

GLOBAL CONFERENCE ON
BUSINESS AND FINANCE

CONFERENCE PROGRAM

Hilo, Hawaii

January 3-5, 2023

The Institute for Business and Finance Research

GLOBAL

IBFR

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Welcome to Hawaii
Have a productive and fun Conference!

Bienvenidos a Hawaii
Deseamos que el Congreso sea Productivo!

Letter from the Conference Chair

On behalf of the Staff and the IBFR, I welcome you to 34th Hawaii Global Conference on Business and Finance. We hope you have a productive conference.

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 come and 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 2023 Hawaii GCBF represents a long-term commitment to bring individuals from around the world together to share their ideas and promote research on business and finance. The response to the conference has been outstanding. We wish to thank you for selecting the GCBF as your research outlet. We also wish to thank the many people that have contributed to making the conference a success. We are delighted to report that the conference is truly a global conference. We have participants from all corners of the globe at this event. These individuals come from a variety of high-quality institutions and will present work on a broad mix of academic issues.

We are proud to announce our upcoming conference. The 35th summer conference will be held May 23-26, 2023, at the DoubleTree by Hilton Cariari Hotel San Jose, Costa Rica. We will offer in person, Zoom and internet Sessions. In the event that travel limitations are imposed, the event will be held using a virtual format.

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 Jalbert
Conference Chair

Carta del Editor

El Instituto y su personal les da la bienvenidos al 34th Global Conference on Business and Finance. Esperamos que su participación sea productiva y que disfrute de nuestro formato modificado con sesiones virtuales con Zoom 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.

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

Estamos orgullosos de anunciar nuestro próximo congreso. Nuestro 35th se realizará en el DoubleTree by Hilton Costa Rica Cariari Hotel del 23-25 de mayo, 2023. Ofreceremos sesiones presenciales. También se ofrecerá sesiones con Zoom y la Session Internet para aquellos que no pueden realizar el viaje. En el evento que se impongan restricciones para viajar, el evento se realizara con un formato virtual. Le invitamos a participar en nuestro evento.

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

Estamos para asistirles durante el congreso y 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. En 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 59. In addition, the number of citations to articles in our journals increased by about 2 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 8th best open access journal in finance, *Global Journal of Business Research* as the 14th best open access journal in business, and *Revista Internacional Administración & Finanzas* as the 15th 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, 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 (EBSCOHost, 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 (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 donde encontrara informacion detallada sobre las revistas, indexación, distribución, proceso de revisión etc.

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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 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.

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

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Global Journal of Business Research (GJBR)
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 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)

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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 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 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 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.

San Jose, Costa Rica, 2023

The 35th Global Conference on Business and Finance will be held in San Jose, Costa Rica at the DoubleTree by Hilton Cariari Hotel San Jose, May 23-26, 2023

CONGRESOS FUTUROS**San Jose, Costa Rica, 2023**

El Congreso 35th Global Conference on Business and Finance (GCBR) se realizará en San Jose, Costa Rica en el Hotel DoubleTree By Hilton Cariari Hotel San Jose del Mayo 23-26, 2023.

SCHEDULE OF EVENTS

TUESDAY, JANUARY 3, 2023 TUESDAY 3 DE ENERO, 2023	
Continuous	Internet Session/Sesión Internet (https://www.theibfr.com/internet-session/)
9:00 AM to 9:45 AM	Conference Welcome /Bienvenida al Congreso (Zoom)
10 AM to 11:50 AM	Zoom Session
1:00 PM to 2:50 PM	Zoom Session
WEDNESDAY, JANUARY 4, 2023 MIERCOLES 4 DE ENERO, 2023	
Continuous	Internet Session/Sesión Internet (https://www.theibfr.com/internet-session/)
8:00 AM to 9:50 AM	Zoom Session
10:00 AM to 11:50 AM	Zoom Session
1:00 PM to 2:50 PM	Zoom Session
3:00 PM to 4:50 PM	Zoom Session
5:00 PM to 6:50 PM	Zoom Session
THURSDAY, JANUARY 5, 2023 THURSDAY 5 DE ENERO, 2023	
Continuous	Internet Session/Sesión Internet (https://www.theibfr.com/internet-session/)
9 AM to 10:50 AM	Zoom Session
11:00 AM to 12:15 PM	Awards Event and Closing/Evento de Premiación y Cierre del Congreso
1:00 PM to 2:50 PM	Zoom Session
3:00 PM to 4:50 PM	Zoom Session
5:00 PM	Conference Ends/Conferencia Finaliza

* All times are Hawaii Time

Summary of Zoom Sessions 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 Hawaii Standard Time.

Summary of Zoom Sessions

ROOM	Zoom Sessions Language & Track
TUESDAY, JANUARY 3, 2023	
10:00 AM	Spanish Business Education
01:00 PM	English Management & Marketing
WEDNESDAY, JANUARY 4, 2023	
08:00 AM	Spanish Economics & Marketing
10:00 AM	English Accounting & Finance
01:00 PM	English Accounting & Finance
03:00 PM	English Management & Business Education & Accounting
05:00 PM	English Management
THURSDAY, JANUARY 5, 2023	
09:00 AM	Spanish Business Education & Economics
01:00 PM	English Management Accounting & MIS
03:00 PM	English Accounting, Business Education & Public Administration

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

* Autores registros al congreso pueden atender todas las sesiones.

* All times are Costa Rica Standard Time

Summary of Internet Sessions

ROOM	Online at www.theibfr.com/internet-session
TUESDAY, JANUARY 3, 2023 TO THURSDAY, JANUARY 5, 2023	
Time: Continuous	
	English Finance, Economics & Accounting
	English Management, Finance & Economics
	English Public Administration, Management & Economics
	Spanish Finance
	Spanish Public Administration & Finance

* 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, an internet connection 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 Zoom 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/. 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).

ENGLISH	INTERNET SESSION ROOM: www.theibfr.com/internet-session/		TIME: CONTINUOUS
	SESSION TRACK	FINANCE, ECONOMICS, ACCOUNTING	
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	Danilo Soria Maldonado, Universidad Central del Ecuador	
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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.

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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:

Adriana Rojas Martínez, Universidad de Baja California

John Theodore, JDT Management Consultants

Betzabé Maldonado Mera, Universidad de Las Fuerzas Armadas-ESPE

Peter Harris, New York Institute of Technology

Isaac Osei Agyemang, University of Electronic Science and Technology of China

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AWARDS

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.
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ACADEMIC LEADERSHIP AWARD

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