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

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

## Letter from the Conference Chair

Warmest Regards,

*Mercedes Jalbert*

Mercedes Jalbert  
Conference Chair

## Carta del Editor

Saludos Cordiales

*Mercedes Jalbert*

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. Current Harzing's Publish or Perish h and g rankings for the proceedings equal 14 and 25 respectively.

## Journals

### Journal Announcements

We continue our work 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 56. In addition, the number of citations to articles in our journals increased by about 2.5 percent per month over the past year. Our journals are now indexed by ZBW Leibniz Information Center for Economics-EconBIZ and other indexes. Open Access Library (OALIB) ranks *International Journal of Business and Finance Research* as the 8<sup>th</sup> best open access journal in finance, *Global Journal of Business Research* as the 14<sup>th</sup> best open access journal in business, and *Revista Internacional Administración & Finanzas* as the 15<sup>th</sup> best open access journal in finance. Excellence in Research for Australia (ERA) ranks seven of our journals, ANVUR ranks three, AIDEA ranks four, and IDEAS/REPEC ranks eight. Our website reports ranking specifics. We are pleased to be gaining this attention and hope to see additional organizations include us in their rankings. Our journals are distributed in print, and electronically through EbscoHost, RePEC, SSRN and The IBFR Website. Portico permanently archives our Journal content.

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](http://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](http://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 (IJBFR)*, *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](http://www.theibfr.com/publicaciones.htm) donde encontrara informacion detallada sobre las revistas, indexación, distribución, proceso de revisión etc.

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

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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 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; 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.



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

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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.

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**ISSN 1931-0277 (print) and 2157-0191 (online)**

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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.

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**ISSN 1944-592X (print) and 2157-0175 (online)**

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**Business Education & Accreditation (BEA)**  
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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)**

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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)**

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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 está indexada en The American Economic Association's Econlit, e-JEL y JEL on CD y ZBW Leibniz Information Center for Economics-EconBIZ. La revista está 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)**

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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 esta 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, United States, 2022**

The 32<sup>nd</sup> Global Conference on Business and Finance will be held in Hawaii, United States, January 3-5, 2022 using a virtual format.

**San Jose, Costa Rica, 2022**

The 33<sup>th</sup> Global Conference on Business and Finance will be held in San Jose, Costa Rica, May 24-27, 2022 at the Wyndham Herradura Hotel. If travel limitations are imposed or other concerns persist, the event will be held using a virtual format.

**CONGRESOS FUTUROS****Hawaii, United States, 2022**

El Congreso 32<sup>nd</sup> Global Conference on Business and Finance se realizara en Hawaii, United States, January 3-5, 2022 utilizando un formato virtual.

**San Jose, Costa Rica, 2022**

El Congreso 33<sup>th</sup> Global Conference on Business and Finance (GCBR) se realizará en San Jose, Costa Rica, Mayo 24-27, 2022 en el Hotel Wyndham Herradura. En el evento de que se impongan restricciones para viajar debido a la pandemia u otras situaciones similares, el evento se realizará con formato virtual.



## SCHEDULE OF EVENTS

TUESDAY, MAY 25, 2021   MARTES 25 DE MAYO, 2021	
Continuous	Internet Session/Sesión Internet ( <a href="https://www.theibfr.com/internet-session/">https://www.theibfr.com/internet-session/</a> )
2:00 PM to 3:00 PM	Conference Welcome /Bienvenida al Congreso (Zoom)
WEDNESDAY, MAY 26, 2021   MIERCOLES 26 DE MAYO, 2021	
Continuous	Internet Session/Sesión Internet ( <a href="https://www.theibfr.com/internet-session/">https://www.theibfr.com/internet-session/</a> )
11:00 M to 12:50 PM	Zoom Session
3:00 PM to 4:50 PM	Zoom Session
THURSDAY, MAY 27, 2021   JUEVES 27 DE MAYO, 2021	
Continuous	Internet Session/Sesión Internet ( <a href="https://www.theibfr.com/internet-session/">https://www.theibfr.com/internet-session/</a> )
9:00 AM to 10:50 AM	Zoom Session
12:00 PM to 1:50 PM	Zoom Session
3:00 PM to 4:50 PM	Zoom Session
WEDNESDAY, JANUARY 6, 2021   MIERCOLES 6 DE MAYO, 2021	
Continuous	Internet Session/Sesión Internet ( <a href="https://www.theibfr.com/internet-session/">https://www.theibfr.com/internet-session/</a> )
9:00 AM to 10:50 AM	Zoom Session
12:00 PM to 1:50 PM	Zoom Session
2:30 PM to 3:30 PM	Awards Event and Closing/Evento de Premiación y Cierre del Congreso (Zoom)
4:00 PM	Conference Ends/Conferencia Finaliza

\* All times are Costa Rica Standard Time

## Summary of Onsite and Internet Sessions

For security reasons, registered and paid authors will receive an email including Zoom ID, password, and URL to access the Zoom Sessions. All times are Costa Rica Standard Time.

