

Analysis of People's Business Credit Distribution for MSMEs Based on Non-Performing Loans, the Number of Debtors, and MSME's Revenue Growth

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This research discusses the distribution of People's Business Credit or MSME credit, which is influenced by NPLs, the number of debtors, and MSME's revenue growth. The main research issue focuses on KUR's use for MSME expansion, which will pay attention to the amount of NPLs as part of credit risk, the number of debtors who use KUR, and the amount of MSME revenue to finance KUR payments. This research becomes a benchmark for making bankable software to be designed. The study uses data of MSME credit from 1989 to 2019, with adjustment of data from 1989 to 2008 due to change of regulation. The findings show that revenue growth has a negative effect on KUR distribution; this is due to the fact that successful MSMEs will borrow using the investment credit scheme instead of continuing to use KUR. Meanwhile, NPLs and the number of debtors does not affect the distribution of KUR. The results of this study are used as the basis for determining the logarithm of bankable software calculations. The beta version of this software is complete but requires further revision.

Keywords: *Non-performing Loans, credit Risk, Debtors, Revenue, SME*

1. Introduction

The development of micro, small, and medium enterprises (MSMEs) is critical for every country's economic growth, especially developing countries. According to the World Bank, the

important role contributed by MSMEs can be shown from job creation, which is absorbing 50% of the workforce worldwide. In addition, the World Bank also states that MSMEs contribute, on average, 40% of GDP in developing countries. However, most MSMEs have stunted growth due to financial or funding constraints. About 75% - 90% of MSMEs in ASEAN countries receive funding from internal savings, retained earnings and the informal sector. The banking sector's low contribution is due to the limited types of financial products, most of which are in the form of working capital loans and the minimum amount of investment credit provided.

In Indonesia, funding for MSMEs is supported by the government through the People's Business Credit (in Indonesian language called Kredit Usaha Rakyat - KUR) program launched on November 5, 2007. KUR's implementation is supported by partnerships with state-owned banks, regional development banks (BPD), and private-owned commercial banks. The government created the KUR program with the hope of accelerating the development of economic activity and of poverty alleviation in Indonesia. Based on data on the realisation of KUR distribution in 2020, it is shown that the trade and agriculture, hunting, and forestry sectors are the sectors that receive the largest KUR funding. In April 2020, the realisation of KUR distribution reaches 32.16% of the KUR target, amounting to IDR 190 trillion. Even so, the realisation of KUR distribution data in Indonesia, as of April 2020, still shows a relatively low amount compared to the total ceiling provided by banks and the government. Data on accumulated outstanding credit since 2015 shows IDR 180 trillion or only 33.12% of the total ceiling provided. In addition, the accumulated data on KUR debtors since 2015 shows 20,495,536 business units. This number is relatively small, namely 31.92%, compared to the 2018 data on the number of MSMEs in Indonesia, which reached 64,199,606 business units.

The relatively small number of realised credit and debtors could be caused by the KUR program's weaknesses, including slow distribution, a lack of information regarding the need for collaterals, and a lack of accurate mapping of the industry's prospects to be financed. This reason is in line with the results of a survey conducted by Bank Indonesia on the 2015 MSME Business Profile that revealed 60% - 70% of MSMEs still do not get access to bank financing due to geographic barriers to administrative constraints of MSME in financial management.

The results of Du et al. (2017) research on the impact of bank competition and government intervention on financing decisions through debt by MSMEs show that in areas with high government intervention, MSMEs are more interested in accessing bank loans than non-MSMEs. This proves that government intervention is critical for financing MSMEs and their future development. This is also compliant with Fan et al. (2012) who state that the intervention from the government can be in the form of subsidies to reduce potential defaults, encourage the use of long-term loans to stimulate the economy, and support enterprises to obtain loans through their influence and authority on bank credit decisions.

The importance of KUR contribution for the development of MSMEs, increasing job opportunities, and economic development makes developing a more effective KUR program interesting to study. The development of a funding program was first carried out at the end of the 20th century by Japan and Korea through a credit guarantee program that guarantees 100% credit that has met the qualifications. Research conducted by Kang, Heshmati, and Choi (2008) concludes that the implementation of a credit guarantee program in Korea leads to a positive impact on MSMEs' development. The research also shows that every 1% increase in credit provision through the credit guarantee program increases sales growth by 0.26% and worker productivity by 0.21%. This can be used as evidence that the growth in KUR distribution for MSMEs in Indonesia can also improve MSMEs' performance.

Even though it has a good impact on the performance and development of MSMEs, lending still needs to be properly managed to minimise risks both for the financial institutions and MSMEs themselves. Providing too much funding for MSMEs can potentially increase the risk of default due to high loan interest and principal if not accompanied by good MSME performance. This is in accordance with the trade-off-theory (Modigliani and Miller, 1958), which states that the benefits of using a debt/tax shield will decrease as debt increases and reaches the point of cost of financial distress. Hence, the management of credit distribution for MSMEs has the potential to increase the business risk of MSMEs themselves if they are not accompanied by proper supervision and credit extension qualifications. This also proves that the development of a credit rating and distribution system needs to be carried out in order to optimise MSMEs' benefits in getting credit while still minimising business risks.

In order to increase MSME funding, each country needs first to identify what problems may hamper the distribution of funding. The Beck et al. (2010) study on credit programs in 46 countries in 5 continents shows that most of these credit programs' problems stem from risk management. This is because an effective and efficient risk management process will be able to improve and accelerate the process of funding distribution without a significant increase in risk. In addition, Rand (2007) research shows that the barriers to providing credit for MSMEs in Vietnam are caused by a bureaucratic process that charges high costs and takes a long time. Research conducted by Bennett et al. (2005) on the implementation of credit programs in Chile, Egypt, India, and Poland reveals several macro and micro factors that can increase MSME funding effectiveness. Macro factors affecting the effectiveness of MSME funding include an open and competitive banking industry, a growing business sector, government policies that do not hinder market initiatives, sufficient liquidity and stable interest, a business framework that can support all business forms, support from competent agencies, and credit bureaus that provide efficient credit information. Meanwhile, micro factors affecting the effectiveness of MSME funding include increased competition among creditors, approaches that target permanent development in the financial sector, understanding market forces, sustainable focus on clients, long-term approaches and visions, balanced cooperation between credit schemes, donors and creditors, business ownership by creditors, development of appropriate credit

technology, and the presence of influential business winners at the early stages of credit program development.

Based on the studies on MSME funding and its development, it can be concluded that government intervention is required to increase the distribution of MSME credit and improve their performance while maintaining good risk management. This research seeks to develop software that can help the government manage the KUR program well and assist MSMEs to increase their financial capacity and obtain loans. This study aims to investigate the KUR indicator, and test the KUR indicator that leads to increased performance and also the business risk of MSMEs.

2. Literature Review

2.1. Strengths and Weaknesses of MSMEs

MSMEs have several strengths and weaknesses. In general, an MSME's strengths include a close relationship with customers, employees, and suppliers and the ability to meet customer needs through the special presentation of goods, quality, and services. Besides, the small percentage of direct costs and non-revenue production activities mean several activities can be carried out more efficiently, including as sources of materials, processes, and ideas. MSMEs can be a controlling factor for large-size companies through the presentation of business innovations and new services that encourage competition (in the form of prices, machines, and efficiency).

Indeed, a good understanding of its environment makes MSME owners and managers able to apply specific strategies to attract community interest and MSME owners are required to have more responsibility in managing their business and change production immediately to keep up with changes in consumer wants.

Whereas, an MSME's weaknesses are that they do not or rarely have written planning; are not oriented towards the future; do not have relevant education; do not carry out regular bookkeeping and profit-loss planning or timely and up-to-date market analysis; have a lack of specialisation or diversification of plans; rarely conduct renewal or innovation; no or rare cadres; are quickly satisfied with existing planning; are family centric, i.e. business owners do not want to delegate rights and obligations to other people who are not family; do not believe in modern science; and have a lack of knowledge of applicable laws and existing regulations.

MSMEs must also be able to balance the options of producing too few goods, due to pursuing the advantages of product specialisation, with diversifying hastily; thus, it is necessary to find a balance between the benefits of diversification and product specialisation.

2.2. The Development of MSMEs in East Java

After several years of economic crisis and recovery, several studies disclose that the Indonesian economy does not rely solely on the role of large businesses and that MSMEs are shown to have relatively better resilience than businesses on a larger scale. It is not surprising that during both the crisis period and the current economic recovery period in Indonesia, MSMEs contribute a very strategic and critical role in various aspects. The contribution includes first, MSMEs cover quite a large number of industries as they can be found in every sector of the economy, second, MSMEs have great potential in creating more job opportunities when compared to the same investment in a larger scale business, third, the contribution of MSMEs to GDP is quite significant, and fourth, the contribution of MSMEs to the country's foreign exchange through a relatively stable export value.

In 2015, the number of MSMEs in East Java was 4.2 million. About 85% of them were micro-businesses, 10% were small-businesses, 3% were medium-enterprises, and 2% were large-businesses (www.jatimprov.go.id). From this data, it can be seen that micro businesses dominate MSMEs' activities. Thus, it is important to conduct training and empowerment for micro-businesses.

In Indonesia, MSMEs is one of the sectors that significantly contributes to employment and the economy (GDP). Whereas in East Java itself, the MSME sector also has a significant contribution to improving the welfare of the people of East Java.

The growth rate of MSMEs in 2016 was 10,005 units from 2015 to the first semester of 2016 by absorbing a workforce of 34,966 people and a turnover of IDR 88,913 million in the first semester of 2016. While the contribution of the East Java MSME sector to East Java's GRDP reached 53.04 percent. Of the total GRDP of East Java in 2009, amounting to IDR 692 trillion, MSMEs' contribution reached approximately IDR 367.03 trillion. Meanwhile, the contribution of MSMEs to the East Java economy, as measured by its GRDP was 53.49% of East Java's GRDP.

Apart from being a sector that contributes significantly to the economy, the MSME sector also has a relatively high resilience to economic crises. This condition is evident in the MSME sector's existence when the economic crisis hit Indonesia in 1997/1998. At that time, almost all sectors of Indonesia's economy experienced a downturn, and many companies laid off their employees and even closed their companies. However, it turns out that the number of MSMEs has actually increased after the crisis.

The MSME sector's high resilience is partly because the output produced by this sector is mostly consumer goods and services with low-income elasticity. In addition, the increase in the number of MSMEs is the result of many companies laying off their employees during the crisis, and many of the laid-off employees became entrepreneurs and set up small and medium

scale businesses.

Meanwhile, East Java's welfare indicators are reflected in the unemployment and poverty rates. The Open Unemployment Rate (TPT) is 0.55%, up to 5.87%. Throughout March 2015 - March 2016, East Java's poverty condition increased due to a decrease in the number of deprived people. A decrease of 1.83% led to a reduction in the number of deprived people in East Java (rural + city) by 628.69 thousand people.

2.3. Bank Indonesia Credit Policy for Micro, Small, and Medium Enterprises

The role of Bank Indonesia credit policy for MSMEs continues to be improved in empowering MSMEs through efforts and policies that encourage banks to finance micro, small, and medium enterprises. In this regard, there are three strategic pillars adopted by Bank Indonesia, namely banking credit policy, provision of technical assistance, and institutional development and strengthening.

Related to banking credit policy, Bank Indonesia encourages banks to distribute People's Business Credit (KUR), include it in business plans, and report it in published financial reports so that the public can judge which banks are in favour of MSME development. In order to further increase the realisation of MSME credit related to the business plan, Bank Indonesia also continues to encourage more partnerships (linkage programs) between Commercial Banks and Rural Banks (BPRs). This aims to increase credit distribution to micro businesses, support the establishment of special service units for micro, small, and medium enterprises (MSMEs Center) in branch offices, and adjust banking regulations in order to encourage the distribution of credit for MSMEs while still observing the prudential principles and prevailing laws and regulations. Robina-Ramirez and Human (2020) discussed MSME relation to macro factor and entrepreneurial networking and argued that domestic environments like the role of the central bank is important for MSME's success.

