication in the journals.

Please visit our web site for information about our journal's indexing, ranking and distribution at www.theibfr.com/journal.htm (EBSCOHost, SSRN, RePEc, Econlit, e-JEL and JEL on CD etc.)

For additional information on the journals or proceedings, including manuscript submission instructions, visit our website at www.theIBFR.com.

Revistas Académicas

The Institute for Business and Finance Research patrocina ocho revistas académicas Revista: *Internacional Administración & Finanzas (RIAF)*, *The International Journal of Business and Finance Research (JBFR)*, *International Journal of Management and Marketing Research (IJMMR)*, *Global Journal of Business Research (GJBR)* *Accounting and Taxation (AT)*, *Business Education and Accreditation (BEA)*, *Review of Business & Finance Studies (RBFS)* y *Revista Global de Negocios*.

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, turismo, 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 son bienvenidos.

Visite nuestro sitio www.theibfr.com/publicaciones.htm donde encontrara informacion detallada sobre las revistas, indexación, distribución, proceso de revisión etc.

Editorial Advisory Boards

The International Journal of Business and Finance Research (IJBFR) ISSN # 1931-0269 (print) and 2157-0698 (online)

Terrance Jalbert, Editor in Chief

Mercedes Jalbert, Managing Editor

Editorial Advisory Board

James E. Briley

Northeastern State University

Salem Lotfi Boumediene

Montana State University Billings

Yahn-Shir Chen

University of Science and Technology

E.M. Ekanayake

Bethune-Cookman University

Gary M. Fleischman

Texas Tech University

Zi-Yi Guo

Wells Fargo Bank, N.A.

Han-Ching Huang

Chung Yuan Christian University

Stoyu Ivanov

San José State University

Lynda S. Livingston

University of Puget Sound

Romilda Mazzotta

University of Calabria

Rajesh Mohnot

Middlesex University

Linda Naimi

Purdue University

Charles Rambo

University of Nairobi

Eduardo Sandoval

Universidad Católica de la Santísima

Concepción

Jonathan Stewart

Abilene Christian University

Dirk Swagerman

University of Groningen

Ranjini Thaver

Stetson University

Gianfranco A. Vento

Regent's College

Devrim Yaman

Western Michigan University

The International Journal of Business and Finance Research (ISSN: 1931-0269 print ISSN: 2157-0698 online) has been published continuously since 2007. The Journal publishes high-quality articles in all areas of finance, accounting and economics. Theoretical, empirical and applied manuscripts are welcome for publication consideration. All papers submitted to the Journal are blind reviewed. The Journal is distributed in print and electronically through Social Science Research Network (SSRN), EBSCOhost Publishing, Research Papers in Economics (RePEc) and The IJBF website. The Journal is permanently archived through Portico. The Journal is indexed in the American Economic Association's Econlit, e-JEL, and JEL on CD; ZBW Leibniz Information Center for Economics-EconBIZ. The Journal is ranked by Schulze, Warning and Wiermann (2008); Westminster College's Comprehensive Journal Ranking; Excellence in Research for Australia (ERA); and others.

International Journal of Management and Marketing Research (IJMMR)
ISSN # 1933-3153 (print) and 2157-0205 (online)

Terrance Jalbert, Editor in Chief

Mercedes Jalbert, Managing Editor

Editorial Advisory Board

Jeff Anstine

North Central College

Raymond Cairo

University of Surrey

Peter Geczy

*National Institute of Advanced
Industrial Science and Technology*

Qiang Gong

*Southwestern University of Finance
and Economics*

Azucena Leticia Herrera Aguado

Universidad Tecnológica de Puebla

Venus Ibarra

Ateneo de Manila University

Mary Beth McCabe

National University

Mark C. Johlke

Bradley University

Carmen Padilla-Lozano

*Universidad Católica de Santiago de
Guayaquil*

Charles Rambo

University of Nairobi

Ya-Hui Wang

*National Chin-yi University of
Technology*

Janet L. Walsh

Birchtree Global, LLC

The International Journal of Management and Marketing Research (ISSN: 1933-3153 print and 2157-0205 online) has been published continuously since 2008. The Journal publishes high-quality articles in all areas of management and marketing. Theoretical, empirical and applied manuscripts are welcome for publication consideration. All papers submitted to the Journal are blind reviewed. The Journal is distributed in print and electronically through Social Science Research Network (SSRN), EBSCOhost Publishing, Research Papers in Economics (RePEc) and The IBFR website. The Journal is permanently archived through Portico. The Journal is indexed in ZBW Leibniz Information Center for Economics-EconBIZ. The Journal is ranked in Westminster College's Comprehensive Journal Ranking Excellence in Research for Australia (ERA) and others.

Global Journal of Business Research (GJBR)
ISSN 1931-0277 (print) and 2157-0191 (online)

Terrance Jalbert, Editor in Chief

Mercedes Jalbert, Managing Editor

Editorial Advisory Board

Hussein Al-Tamimi
University of Sharjah

Jeff Anstine
North Central College

Zulal Denaux
Valdosta State University

Giuseppe Galloppo
University of Tuscia - Viterbo

Michael Godfrey
University of Wisconsin Oshkosh

Linda Naimi
Purdue University

Ana Isabel Ordóñez Parada
Universidad Autónoma de Chihuahua

Matthew Royle
Valdosta State University

Eduardo Sandoval
*Universidad Católica de la Santísima
Concepción*

Paolo Tenuta
*University of Calabria
Concepción*

Erico Wulf
University of La Serena

The Global Journal of Business Research (ISSN: 1931-0277 print and 2157-0191 online) has been published continuously since 2007. The Journal publishes high-quality articles in all areas of business, finance, accounting, economics, management, marketing and related fields. Theoretical, empirical and applied manuscripts are welcome for publication consideration. All papers submitted to the Journal are blind reviewed. The Journal is distributed in print and electronically through Social Science Research Network (SSRN), EBSCOhost Publishing, Research Papers in Economics (RePEc) and The IBFR website. The Journal is permanently archived through Portico. The Journal is indexed in the American Economic Association's Econlit, e-JEL and JEL on CD and ZBW Leibniz Information Center for Economics-EconBIZ. The Journal is ranked by Schulze, Warning and Wiermann (2008); Westminster College's Comprehensive Journal Ranking; Excellence in Research for Australia (ERA); and others.