### Summary of Onsite Sessions

ROOM	Zoom Room
<b>TUESDAY, MAY 25, 2021</b>	
02:00 PM	English/Spanish Conference Welcome/Bienvenida al Congreso
<b>WEDNESDAY, MAY 26, 2021</b>	
11:00 AM	English Economics & Accounting
03:00 PM	English Accounting, Business Education & Public Administration
<b>THURSDAY, MAY 27, 2021</b>	
09:00 AM	Spanish Business Education, Management & Marketing
12:00 PM	Spanish Management, Finance & Economics
03:00 PM	English Economics & Finance
<b>FRIDAY, MAY 28, 2021</b>	
09:00 AM	Spanish Business Education & Management & Public Administration
12:00 PM	Spanish Tourism, Management & Marketing
02:30 PM	English/Spanish Award Event and Closing/Evento de Premiación y Cierre del Congreso

\* All times are Costa Rica Standard Time

## Summary of Internet Sessions

ROOM	Online at <a href="http://www.theibfr.com/internet-session">www.theibfr.com/internet-session</a>
TUESDAY, MAY 25, 2021 TO FRIDAY MAY 28, 2021	
TIME	LANGUAGE AND TRACK
Continuous	English Public Administration, Finance & Accounting
Continuous	English Management & Business Education
Continuous	English Tourism, Marketing & Management
Continuous	English Public Administration, Management & Business Education
Continuous	English Public Administration & Finance
Continuous	English Management & Business Education
Continuous	English Marketing & Management
Continuous	English MIS & Management
Continuous	English Management & Economics
Continuous	English Public Administration
Continuous	English Public Administration, Management & Economics
Continuous	English Management
Continuous	Spanish Accounting & Management
Continuous	Spanish Marketing & Management
Continuous	Spanish Finance
Continuous	Spanish Marketing & Management
Continuous	Spanish Finance & Business Education
Continuous	Spanish Public Administration, Law & Finance
Continuous	Spanish Marketing, Management & Business Education

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

\* **Únicamente 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 in the Internet Session please visit our website at: [www.theibfr.com/internet-session](http://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](mailto:internet@theibfr.com) with your comments. These comments will be forwarded to the author. Bolded author names indicate a presenting author(s).

	<b>INTERNET SESSION ROOM:</b> <a href="http://www.theibfr.com/internet-session/">www.theibfr.com/internet-session/</a>	<b>TIME: CONTINUOUS</b>
	<b>SESSION TRACK</b>	<b>PUBLIC ADMINISTRATION, FINANCE, ACCOUNTING</b>
	<b>SESSION CHAIR</b>	<b>Terrance Jalbert, The IBFR</b>
ENGLISH	<b><i>A Dynamic Analysis of the Integration of the Korean Stock Market with Its Trading Partners</i></b> Jae-Kwang Hwang, Virginia State University	
	<b><i>Implementation of Modern Technologies in the Public Services Sector</i></b> Monika Brigitte Surgun, Valahia University	
	<b><i>The Role of Financial-accounting Reports for the National Health System</i></b> Georgiana Trăistaru (Burlacu), Valahia University	

	<b>INTERNET SESSION ROOM:</b> <a href="http://www.theibfr.com/internet-session/">www.theibfr.com/internet-session/</a>	<b>TIME: CONTINUOUS</b>
	<b>SESSION TRACK</b>	<b>MANAGEMENT, BUSINESS EDUCATION</b>
	<b>SESSION CHAIR</b>	<b>Terrance Jalbert, The IBFR</b>
ENGLISH	<b><i>12 Angry Men: A Behavioral Bias Exercise for Finance Students</i></b> Lynda S. Livingston, University of Puget Sound	
	<b><i>Theoretical Aspects Regarding the Adoption of the Investment Decision: Trends and Perspectives</i></b> Marius Roșu-Lis, Valahia University	
	<b><i>Information Protection and Security in Modern Organizations</i></b> Florin Dimitrescu, Valahia University	