2.4. Constraints on KUR Distribution

In its implementation, various constraints arose on the distribution of KUR. Debtor Information Systems (SID), as evidenced by Bank Indonesia checking results, makes it difficult for banks to get customers. On the other hand, customers who have received credits (consumption, investment, and working capital) become a barrier to KUR access even though they really need business capital.

The definition of a new debtor has blocked the opportunity for customers who are receiving the credit from banking institutions or government credit programs to apply for KUR. Likewise, the provision on the amount of additional collateral makes channelling banks hesitant to distribute KUR. This also impacts the extension, distribution, and restructuring of KUR, which should be changed or extended to provide flexibility to not make it difficult for MSMEs

and channel'ing banks.

Channelling banks need to be added, considering the current number is perceived to be very limited if KUR is intended to be more populist, especially in reaching customers in the agriculture and fisheries sectors. Another constraint is high-interest rates that need to be reduced. The coverage of KUR debtors needs to be expanded, not only limited to provisions of productive, feasible, and not a bankable business. The last constraint is the KUR distribution program's linkage program that does not utilise microfinance institutions optimally.

Microfinance is a financial service in raising funds and providing small loans and other related financial services. The microfinance business is characterised by a small number of deposits and loans without collateral. The benefits of this microfinance attract many MSMEs to use it to cover their lack of capital. MSMEs use more capital from cooperatives, venture capital, non-bank institutions, families, individuals, and other informal funding. This is due to the difficulty of fulfilling complicated and bureaucratic banking requirements. Włodarczyk et al. (2018) found that SME's have more difficulties to access credit availability rather than larger firms.

2.5. Hypothesis Development

Although KUR can positively impact the development of MSMEs, too many loans can increase the risk for banks and MSMEs themselves if not appropriately managed. Lending to MSMEs must be adjusted according to the MSMEs' ability to pay off principal and loan interest in the future in order to be able to take full advantage of the loans they receive. The optimal point of using debt from a company or MSMEs is also explained by the trade-off-theory (Modigliani and Miller, 1958), which pinpoints the benefits that using debt will decrease when it reaches the point of cost of financial distress. This leads to excessive use of debt, which can increase risk or even result in losses for the company itself.

Basically, the government set a KUR program in Indonesia to ease MSMEs ability to obtain funding and develop their businesses. This government's expectation is in line with Du et al. results in Chinese MSMEs that reveal in areas with high government intervention, MSMEs are more interested in accessing bank loans than non-MSMEs. Nonetheless, until now, it has been noted that there are still a lot of KUR loan ceiling funds that have not been adequately absorbed by MSMEs; thus, it is necessary to study whether the results of this research are relevant to conditions in Indonesia. Based on these reasons, a hypothesis can be formed regarding the amount of KUR and non-performing loans in KUR distribution. The high NPL is due to the high growth of KUR distribution, thus encouraging the MSMEs to expand their business that may increase the risk of the MSME's business.

The increased business risk will increase bad credit in KUR distribution. The higher the NPLs of MSMEs, the greater the KUR distribution, because the government will enhance MSMEs' expansion to pursue business opportunities. This is like a circular cycle that ultimately

increases the NPL of MSMEs. The study also reveals that the existence of a Bank Indonesia regulation limiting NPLs to below 5% makes the NPL of the credit not having a significant effect on KUR distribution. NPLs can have a significant positive effect on KUR distribution because banks' bad credit in distributing KUR is partly borne by the government through insurance companies so that a high percentage of bank NPLs will not reduce the amount of KUR.

H1: The higher the NPL of MSMEs, the greater the KUR distribution

Apart from being expected to increase funding for MSMEs, the government also hopes that with this funding, MSMEs will be able to develop more quickly and consistently to contribute more to the country's economy. This government's expectation is also in line with Kang, Heshmati and Choi (2008) on implementing a credit guarantee program in Korea that can influence sales growth of 0.26% and increase employee work productivity by 0.21%. This study argues that the smaller number of debtors in Indonesia is due to MSMEs experiencing financial difficulties caused by the increased business risk (related to Hypothesis 1). The learning process in business will lead to either a failed or successful MSME.

H2: The higher the number of debtors, the higher the KUR that is distributed to successful MSMEs.

The distribution of KUR will increase MSME business expansion and encourage MSMEs to take more risks. This will increase financial distress, which causes financial difficulties. Financial distress may increase non-performing loans (NPLs) of MSMEs. If this continues, the revenue growth of MSMEs will be affected and is likely to decline. The government will again increase the distribution of KUR to encourage an increase in revenue growth of MSMEs. Thereby, Hypothesis 3 rests on the policy of increasing KUR due to the declining revenue growth of MSMEs.

H3: The lower the revenue growth of MSMEs, the higher the KUR distribution.

Research Method

3.1. Data and Analysis Tools

The data is analysed from reliable sources of Bank Indonesia, the Ministry of Trade, and the Ministry of Cooperatives and SMEs of the Republic of Indonesia. The research period is from 1989 to 2019. Data on MSMEs in Indonesia is relatively limited so that MSME studies tend to use qualitative methods. This study uses a quantitative approach, although with limited historical data. This research uses multiple regression quantitative methods with the dependent variable being the growth of the KUR distribution. The independent variables are NPLs, the number of debtors, and MSME's revenue growth. KUR has just been set after 2008; thereby, the 1989 to 2008 period uses below IDR 150 million credit of small business (according to

government regulations at that time). After conducting a quantitative analysis, this research then adds a qualitative approach by conducting in-depth interviews with several informants of MSME's entrepreneurs and banks or financial institutions managers.

3.2. Research variable: Dependent Variable

The dependent variable in this study is KUR distribution. KUR distribution is the realisation of People's Business Credit or debit balance distributed for MSMEs by banks appointed by the government for 1 year. KUR distribution is reflected by using a comparison to the total commercial bank credit and the amount of KUR distribution.

$$\text{KUR Distribution} = \text{KUR}_t / \text{Total bank credit} \quad (1)$$

KUR_t = KUR realisation distributed by channeling banks in period t

Total Bank Credit = Total loans distributed by commercial banks in period t

3.3. Research variable: Independent Variable

The independent variables in this study include the number of KUR debtors, NPLs, and MSME's revenue growth. The variable number of KUR debtors refers to the number of debtors who received KUR distribution over one year. This variable is reflected by using a comparison to total commercial bank credit in Indonesia. This adjustment is made to overcome the difference in the KUR data units and obtain better regression processing results. Calculation of the ratio of the number of debtors:

$$\text{Number of KUR Debtors Ratio} = \text{Number of KUR Debtors} / \text{Total bank loan} \quad (2)$$

Number of KUR Debtors = Number of debtors who received KUR distribution in period t

Total Bank loan = Total loans distributed by commercial banks in period t

The variable NPL is the percentage of non-performing loans compared to the total KUR distributed. The NPL data is reflected in the cumulative NPL data from the overall KUR distribution each year obtained through KUR's publication by the Coordinating Ministry for Economic Affairs of the Republic of Indonesia. NPL is also used as a proxy for the risk borne by the bank because it is related to potential losses incurred by the bank due to a potentially bad credit facility. The NPL calculation is stated in the following formula:

$$\text{NPL} = \text{Nominal Cumulative NPL}_t / \text{Cumulative KUR Distribution}_t \quad (3)$$

Nominal Cumulative NPL_t = Cumulative amount of NPL in period t

Cumulative KUR Distribution_t = Total KUR distributed by commercial banks up to period t

The variable MSME's revenue growth data is reflected in the output data from micro and small industries. The selection of the micro and small industry categories as a proxy is carried out

because the micro and small industries' business scale is following the focus of KUR distribution, namely with a maximum ceiling limit of IDR 500 million. The calculation of revenue growth of MSMEs is stated in the following formula:

$$\text{MSME Revenue Growth} = (\text{OMSIt} / \text{OMSIt-1}) - 1 \quad (4)$$

OMSIt = Output of micro & small industry period t

OMSIt-1 = Output of micro & small industry period t-1

3.4. Statistical Methods

Multiple Linear Regression analysis is used to test the hypotheses that have been made and measure the effect of increasing KUR on MSMEs' financial capacity, expansion capabilities, and business risk in Indonesia. This research also tested for classical assumptions and normal distribution. The multiple regression analysis method is used because several variables are thought to be affected by the increase in KUR. The multiple linear regression equation to be tested is stated as follows:

$$\text{KUR} = \alpha_0 + \alpha_1 \text{KURDebtor} + \alpha_2 \text{NPL} + \alpha_3 \text{MSME} + \xi_i \quad (5)$$

KUR = KUR distribution

α = Constant

KURDebtor = Number of Debtors Ratio

NPL = Percentage of NPL

MSME= MSME Revenue Growth

4. Discussion and Implications

Table 1. Descriptive Statistics

Variable	N	Min	Max	Mean	St. Deviation
Proportion of KUR Distribution	31	0.01	0.04	0.0239	0.00479
NPL	31	0.00	0.01	0.0066	0.00308
Number of Debtors Ratio	31	0.76	1.15	0.9308	0.11749
Revenue Growth	31	-0.85	3.25	0.2837	0.99080

The descriptive statistics table shows that the largest standard deviation is revenue growth and number of debtors Ratio. The data movement for these two variables is also large and fluctuates in comparison to other variables. MSME's revenue growth experiences a decline to -0.85 and a relatively high increase of 3.25. This allows the standard deviation data for MSME's revenue growth to fluctuate widely. So far, the proportion of KUR distribution has been very low, only in 1% -4% of total lending in Indonesia. There may be other variables that affect KUR distribution, where these variables are not discussed in this study.

Table 2. Research Results

Independent Variable Variable	Proportion of KUR Distribution	
	Coefficient	Standard Error
Constant	0.006	0.007
NPL	0.265	0.274
Number of Debtor Ratio	0.403	0.007**
Revenue growth	-0.001	0.001
F test	3.314**	
R ²	18.8%	

The variables that form the hypothesis are developed from Bank Indonesia data sources using a multiple regression scientific approach with the dependent variable being the growth of the KUR distribution. The independent variables are NPLs, the number of debtors, and MSME's revenue growth.

Hypothesis 1 narrates that the higher the NPLs of MSMEs, the higher the KUR distribution. The research results find that high NPLs lead to government policies to loosen the KUR distribution mechanism because the government's focus is to pursue the growth of MSMEs, but these results are not statistically significant. The high growth of MSMEs triggers MSME business expansion and, at the same time, increases business risk. Like a circular cycle, an increase in NPLs will encourage an increase in KUR distribution in order to pursue growth. This hypothesis implies that the distribution of KUR has an optimal scheme, namely the increase in NPLs can indicate that the KUR distributed is not on target, but still increases the growth of MSMEs. Another thing is that high NPLs will become a burden for banks so that on the one hand the government encourages the growth of MSMEs at the expense of the performance of the banking industry. This study does not directly test the impact of KUR growth on NPLs. Lee, Park, and Park (2020) findings support the result, that high growth of MSME will affect their source of capital, regardless of the high growth will lead to higher business risk and increase NPLs of MSMEs.

In-depth interviews with bank managers and financial institutions show that banks tend to finance MSMEs with high business growth, even though they also have high business risks. This is because the rate of return on investment for banks is able to increase profits. In addition, the guarantee of MSME assets is still able to cover losses due to NPLs.