Accounting & Taxation (AT)
ISSN 1944-592X (print) and 2157-0175 (online)

Terrance Jalbert, Editor in Chief

Mercedes Jalbert, Managing Editor

Editorial Advisory Board

James E. Briley
Northeastern State University
Jeffrey L. Decker
California State University - Chico
Giuseppe Di Biase
*University "G. D'Annunzio" Chieti and
Pescara*
Gary M. Fleischman
Texas Tech University
Glen Hansen
Utica College
Peter Harris
New York Institute of Technology
Krzysztof Kluza
Warsaw School of Economics (SGH)

Nirosh Kuruppu
Sultan Qaboos University
Dauda Mohammed
Bayero University Kano-Nigeria
Yoko Oguro
Meikai University
John J. Shon
Fordham University
Antonella Silvestri
University of Calabria
Jonathan Stewart
Abilene Christian University
Ronald Stunda
Valdosta State University
Gianfranco A. Vento
Regent's College

Accounting & Taxation (ISSN: 1944-592X print and 2157-0175 online) has been published continuously since 2009. The Journal publishes high-quality articles in all areas of accounting, auditing, taxation and related fields. Theoretical, empirical and applied manuscripts are welcome for publication consideration. All papers submitted to the Journal are blind reviewed. The Journal is distributed in print and electronically through Social Science Research Network (SSRN), EBSCOhost Publishing, Research Papers in Economics (RePEc) and The IBFR website. The Journal is permanently archived through Portico. The Journal is indexed in ZBW Leibniz Information Center for Economics-EconBIZ. The Journal is currently ranked by Australian Business Deans Council, Westminster College's Comprehensive Journal Ranking, Excellence in Research for Australia (ERA), and others.

Business Education & Accreditation (BEA)
ISSN 1944-5903 (print) and 2157-0809 (online)

Terrance Jalbert, Editor in Chief

Mercedes Jalbert, Managing Editor

Editorial Advisory Board

William Bealing
Shippensburg University

Peter Geczy
*National Institute of Advanced
Industrial Science and Technology*

Katherine Kinkela
Iona College

András Kun
University of Debrecen

Deneb Elí Magaña Medina
*Universidad Juárez Autónoma de
Tabasco*

Linda Naimi
Purdue University

Maria Teresa Nardo
University of Calabria

Francis Petit
Fordham University

Siu Kay Pun
*Nanyang Technological University,
Singapore*

Maurizio Rija
University of Calabria

Juan Rositas-Martinez
Universidad Autónoma de Nuevo León

Arup Sen
D'Youville College

Richard Weaver
National University

Business Education & Accreditation (ISSN: 1944-5903 print, and 2157-0809 online) has been published continuously since 2009. The Journal publishes high-quality articles in all areas of business education, accreditation and related fields. Theoretical, empirical and applied manuscripts are welcome for publication consideration. All papers submitted to the Journal are blind reviewed. The Journal is distributed in print and electronically through Social Science Research Network (SSRN), EBSCOhost Publishing, Research Papers in Economics (RePEc) and The IBFR website. The Journal is permanently archived through Portico. The Journal is ranked in Westminster College's Comprehensive Journal Ranking, Excellence in Research for Australia (ERA) and others.

Review of Business & Finance Studies
ISSN: 2150-3338 (print) and 2156-8081 (online)

Terrance Jalbert, Editor in Chief

Mercedes Jalbert, Managing Editor

Editorial Board

Paolo Agnese <i>LUISS Guido Carli University</i>	Katherine Kinkela <i>Iona College</i>
Khaled Aljifri <i>United Arab Emirates University</i>	Susan J. Kowalewski <i>Dyouville College</i>
Jeff Anstine <i>North Central College</i>	Michael Mahoney <i>Wagner College</i>
Raymond Cairo <i>University of Surrey</i>	Kalpana Pai <i>Saint Mary's College of California</i>
Paolo Capuano <i>Università degli Studi di Roma "La Sapienza"</i>	Francis Petit <i>Fordham University</i>
Benedict E. DeDominicis <i>Catholic University of Korea</i>	Laetitia Pozniak <i>University of Mons</i>
Peter Geczy <i>National Institute of Advanced Industrial Science and Technology</i>	Rafael F. Romero <i>SUNY Polytechnic Institute</i>
Michael Godfrey <i>University of Wisconsin Oshkosh</i>	Stefania Veltri <i>University of Calabria</i>
Peter Harris <i>New York Institute of Technology</i>	Yi-Fang Yang <i>Chang Jung Christian University</i>
	Lucila Zárraga Cano <i>Universidad del Caribe</i>

Review of Business & Finance Studies (ISSN: 2150-3338 print and 2156-8081 online) has been published continuously since 2010. The Journal publishes high-quality studies in all areas of business finance and related fields. Empirical and theoretical papers as well as case studies are welcome. Case studies can be based on real-world or hypothetical situations. In addition, academic papers that address issues related to case teaching methodologies are welcome. All papers submitted to the Journal are blind reviewed. The Journal is distributed in print and electronically through Social Science Research Network (SSRN), EBSCOhost Publishing, Research Papers in Economics (RePEc) and The IBFR website. The Journal is permanently archived through Portico. The Journal is indexed in ZBW Leibniz Information Center for Economics-EconBIZ. The Journal is ranked in Excellence in Research for Australia (ERA) and others.