	<b>INTERNET SESSION ROOM:</b> www.theibfr.com/internet-session/	<b>TIME: CONTINUOUS</b>
	<b>SESSION TRACK</b>	TOURISM, MARKETING, MANAGEMENT
	<b>SESSION CHAIR</b>	Terrance Jalbert, The IBFR
ENGLISH	<i>Use of Campsites in Norway: What Impact Does Change in Exchange Rate and Income Have?</i> Johannes Idsø, Western University of Applied Sciences Leiv Opstad, Norwegian University of Science and Technology	
	<i>The Factors That Impact the Effectiveness of Human Resources Management</i> Alexandra Georgiana Luculescu, Valahia University	
	<i>Practices for Assessing Information Security Risk in Organizations</i> Ion Ionuț Bratu, Valahia University	

	<b>INTERNET SESSION ROOM:</b> www.theibfr.com/internet-session/	<b>TIME: CONTINUOUS</b>
	<b>SESSION TRACK</b>	PUBLIC ADMINISTRATION, MANAGEMENT, BUSINESS EDUCATION
	<b>SESSION CHAIR</b>	Terrance Jalbert, The IBFR
ENGLISH	<i>Factors That Can Explain Students' Choice between Economics and Business Studies</i> Leiv Opstad, Norwegian University of Science and Technology	
	<i>Romanian Public Administration Management: Past, Present and Future</i> Nicoleta-Ileana Trăistaru, Valahia University	
	<i>Risk Management in Commercial Transactions: A Prospective Analysis</i> Andreea-Diana Vasilescu (Roșu-Lis), Valahia University	

	<b>INTERNET SESSION ROOM:</b> www.theibfr.com/internet-session/	<b>TIME: CONTINUOUS</b>
	<b>SESSION TRACK</b>	<b>PUBLIC ADMINISTRATION, FINANCE</b>
	<b>SESSION CHAIR</b>	<b>Terrance Jalbert, The IBFR</b>
ENGLISH	<i>The Role of the Civil Servant in Modernizing the Administrative System</i> Nicoleta-Ileana Trăistaru, Valahia University	
	<i>Ways of Approaching the Management of Public Services in Romania</i> Aurelian Vrânceanu, Valahia University	
	<i>Corporate Tax Inversion: Is It Really About Taxes?</i> Patrick Stanton, Wofford College William McCumber, Louisiana Tech University	

	<b>INTERNET SESSION ROOM:</b> www.theibfr.com/internet-session/	<b>TIME: CONTINUOUS</b>
	<b>SESSION TRACK</b>	<b>MANAGEMENT, BUSINESS EDUCATION</b>
	<b>SESSION CHAIR</b>	<b>Terrance Jalbert, The IBFR</b>
ENGLISH	<i>The Role of Leadership in Modern Organizations</i> Elena Anghel, Valahia University Florentina Raluca Bîlcan, Valahia University	
	<i>Management of the Project Planning Activity in the Field of Information Technology</i> Dumitru Alexandru Stoica, Valahia University	
	<i>Digital Transformation Management - a Necessary Luxury</i> Cristian Daniel Pop, Valahia University	
	<i>Need for It Skills of Accounting Graduates - What Does Literature Tell Us?</i> Susanne Leitner-Hanetseder, University of Applied Sciences Upper Austria Carina Forstenlechner, University of Applied Sciences Upper Austria Christoph Eisl, University of Applied Sciences	

	<b>INTERNET SESSION ROOM:</b> www.theibfr.com/internet-session/	<b>TIME: CONTINUOUS</b>
	<b>SESSION TRACK</b>	<b>MARKETING, MANAGEMENT</b>
	<b>SESSION CHAIR</b>	<b>Terrance Jalbert, The IBFR</b>
ENGLISH	<i>Approaching Leadership in the Digital Age</i> Elena Anghel, Valahia University	
	<i>Consequences of Electronic Communication in Virtual Organizations</i> Cristian Daniel Pop, Valahia University	
	<i>Coffees Consumer Behavior Study During COVID-19 Contingency through Text Mining Analysis</i> Andrea Grandvallet Merino, Instituto Tecnológico de Orizaba Eduardo Roldan Reyes, Instituto Tecnológico de Orizaba Maricela Gallardo Córdova, Instituto Tecnológico de Orizaba <b>Fernando Aguirre y Hernández</b> , Tecnológico Nacional de México Lya Adlih Oros Méndez, Instituto Tecnológico Superior de San Luis Potosí	