Hypothesis 2 explains that the higher the number of debtors, the higher the KUR distributed to MSMEs. This study reveals that an increasing number of debtors will encourage an increase in the amount of KUR distributed. This shows that KUR is absorbed evenly among MSMEs in Indonesia. The evenly distributed KUR condition will encourage MSMEs to improve their performance. Concerning the proof of hypothesis 1 that NPL does not affect KUR's growth, this result is quite relevant to the findings of hypothesis 2 that show the equalisation of KUR

absorption is the main focus of MSME policy for the government. Then the growth of debtors will be in line with the growth of KUR. The evenly distributed KUR condition shows no gap in the MSME business process, but it does not show the success of MSMEs in utilising KUR. This study does not test the success of MSMEs in utilising KUR, but it can be seen implicitly that the NPL level does not affect KUR's growth.

Interviews with informants show that there are opportunities for banks and financial institutions to increase profit margins through more aggressive lending. The informant also said that NPLs do not affect banks in extending credit to MSMEs because of government policies to support the success of MSME businesses. Banks realise that government support for MSMEs will indirectly show government protection to the banking industry from financial difficulties in lending to MSMEs. Other information from an informant involved the business cycle was that in informant experience will affect the lending behaviour of the banking sector to MSME. Povolna (2019) showed that MSMEs have to relate their business regarding the business cycle, to provide sources of funding, especially through people's credit program. Research by Hendar, Mutamimah, and Kartika (2019) showed that MSME's performance was mainly subject to change in customer orientation and behaviour. Therefore, the research supports the argument that MSMEs should be aware of business cycle and customer orientation, which are included in the calculation of bankable software.

Hypothesis 3 explains that the lower the revenue growth of MSMEs, the higher the KUR distribution. This study's findings indicate that revenue growth has a negative coefficient on KUR growth, but it is not statistically significant. This study depicts that MSME revenue growth does not affect KUR growth. This is most likely due to KUR's growth being driven more by the motivation to equalise KUR absorption (Du, Bian and Gan, 2017). These findings are consistent with the results of the Hypothesis 1 test, which shows that NPLs are not a factor affecting KUR's growth.

The informant said that government regulations related to support for MSMEs were partially able to encourage credit distribution to MSMEs. The high absorption of MSME credit will encourage the government to increase the target of lending which will then become the policy of state banks. However, the high absorption of MSME credit tends to cause NPLs to rise in the future. Informants said that banks will usually prepare for an increase in NPLs in the future by tightening risk management and increasing capital for the stability of the capital adequacy ratio. Bure and Tengeh (2019) showed that internal control for SMEs and banks is an important factor to the sustainability of SME growth.

Conclusions and Implications

The research findings show that the increasing number of KUR debtors will increase the distribution of KUR. This indicates that the amount of KUR per MSME distributed does not change per MSME but is constant during the research period. In addition, this study also



discloses that the increasing number of KUR debtors, which increases KUR distribution growth, makes the KUR absorption per MSME relatively small and limited. This study argues that MSMEs, which receive KUR, may not be utilising KUR for business expansion optimally, or if these MSMEs have been successful, they will apply for credit via banking. Financial Services Authority data, through Indonesian banking statistics, show an increase in credit between May 2019 and May 2020. Although this increase in credit is followed by an increase in NPLs from 2.61% to 3%.

This research's practical implication is that the success of MSMEs in using KUR will encourage an increase in MSME credit to banks. This will cause KUR only to be given to MSMEs that are applying for credit for the first time or MSMEs that are still not well developed. If KUR is distributed more to first-timers or MSMEs that are still not well developed, then the financial capacity of MSMEs will, on average, be low. For banks or the government, the main issue of MSMEs in KUR is related to the question of whether MSMEs are bankable or not.

This practical implication supports the creation of MSME bankable software that will help MSMEs analyse their financial capacity for their borrowing fund's process through KUR or investment credit in banks. The software will be a website-based, can be used by all MSMEs in their funding process, and is designed by prioritising the principle of ease of use and adapting to KUR issuance's general rules.

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Identity and Wisdom of Decorative Patterns on the Religious Buildings in Keng Tung, Republic of the Union of Myanmar

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The study on the Identity and Wisdom of Decorative Patterns on the Religious Buildings in Keng Tung, Republic of the Union of Myanmar is a study and analysis of the forms and patterns of the decorations on religious buildings in Keng Tung, Republic of the Union of Myanmar. Qualitative research methods were used in collecting the documents and field research data in Keng Tung. The populations of the study were experts, practitioners and related people in Keng Tung. The research tools used were surveys, observations and interviews. The data was analysed using ideology on identity and wisdom, structural-functional theory and cultural-diffusion theory. The result was presented using descriptive analysis. From this study it was found that most production of the decorative patterns on religious buildings is based on the wisdom of local sculptors that had been passed down. Burmese sculptors played an important role in the creation of the religious buildings decorations in recent eras, especially those from Mandalay. The identity of the patterns of religious buildings in Keng Tung can be categorised into two major categories of local Keng Tung patterns. This group of patterns originates from the traditional art form of Keng Tung, influenced by the Lanna arts. During the 21st – 24th Buddhist centuries, traditional patterns from the Tai Khoen people mixed in with the Lanna influence and led to the kind of art that consists of the relationship between history, society and culture. Pages 1 to 12

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Borrowed Economic Terms in Vietnamese Linguistics

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The phenomenon of borrowing words from contact between languages to build a business language layer in Vietnamese is a basic and dynamic trend. Borrowed words are an important complement to Vietnamese vocabulary in terms of both quantity and quality. By statistical and descriptive methods, this paper focuses on research of borrowing sources and trends in creating borrowed economic terms in Vietnamese. Since then, the article has questioned the word's consistency and standardisation for economic sectors, avoiding the form of coercion and rigidity in using words or "floating" and letting the word be "self-active". In this way, The Vietnamese economic vocabulary system in general, and the borrowed economic vocabulary sector in particular, can meet the requirements of a developed society. Pages 13 to 30

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Modality in Palestinian Sign Language

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The linguistic features of sign languages are as intricate as those of spoken languages and in many cases, there are common universal features that they share. Modality is one important feature that sign and spoken languages exhibit, yet modality in sign languages differs from spoken languages in certain basic ways: grammatical, semantic, and pragmatic. This research is an attempt to investigate modality in Palestinian Sign Language, in particular, and Arabic Sign Language, in general, using a descriptive approach by looking at the most frequent "modal devices" used in an endeavour to explore how basic modal meanings are expressed in Palestinian Sign Language. Data sources include but are not limited to Palestinian and Arabic Sign Language Dictionaries and sign user informants with various backgrounds. In order to identify the signs that express the meanings and to trace their possible motivations and their relation to other similar signs, data will be compared to some of the current signs that may have developed in the Arab world. The study will also investigate the characteristics of modality to arrive at an understanding to its function and examine how signs express modality in general, in an attempt to provide insights into sign language grammar. Pages 31 to 58

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The Role of Judicial Presumption in Criminal Evidence

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This study aimed to clarify the extent of authentic judicial presumption of criminal proof, and the authority limits of taking the presumptions as the evidence and determine the extent of authoritative judicial presumption in criminal prosecution. The study followed a descriptive approach through the literature review of theoretical and previous studies that addressed both the context of presumptions and evidence penal code, and the analytical method through the discussion of the authoritative context presumptions' proof penal legislation, and the comparative approach through the identification of the position of each secular legislature proof presumptions. The results of the study showed that the judicial presumption is not sufficient alone as evidence that can be invoked in conviction or innocence but is indirect evidence that contributes to the strengthening of the sentence of conviction. The study recommended the importance of considering the crucial judicial case, which has a definite scientific basis such as genetic imprint, as crucial evidence in the judgment of conviction or innocence, in view of the fact that this presumption of scientific evidence is unquestionable in all cases. Pages 59 to 73

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Investigating Firm Performance Outcomes Under Inter-organizational, Firm level, and Environmental Factors that Motivate Supply Chain Integration

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This research aims to investigate corporate performance results (financial performance, non-financial performance and operational performance) based on driving forces and contributing factors of supply chain integration (SCI), including three types of factors: corporate-level factors, internal factors-stimulus The organizational factors and environmental factors of SCI in Saudi industrial companies, the research objects include industrial companies operating in the eastern provinces of the Kingdom of Saudi Arabia (11 provinces). For the purposes of testing the hypotheses of the study and the validity of its model, Structural Equation Modeling (SEM) analysis was used based on the AMOS21 program. One of the most important contributions of the current study is that it gathered the drivers and enablers of SCI in its various aspects, as well as the dimensions of the SCI measurement and finally the outcomes of the firms' performance, while integrating all of these elements into one common topic. The study found that supply chain integration is always driven by drivers and enablers: firm-level factors, inter-organizational factors, and environmental factors that stimulate the SCI in firms. In addition, SCI and all its elements (9 sub-dimensions) affect the company's performance results (financial performance, non-financial performance and operational performance) in some way. In addition, the conclusion of this article is that integration plays an important role in improving performance through three different factors, but the maturity of integration may be directly related to performance. In addition, the study also found that people's desire for improvement and environmental factors prompted Saudi organizations to integrate with partners to achieve desired results. The study recommended working on raising the level of trust, honesty, commitment, and concern for the interest of each party from the supply chain to maintain a good level of SCI. The paper presented some recommendations as proposals for further study, while identifying some areas for future studies. Pages 74 to 113

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How Saudi Arabian Counselors Think about Online Counseling?

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The study aimed to reveal the counselors' perceptions towards Online Counseling OC in Dammam, Saudi Arabia, and both quantitative and qualitative approaches were used. A questionnaire prepared by researchers was applied to (441) counselors, a semi-structured interview was used with (8) of them to monitor their perceptions and practices. The psychometric properties of the study tools were evaluated, the data were analyzed quantitatively and qualitatively, and the quantitative results showed that the OC has pros and cons according to the perceptions of the counselors, the qualitative analysis results are consistent with the results of the quantitative analysis, as the qualitative data by Interpretative Phenomenological Analysis (IPA) showed four themes about the counselors' perceptions of OC namely: the reality of the OC, the satisfaction of the counselors with the OC, the clients of the OC, and the future of the OC. The study recommended increasing interest in OC and investing in its pros, without neglecting its ethical challenges. Pages 114 to 134

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The Impact of Participatory Leadership on The Quality of Life in Secondary Schools in The Dammam Education District

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This study aimed to reveal the impact of participative leadership practice on the quality of life of teachers in secondary schools in the Dammam Education district. To achieve the objectives of the study, a tool was developed to collect the responses of the study sample that dealt with two sections: the first section (participative leadership) and the second section (quality of life). The study sample consisted of 350 individuals, of whom 313 responded and the study was conducted on secondary school teachers in the Dammam area Education Department in the Kingdom of Saudi Arabia. The results of the study reveal a high degree of appreciation by teachers for practicing participative leadership with the "strongly agree" degree, while the degree of appreciation for the level of quality of life prevailed with the "Agree" degree. The study also reveals a statistically significant relationship between the degree of participative leadership practice and the level of quality of life prevailing in secondary schools for the dimension of human relations only. In light of the results, the study recommends: 1) increasing interest in the participation of teachers in the decision-making process, by expanding the circle of discussions related to studying those decisions and accepting constructive criticisms that are in line with the goals and aspirations of the school leadership, and; 2) holding more training courses for school leaders to increase awareness of the concept of participative leadership as a modern method that enables them to develop leadership practices more effectively. Pages 135 to 154

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The Relationship Between Organizational Citizenship Behavior and Job Performance for Public Kindergarten Teachers in Dammam And Khobar