Revista International Administration & Finanzas
ISSN 1933-608X (print) 2157-3182 (online)

Terrance Jalbert, Co-Editor in Chief

Mercedes Jalbert, Co-Editor in Chief

Editorial Advisory Board

Francisco Arturo Bribiescas Silva
Univ. Autónoma de Ciudad Juárez
Mario Rene Chan Magaña
Univ. Tecnológica Regional del Sur
María Del Rosario Demuner Flores
Univ. Autónoma del Estado de Mexico
Elida E. Herrera-Rodríguez
Universidad de Panamá
Grettel Keane
Keane Consulting
Virginia López T.
Univ. Autónoma de Baja California
Rafael Marrero Díaz
University of Puerto Rico
Rafaela Martínez Méndez
Universidad Autónoma de Puebla
Aurora Irma Máynez Guaderrama
Univ. Autónoma de Ciudad Juárez
Juan Nicolas Montoya Monsalve
Universidad Nacional de Colombia

Antonio Emmanuel Pérez Brito
Universidad Autónoma de Yucatán
Martín Romero Castillo
*Escuela Nacional de Estudios
Superiores Unidad León, Universidad
Nacional Autónoma de México*
Eduardo Sandoval
*Universidad Católica de la Santísima
Concepción*
Jose Antonio Tello Avila
Universidad de Talca
Omar Terán V.
Centro Univ. UAEM Amecameca
José Isabel Urciaga-García
Universidad de La Salle Bajío, A.C.
Gianfranco A. Vento
Regent's College
Erico Wulf
University of La Serena

Revista Internacional Administración & Finanzas (RIAF) se publica en forma continua desde 2008. RIAF publica manuscritos de alta calidad en todas las áreas de las ciencias administrativas, contables y financieras. Artículos teóricos, empíricos y aplicados son bienvenidos para revisión y posible publicación. RIAF se publica siete veces al año por el Institute for Business and Finance Research. Todo trabajo de investigación enviado para consideración es sujeto a un "blind-review process." RIAF se distribuye en forma impresa y a través de Social Science Research Network (SSRN), EBSCOHost, Research Papers in Economics (RePEc) y el sitio del IBFR. RIAF esta indexada en The American Economic Association's Econlit, e-JEL y JEL on CD y ZBW Leibniz Information Center for Economics-EconBIZ. La revista esta archivada en forma permanente con Portico. La revista tiene ranking en Excellence in Research for Australia (ERA) y otras.

Revista Global de Negocios
ISSN 2328-4641 (print) 2328-4668 (online)

Terrance Jalbert, Co-Editor in Chief

Mercedes Jalbert, Co-Editor in Chief

Editorial Advisory Board

Ma. Zóchitl Araiza Garza
*Universidad Autónoma de Coahuila-
Monclova*

Luis Alfredo Argüelles Ma
Universidad Autónoma de Campeche

Marisa Daniela Goytia
Universidad Nacional de Rosario

Elida E. Herrera-Rodríguez
Universidad de Panama

Carmen Elisa Lerma Cruz
Universidad Autónoma de Occidente

Betzabé del Rosario Maldonado Mera
*Universidad de las Fuerzas Armadas
ESPE*

Sonia Elizabeth Maldonado-Radillo
Univ. Autónoma de Baja California

María Marlene Martín Méndez
Universidad Autónoma de Yucatán

Germán Aníbal Narváez Vásquez

*Instituto Tecnológico y de Estudios
Superiores de Monterrey*

José Manuel Osorio Atondo
Universidad Estatal de Sonora

Jodie Padilla Lozano
Universidad de Buenos Aires

Carmen Ríos Figueroa
Universidad del Este

Vicente Safón
University of Valencia

Miguel Ángel Vargas del Ángel
Universidad Autónoma Chapingo

Gianfranco A. Vento
Regent's College

Lizzette Velasco Aulcy
Univ. Autónoma de Baja California

Graciela de las Mercedes Vidal Carvajal
Universidad La República

Revista Global de Negocios (RGN) se publica en forma continua desde el 2013. RGN publica manuscritos de alta calidad en todas las áreas de las ciencias administrativas, contables y financieras. Investigaciones teóricas, empíricas y aplicadas son bienvenidas para revisión y posible publicación. RGN se publica dos veces al año por el Institute for Business and Finance Research. Todo trabajo de investigación enviado para consideración es sujeto a un "blind-review process." RGN se distribuye en forma impresa y a través de Social Science Research Network (SSRN), EBSCOHost, Research Papers in Economics (RePEc) and el sitio del IBFR. La revista está archivada en forma permanente con Portico. La revista tiene ranking en IDEAS/RePEc.

FUTURE CONFERENCES

We hope you are able to join us our next event.

Hawaii, 2021

The 30th Winter Global Conference on Business and Finance (online format only) will be held in Hawaii, United States, January 4-6, 2021

San Jose, Costa Rica, 2021

The 31th Summer Global Conference on Business and Finance will be held in San Jose, Costa Rica, May 25-28, 2021 at the Wyndham Herradura Hotel

CONGRESOS FUTUROS**Hawaii, 2021**

El Congreso 30th Global Conference on Business and Finance (GCBF) (solo formato online) se realizará en Hawaii, Estados Unidos, Enero 4-6, 2021

San Jose, Costa Rica, 2021

El Congreso 31th Global Conference on Business and Finance (GCBF) se realizará en San Jose, Costa Rica, Mayo 25-28, 2021 en el Hotel Wyndham Herradura

SCHEDULE OF EVENTS

TUESDAY, May 26, 2020 Martes 26 de Mayo, 2020	
2:00 PM to 4:00 PM	Conference Welcome /Bienvenida al Congreso (Zoom)
WEDNESDAY, May 27, 2020 Miercoles 27 de Mayo 2020	
Continuous	Internet Session/Sesión Internet (https://www.theibfr.com/internet-session/)
2:00 PM to 3:50 PM	Zoom Session
THURSDAY, May 28, 2020 Jueves 28 de Mayo 2020	
Continuous	Internet Session/Sesión Internet (https://www.theibfr.com/internet-session/)
10:00 AM to 11:50 AM	Zoom Session
1:00 PM to 2:50 PM	Zoom Session
4:00 PM to 5:50 PM	Zoom Session
FRIDAY, May 29, 2020 Viernes 29 de Mayo 2020	
Continuous	Internet Session/Sesión Internet (https://www.theibfr.com/internet-session/)
2:00 PM to 3:00 AM	Awards Event and Closing/Evento de Premiación y Cierre del Congreso
3:00 PM	Conference Ends/Conferencia Finaliza

Summary of Onsite Sessions

For security reasons, registered and paid authors will receive an email including Zoom ID, password, and URL to access the Zoom Sessions.