	<b>INTERNET SESSION ROOM:</b> www.theibfr.com/internet-session/	<b>TIME: CONTINUOUS</b>
	<b>SESSION TRACK</b>	<b>MIS, MANAGEMENT</b>
	<b>SESSION CHAIR</b>	<b>Terrance Jalbert, The IBFR</b>
ENGLISH	<i>The Impact of Leadership on Organizational Values</i> Elena Anghel, Valahia University	
	<i>Project Management in the Field of Information Technology between Necessity and Opportunity</i> Dumitru Alexandru Stoica, Valahia University	
	<i>Current Challenges Regarding the Risk of Information Security in the Digital Economy</i> Florin Dimitrescu, Valahia University	
	<i>Cross Leveraging Scrum and Six Sigma</i> Gustavo Diaz, Broward College	



	<b>INTERNET SESSION ROOM:</b> <a href="http://www.theibfr.com/internet-session/">www.theibfr.com/internet-session/</a>	<b>TIME: CONTINUOUS</b>
	<b>SESSION TRACK</b>	MANAGEMENT, ECONOMICS
	<b>SESSION CHAIR</b>	Terrance Jalbert, The IBFR
ENGLISH	<i>A Proposal of a Wellness Instrument for Guanajuato State</i> Christian Arturo Quiroga Juárez, Universidad Politécnica Bicentenario Arturo Regalado Dávila, Universidad Politécnica Bicentenario Gilberto Garcidueñas Fernández, Universidad Politécnica Bicentenario Elizabeth Fernández Rivera, Universidad Politécnica Bicentenario Cecilia Belmonte González, Universidad Politécnica Bicentenario Norma Lizbeth Ramírez Cabrera, Universidad Politécnica Bicentenario	
	<i>Perspectives for the Development of Human Resources Management in Romania</i> Alexandra Georgiana Luculescu, Valahia University	
	<i>Ethical Issues Related to Information Security Risk</i> Florin Dimitrescu, Valahia University	

	<b>INTERNET SESSION ROOM:</b> <a href="http://www.theibfr.com/internet-session/">www.theibfr.com/internet-session/</a>	<b>TIME: CONTINUOUS</b>
	<b>SESSION TRACK</b>	PUBLIC ADMINISTRATION
	<b>SESSION CHAIR</b>	Terrance Jalbert, The IBFR
ENGLISH	<i>General Considerations on Public Administration in the European Union</i> Nicoleta-Ileana Trăistaru, Valahia University	
	<i>Communication and Attention to the Citizen: Case Study Romania</i> Monika Brigitte Surgun, Valahia University	
	<i>The Evolution of Legislation and Public Institutions Managing the Field of Immigration in Romania</i> Ioan Puhace, Valahia University	

	<b>INTERNET SESSION ROOM:</b> <a href="http://www.theibfr.com/internet-session/">www.theibfr.com/internet-session/</a>	<b>TIME: CONTINUOUS</b>
	<b>SESSION TRACK</b>	<b>PUBLIC ADMINISTRATION, MANAGEMENT, ECONOMICS</b>
	<b>SESSION CHAIR</b>	<b>Terrance Jalbert, The IBFR</b>
ENGLISH	<i>The Health Services System in Romania</i> Georgiana Trăistaru (Burlacu), Valahia University	
	<i>Information Security Risk Audit in Organizations</i> Ion Ionuț Bratu, Valahia University	
	<i>Nudge Theory Implications on Voter Participation</i> Grace Highsmith, Stetson University Ranjini Thaver, Stetson University Christopher De Bodisco, Stetson University	
	<i>The Challenges of Migration and Local Governance in Romania</i> Ioan Puhace, Valahia University	

	<b>INTERNET SESSION ROOM:</b> <a href="http://www.theibfr.com/internet-session/">www.theibfr.com/internet-session/</a>	<b>TIME: CONTINUOUS</b>
	<b>SESSION TRACK</b>	<b>MANAGEMENT</b>
	<b>SESSION CHAIR</b>	<b>Terrance Jalbert, The IBFR</b>
ENGLISH	<i>Diagnosis of Human Resources Management in the Digital Era</i> Cristian Daniel Pop, Valahia University	
	<i>The Influence of Organizational Culture on Management</i> Ruxandra Popescu, Valahia University	
	<i>Conflict Management and Methods of Solving Them</i> Alexandra Georgiana Luculescu, Valahia University	