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This research aimed to identify the level of organizational citizenship behavior with its five dimensions: (Altruism, Civic Virtue, Sportsmanship, Courtesy, Consciousness), to identify the level of job performance, and to reveal the relationship between them among government kindergarten teachers in the cities of Dammam and Khobar. To achieve the goals of the research the relational descriptive approach was used, a questionnaire was designed consisting of two main dimensions: the behavior of organizational citizenship and the dimension of job performance. The research was applied to all members of the population of 70 leaders, and 54 completed questionnaires were retrieved (77.0% of the research population). The results of the research showed that the level of organizational citizenship behavior among government kindergarten teachers in the cities of Dammam and Khobar was with an arithmetic mean of 4.34 and with a very high degree, and that the level of job performance among government kindergarten teachers in the cities of Dammam and Khobar was with an arithmetic mean of 4.46 and a very high degree, and that there is a statistically significant positive correlation at level ($\alpha \leq 0.01$) between the level of organizational citizenship behavior, its dimensions, and the job performance of kindergarten teachers in the cities of Dammam and Khobar, the research also included the viewpoints of kindergarten leaders about some behaviors that promotes the behavior of organizational citizenship in Kindergarten teachers. Pages 155 to 180

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The Degree of Achievement of Learning Organisation Dimensions in the Schools of the Royal Commission in Jubail by Using Senge's Model

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This research used Senge's model to examine the extent to which the Royal Commission schools in Jubail achieved, according to school leaders, learning organisation dimensions. It explored the differences among the respondents based upon work experience, school stage, and current position. To achieve the aims of this research, the researchers adopted a descriptive approach. They constructed a survey as the main data gathering tool and applied it to all 83 respondents, which included 29 school principals, and 54 school deputies. The results indicated that school leaders believed the degree of achievement of learning organisation dimensions to be very high in the Royal Commission schools in Jubail. The average mean across all areas of the survey was 4.20, with the highest in systems thinking (4.24), and the lowest in shared vision (4.16). The results also showed a statistically significant difference in the mental models among the school leaders who had worked the most. However, no statistically significant differences emerged in terms of the school stage. Based on the findings, the researchers recommended the need to include school staff in formulating the school's vision and objectives, as well as engaging in the ongoing review and evaluation of the vision, in order to help steer its course and achieve its goals. Pages 181 to 202

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Revitalising Competition Through Transparency Tools: The Role of Rankings in Shaping the Business Education Market

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Rankings play a key role as a transparency tool of market governance for higher education. Despite the increasing interest in these mechanisms, our academic understanding is limited on the role rankings play as a tool of governance and the construction of perceptions through these transparency tools. The current empirical study attempts to critically analyse the introduction of rankings in business education and the responses of business schools to this mechanism in a relatively newly introduced ranking system for the Pakistan higher education sector. The current study examines how higher education commission Pakistan rankings have shaped perceptions of the national business education market and competition among Pakistani business schools through two significant processes: shaping comparability by constructing a perception of 'product' and the 'customer' in Pakistani market, and by shaping mechanisms for competition among Pakistani business schools. This suggests that higher education commission rankings play an important role in constructing competition and forming a national market for business schools in Pakistan, thus contributing to what can be termed as the 'marketisation' of the business education sector. Pages 203 to 217

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Meaningful Parental Contribution to Ensure Children's Freedom of Expression at Early Ages: A Sustainable Development Approach

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The cultural practices of Gilgit-Baltistan appeared to be discouraging children unconsciously in expressing their feelings, emotions, and views freely in front of their parents including other elders that create hindrance for the children to face people and situations even at their later years. Children in such situations may face with developmental delays and speech issues that could lead towards a kind of autism. The purpose of this study was to explore parents' practices and perceptions about their meaningful contribution towards children's freedom of expression and its effects on sustainable development of their societies. The researcher used focus group discussions and in/formal observations as data collection tools within qualitative paradigm to capture experiences and perceptions of 18 parents cum ECD teachers and the practices of nine research participants from three districts. The data were analyzed using thematic analysis approach and emerging themes were recorded. The findings confirmed that the parents who focused on how to enhance their children's freedom of expression in early ages, they could better develop children's complex dimensions of holistic development such as physical, emotional, cognitive, social, and spiritual etc. Children from such family backgrounds could better contribute towards sustainable development of societies at later stages where they live and work. Whereas parents who could not allow children to express their ideas and feelings they became less confident, poorly performed in their practical lives with poor interactions with others. The study recommends that parents should ensure their meaningful involvement in developing their children's freedom of expression at early ages by creating a friendly yet enabling environment at home and beyond. Pages 218 to 241

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Transformational Leadership and Innovative Behaviour: Role of Work Meaningfulness and Personal Identification with Leader

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The goal of this study is to find out the effect of transformational leadership on innovative behaviour through work meaningfulness. We also modelled the moderating effect of personal identification on the association between transformational leadership and innovative behaviour. We based our hypotheses on the theory of positive emotions, and the interpersonal social cognitive paradigm. The participants of the study were managerial level workers (supervisor-subordinate dyads) in the manufacturing sector of Gujrat-Sialkot-Gujranwala (aka, the Golden Triangle) industrial cluster of Pakistan. We implemented the two-step structural equations modelling technique on our sample of 273 respondents. Results reveal that transformational leaders do not only have a direct influence on innovative behaviour but also affect employee innovative behaviour through work meaningfulness. The employees who identified more with their transformational leaders were more innovative. The study adds to our understanding about how transformational leadership enhances innovative behaviour by introducing new mechanisms into this linkage. The results also establish the external validity, in a South Asian context, of the theory of positive emotions and an interpersonal social cognitive paradigm. Pages 242 to 261

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The Governance of Tourism Development on North Rupa Island as a Destination: A Branding Exercise in Bengkalis Regency, Riau Province, Indonesia

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Rupa Island in the Bengkalis Regency of Riau Province is being developed as a destination of natural and cultural tourism and has become a part of the National Tourism Strategic Area (KSPN) through Indonesia's Presidential Regulation in 2011. The development is followed by the local government through the Regional Medium-Range Development Plan (RPJMD). This research aims to investigate the awareness of the local community on the potential of traditional arts as the main attraction, and the effectiveness of communication and promotion to support the management of the Northern Rupa Island as a tourist destination. This research uses qualitative methods and uses primary and secondary data as the main source. The results of the study found that high levels of community tourism awareness are not matched by infrastructure. Another result has shown cultural tourism programs are not prepared as comprehensively as natural tourism programs. Moreover, evidence of a significant promotional program was not found in either print or digital media formats. Pages 262 to 279

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Analysis of People's Business Credit Distribution for MSMEs Based on Non-Performing Loans, the Number of Debtors, and MSME's Revenue Growth

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This research discusses the distribution of People's Business Credit or MSME credit, which is influenced by NPLs, the number of debtors, and MSME's revenue growth. The main research issue focuses on KUR's use for MSME expansion, which will pay attention to the amount of NPLs as part of credit risk, the number of debtors who use KUR, and the amount of MSME revenue to finance KUR payments. This research becomes a benchmark for making bankable software to be designed. The study uses data of MSME credit from 1989 to 2019, with adjustment of data from 1989 to 2008 due to change of regulation. The findings show that revenue growth has a negative effect on KUR distribution; this is due to the fact that successful MSMEs will borrow using the investment credit scheme instead of continuing to use KUR. Meanwhile, NPLs and the number of debtors does not affect the distribution of KUR. The results of this study are used as the basis for determining the logarithm of bankable software calculations. The beta version of this software is complete but requires further revision. Pages 280 to 294

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An Early Glance into Smartphone Dependence in a Rural LMIC and Relationships with Mindfulness and Depressive Symptoms

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A rising issue in the child and adolescent global mental health pandemic is smartphone addiction. However, most evidence has come from urbanised countries in the developed world or university undergraduate students in LAMICs. This study aims to ascertain core psychometric properties of a previously unvalidated brief smartphone addiction scale for adolescents, determine gender-based prevalence of smartphone addiction in adolescents in rural areas, and assess relationships with concurrent measures of a state of mindfulness and depression. Secondary data from a health screening in a Dusun-speaking village in rural Borneo was analysed, with respondents filling in sociodemographic questionnaires and three Malay-language scales: MAAS, PHQ-9, and SAS-SV, which measure the state of mindfulness, depression, and smartphone addiction respectively. The SAS-SV-M exhibited satisfactory internal consistency and was consistent with a unifactorial model in the original paper. There were significant gender differences for smartphone addiction, but no significant difference between all 3 measured variables for age. Significant inverse correlations existed between mindfulness and depression, but not with neither and smartphone addiction, with these correlations persistent upon multiple regression. This study pioneeringly establishes prevalence by gender for smartphone addiction in a rural LAMIC setting, and concurs with extant findings that mindfulness and depression are inversely correlated. Pages 295 to 313

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Social Media Attitude as a Predictor of Social Media Advertisement Engagement

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Individuals conveniently engage with social media advertisements, such as Twitter, Facebook, Instagram, or Snapchat when reposting, sharing and commenting on the advertisement they see. This research seeks to examine the factors affecting social media advertising engagement, such as attitude, immersion, usage, and the effectiveness of social media advertisement messages using the context of online social media platforms, like Twitter, Facebook, Instagram, and Snapchat. This research aims to examine these factors using a quantitative research approach where a survey was utilized to measure and analyze the factors affecting social media advertisement engagement, with a sample size of 210 respondents [N = 210]. The results of analyzing the respondent's feedback were that social media attitude have a positive impact on social media advertisement engagement, while social media immersion and social media usage hypothesis was rejected because, they were statistically insignificant. Other interesting findings were that older people (over 24) have better social media advertisement engagement than younger people (under 24) and that most youngsters do not care for social media advertisements. The research findings showed that for marketers who are targeting Saudi Arabians it is better if they use advertising through Snapchat, Twitter, and Instagram, as for Facebook most of the respondents do not use this platform. Pages 314 to 353

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The Hidden Messages within Laesan Traditional Performance in Lasem, Central Java

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This paper discusses *laesan*, an Indonesian traditional performance, which originates from Lasem in Central Java, Indonesia. It aims to uncover the hidden messages of the *laesan* through the interaction between *laes*, as the dancer who falls into a trance, and the scenes in *laesan*, namely *ngenuwun*, *kurungan*, *dolanan*, *pengobatan*, *pamitan*, and *penutupan*. This qualitative study uses a phenomenology approach, as a research design. The data was collected through observations and interviews, completing the analysis. The findings present that the *laesan* is not merely a traditional performance, but a symbol of balance and simplicity that reveals through the messages which relate it to the human life cycle. It is expected that this study could add to the richness of Lasem cultural heritage. Moreover, the traditional performance of *laesan* ensures the continuation, preservation and maintenance of Lasem cultural component through times. Pages 354 to 370

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/141211_Fouda_2020_E_R.pdf)

Influencer Marketing, Consumer Behaviour, and the Formation of Trends

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Social media has, as discussed in prior research, significantly influenced modern lifestyle, communication forms, and consumer behaviour. Its business potential has transformed it into a new advertising platform, and social media is gradually becoming an alternative to conventional advertising, strongly impacting the relationship between brands and consumers. Directly targeting social media users through influencer marketing, a new form of advertising which identifies and utilises individuals with an influence over potential customers, brands orient their marketing and advertising activities around these influencers using social media. These brand advocates drive the brand message to the consumer market, impacting consumer behaviour. As traditional marketing strategies are becoming less effective, influencer marketing is proving more effective. This study aims to measure the impact of influencer marketing on consumer behaviour and the reasons behind this impact, using the Elaboration Likelihood Model (ELM) to conceptualise how consumers are persuaded by promotional messages which lead to attitude and behaviour change. Pages 371 to 389

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/141214_Maidin_2020_E1_R.pdf)

The Five-Fingers Communication Model in the Leadership of "Uwatta" in the Tolotang Benteng Community in Amparita, Sidenreng Rappang Regency, South Sulawesi, Indonesia