ROOM	Zoom Room
TUESDAY	
02:00 PM	Welcome to the conference Bienvenidos al congreso
WEDNESDAY	
02:00 PM	English Finance & Economics
THURSDAY	
10:00 AM	English Accounting
01:00 PM	Spanish Management & Business Education
04:00 PM	English Public Administration, Management & Business Education
FRIDAY	
03:00 PM	Award Event/ Presentacion de Premios

Summary of Internet Sessions

ROOM	Online at www.theibfr.com/internet-session
TUESDAY MAY 26 TO MAY 29, 2020	
Time: Continuous	
	Accounting English
	Management & Business Education English
	Finance English
	Finance & Accounting Spanish
	Management, Economics & Accounting Spanish
	Management, Business Education & Accounting Spanish
	Marketing & Management Spanish
	Marketing, Management & Law Spanish

* Registered and paid participants are welcome to attend any, and all, sessions.

* Autores registros al congreso pueden atender todas las sesiones.

Presentation Equipment

You will need Zoom and a computer with camera and microphone to attend the virtual sessions. Zoom is available at [zoom.com](https://zoom.us)

For the internet session, you will only need internet access.

Equipo para Presentación

Para las sesiones virtuales necesita Zoom. Zoom está disponible en [Zoom.com](https://zoom.us). También necesita una computadora con cámara y micrófono incorporado.

Para la sesión internet solo necesitan acceso a internet.

Paper Sessions

Internet Sessions

Registered and paid attendees are welcome to attend any and all of the internet and onsite sessions. Internet sessions take place continuously throughout the conference. To review the presentations online please visit our website at: www.theibfr.com/internet-session. Please take a moment to review the papers and to provide feedback to the authors, by sending an email to internet@theibfr.com with your comments. These comments will be forwarded to the author. Bolded author names indicate a presenting author(s).

INTERNET SESSION ROOM: San Jose		TIME: CONTINUOUS
SESSION TRACK	ACCOUNTING	
SESSION CHAIR	Terrance Jalbert, The IBFR	
ENGLISH	<i>Analysts' IFRS Knowledge, Forecast Accuracy, and SEC's Elimination of the 20-F Reconciliation</i> Xiaoxiao Song, Southern Illinois University Edwardsville Hunter Brooks, Southern Illinois University Edwardsville	
	<i>Evaluating Discretionary Loan Loss Provision Models Using Future Chargeoffs and Future Recoveries</i> Glen Hansen, Utica College	
	<i>A Lease Case Study: The New US GAAP and IFRS Lease Standards and Its Impact on Financial Ratios</i> Peter Harris, New York Institute of Technology Terrance Jalbert, University of Hawaii Hilo	

INTERNET SESSION ROOM: San Jose		TIME: CONTINUOUS
SESSION TRACK	MANAGEMENT, BUSINESS EDUCATION	
SESSION CHAIR	Terrance Jalbert, The IBFR	
ENGLISH	<i>Factors That Explain Undergraduate Business Students' Performance in Their Chosen Field: Does Gender Matter?</i> Leiv Opstad, Norwegian University of Science and Technology Torbjørn Årethun, Western Norway University of Applied Sciences	
	<i>Overt and Covert Consequences of Covid-19</i> Keith Akiva Lehrer, York University	
	<i>Short-term Study Abroad Impacts on Cultural Competencies of Business Students</i> Laura Gow-Hogge, Eastern Oregon University	

	INTERNET SESSION ROOM: San Jose	TIME: CONTINUOUS
	SESSION TRACK	MANAGEMENT
	SESSION CHAIR	Terrance Jalbert, The IBFR
ENGLISH	<i>Business Model Proposal for a Spin-off Dedicated to Manufacturing Pets' Beds</i> Priscila Cuevas Ocampo, Universidad Autónoma del Estado de Hidalgo Blanca Cecilia Salazar Hernández, Universidad Autónoma del Estado de Hidalgo	
	<i>Workforce Training and Development: The New Growth Strategy</i> Jason Caudill, King University	
	<i>Towards a General Pedagogic Model of Plagues and Pandemics</i> Keith Akiva Lehrer, York University	

	INTERNET SESSION ROOM: San Jose	TIME: CONTINUOUS
	SESSION TRACK	FINANCE
	SESSION CHAIR	Terrance Jalbert, The IBFR
ENGLISH	<i>The Search for Time-series Predictability-based Anomalies</i> Javier Humberto Ospina-Holguín, Universidad del Valle Ana Milena Padilla-Ospina, Universidad del Valle	
	<i>The Exchange Rate and Stock Market Indexes between South Africa and United Kingdom</i> Jeng-Hong Chen, Central State University	

INTERNET SESSION ROOM: San Jose		TIME: CONTINUOUS
SESSION TRACK	FINANCE, ACCOUNTING	
SESSION CHAIR	Mercedes Jalbert, The IBFR	
SPANISH	<i>Manual de Control Interno para Minimizar los Riesgos en el Manejo de Residuos Peligrosos en la Industria de Recubrimientos</i> Mónica Marsela López García, Universidad de Guadalajara Martín Miguel López García, Universidad de Guadalajara Fernando Román Luna, Universidad de Guadalajara	
	<i>EVA en las Grandes Empresas del Sector Ferretero en Colombia</i> Jorge Alberto Rivera Godoy, Universidad del Valle	
	<i>Relación de los Indicadores de Desempeño Financiero y No Financiero con la Rentabilidad de Mipymes</i> Luis Alfredo Argüelles Ma, Universidad Autónoma de Campeche Román Alberto Quijano García, Universidad Autónoma de Campeche Deneb Elí Magaña Medina, Universidad Juárez Autónoma de Tabasco Carlos Enrique Cruz Mora, Universidad Autónoma de Campeche	

INTERNET SESSION ROOM: San Jose		TIME: CONTINUOUS
SESSION TRACK	MANAGEMENT, ECONOMICS, ACCOUNTING	
SESSION CHAIR	Mercedes Jalbert, The IBFR	
SPANISH	<i>Inteligencia de Negocios para la Elección de un Producto en la Creación de una Spin Off</i> Alma Mariana Villanueva Reyes, Universidad Autónoma del Estado de Hidalgo Blanca Cecilia Salazar Hernández, Universidad Autónoma del Estado de Hidalgo	
	<i>Gestión del Riesgo en Costos por Manufactura Esbelta</i> Ana Isabel Barocio Torres, Universidad de Guadalajara Ingrid Georgina Claire Torres, Universidad de Guadalajara Cristina Zulema Camacho Gudiño, Universidad de Guadalajara	
	<i>Bienestar Social Versus Crisis Económica en el Ecuador</i> Alonso Edison Parra Rodríguez, GAD Municipal María Isabel Gavilánez Vega, Escuela Superior Politécnica de Chimborazo (ESPOCH) María Elena Espín Oleas, Escuela Superior Politécnica de Chimborazo (ESPOCH)	