	<b>INTERNET SESSION ROOM:</b> www.theibfr.com/internet-session/	<b>TIME: CONTINUOUS</b>
	<b>SESSION TRACK</b>	<b>MANAGEMENT, ACCOUNTING</b>
	<b>SESSION CHAIR</b>	<b>Mercedes Jalbert, The IBFR</b>
<b>SPANISH</b>	<b><i>Análisis de la Transformación Digital en el Valle de Tecomán, Colima, México</i></b>	
	Oscar Mares Bañuelos, Universidad de Colima	
	Hugo Martín Moreno Zacarías, Universidad de Colima	
	Arquímedes Arcega Ponce, Universidad de Colima	
	Enrique Macías Calleros, Universidad de Colima	
Alfredo Salvador Cárdenas Villalpando, Universidad de Colima		
<b><i>Evaluación de la Necesidad de Incrementar las Concesiones de Taxis en la Ciudad de Castaños Coahuila</i></b>		
Laura Leticia Gaona Tamez, Universidad Autónoma de Coahuila		
Rosa Hilda Hernández Sandoval, Universidad Autónoma de Coahuila		
Blanca Estela Montano Pérez, Universidad Autónoma de Coahuila		
Diana Lilia Hernández Bustos, Universidad Autónoma de Coahuila		
<b><i>Influencia de la Tecnología de Información en la Gestión del Conocimiento de Pymes del Sector Construcción</i></b>		
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		
Fernando Medina Blum, Universidad Autónoma de Campeche		
<b><i>Desigualdad en los Regímenes Impositivos para Personas Morales y Sociedades y su Impacto en la Competitividad de las Mipymes</i></b>		
Raúl Aguilar Rivera, Tecnológico de Estudios Superiores de Tianguistenco		
Yesenia Juárez Rivera, Tecnológico de Estudios Superiores de Tianguistenco		
Fabiola Siles Orihuela, Tecnológico de Estudios Superiores de Tianguistenco		

<b>INTERNET SESSION ROOM:</b> <a href="http://www.theibfr.com/internet-session/">www.theibfr.com/internet-session/</a>		<b>TIME: CONTINUOUS</b>
<b>SESSION TRACK</b>	<b>MARKETING, MANAGEMENT</b>	
<b>SESSION CHAIR</b>	<b>Mercedes Jalbert, The IBFR</b>	
<b>SPANISH</b>	<b><i>Percepción Cualitativa Sobre el Fomento de Seguir la Herencia Familiar en la Producción Agrícola en el Valle de Tecmán, Colima México</i></b> Hugo Martín Moreno Zacarías, Universidad de Colima <b>Oscar Mares Bañuelos</b> , Universidad de Colima Alfredo Salvador Cárdenas Villalpando, Universidad de Colima Enrique Macías Calleros, Universidad de Colima Arquímedes Arcega Ponce, Universidad de Colima	
	<b><i>Determinantes del Pago Electrónico Móvil Durante el Confinamiento: CoDi en México</i></b> <b>Juan Bernardo Amezcua Núñez</b> , Universidad Autónoma de Coahuila Alicia De La Peña De León, Universidad Autónoma de Coahuila Juana María Saucedo Soto, Universidad Autónoma de Coahuila Perla Janeth Herrera Arizmendi, Universidad Autónoma de Coahuila	
	<b><i>Plan Estratégico Integral en una Empresa Comercializadora de Refacciones Industriales</i></b> <b>Fernando Aguirre y Hernández</b> , Tecnológico Nacional de México /Instituto Tecnológico de Orizaba Claudia Irene Revuelta Vázquez, Tecnológico Nacional de México /Instituto Tecnológico de Orizaba Mauricio Alfredo Miranda Osorio, Tecnológico Nacional de México /Instituto Tecnológico de Orizaba Diana Jazmín García Córdova, Tecnológico Nacional de México /Instituto Tecnológico de Orizaba Gabriela Cabrera Zepeda, Tecnológico Nacional de México /Instituto Tecnológico de Orizaba	
	<b><i>Cambios de Paradigmas Organizacionales en México, Derivados por la Pandemia del Año 2020</i></b> <b>Marina Elizabeth Salazar Herrera</b> , Universidad Veracruzana Dora Emilia Aguirre Bautista, Universidad Veracruzana Adriana Margarita González Márquez, Universidad Veracruzana Arturo Rivera López, Universidad Veracruzana Adrián de Jesús Ruiz Cuevas, Universidad Veracruzana	