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This study examines The Uwatta Five-Finger Communication Model Leadership based on the ancestral belief of the Tolotang Benteng Community. Tolotang Benteng means people who are strong in maintaining the ancestral beliefs. This research is a qualitative descriptive study of the social structure of both the vertical and horizontal dimensions in the Tolotang Benteng Community. The researcher selected 21 informants by means of snowball sampling in which the researcher was the key instrument. The informants were selected from various groups, namely: traditional leaders, community leaders (Toma), religious leaders (Toga), youth leaders (Topem), as well as formal figures from the community. Miles and Huberman model data analysis techniques were used and involved data collection, data processing, data reduction and data analysis. The developmental stages were then described in the research report. Observation, in-depth interviews and documentation revealed patterns of social relations within the Tolotang Benteng Community. Initial conclusions were proven credible based on valid and consistent data in the field. In conclusion, The Five-Finger Communication Model in the Leadership of Uwatta is based on ancestral beliefs implementing the meaning of the five fingers. The thumb symbolises Uwatta (The Leader). The thumb is the strongest digit, gives balance to leadership, and points upward to opportunity. Leaders are to provide opportunity. The index finger points to command symbolising formal or government leaders. The middle finger stands tall and symbolises a man's virility. It also represents those who are respected and strong in the middle of the community such as: community leaders, religious leaders, youth leaders and Wija Arung (Royal Descendants). The role model finger is the ring finger representing patience and steadfastness. Awards and gifts of rings worth billions are given to patient and steadfast leaders. The wealthy, the honourable, the distinguished, the entrepreneur are represented by this finger. The little finger is considered the weak and obedient finger. The general public or ordinary people and also the people of Tolotang Benteng are symbolised by the little finger. Pages 405 to 419

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/141217_Mahmud_2020_E1_R.pdf)

Big Data Analytics in the perspective of Digital Businesses: A Case Study Approach

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The evolution of digital mining tools has resulted in the ease of access to massive quantities of information that can be used by digital businesses. Data analysis methodologies are utilised to scan enormous quantities of data for critical business guidance. The process of digging and drilling through data is used to obtain market insights, as well as to access obscure information in a wide range of data sources or even the existing real-time increasing web data ocean. Data analytics tools certainly extract concealed associations, forecast potential events, and further interpret and distribute business supplies. Such hidden knowledge seeks to achieve competitive advantages, strengthen client interactions, and even prevent fraudulent activities. In this study, quantitative analysis was performed with Exploratory Data Analysis (EDA) techniques by using three different case studies. These cases were analysed using secondary datasets from Kaggle. Our results showed that data mining tools like Rapidminer and/or Tableau can efficiently handle diverse kinds of data from various digital organisations, and hence, big data from diverse organisations with high volume, high velocity, and high veracity. The three case studies resulted in the conclusion that the extracted data can be tactfully transformed into valuable information using the market available data mining tools. Pages 420 to 431

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Empowering the Leadership and Creativity of Vietnam Telecommunication Enterprises' Employees

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Empowering leadership has been shown to have a positive relationship with employee creativity in many studies. However, this relationship has never been mentioned in respect to telecommunication enterprises in Vietnam. This study was conducted to explore the indirect relationship between empowering leadership and the creativity of Vietnamese telecommunication enterprises' employees through the mediating variables, which are psychological empowerment, creative process engagement, and intrinsic motivation. Combining both qualitative and quantitative methods with a sample size of 420 employees, the study shows that empowering leadership has a positive effect on psychological empowerment; psychological empowerment has a positive effect upon creative process engagement and intrinsic motivation; and at the same time, creative process engagement and intrinsic motivation have a positive relationship with employee creativity. On that basis, the authors discussed and provided several implications for Vietnam telecommunication enterprises' leaders to enhance employee creativity based upon focusing on empowering leadership. Pages 432 to 445

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Workplace Respect and Organizational Identification: A Sequential Mediation

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This study investigates the impact of workplace respect and managerial support on organizational identification by investigating the sequential mediating effect of trust and job satisfaction. Data for this study was collected utilizing a three-wave time lagged study design. The results of our study using a sample of 293 faculty members working in public and private educational institutions support the direct and indirect effect of workplace respect and managerial support on organizational identification. Additionally, the effect of workplace respect and managerial support on organizational identification is sequentially mediated by the level of interpersonal trust between colleagues and job satisfaction. Theoretical contributions and managerial implications are discussed in the light of our findings. Pages 446 to 471

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The Right of Access to Information in the Fight Against Corruption in Vietnam

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The Law on Access to Information 2016 and the Law on Anti-Corruption 2018 give regulations on exercising the right of access to information in the fight against corruption. However, corruption in Vietnam is very worrying. One of the main causes of this situation is the fact that people lack information on the activities of the subjects exercising state power. This article focuses on analysing the role of the right to access information in the fight against corruption, specific measures to exercise the right to access information in the fight against corruption, the technical barriers that we encounter and some recommendations. Pages 472 to 485

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Performance Analysis of a Public Hospital in the COVID-19 Pandemic Using the Balanced Scorecard

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This study aims to evaluate and describe the performance of a public hospital in the COVID-19 Pandemic using the Balanced Scorecard approach based on four perspectives: customers, financial, internal business process, and growth and learning. The analytical method used is descriptive analysis. The data used is qualitative and quantitative that is sourced from primary data and secondary data. The balanced scorecard concept can be an innovative performance system for a hospital to help the hospital be superior and creative in increasing public service performances. This study leads to several findings. First, the customer perspective measuring customer satisfaction attained a mastery level of 75.21. Second, based on the financial perspective, the hospital's financial management is already proper despite being less efficient in expenditure and only quite effective in the income realisation. Third, from the internal business process perspective, the hospital already made innovations during 2020. Moreover, most of the indicators of service have followed the standards set by the Indonesian Health Ministry except for BTO and ALOS. Lastly, the growth and learning perspective measuring employee satisfaction attained a mastery level of 76.87%. Pages 486 to 507

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The Impact of Cost of Capital, Operating Profits, and Invested Capital on The Economic Value Added in the Materials' Sector in the Egyptian Market

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This paper examines the long-term effect of the main direct variables on the growth rate of economic value added in the materials' sector in the Egyptian market for the period from 2011 to 2019. The study uses Auto-Regressive Distributed Lag ARDL analysis to demonstrate that the long-run main direct variables (cost of capital, growth of capital, and net operating profit after tax) are significant in the growth rate of economic value-added GEVA. The results showed that these variables are positively related to the GEVA, with a different size of impact, except the cost of equity which reveal a negative correlation with GEVA, and this indicates the existence of neglect of this cost when calculating the cost of capital by financial managers. Thus, the study recommends paying attention to the cost of equity when calculating the GEVA and relying on the study model to predict the long run of GEVA. Pages 508 to 516

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A Proposed Framework for Integrating Sustainability Into Corporate Business Practices

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This study introduces a virtual framework that facilitates the integration of sustainability into the organizations' practices in Saudi businesses. This framework has developed guidelines that reflect how to apply sustainability into daily practices within organizations. The study simplifies the complex relationships and challenges between the need to raise profit on one hand, and the responsibility towards the environment and society on the other. Data is collected through questionnaires which focus on the actual practices of sustainability within business organizations in Saudi Arabia. The analysis highlights the importance of the social factors and the environmental conditions in achieving economic growth of those organizations and stresses the absence of integrating sustainability into their business practices. Findings would present guidelines in order to make clear and conspicuous disclosure to the business sector in order to equip them with the necessary knowledge to enclose the concept of sustainability into their business practices. Pages 517 to 544

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The Relationship Between Emotional Intelligence and Intellectual Security Among University Students

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Although extremism is an important problem concern many societies, research on intellectual security aimed at preventing extremism and violence has not yet focused on the potential benefits of Emotional Intelligence as a potential predictive factor. The current study aimed at investigating the relationship between EI and intellectual security for university students in Saudi Arabia. Emotional Intelligence and intellectual security measures were applied in a cross-sectional study to 368 university students (41.11% males), and (59.87 female), aged between 19-23 years (mean \pm SD: 22.6 \pm 6.4 years). Results: revealed that there is a positive, statistically significant relationship between Emotional Intelligence and intellectual security. Statistically significant differences are due to the impact of sex and academic specialization on Emotional Intelligence. Females have more Emotional Intelligence than males. In scientific disciplines, they have more Emotional Intelligence than Humanitarian specializations. Moreover, there are statistically significant differences due to the impact of sex and academic specialization on intellectual security. Males have more intellectual security than females. In scientific disciplines, they have more intellectual security than human specializations. Besides, the results showed that intellectual security could be predicted through Emotional Intelligence. Conclusions: The study recommended the universities to reinforce emotional skills, intellectual security, spiritual and moral values, enhance citizenship and belonging, hold courses and training programs to strengthen Emotional Intelligence skills in their students, and hold seminars and lectures to introduce the risks of intellectual deviation and extremism and how to reduce it. Pages 545 to 566

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/141233_Mubashra_2020_E1_R.pdf)

User Centred Design Conceptualisation of Upper Body Clothing for Female Hemiplegia Patients

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Clothing is one of the essential human needs and is a subject of universal interest and has a multidimensional approach. Ever increasing dimensions of clothing designing has recently developed its focus on fulfilling special needs of consumers who are physically challenged. The understanding of adaptations required in the upper body clothing designs for the special group of physically disabled female consumers is the focus of this research paper. This qualitative study incorporated user centred designing approach for exploring appropriate solutions. This multistage clothing design campaign propagated as a case study research and involved in depth assessment of specific needs from three selected female study participants suffering from physical challenges due to hemiplegia. Fundamental activities of this user centred clothing design campaign incorporated creation of three adaptive clothing designs for the upper body as line sketches, prototyping and construction of one as dress trial intervention by same study participants to assess effectiveness of the proposed adaptive clothing. Conclusively it was found that a specially designed adaptive clothing solution for the upper body which prioritised user centred needs helped selected physically challenged female consumers to obtain quality of life, maintain dignity, and make the tasks of dressing and undressing easy. Pages 567 to 581

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/141236_Arshad_2020_E1_R.pdf)

Impact of Employee's Environmental Concern on Ecological Green Behaviour: Mediation Mechanism of Employee Customer Oriented OCB and Organisational Commitment

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This study based on the Theory of Planned Behaviour, and investigated the indirect impact of employee environmental concern on ecological behaviour and employee satisfaction with the mediating effect of customer oriented discretionary behaviour and organisational commitment. Data was collected by employing a self-administrative questionnaire in two different time periods. By applying the PROCESS Macros on sample of 508 employees, the results explored that employee environmental concern is positively associated with ecological behaviour and employee satisfaction, and this relationship is also partially mediated by employee/customer oriented extra-role behaviour and organisational commitment. The findings of study guide the practitioners to appreciate the employees' extra-role behaviour and commitment with the organisations to provoke their ecological green behaviour in the wake of greening the hospitality sector. Pages 614 to 633

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/141230_Setiadi_2020_E3_R1.pdf)

Female Leadership: A Bibliometric Networks Visualising of Academic Publication over the Past 42 Years