INTERNET SESSION ROOM: San Jose		TIME: CONTINUOUS
SESSION TRACK	MANAGEMENT, BUSINESS EDUCATION, ACCOUNTING	
SESSION CHAIR	Mercedes Jalbert, The IBFR	
SPANISH	<i>La Manufactura Esbelta Como Herramienta de Gestión en la Industria de Componentes Plásticos</i> Mónica Marsela López García, Universidad de Guadalajara Sandra Berenice Cabrera Reynoso, Universidad de Guadalajara Christian Fernando Corral Ramírez, Universidad de Guadalajara	
	<i>Detección de Necesidades de Formación Técnica y Educativa en la Licenciatura en Contaduría de FCAYS-UABC, México</i> Laidon Jonathan Saiza Vazquez, Universidad ETAC	
	<i>Fábrica de Aprendizaje para el Desarrollo de Competencias en la Logística 4.0</i> Jaime Alberto Zaragoza Hernández, Tecnológico Nacional de México/ITS del Oriente del Estado de Hidalgo Claudia Sánchez García, Tecnológico Nacional de México/ITS del Oriente del Estado de Hidalgo Patricia Cano Olivos, Universidad Popular Autónoma del Estado de Puebla	
	<i>Dimensiones de la Responsabilidad Social Empresarial Como Determinantes de la Preferencia de Compra de los Consumidores en la Industria Refresquera</i> Ma Zóchitl Araiza Garza, Universidad Autónoma de Coahuila Verónica De León Estavillo, Universidad Autónoma de Coahuila Martha Carolina Sierra Herrera, Universidad Autónoma de Coahuila Virginia Hernández Mijares, Universidad Autónoma de Coahuila	

INTERNET SESSION ROOM: San Jose		TIME: CONTINUOUS
SESSION TRACK	MARKETING, MANAGEMENT	
SESSION CHAIR	Mercedes Jalbert, The IBFR	
SPANISH	<i>Prácticas de Liderazgo en Pymes del Sector Construcción</i> Román Alberto Quijano García, Universidad Autónoma de Campeche Deneb Elí Magaña Medina, Universidad Juárez Autónoma de Tabasco Luis Alfredo Argüelles Ma, Universidad Autónoma de Campeche Norma Aguilar Morales, Universidad Juárez Autónoma de Tabasco	
	<i>#9M la Solidaridad Empresarial a Favor de las Mujeres Como Acción de Responsabilidad Social</i> Alicia De la Peña de León, Universidad Autónoma de Coahuila Juan Bernardo Amezcua Núñez, Universidad Autónoma de Coahuila Juana María Saucedo Soto, Universidad Autónoma de Coahuila Tania Alexandra De León Padilla, Universidad Autónoma de Coahuila	
	<i>La Sucesión en las Empresas Familiares en Puebla, México</i> Rafaela Martínez Méndez, Benemérita Universidad Autónoma de Puebla José Gerardo Serafín Vera Muñoz, Benemérita Universidad Autónoma de Puebla María Antonieta Monserrat Vera Muñoz, Benemérita Universidad Autónoma de Puebla	

	INTERNET SESSION ROOM: San Jose	TIME: CONTINUOUS
	SESSION TRACK	MARKETING, MANAGEMENT, LAW
	SESSION CHAIR	Mercedes Jalbert, The IBFR
SPANISH	<i>El Papel de la Inteligencia Artificial en la Gerencia de Servicios: Estudio de Caso para la Tarjeta de Crédito Bancaria Como Servicio Financiero en Colombia</i> Santiago García Carvajal, Universidad Militar Nueva Granada	
	<i>Habilidades Emprendedoras</i> Lourdes del Rocío Sánchez Delgado, Tecnológico Nacional de México/Instituto Tecnológico de Aguascalientes Enrique Manuel Gutiérrez Gómez, Tecnológico Nacional de México/Instituto Tecnológico de Aguascalientes Martha Elena Valdéz Gutiérrez, Tecnológico Nacional de México/Instituto Tecnológico de Aguascalientes María Angélica Rodríguez Esquivel, Tecnológico Nacional de México/Instituto Tecnológico de Aguascalientes María Elena Torres Cuevas, Universidad Autónoma del Estado de Hidalgo	
	<i>Facilidades Administrativas y Estímulos Fiscales Que Pueden Aplicar los Coordinados en México</i> Rosa Hilda Hernández Sandoval, Universidad Autónoma de Coahuila Laura Leticia Gaona Tamez, Universidad Autónoma de Coahuila Gabriel Aguilera Mancilla, Universidad Autónoma de Coahuila Eric Arturo Torres Hernández, Universidad Autónoma de Coahuila	

Onsite Sessions

Registered and paid attendees are welcome to attend any and all of the onsite and internet sessions. Bolded author names indicate the presenting author(s).

	ROOM: Zoom Room	TIME: MAY 27, 2020, WEDNESDAY 2:00 - 3:50
	SESSION TRACK	ACCOUNTING, ECONOMICS, FINANCE
	SESSION CHAIR	David Nickerson, Ryerson University
ENGLISH	<i>Urban Sustainability and Disaster Risk: Financing Recovery through Private Credit</i> David Nickerson, Ryerson University Thomas Husted, American University	
	<i>The Impact of Culture on the Assessment of Fair Values (IFRS 13): Evidence from the International Community</i> Daniel Acheampong, Florida Gulf Coast University	
	<i>Currency Value Adjusted Stock Indexes</i> Terrance Jalbert, University of Hawaii Hilo	

	ROOM: Zoom Room	TIME: MAY 28, 2020, THURSDAY 10:00 - 11:50
	SESSION TRACK	ACCOUNTING
	SESSION CHAIR	Terrance Jalbert, University of Hawaii Hilo
ENGLISH	<i>A Management-focused Tool for Estimating Pro-forma Financial Statements</i> Terrance Jalbert, University of Hawaii Hilo	
	<i>Impact of Software Expenses on Financial Statements and Capital Ratios in the Financial Sector: Empirical Evidence from Germany and Austria</i> Susanne Leitner-Hanetseder, University of Applied Sciences Upper Austria Josef Arminger, University of Applied Sciences Upper Austria Christa Hangl, University of Applied Sciences Upper Austria	