INTERNET SESSION ROOM: <a href="http://www.theibfr.com/internet-session/">www.theibfr.com/internet-session/</a>		TIME: CONTINUOUS
SESSION TRACK	FINANCE	
SESSION CHAIR	Mercedes Jalbert, The IBFR	
SPANISH	<b><i>Medición de la Dependencia de las Principales Criptomonedas vs. el Bitcoin</i></b> Arturo Regalado Dávila, Universidad Politécnica Bicentenario <b>Christian Arturo Quiroga Juárez</b> , Universidad Politécnica Bicentenario Cecilia Belmonte González, Universidad Politécnica Bicentenario Gilberto Garcidueñas Fernández, Universidad Politécnica Bicentenario Elizabeth Fernández Rivera, Universidad Politécnica Bicentenario Norma Lizbeth Ramírez Cabrera, Universidad Politécnica Bicentenario	
	<b><i>Árboles de Expansión Mínima en Moneda Extranjera: El Caso de las Bolsas de Valores de América</i></b> Javier Humberto Ospina-Holguín, Universidad del Valle Ana Milena Padilla-Ospina, Universidad del Valle Andrés Arcila, TD Bank Group	
	<b><i>Relación de la Rentabilidad Financiera en Mipymes y los Estudiantes de Pregrado de una Universidad Pública</i></b> Luis Alfredo Argüelles Ma, Universidad Autónoma de Campeche <b>Román Alberto Quijano García</b> , Universidad Autónoma de Campeche Deneb Elí Magaña Medina, Universidad Juárez Autónoma de Tabasco Carlos Enrique Cruz Mora, Universidad Autónoma de Campeche	
	<b><i>Análisis y Determinación del Impuesto Sobre la Renta, del Régimen de Incorporación Fiscal de una Micro Empresa Persona Física, con Actividad Preponderante de Abarrotes</i></b> <b>Héctor Priego Huertas</b> , Universidad de Colima Juan Alfredo Lino Gamiño, Universidad de Colima Alfonso Alcocer Maldonado, Universidad de Colima Fabián Ojeda Pérez, Universidad de Colima	

INTERNET SESSION ROOM: <a href="http://www.theibfr.com/internet-session/">www.theibfr.com/internet-session/</a>		TIME: CONTINUOUS
SESSION TRACK	MARKETING, MANAGEMENT, FINANCE	
SESSION CHAIR	Mercedes Jalbert, The IBFR	
SPANISH	<b><i>Adopción de Cloud Computing Como Herramienta de Respaldo de Trabajo e Información en los Despachos Contables de la Ciudad de Tecomán, Colima</i></b> Arquímedes Arcega Ponce, Universidad de Colima <b>Oscar Mares Bañuelos</b> , Universidad de Colima Enrique Macías Calleros, Universidad de Colima Alfredo Salvador Cárdenas Villalpando, Universidad de Colima Hugo Martín Moreno Zacarías, Universidad de Colima	
	<b><i>Desarrollo de un Mecanismo para la Identificación del Acoso Laboral Mediante la Aplicación de la Minería de Opiniones a Través de la Herramienta Rapidminer</i></b> Victor Manuel Contreras Beltrán, Tecnológico Nacional de México <b>Fernando Aguirre y Hernández</b> , Tecnológico Nacional de México Eduardo Roldan Reyes, Tecnológico Nacional de México Edna Araceli Romero Flores, Tecnológico Nacional de México Gabriela Cabrera Zepeda, Tecnológico Nacional de México	
	<b><i>Alexa: Necesito Privacidad</i></b> Alicia De la Peña de León, Universidad Autónoma de Coahuila <b>Juan Bernardo Amezcua Núñez</b> , Universidad Autónoma de Coahuila Juana María Saucedo Soto, Universidad Autónoma de Coahuila Victoria Sofía García Estrada, Universidad Autónoma de Coahuila	
	<b><i>Desempeño Financiero de las Grandes Empresas Cementeras en Colombia (2014-2019)</i></b> <b>Jorge Alberto Rivera Godoy</b> , Universidad del Valle (Colombia)	