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Female leadership has become a trend in the last few decades. It has been researched but there is as yet no publication in the field of female leadership that shows the big picture, using data from all countries. This study aims to map the status of international female leadership publications indexed by Scopus, using bibliometric visualisation. The bibliometric method and analysed research data were implemented using the analytical search results service from the VOSviewer and Scopus applications. The research data of 392 documents, published from 1977 to 2019, were obtained from the Scopus database. The results of this study indicate the status of maps published internationally and research trends in the field of female leadership, which are increasing every year. America is the most productive country in publications in female leadership publication. The most productive research institutes and individual researchers in female leadership publication are the the University of North Carolina at Chapel Hill and Barnett, B, respectively. The largest subject and field of publication sources in the female leadership publication are social sciences and gender in management. The most quoted is by Eagly, Johannesen-Schmidt, and Van Engen, entitled "Transformational, Transactional and Laissez-Faire Leadership Styles: A Meta- Analysis Comparing Women and Men". There is one collaborative pattern of researchers in publications in the female leadership publication. With regard to the implications for knowledge, this study proposes a convergence axis classification, consisting of publications in the field of female leadership to characterise the pool of knowledge generated from five decades of literature: female, human, organisation, leadership, abbreviated as FHOL Themes. Pages 634 to 644

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Dividend Policy and Financial Performance of Listed Conglomerate Companies on the Nigerian Stock Exchange

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The dividend policy of any company usually brings conflict between shareholders and management because the shareholders may be interested in receiving more dividends while the managers prefer retention of the profit for expansion. This study looked into the relationship between dividend policy and the ROCE by quoted conglomerate on the Nigerian Stock Exchange. An *ex-post facto* research design was adopted using the annual reports of all the six listed conglomerates as at 31st December 2017. Multiple regression was employed for data analysis. The probability of the t- statistic for dividend payout, retention ratio, firm size, and leverage were (0.806 > 0.05), (0.124 > 0.05), (0.814 > 0.05) and (0.000 < 0.05) respectively. Hence, leverage had a statistically significant relationship with ROCE and dividend payout, retention ratio and firm size had statistically insignificant relationships with ROCE. In conclusion, companies should improve on their retention ratio and dividend payout policies as the study showed a negative relationship between these and their financial performance. Pages 645 to 662

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C2C E-Commerce Impact on Consumers' Buying and Selling in Pakistan

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C2C e-commerce platforms are amplifying the shopping beats rapidly and raising the interests of both parties (buyers and sellers) into this area with delectable offerings. However, these offerings come with a couple of concerns that affect consumers' online buying and selling behaviour. Therefore, this study is focusing on some of those influential factors like consumer trust, time, convenience and perceived usefulness and determines their relationship with perceived quality of GUI of C2C e-commerce platform. A total of 300 questionnaires were circulated amongst people of different backgrounds in Lahore, Pakistan e.g. students, professionals and housewives using convenience sampling technique. The study has used SPSS version 21.0 to analyse the collected data. The empirical results revealed that there is a significant and positive relationship among all chosen factors. Moreover, another notable finding is that Pakistani consumers are excited to enjoy this revolutionary trend, but privacy and security concerns create chaos. Pages 663 to 679

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Antecedents and Consequences of Family Motivation: A Qualitative Exploration

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Purpose-- Motivated employees are the source of sustainable competitive advantage and family is a major work motivation for employees. Therefore, this study aims to investigate the phenomenon of family motivation and work outcomes associated with it. *Research Methodology*-- Qualitative data was collected from a diverse sample using structured interviews. The thematic analysis was performed using NVIVO 10. *Findings*-- The results of the study show that family motivation is an identified phenomenon which enhances positive outcomes like work engagement and OCBs and decreases turnover intention and workplace deviance. *Implications*-- These results can be used to develop a model specifying antecedents and consequences of family motivation for empirical testing. *Originality*-- This study aims to investigate the phenomenon of family motivation in South Asian Culture using the inductive approach to collect qualitative data. This helps in developing the themes and patterns to specify constructs. Pages 680 to 697

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The Usage of Logical Meaning in Delivering the Sunday Sermon in HKBP Church: Medan - Indonesia

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This research deals with the usage of logical meaning in the Sunday sermon in HKBP Church in Medan, Indonesia. The Sunday sermon was the primary focus in this research as one of a religious endeavour that is used by Christians to invite the community to do good things and prevent them from doing bad deeds. The problems that were investigated deal with the types of logical meaning that existed in the Sunday sermon in the HKBP Church and the way those types were created in delivering the Sunday sermon for the HKBP congregation. The methodology that was used in this research was the descriptive qualitative approach. The data were 2308 clause complexes from 17 recordings of the Sunday sermon. The technique of analyzing data was the interactive model (Miles, Hubberman & Saldana, 2014). After doing the analysis to the data, it was found that there were nine types of logical meanings that existed, namely: elaboration paratactic, extension paratactic, enhancement paratactic, locution paratactic, elaboration hypotactic, extension hypotactic, enhancement hypotactic, locution hypotactic and idea hypotactic. From the nine types of logical meaning, paratactic extension was dominantly used by the preachers in delivering the Sunday sermon. Pages 698 to 714

Pdf (/images/Vol_14/Iss_12/141242_Haq_2020_E1_R.pdf)

Recognition of Foreign Insolvency Proceedings: A Comparative Study between the Laws of Indonesia and South Korea

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This study aims to identify and analyse the regulation regarding foreign insolvency proceedings' recognition in Indonesia and South Korea, and the recognition of Indonesian insolvency proceedings from the perspective of South Korea's model of cross-border insolvency proceedings. This research is normative legal research. This study uses qualitative and comparative methods to analyse the data from the literature study. The secondary data were analysed by content analysis with statute approach, while the analysis of the interview data was conducted through qualitative analysis. Based on the study, up to recent times, Indonesia has not utilised the universalism model of the cross-border insolvency approach, and under Indonesian civil procedural law, Indonesian courts' decisions are only enforceable within the territory of Indonesia and vice versa. Meanwhile South Korea, under a new consolidated insolvency law, which became effective in the year 2006, has adopted a modified universalism model of cross-border insolvency; thus South Korea regulates provisions regarding the recognition of foreign insolvency proceedings. Under the Indonesian main insolvency act, Law No. 37 of 2004 on Bankruptcy and Suspension of Debt Payment Obligation, Indonesian debtor's assets situated in a foreign country (including South Korea) may be reached, and according to the South Korean modified universalism approach under Debtor Rehabilitation and Bankruptcy Act, the effect of an insolvency proceeding which has commenced in an Indonesian commercial court would have an effect and may be recognised within the territory of South Korea. Pages 715 to 729

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The Effectiveness of Smart Educational Programmes in Developing the Skills of Creative Thinking for People with Hearing Disabilities

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This research aims to identify the effectiveness of smart educational programs in developing the skills of creative thinking for people with hearing disabilities due to demographic variables. The researcher used a descriptive and analytical approach for its ability to describe the research variables with the required accuracy. The research sample included 216 male, and female students. The questionnaire was distributed to the respondents for completion. Subsequently, the data was collected and entered into the SPSS program. The arithmetic means and standard deviations were calculated for all the statements on the questionnaire. The research concluded with several results, the most important of which were the existence of a statistically significant effect at the level of significance ($\alpha \leq 0.05$) for smart educational programs in developing the skills of creative thinking for people with hearing disabilities, and the presence of a statistically significant effect at the level of significance ($\alpha \leq 0.05$) for problem-solving programmes in developing the skills of creative thinking for people with hearing disabilities. The research also produced several recommendations, the most important of which was training teachers to use smart education programs for people with hearing disabilities, as well as holding training courses for them continuously based upon everything new within this field. Pages 730 to 749

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Analysis of Determinants of Private Investment on Economic Growth in North Sumatra

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The Research discusses the determinants factors of analysis which influence private investment and its subsequent influence upon the rates of economic growth and employment in North Sumatera. The method conducted in this research was the survey method by using an explanatory approach and time series data. This research also utilised a simultaneous method with a two-stage least squares analysis. The conclusions of this research are as follows. Firstly, economic growth, (Product domestic regional bruto) exchange rate, and investment credit provide a positive influence upon private investment, whereas government investment, investment interest rate, inflation, international interest rates, and economic crisis have a negative influence on private investment in North Sumatra. Secondly, private investment, government investment, the total of the labour, and the human capital provide a positive influence on the economic growth in North Sumatra, whereas export and economic crisis influence towards a negative economic growth. Thirdly, the economic growth, export, and economic crisis provide a positive influence on the employment in North Sumatera, whereas private investment provides a negative influence on the employment in the region. Fourth and lastly, economic growth, employment, and exchange rate provide a positive influence on exports in North Sumatera, whereas private investment and economic crisis provide a negative influence on exports. Pages 750 to 773

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Decorative Aesthetics of the Shiva and Durga Wayang Performance of East Javanese Style Ki Wardono (Puppeteer) in Mojokerto

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The wayang performance tradition of East Javanese populist style from Dalang Ki Wardono from Mojokerto has a different character from the wayang performances in Central Java and Yogyakarta. The play was held by Ki Wardono was "Bedahe Maespati" (Destruction of the Kingdom of Maespati) on the Independence Day of the Unitary Republic of Indonesia 72th on August 17, 2017. The focus of the research was on decorative wayang (hereinafter referred to as *simpingan*)(*wayang pajangan*) called *simpingan* for all wayang performances in Java. In the East Javanese wayang performance, there is always Durga and Shiva *simpingan* that does not exist anywhere else. That is the interest of this research. The two figures are arranged on the left and right in a line of sight facing one another, but far apart. Durga is seated to the left of the puppeteer in the middle of *simpingan* facing right/forward, while the other left *wayang simpingan* are arranged below Durga facing left/backward. On the other hand, Shiva is in the dalang's right position with his face facing left/forward, while the other right *simpingan* are arranged below Shiva facing right or backward, so Durga and Shiva face each other, but in the opposite direction. Between the right and left *simpingan*, there is an empty space where the play is played. This research used a qualitative method with the researcher as a collection of data. The artificial sign theory was applied to the analysis of Shiva and Durga content. *Kagunan* theory (practical theory) is useful for the analysis of a one-night stand performance in the context of Javanese culture. The theory of *kagunan* indicates a beautiful sense of practical value in social life such as "tirakat" having friendship value for fellow puppet audiences, which is religiously meaningful towards *manunggaling kawula lan Gusti*, the merging of body and soul. Based on empirical facts, the figures of Shiva and Durga wayang were given a place of honor by the people of East Java, so that they are placed at a higher level than other *wayang simpingan*. Both Hindu deities are believed to be able to help the difficulties of human life in achieving *moksa*. The decorative positions of Shiva and Durga are displayed attractively, making it interesting to study. The artificial sign of the hyper reality theory makes the two figures have a vision of the latest imaging technology engineering without social reality. Pure puppets created by craftsmen in the past and present are used by the puppeteer for a human image. Pages 774 to 791

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The Role of Consumption Values and Attitude to Determine Consumers' Intention to Purchase Green Cars: A Pilot Study in Northern Malaysia

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In Malaysia, pollution issues have encouraged automotive industries and governments to develop and support the adoption of green cars to reduce environmental devastation. Consumers, however, still show resistance to adopting green cars. Sheth's consumption values theory is used to understand the factors that cause this phenomenon. Five new dimensions were obtained from the theory and field and introduced to consumption values' factors. The results of this paper enable stakeholders to understand the vital elements that may affect consumer behaviour. The pilot study was conducted using a convenience sample with 57 cars' showrooms' administrators and visitors in northern Malaysia. The results of the internal consistency and the exploratory factor analysis (EFA) confirm the reliability of the constructs and the model overall. Finally, the managerial implications for further research are considered. Pages 792 to 808

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Touristic and Cultural Perspectives on Traditional Food: *Peuyeum Bandung*