ROOM: Zoom Room		TIME: MAY 28, 2020, THURSDAY 1:00 - 2:50
SESSION TRACK	BUSINESS EDUCATION, MANAGEMENT	
SESSION CHAIR	Mercedes Jalbert, The IBFR	
SPANISH	<i>Estrategias de Sostenibilidad y su Efecto en el Desempeño Sostenible de Cadenas de Suministro: Evidencia Empírica Desde un Mercado Emergente</i>	
	Bertha Lucía Santos Hernández, Universidad Autónoma de Aguascalientes	
	Sandra Yesenia Pinzón Castro, Universidad Autónoma de Aguascalientes	
	Elena Patricia Mojica Carrillo, Universidad Autónoma de Aguascalientes	
Rocío Montserrat Campos García, Universidad Autónoma de Aguascalientes		
<i>¿Existen Profesores Que Sobresalen en la Enseñanza y en Investigación Académica?</i>		
Terrance Jalbert, University of Hawaii Hilo		
Mercedes Jalbert, The IBFR		

ROOM: Zoom Room		TIME: MAY 28, 2020, THURSDAY 4:00 - 5:50
SESSION TRACK	BUSINESS EDUCATION, MANAGEMENT, PUBLIC ADMINISTRATION	
SESSION CHAIR	Benedict E. Dedominicis, Catholic University of Korea	
ENGLISH	<i>Factors Associated with College Athletes and Student Loans: A Look at Antecedents and Consequences</i>	
	Andrea Smith-Hunter, Siena College	
	James Nolan, Siena College	
	Frederick Decasperis, Siena College	
Thomas Huerter, Siena College		
<i>Multinational Enterprises and Economic Nationalism: A Strategic Analysis of Culture</i>		
Benedict E. DeDominicis, Catholic University of Korea		
<i>Evidence on Relationships between Teaching Evaluations and Ratemyprofessors Teaching Tags</i>		
Terrance Jalbert, University of Hawaii Hilo		

IBFR STAFF

Mercedes Jalbert, Co-Editor in Chief, Managing Editor and Conference Chair, The IBFR
Terrance Jalbert, Editor in Chief, Co-Editor in Chief, The IBFR
Sonia Coto, Office Assistant, The IBFR

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.

Luz Maria Rios Negrón

Fredy Martinez, Pontificia Universidad Católica Puerto Rico (PUCPR)

SESSION CHAIRS

Serving as session chair is an important contribution to the conference event. We thank the following individuals for serving as session chair:

David Nickerson, Ryerson University
Terrance Jalbert, University of Hawaii Hilo
Mercedes Jalbert, The IBFR
Benedict E. DeDominicis, Catholic University of Korea

AWARDS

Outstanding Research Award (ORA) and Best in Session (BISA) winners are announced at the conference. Winners and Best in Session (BISA) will receive their certificate with their conference material by mail after the conference.

Los ganadores del concurso ORA, BISA se anunciarán durante el congreso. Los ganadores recibirán su certificado ORA y BISA junto con su material del congreso. Su material se enviará por correo postal luego de concluido el congreso.

OUTSTANDING RESEARCH AWARD WINNERS (ORA)

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. Approximately 21 percent of submitted papers were honored with the award. We offer our sincere congratulations to the award winners.

Los siguientes artículos han ganado el concurso ORA. Felicitaciones por su esfuerzo y calidad en investigación académica. Los ganadores del concurso ORA, se les ofrece publicación en revista. Aproximadamente un 21 por ciento de los artículos sometidos se les honra con este reconocimiento. Felicitamos sinceramente a los ganadores.

Award Winner will be announced at the conference
Lista de Ganadores se anunciarán en el congreso

BEST IN SESSION AWARD WINNERS (BISA)

Award Winner will be announced at the conference
Lista de Ganadores se anunciarán en el congreso