<b>INTERNET SESSION ROOM:</b> www.theibfr.com/internet-session/		<b>TIME: CONTINUOUS</b>
<b>SESSION TRACK</b>	FINANCE, BUSINESS EDUCATION	
<b>SESSION CHAIR</b>	Mercedes Jalbert, The IBFR	
SPANISH	<b><i>Prótesis Dental Biodegradable: Investigación Educativa</i></b> 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 Elena Torres Cuevas, Universidad Autónoma del Estado de Hidalgo	
	<b><i>La Misión Investigativa de la Universidad y su Relacionamento Externo</i></b> Maritza Rengifo Millán, Universidad del Valle	
	<b><i>Recuperación Económica Post COVID-19: Perspectiva Estudiantil del Área Económico Administrativa para la Educación Superior</i></b> Deneb Elí Magaña Medina, Universidad Juárez Autónoma de Tabasco Román Alberto Quijano García, Universidad Autónoma de Campeche Norma Aguilar Morales, Universidad Juárez Autónoma de Tabasco Fernando Medina Blum, Universidad Autónoma de Campeche	
	<b><i>Protocolo para la Efectiva Transición Generacional de las Empresas Familiares del Municipio de Tecmán, Colima</i></b> Héctor Priego Huertas, Universidad de Colima Arenagua Uriostegui Fernández, Universidad de Colima Juan Alfredo Lino Gamiño, Universidad de Colima Alfonso Alcocer Maldonado, Universidad de Colima	

<b>INTERNET SESSION ROOM:</b> www.theibfr.com/internet-session/		<b>TIME: CONTINUOUS</b>
<b>SESSION TRACK</b>	PUBLIC ADMINISTRATION, LAW, FINANCE	
<b>SESSION CHAIR</b>	Mercedes Jalbert, The IBFR	
SPANISH	<b><i>¿La Gran Industria Colombiana de Productos Lácteos Crea EVA?</i></b> Jorge Alberto Rivera Godoy, Universidad del Valle (Colombia)	
	<b><i>Estrategia Basada en la Tasa de Interés Interbancaria de Equilibrio: Caso de Estudio un Municipio de Guanajuato, México</i></b> Fausto Alejandro Aranda Segoviano, Universidad Politécnica Bicentenario Christian Arturo Quiroga Juárez, Universidad Politécnica Bicentenario Norma Lizbeth Ramírez Cabrera, Universidad Politécnica Bicentenario	
	<b><i>Procedimientos de Cédulas de Trabajo para Régimen General de Ley en México</i></b> Rosa Hilda Hernández Sandoval, Universidad Autónoma de Coahuila Laura Leticia Gaona Tamez, Universidad Autónoma de Coahuila Gabriel Mancilla Aguilera, Universidad Autónoma de Coahuila Mylene Isabel Rojas Flores, Universidad Autónoma de Coahuila	
	<b><i>Análisis de los Requisitos de las Deducciones Personales y su Efecto Fiscal en el Cálculo y Determinación del Impuesto Sobre la Renta del Ejercicio de los Contribuyentes del Régimen de Sueldos y Salarios</i></b> Héctor Priego Huertas, Universidad de Colima Juan Alfredo Lino Gamiño, Universidad de Colima Alfonso Alcocer Maldonado, Universidad de Colima Agustín Alejo García, Universidad de Colima	

<b>INTERNET SESSION ROOM:</b> <a href="http://www.theibfr.com/internet-session/">www.theibfr.com/internet-session/</a>		<b>TIME: CONTINUOUS</b>
<b>SESSION TRACK</b>	<b>MARKETING, MANAGEMENT, BUSINESS EDUCATION</b>	
<b>SESSION CHAIR</b>	<b>Mercedes Jalbert, The IBFR</b>	
<b>SPANISH</b>	<b><i>El Ecosistema del Emprendimiento Femenino en Colombia y Bogotá Región</i></b> Alberto Herrera Guzmán, Universidad de La Salle Yolanda Álvarez Sánchez, Universidad de La Salle Paola Patricia Ruiz Gómez, Universidad de La Salle	
	<b><i>Evaluación del Perfil de Egreso a Mitad de un Programa Universitario para Favorecer el Emprendimiento en Pymes</i></b> Rufina Georgina Hernández Contreras, Benemérita Universidad Autónoma de Puebla José Francisco Tenorio Martínez, Benemérita Universidad Autónoma de Puebla Gabriel Montiel Morales, Benemérita Universidad Autónoma de Puebla Mario Aceves Mejía, Benemérita Universidad Autónoma de Puebla Héctor Barrientos Rodríguez, Benemérita Universidad Autónoma de Puebla	
	<b><i>Los Gestos y Posturas Como Influenciadores en el Embudo de Conversión</i></b> Juan Bernardo Amezcua Núñez, Universidad Autónoma de Coahuila Alicia De la Peña de León, Universidad Autónoma de Coahuila Juana María Saucedo Soto, Universidad Autónoma de Coahuila Edgar David Armendariz Martínez, Universidad Autónoma de Coahuila	
	<b><i>Reflexiones Sobre la Educación Superior en Tiempos de Pandemia: Caso Universidad Veracruzana</i></b> Marina Elizabeth Salazar Herrera, Universidad Veracruzana Dora Emilia Aguirre Bautista, Universidad Veracruzana Susana Sánchez Solís, Universidad Veracruzana Adrián De Jesús Ruiz Cuevas, Universidad Veracruzana Arturo Rivera López, Universidad Veracruzana	