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Cimeunyan Village, Mandalamekar Village, and Mekarsaluyu Village in Cimenyan District, Bandung Regency are one of the famous *peuyeum* producing centres in the Bandung area. Studies show that there is a close relationship between tourism and food marketing in a location. This is the case with the *Peuyeum Bandung*. Based on these considerations, the study aims to describe the traditional food culture of *Peuyeum Bandung* from the perspective of tourism. This research was carried out by quantitative and qualitative methods, which determined indicators related to food preferences, namely: taste, shape, colour, appearance, and presentation. The survey was conducted using a questionnaire tool which was distributed to 100 respondents consisting of 50 general public people and 50 tourists. Apart from that, a survey was also conducted through unstructured interviews to producers and government agencies that are relevant to this business. The method of analysis involved descriptive statistics. Furthermore, a synthesis was carried out from the results of the analysis, especially in the perspective of tourism through traditional food culture. The findings of the study is that *Peuyeum Bandung* is still appealing, especially the taste factor. Pages 809 to 828

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The Influence of Customer Satisfaction as a Mediator in Transmitting Integrated Marketing Communication and Service Quality on 5-Star Hotel Guests Repurchases in Phetchaburi Province, Thailand

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This study was developed to (1) determine the level of integrated marketing communication, service quality, customer satisfaction and repurchases, (2) investigate the effects of customer satisfaction as a mediator in transmitting integrated marketing communication on repurchases and (3) examine the effects of customer satisfaction as a mediator in transmitting service quality on repurchases. This research involved quantitative research and employed survey research methodology. The sample consisted of 400 guests for 5-star hotels in Phetchaburi province, Thailand. The developed questionnaires were implemented as a research tool. The collected data was analysed based on descriptive statistics by using percentage, mean, and standard deviation, as well as inferential statistics by using structural equation modelling. The results showed that integrated marketing communication, service quality, customer satisfaction and repurchases as a whole were at high level with the average values of 3.789, 3.777, 3.755 and 3.703 respectively. Customer satisfaction was found to be a moderator between integrated marketing communications on repurchases. In addition, customer satisfaction was also founded to be a moderator between service qualities and repurchase. Pages 829 to 840

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The Role of Constructive Simulation Towards Students' Academic Performance in Secondary Schools

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The main intention of the study was to determine the effect of teachers' use of constructive simulation upon students' performance. It has been argued that constructive-oriented strategies encourage teachers' commitment and students' active participation in the teaching-learning process. Moreover, it has been argued that students can learn effectively using constructive-oriented methods. On this basis, it becomes worthwhile to explore how teachers' use of constructive simulation will affect students' achievement. A sample of two hundred secondary school students participated. It was an experimental study using pre-test and post-test modes regarding the traditional lecture method simulation skills performed by the teachers. It was concluded that the simulation method is better than the lecture method, as seen in the experiment. The findings of this study have obvious educational implications for students, teachers, and other stakeholders in education. The use of constructive simulation in this study was proven to be effective in facilitating greater achievement in mathematics. This implies that the use of a constructive simulation instructional model would enhance students' performance in mathematics. Several bold recommendations were also fore grounded to ensure students are more satisfied and motivated. Pages 841 to 854

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Measuring the Quality of Services Provided by Takaful Insurance Companies in Palestine as Perceived by Clients

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The purpose of the study is to measure the quality of services provided by Takaful insurance companies in Palestine; for this purpose the study predicted many standard variables that may explain the evaluation of Islamic companies through clients' satisfaction. The study expected that the compliance with Shari, the company image, the distribution of insurance surplus and the quality of financial services have an effect on clients' satisfaction. Therefore, the study relied on the qualitative and quantitative approach at the same time, where the previous studies were reviewed and the network of variables was extracted, and a questionnaire was designed and distributed to (381) clients of the Takaful insurance companies, and by using statistical analysis methods such as frequencies, averages and correlation analysis, the study concluded that there is a positive relationship. Strong among all the variables of the study and the evaluation of companies through customer satisfaction, who obtained an overall evaluation (69.42%) with high approval, and the quality of services index got the highest rating (74.2%), and the company image index got the second evaluation (73.8%), and the compliance index came The Islamic insurance company is in the third rank (70.6%), while the index of distribution of insurance surpluses got the lowest value (58.3%), which is a medium closer to low. Therefore, the study recommended the departments of Islamic insurance companies in Palestine to work on distributing insurance surpluses at the end of each year by achieving the insurance surplus through many mechanisms, such as reducing the insurance companies' share of the policyholder fund, which they take in a lump sum, or working to diversify investing in the trustees' funds portfolio to ensure high returns. The study concluded with the importance of differentiating between the Islamic insurance systems and strengthening its Islamic identity that is derived from compliance with the provisions of Islamic Sharia without emulating the traditional insurance system. Meanwhile, these results have an important impact on the increase, in the market share of the Islamic insurance companies operating in Palestine. Pages 855 to 885

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The Sensemaking of Organisational Identities in a Post-Merger Context: A Case of MIS Integration

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This paper investigates how the sensemaking of organisational identities influences MIS functionality resulting from a post-merger integration. Our findings suggest that the system functionality resulting from the sensemaking of merging organisations' identities is different from the originally planned one. This functionality is the result of decisional adjustments between purpose-driven change and logic driven resistance or surrender to change of the individuals involved in the merger and system integration. Moreover, recognising the existence of organisational identities prior to MIS integration will improve team collaboration for managing and implementing integration. The results extend our understanding of the role sensemaking of organisational identities plays in influencing MIS functionality within a post-merger context. Consequently, a Twofold Interactive Model of MIS Integration (TIM-MI) has been proposed and presented in this paper for the first time. Through a better understanding of sensemaking and organisational identity issues, findings of this paper can support managers in the successful execution of post-merger MIS integrations. Pages 886 to 903

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Exploring, Mind mapping, Collaborating, Simulating, and Evaluating (EMCOSE): A Learning Model Based on Lesson Study and Peer Teaching that Potentially Improves Student Teachers' Creativity and Communication Skills

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The purpose of this study is to develop a learning model that can be used to develop the professionalism of prospective educator students, which is based upon peer teaching and lesson study. The research conducted is development research. The development model used is the Plomp model. The effectiveness of the learning model was tested by using a quasi-experiment design. The main finding of this study was that the learning models developed met the criteria of being valid, practical, and effective. The effectiveness of the learning model is evident from a significant increase in the creativity and communication skills of prospective teacher students. Creativity and communication skills are essential skills that must be possessed by educators. Suggestions for the future research include testing the learning model to improve the other skills of prospective teachers. There have been several studies which found that the use of a lesson study is useful for training prospective teachers. However, there is no fixed model for this training. This study develops a new learning model that can train prospective teacher students. Pages 904 to 922

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Business Models and Competitiveness: Innovation Practices in Digitalising Small and Medium Enterprises in South Sulawesi, Indonesia

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The increasing dynamism of the business environment requires strategic cooperation and partnerships for both medium-sized companies, and small and medium enterprises (SMEs). The purpose of this paper is to analyse how business networks, and government policy support affect digitalisation innovation and competitive advantage in SMEs in South Sulawesi, Indonesia. Quantitative methods are used to test the effect between the variables. The data was obtained from primary sources by using a questionnaire distributed to 136 SMEs's owners. The data were analysed by using descriptive statistics with structural equation modelling techniques. The research findings explain that business networks and government policy support can increase digitalisation innovation, so that digitalisation innovation can increase competitive advantage. However, business networks and government policy support do not significantly affect competitive advantage. The practical implications of this research include useful information for SMEs to evaluate business networks and government policy support to encourage digitalisation innovation and competitive advantage, as well as suggesting future researchers to compare competitive advantages with other provinces. Pages 923 to 934

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The Impact of Economic Policies and Sectoral Patterns of Growth upon the Income Distribution of the Egyptian Economy

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This study aims to determine the impact of economic policies and sectoral patterns of growth upon the level of equity in income distribution of the Egyptian economy. The study utilised the autoregressive distributed lag model (ARDL) to formulate the main elements of development policy in the Egyptian economy that work to reduce the degree of inequality in income. The study concluded the importance of developing education, health, and human capital in general, and the need to stimulate agricultural growth, in addition to focusing on a package of policies, which includes improving the level of infrastructure and achieving economic stability. Pages 935 to 953

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Online Mediation Innovation in the Court of Justice, Thailand

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This research had studied online mediation innovation in the Court of Justice, Thailand. The right to access the Court of Justice is a fundamental human right in a civilised society. In recent years, the internet has become widespread and allows for the development of online mediation innovation in criminal and civil disputes. At present, legal practice allows distant parties or litigants to mediate disputes in court online. This is a method for dispute resolution by third parties acting as mediators to offer guidance and find a solution that the litigants would be able to accept and be satisfied with. If they agree to the offer, it will lead to an agreement. Even though this was the beginning of online mediation in the Court of Justice, Thailand, from the responses, online dispute resolution was a tool and process that can be fair and resolve a large number of cases. Pages 954 to 968

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Important Factors and Policies That Contributed to Tourism in Malaysia Between 1991 and 2018

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This paper presented the important factors contributing to Malaysian tourism development between 1991 and 2018. This study used qualitative methods such as a literature review, fieldwork investigations, in-depth interviews, and a focus group, as well as analysed data using content and descriptive analysis. The study found the Malaysian government has emphasised tourism development and promoted tourism around the world. The Malaysian government collaborated with the business sector to create many activities related to tourism to motivate long stays. Important factors contributing to tourism development in Malaysia include establishing the right policies, rule of law, environmental sustainability, health and safety, public transportation, information communication technology, transportation infrastructure, and tourism resource readiness such as skilled workers, green and clean cities, natural resources, and various cultural and social resources. Pages 969 to 980

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The Entry of Time and the Decisions of the Political System and All People in Vietnam in the Prevention and Fight against COVID-19

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Coronavirus (COVID-19) is a dangerous epidemic with a rapid global spread and increasingly complicated and unpredictable developments. However, the Party, State, and Government of Vietnam have led drastic, quickly, and creatively directed epidemic prevention and control measures from an early stage, applying a higher level of response than the recommendations of the World Health Organisation (WHO). All levels of branches, agencies, and units in the political system in the country have joined forces and unanimously promoted propaganda and the mobilisation of people to prevent and fight epidemics, and promote the tradition of 'mutual friendship, mutual love' in disease prevention and control. Consequentially, Vietnam has been controlling the epidemic situation. The initial positive results of a high proportion of people with COVID-19 being cured in the country have been recognised and appreciated by the WHO, and the international community. Pages 981 to 988

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An Analysis of Intellectual Capital in the Disruptive Technology Era: Are Accountants' Mindsets Ready for It?