Index of Participants

Acheampong, Daniel	25	Harris, Peter	11, 13, 20
Agnese, Paolo	13	Hernández Mijares, Virginia	23
Aguilar Morales, Norma	23	Hernández Sandoval, Rosa Hilda	24
Aguilera Mancilla, Gabriel	24	Herrera Aguado, Azucena Leticia	9
Aljifri, Khaled	13	Herrera-Rodríguez, Elida E.	14, 15
Al-Tamimi, Hussein	10	Huang, Han-Ching	8
Amezcuca Núñez, Juan Bernardo	23	Huerter, Thomas	26
Anstine, Jeff	9, 10, 13	Husted, Thomas	25
Araiza Garza, Ma Zóchitl	23	Ibarra, Venus	9
Araiza Garza, Ma. Zóchitl	15	Ivanov, Stoyu	8
Årethun, Torbjørn	20	Jalbert, Mercedes	2, 3, 8, 9, 10, 11, 12, 13, 14, 15, 22, 23, 24, 26, 27
Argüelles Ma, Luis Alfredo	15, 22, 23	Jalbert, Terrance	8, 9, 10, 11, 12, 13, 14, 15, 20, 21, 25, 26, 27
Arminger, Josef	25	Johlke, Mark C.	9
Barocio Torres, Ana Isabel	22	Keane, Grettel	14
Bealing, William	12	Kinkela, Katherine	12, 13
Boumediene, Salem Lotfi	8	Kluza, Krzysztof	11
Bribiescas Silva, Francisco Arturo	14	Kowalewski, Susan J.	13
Briley, James E.	8, 11	Kun, András	12
Brooks, Hunter	20	Kuruppu, Nirosch	11
Cabrera Reynoso, Sandra Berenice	23	Lehrer, Keith Akiva	20, 21
Cairo, Raymond	9, 13	Leitner-Hanetseder, Susanne	25
Camacho Gudiño, Cristina Zulema	22	Lerma Cruz, Carmen Elisa	15
Campos García, Rocío Montserrat	26	Livingston, Lynda S.	8
Cano Olivos, Patricia	23	López García, Martín Miguel	22
Capuano, Paolo	13	López García, Mónica Marsela	22, 23
Caudill, Jason	21	López T., Virginia	14
Chan Magaña, Mario Rene	14	Lotfi Boumediene, Salem	8
Chen, Jeng-Hong	21	Magaña Medina, Deneb Elí	12, 22, 23
Chen, Yahn-Shir	8	Mahoney, Michael	13
Claire Torres, Ingrid Georgina	22	Maldonado Mera, Betzabé del Rosario	15
Corral Ramírez, Christian Fernando	23	Maldonado-Radillo, Sonia Elizabeth	15
Coto, Sonia	27	Marrero Díaz, Rafael	14
Cruz Mora, Carlos Enrique	22	Martín Méndez, María Marlene	15
Cuevas Ocampo, Priscila	21	Martínez Méndez, Rafaela	14, 23
De la Peña de León, Alicia	23	Martinez, Fredy	27
De León Estavillo, Verónica	23	Máynez Guaderrama, Aurora Irma	14
De León Padilla, Tania Alexandra	23	Mazzotta, Romilda	8
Decasperis, Frederick	26	Mohammed, Dauda	11
Decker, Jeffrey L.	11	Mohnot, Rajesh	8
DeDominicis, Benedict E.	13, 26, 27	Mojica Carrillo, Elena Patricia	26
Demuner Flores, María Del Rosario	14	Montoya Monsalve, Juan Nicolas	14
Denaux, Zulal	10	Naimi, Linda	8, 10, 12
Di Biase, Giuseppe	11	Narváez Vásquez, Germán Aníbal	15
Ekanayake E.M.	8	Nickerson, David	25, 27
Espín Oleas, María Elena	22	Nolan, James	26
Fleischman, Gary M.	8, 11	Oguro, Yoko	11
Galloppo, Giuseppe	10	Opstad, Leiv	20
Gaona Tamez, Laura Leticia	24	Ordóñez Parada, Ana Isabel	10
García Carvajal, Santiago	24	Osorio Atondo, José Manuel	15
Gavilánez Vega, María Isabel	22	Ospina-Holguín, Javier Humberto	21
Geczy, Peter	9, 12, 13	Padilla Lozano, Jodie	15
Godfrey, Michael	10, 13	Padilla-Lozano, Carmen	9
Gong, Qiang	9	Padilla-Ospina, Ana Milena	21
Gow-Hogge, Laura	20	Pai, Kalpana	13
Goytia, Marisa Daniela	15	Parra Rodríguez, Alonso Edison	22
Guo, Zi-Yi	8	Pérez Brito, Antonio Emmanuel	14
Gutiérrez Gómez, Enrique Manuel	24	Petit, Francis	12, 13
Hangl, Christa	25		
Hansen, Glen	11, 20		

Pinzón Castro, Sandra Yesenia	26	Song, Xiaoxiao	20
Pozniak, Laetitia	13	Stewart, Jonathan	8, 11
Pun, Siu Kay	12	Stunda, Ronald	11
Quijano García, Román Alberto	22, 23	Swagerman, Dirk	8
Rambo, Charles	8, 9	Tello Avila, Jose Antonio	14
Rija, Maurizio	12	Tenuta, Paolo	10
Ríos Figueroa, Carmen	15	Terán V., Omar	14
Ríos Negron, Luz María	27	Thaver, Ranjini	8
Rivera Godoy, Jorge Alberto	22	Torres Cuevas, María Elena	24
Rodríguez Esquivel, María Angélica	24	Torres Hernández, Eric Arturo	24
Román Luna, Fernando	22	Urciaga-García, José Isabel	14
Romero Castillo, Martín	14	Valdéz Gutiérrez, Martha Elena	24
Romero, Rafael F.	13	Vargas del Ángel, Miguel Ángel	15
Rositas-Martinez, Juan	12	Velasco Aulcy, Lizzette	15
Royle, Matthew	10	Veltri, Stefania	13
Safón, Vicente	15	Vento, Gianfranco A.	8, 11, 14, 15
Saiza Vazquez, Laidon Jonathan	23	Vera Muñoz, José Gerardo Serafín	23
Salazar Hernández, Blanca Cecilia	21, 22	Vera Muñoz, María Antonieta Monserrat	23
Sánchez Delgado, Lourdes del Rocío	24	Vidal Carvajal, Graciela de las Mercedes	15
Sánchez García, Claudia	23	Villanueva Reyes, Alma Mariana	22
Sandoval, Eduardo	8, 10, 14	Walsh, Janet L.	9
Santos Hernández, Bertha Lucía	26	Wang, Ya-Hui	9
Saucedo Soto, Juana María	23	Weaver, Richard	12
Sen, Arup	12	Wulf, Erico	10, 14
Shon, John J.	11	Yaman, Devrim	8
Sierra Herrera, Martha Carolina	23	Yang, Yi-Fang	13
Silvestri, Antonella	11	Zaragoza Hernández, Jaime Alberto	23
Smith-Hunter, Andrea	26	Zárraga Cano, Lucila	13

Universities, Institutions and Firms Represented

Abilene Christian University
American University
Ateneo de Manila University
Bayero University Kano-Nigeria
Benemerita Universidad Autonoma de Puebla
Bethune-Cookman University
Birchtree Global, LLC
Bradley University
California State University - Chico
Catholic University of Korea
Central State University
Centro Universitario UAEM Amecameca
Chang Jung Christian University
Chung Yuan Christian University
College of Professional Studies
D'Youville College
Eastern Oregon University
Escuela Nacional de Estudios Superiores Unidad León
Escuela Superior Politécnica de Chimborazo (ESPOCH)
Florida Gulf Coast University
Fordham University
GAD Municipal
Instituto Tecnológico y de Estudios Superiores de Monterrey
Iona College
King University
LUISS Guido Carli University
Meikai University
Middlesex University
Montana State University Billings
Nanyang Technological University, Singapore
National Chin-yi University of Technology
National Institute of Advanced Industrial Science and Technology (AIST)
National University
New York Institute of Technology
North Central College
Northeastern State University
Norwegian University of Science and Technology
Pontificia Universidad Católica Puerto Rico (PUCPR)
Purdue University
Regent's College
Ryerson University
Saint Mary's College of California
San José State University
Shippensburg University
Siena College
Southern Illinois University Edwardsville
Southwestern University of Finance and Economics
Stetson University
Sultan Qaboos University
Suny Polytechnic Institute
Tecnológico Nacional de México/Instituto Tecnológico de Aguascalientes
Tecnológico Nacional de México/ITS del Oriente del Estado de Hidalgo
Texas Tech University
United Arab Emirates University
Universidad Autónoma Chapingo
Universidad Autónoma de Aguascalientes
Universidad Autónoma de Campeche
Universidad Autónoma de Chihuahua