## 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). All times are Costa Rica Standard Time.

	<b>ROOM: Zoom 1</b>	<b>TIME: MAY 26, 2021, WEDNESDAY 11:00 - 12:50</b>
	<b>SESSION TRACK</b>	<b>ACCOUNTING, ECONOMICS</b>
	<b>SESSION CHAIR</b>	<b>David Nickerson, Ryerson University</b>
ENGLISH	<i>A Comparison of Cost of Living Adjusted Faculty Salaries</i> Terrance Jalbert, University of Hawaii-Hilo	
	<i>Private Support for Public Disaster Aid: A Survey Approach</i> Thomas Husted, American University <b>David Nickerson, Ryerson University</b>	
	<i>A Case Study of Accounting Standards Codification 842 Lease Accounting</i> Umapathy Ananthanarayanan, Independent Researcher <b>Peter Harris, New York Institute of Technology</b> Terrance Jalbert, University of Hawaii-Hilo	

	<b>ROOM: Zoom 1</b>	<b>TIME: MAY 26, 2021, WEDNESDAY 3:00 - 4:50</b>
	<b>SESSION TRACK</b>	<b>ACCOUNTING, BUSINESS EDUCATION, PUBLIC ADMINISTRATION</b>
	<b>SESSION CHAIR</b>	<b>Benedict E. Dedominicis, Catholic University of Korea</b>
ENGLISH	<i>Main Street Retailer Response to Government Restrictions on Operations</i> James Henry Dunne, New York Institute of Technology <b>Peter Harris, New York Institute of Technology</b> Robert J. Koenig, New York Institute of Technology	
	<i>American Regime Institutionalization, Segregation, Integration and Assimilation: The Social Identity Dynamics of Utilitarian Cooptation</i> <b>Benedict E. Dedominicis, Catholic University of Korea</b>	
	<i>Academics vs. Athletics: Student Athletes' Dichotomous Performance at a Small Division I Liberal Arts College</i> Clare McCrudden, Siena College <b>Andrea Smith-Hunter, Siena College</b> John D'Argenio, Siena College Beverly Thompson, Siena College Joseph McCollum, Siena College	

<b>ROOM: Zoom 1</b>		<b>TIME: MAY 27, 2021, THURSDAY 9:00 - 10:50</b>
<b>SESSION TRACK</b>	<b>BUSINESS EDUCATION, MANAGEMENT, MARKETING</b>	
<b>SESSION CHAIR</b>	<b>Betzabe del Rosario Maldonado Mera, Universidad de Las Fuerzas Armadas-ESPE</b>	
<b>SPANISH</b>	<b><i>Comportamiento del Consumidor en Sitios de Reserva en Línea</i></b> Diego Yáñez, Universidad Técnica Federico Santa María Cristóbal Fernández-Robin, Universidad Técnica Federico Santa María Oscar Saavedra, Universidad Técnica Federico Santa María María Fernanda Vidal, Universidad Técnica Federico Santa María	
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	<b><i>Gold Value Adjusted Stock Indexes: Evidence from Daily Data</i></b> Terrance Jalbert, University of Hawaii-Hilo	
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	<b><i>Turismo Rural en un Entorno Cafetalero en Ixhuatlán del Café</i></b> Viridiana Bretón Feito, Ayuntamiento de Ixhuatlán del Café Julio Alonso Iglesias, Universidad Veracruzana Leonel Lara Serna, Universidad Veracruzana	

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

**Fredyz Martinez**, PUCPR

**Luz María Ríos Negrón**, UAGM - Recinto Gurabo

**Johanna Viquez**

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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

**Benedict E. Dedominicis**, Catholic University of Korea

**Betzabe del Rosario Maldonado Mera**, Universidad de Las Fuerzas Armadas-ESPE

**Guillermo Mejía Méndez**, Instituto Tecnológico Superior de Zacapaoxtla

**Peter Harris**, New York Institute of Technology

**Julio Alonso Iglesias**, Universidad Veracruzana

**Juan Carlos Morales Meléndez**, Universidad de Puerto Rico - Río Piedras

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

Los ganadores del concurso ORA, BISA se anunciarán durante el congreso.  
Los ganadores del concurso BISA recibirán su certificado por correo aéreo postal sin tracking.

To be announced

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