Universidad Autónoma de Ciudad Juárez
Universidad Autónoma de Coahuila
Universidad Autónoma de Nuevo León
Universidad Autónoma de Occidente
Universidad Autónoma de Yucatán
Universidad Autónoma del Estado de Baja California
Universidad Autónoma del Estado de Hidalgo
Universidad Autónoma del Estado de Mexico
Universidad Católica de la Santísima Concepción
Universidad Católica de Santiago de Guayaquil
Universidad Popular Autónoma del Estado de Puebla
Universidad de Buenos Aires
Universidad de Guadalajara
Universidad de La Salle Bajío, A.C.
Universidad de Las Fuerzas Armadas ESPE
Universidad de Panama
Universidad de Talca
Universidad del Caribe
Universidad del Valle
Universidad Estatal de Sonora
Universidad ETAC
Universidad Juárez Autónoma de Tabasco
Universidad La República
Universidad Militar Nueva Granada
Universidad Nacional Autónoma de México
Universidad Nacional de Colombia
Universidad Nacional de Rosario
Universidad Popular Autónoma del Estado de Puebla
Universidad Tecnológica de Puebla
Universidad Tecnológica Regional del Sur
Università degli Studi di Roma "La Sapienza"
University "G. D'Annunzio" Chieti and Pescara, Italy
University of Applied Sciences Upper Austria
University of Calabria
University of Debrecen
University of Groningen
University of Hawaii Hilo
University of La Serena
University of Mons
University of Puerto Rico
University of Puget Sound
University of Science and Technology
University of Sharjah
University of Surrey
University of Tuscia - Viterbo
University of Valencia
University of Wisconsin Oshkosh
Utica College
Valdosta State University
Wagner College
Walden University
Warsaw School of Economics (SGH)
Wells Fargo Bank, N.A.
Western Michigan University
Western Norway University of Applied Sciences

COUNTRIES REPRESENTED

Argentina
Austria
Belgium
Canada
Chile
China
Colombia
Ecuador
Hungary
Italy
Japan
Korea
México
Nigeria
Norway
Oman
Panamá
Philippines
Poland
Puerto Rico
Singapore
South Korea
Spain
Taiwan (R.O.C.)
The Netherlands
United Arab Emirates
United Kingdom
United States
York University

PUBLICATION OPPORTUNITIES

The International Journal of
R Business and Finance
RESEARCH
The International Journal of Business and
Finance Research ISSN 1931-0269

The International Journal of Business and Finance Research (IJBFR) publishes high-quality articles in all areas of finance, accounting and economics. Theoretical, empirical and applied manuscripts are welcome for publication consideration.

All papers submitted to the Journal are blind reviewed. Visit our website www.theibfr.com/our-journals/ for distribution, listings and ranking information.

IJMMR
INTERNATIONAL JOURNAL OF MANAGEMENT AND MARKETING RESEARCH

**International Journal of Management and
Marketing Research ISSN 1933-3153**

The International Journal of Management and Marketing Research (IJMMR) publishes high-quality articles in all areas of management and marketing. Theoretical, empirical and applied manuscripts are welcome for publication consideration.

All papers submitted to the Journal are blind reviewed. Visit our website www.theibfr.com/our-journals/ for distribution, listings and ranking information.

Global Journal of
R Business
Research

Global Journal of Business Research
ISSN 1931-0277

The Global Journal of Business Research (GJBR) publishes high-quality articles in all areas of business. Theoretical, empirical and applied manuscripts are welcome for publication consideration.

All papers submitted to the Journal are blind reviewed. Visit our website www.theibfr.com/our-journals/ for distribution, listings and ranking information.

 **Revista Internacional**
ADMINISTRACION
& FINANZAS

**Revista Internacional Administración y
Finanzas ISSN 1933-608X**

Revista Internacional Administración y Finanzas (RIAF), a Spanish language Journal, publishes high-quality articles in all areas of business. Theoretical, empirical and applied manuscripts are welcome for publication consideration.

All papers submitted to the Journal are blind reviewed. Visit our website www.theibfr.com/our-journals/ for distribution, listings and ranking information.

PUBLICATION OPPORTUNITIES

REVIEW of BUSINESS & FINANCE STUDIES

Review of Business & Finance Studies

Review of Business & Finance Studies (ISSN: 2150-3338 print and 2156-8081 online) publishes high-quality studies in all areas of business, finance and related fields. Empirical, and theoretical papers as well as case studies are welcome. Cases can be based on real-world or hypothetical situations.

All papers submitted to the Journal are blind reviewed. Visit www.theibfr.com/journal.htm for distribution, listing and ranking information.

Business Education & Accreditation

Business Education and Accreditation (BEA)

Business Education & Accreditation publishes high-quality articles in all areas of business education, curriculum, educational methods, educational administration, advances in educational technology and accreditation. Theoretical, empirical and applied manuscripts are welcome for publication consideration.

All papers submitted to the Journal are blind reviewed. Visit www.theibfr.com/journal.htm for distribution, listing and ranking information.

Accounting & Taxation

Accounting and Taxation (AT)

Accounting and Taxation (AT) publishes high-quality articles in all areas of accounting, auditing, taxation and related areas. Theoretical, empirical and applied manuscripts are welcome for publication consideration.

All papers submitted to the Journal are blind reviewed. Visit www.theibfr.com/journal.htm for distribution, listing and ranking information.

REVISTA GLOBAL de NEGOCIOS

Revista Global de Negocios

Revista Global de Negocios (RGN), a Spanish language Journal, publishes high-quality articles in all areas of business. Theoretical, empirical and applied manuscripts are welcome for publication consideration.

All papers submitted to the Journal are blind reviewed. Visit www.theibfr.com/journal.htm for distribution, listing and ranking information.