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This study aims to assess the effect of information technology on intellectual capital, with organisational learning as a mediating variable, meanwhile, also considering the influence of a mindset upon the public accounting firms in Indonesia. The data was obtained through questionnaires, which were distributed to public accounting firms in Indonesia. The data was subsequently processed using the structural equation model. The respondents were limited to those residing on Java Island. The results show that information technology and organisational learning are favourable in the formation of intellectual capital in public accounting firms. It is confirmed that organisational learning can be a mediating variable in the relationship between information technology and intellectual capital. Moreover, mindset, as a moderating variable, mitigates the influence of information technology upon intellectual capital. The results imply that without a growth mindset, technology is unable to create organizational learning and intellectual capital. Technology offers a change, and only people with a growth mindset can make changes. Pages 989 to 1006

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Polimarin Alumni's English Proficiency in Maritime Industry Competitiveness in Indonesia

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The background of this research is the competition in looking for jobs, which is getting harder day by day, with the large number of alumni who have graduated from each educational institution in Indonesia; plus the narrowing of job opportunities makes everyone compete to fight for employment. Currently, English is a prerequisite for getting a job or doing further schooling. The research is entitled "*Polimarin Alumni's English Proficiency in the Maritime Industry Competitiveness in Indonesia*". The focus of this research is aimed at the alumni of POLIMARIN (Politeknik Maritim Negeri Indonesia) / (Indonesian State Maritim Polytechnic) who have worked or carried out an internship. The purpose of this research is that alumni can compete in the work age by mastering good English. The steps in conducting this research were by distributing questionnaires to alumni and also students who were still doing the internship. The result of this research is that the alumni of Polimarin has unsatisfactory proficiency in English. The conclusion from these findings can be used as a reference to improve ways or better learning methods for English language skills, especially speaking skills, because it is the most difficult material to master and a most important issue to alumni. Thus, the learning objectives based on the curriculum can increase English competency for cadets or students. Pages 1007 to 1030

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Managerial Myopia, Capital Market Reaction and Compensation Policy (A CSR and Marketing Perspectives)

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Taking advantage of the information asymmetry and agency conflicts between managers and shareholders in emerging markets. This study attempts to investigate the capital market response to managerial myopia and also examined the role of compensation policy in motivating the CEOs towards myopic behavior in the banking sector of Pakistan. The study considered a sample of Pakistani banks for the period 2009-2018 for the purpose of analysis. The study has employed panel regression models for the purpose of analysis and hypotheses testing. The results of estimated regression models showed that that decrease in corporate social responsibility and cuts on advertising and publicity expenditures have negative effect on the current stock market returns. Moreover, the results also showed that if the market fails to respond to the managerial myopia in the current period due to information asymmetry then a negative adjustment is made in the future stock prices of the banks. We further find that decrease in CSR, advertising, and publicity expenditures have a positive and significant effect on monetary compensation of CEOs. These results support the view that banks compensation policy motivate managers to behave myopically and capital markets do punish managerial myopic behaviour by undervaluing bank current and future prices in emerging markets. The current study has implications for the compensation committee of banks to revisit the existing compensation practices that motivate CEOs towards shortsightedness. The study findings also warrants myopic managers that their behavior will be punished by the capital markets. These findings also give insight to the shareholders and investors of banks to take in to account myopic behaviour while investing their funds in capital markets. More importantly, portfolio managers with long-term investments plan may also consider the managerial myopia as the current higher reported earnings by a bank could be the result of their myopic behaviour which can suffer negative returns shock in futures. This study has used CSR and advertising & publicity expenditures as a measure of managerial myopia in financial sector that is rarely examined in case of emerging markets. Studies conducted on managerial myopia mainly focused on developed countries that are entirely different in regulatory framework, capital market efficiency, governance mechanisms and compensation practices in emerging markets provide ground for this investigation. CSR is an emerging phenomena rarely being studied in respect of managerial myopia in emerging markets. Pages 1031 to 1055

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A Self-Risk Assessment Tool for Stratifying Risk of COVID-19 through mHealth

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The COVID-19 pandemic has been spreading at an exponential pace. In Malaysia, the current pandemic infectivity rate is high with a reproduction number calculated at Rt 1.57, which is the highest in the ASEAN region. The rising incidence of the pandemic calls for an effective outbreak management system. Using a risk assessment questionnaire for COVID-19, we can identify those at high risk of infection early. Developing a questionnaire requires defining the dimensions of the construction, and execution should be carried out efficiently for ease of assessment. This paper presents a work carried out in Universiti Malaysia Sabah (UMS) on the creation of a risk assessment questionnaire aimed at classifying individuals at risk of COVID-19, and the method of implementation using a mobile health (mHealth) technology. The methodology used comprises two steps: (i) the development of the risk-assessment questionnaire and (ii) the implementation using the mHealth technology in the form of a web-based application, UMS-Shields. UMS Shield's self-risk assessment tools emphasise more on the epidemiologic conditions, and the risk-stratified management provides a list of actions that should be taken by the user. The tool hence allows better management of COVID-19 by the Crisis Preparedness and Response Centre of the university. Pages 1056 to 1076

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The Influence of Nepotism Culture and Social Capital on Work Motivation and Organisational Trust

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The low organisational trust of employees will result in damage to work in a team because there is no longer a sense of trust in one another. High trust in the company is able to increase employee and company performance. Several factors that determine the level of employee trust in the company are nepotism culture, social capital, and work motivation. Therefore, the researchers conducted a study on the relationship between organisational trust with the effecting factors. This study used a quantitative approach with primary and secondary data sources. The data were collected by using communication methods through distributing questionnaires with closed answers. The population of this study was all staff and managers at PT Asia Plastik (Group) Surabaya East Java with 85 samples. This study used *Partial Least Square* (PLS). Based on the results, nepotism culture and social capital significantly influenced the organisational trust of PT Asia Plastik (Group) Surabaya East Java employees. Social capital significantly influenced work motivation of PT Asia Plastik (Group) Surabaya East Java employees. Nepotism culture insignificantly influenced the work motivation of PT Asia Plastik (Group) Surabaya East Java employees. Work motivation insignificantly influenced organisational trust of PT Asia Plastik (Group) Surabaya East Java employees. Pages 1077 to 1096

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Performance Evaluation and Adaption of Biogas Plant Users among Rural Households of Pakistan

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Biogas technology has become vital in addressing the concerns of energy scarcities. The study examines the performance of biogas plants in Rawalpindi Division, Pakistan and identifies the factors that supposedly affect the adoption decision of biogas users. The key stakeholders in this study are rural households who are using the biogas technology. Data was collected from all active biogas plant users from rural households through a detailed questionnaire. Performance evaluation was done through a DEA non-parametric technique. A Logit model was employed to identify the factors affecting adoption of biogas plants. Number of animals and number of meals cooked have significantly increased the adoption of biogas technology, however, the stinging odor from the dung used has minimized the adoption of biogas technology. Most feasible performance was found for biogas plant of size 10 m³ as it satisfies the maximum cooking and related needs of a normal family. However, we found that biogas technology is more suitable for small families as compared to large families. There is a dire need to establish national level programs for the development of biogas technology and to create awareness among rural people to adopt this technology. Pages 1097 to 1116

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Improving Students' Sense of School Connectedness and Mindfulness Skills through Participation in a School-Based Circus Arts Mindfulness Program

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Mindfulness based interventions have accrued an increasing efficacy in depression and anxiety, especially in young people and adolescents for whom pharmacotherapy is discouraged. Depression and anxiety in adolescents are strongly related to various psychosocial determinants, including a lack of connectedness and isolation, lower levels of mindfulness and Internet addiction, and psychological flexibility and openness to experience. We propose organising a circus-based mindfulness intervention, which would fulfil these three purposes. It would deliver a circus-based physical exercise-focussed intervention, promoting wellness, and strengthening the primary prevention of depressive and anxiety disorders. It would also allow mindfulness exercises, with high levels of evidence, to be taught in a fun way through gamification and flipped learning approaches. Lastly, it would improve community well-being and sense of belonging via the shared creation of an innovative and interesting circus-based mindfulness intervention, which would be sustainable at the community level post-research, utilise traditional craftsmanship resources, increase mental health literacy, and combat stigma. The objective of this project was to develop and pilot an innovative mindfulness-based circus skills programme within a rural secondary school through a participatory action research method, which is based on the theoretical considerations of this project. Four circus-based skills — juggling, stilt walking, unicycling, and tightrope walking — were integrated with core mindfulness skills. Throughout the pilot development, the qualitative feedback of teachers and students were incorporated in terms of measures of self-confidence, social skills, communication skills, and attention. The results of the pilot project were presented briefly. In conclusion, this novel circus-based mindfulness module is a key innovation in adolescent mental health. It can be used in lower and middle-income countries, as an effective public health intervention. Pages 1117 to 1131

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The Effect of Blended Learning on Children's Arabic Reading during Covid-19 Quarantine

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This study investigates the effect of blended learning approach [BLA] on second grade students' reading skills during Covid-19 quarantine in Saudi Arabia, to find out whether there is a statistically significant difference (at $\alpha=0.05$) between students' mean scores on Arabic Reading skills test due to BLA. The experimental group consisted of a random sample of 40 students from Riyadh basic schools. The participants sat for pre- and post-tests on reading skills based on the public Arabic curriculum *Lughaty* (لغتي). Blended Learning was used to teach the experimental group through blending the digital material and digital meeting with printed material at home to achieve the goal of improved learning. As the study design was quasi-experimental, ANCOVA was used to analyse data. Results showed that BLA enhanced significantly second grade students' reading skills. Based on the results, it is recommended that Arabic teachers adopt BLA principles and procedures in their classroom practices. Pages 1132 to 1152

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A Blockchain Secured Electronic Transaction Document Interchange Architecture (DIA): A Public Sector Analysis from Thailand

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Thailand like many other nations and governments has been plagued with countless incidents of corruption and inefficiency. However, even though the primary causes of these problems remain uncertain, there are methods available today to reduce the ongoing systemic problems. One of the potential solutions lies in using secure document interchange architecture (DIA) with blockchain technology. Using a quantitative research design and cluster sampling across 20 Thai ministries and related agencies, 500 individuals eventually participated in the study. A five-level scale questionnaire was used as the research instrument. The structural equation model (SEM) was analysed to validate the consistency of the empirical data. The results of the research indicated that after adjusting the SEM by increasing the relationship between the errors, the consistency with the empirical data of the model was very good. Of the eight hypotheses examined, all were found to be positive. However, social and cultural aspects (SCA) had the greatest positive influence on strategy/policies/legal approaches (SPL) ($r = 0.72^*$). This was closely followed by SPL's influence on secure electronic transaction DIA (SET) ($r = 0.68^*$), and technology (TEC) on security semantics (SEC) ($r = 0.62^*$). However, SEC was deemed to have the least influence on secure electronic transaction DIA (SET) ($r = 0.31^*$). Overall, there was a high level of satisfaction with the prototype system, with the architectural efficiency showing networked integrity while verifying and authenticating with the accuracy of the electronic documents. Also from the use of electronic signatures, electronic documents could be verified and authenticated as well. Networked integrity was also proven as the DIA system could validate the accuracy and authenticity of electronic documents. Pages 1153 to 1172

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A Study of English Loanwords in Mirpuri Pahari Language

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The present study examines the syllable phonotactics of English loanwords in Mirpur Pahari (MP henceforth) and offers a comprehensive analysis of the phonotactics within the OT framework. The data is based on productions derived from monolingual MP speakers. The study will explore whether the adaptation patterns conform to the native MP phonology or we need another grammar to account for these adaptation patterns. The findings suggest the participants show strict adherence to the constraint hierarchy of the native MP phonology in loanword adaptation patterns. Pages 1173 to 1191

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Moderating Effect of Educational Technology on Academic Learning Environment in Higher Education in KSA

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The emergence of educational technology has created an impact on the academic environment in KSA. This paper identifies the awareness of female faculty members of higher education in KSA towards current educational technology, and analyses the association between the educational technology implemented by faculty members and the academic learning environment. The study was conducted in selected women's colleges of KSA. A survey was carried out among 300 female faculty members selected randomly from different colleges in KSA. The data received from the respondents was analysed with the help of the statistical software program SPSS. Descriptive statistics like mean and standard deviation were used in the study. A Pearson Correlation analysis was conducted to examine whether the hypothesis was accepted or rejected. It was found that there exists a significant positive correlation between the educational technology implemented by faculty members in class room and the overall academic learning environment. Recommendations for creating better learning environment in universities are included at the end of the research. Pages 1192 to 1208

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Determinants of Employee Workplace Happiness in Hospitality Sector in Riyadh

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The sustainability of hospitality industry depends on their customer satisfaction. Customers can be satisfied if they are provided with adequate services and facilities offered by the firms in return of the cost paid by them. The operations of hospitality industry are managed by its employees. Employees can serve the customers to their best of the ability only when they are contented and happy at their workplace. However, keeping all employees happy and motivated at the workplace, especially in hospitality sector is a challenging task for the employer to sustain in the competitive business environment. The aim of this study is to discuss the determinants of workplace happiness in hospitality industry in Riyadh and to suggest a plan of action for facilitating a happy workplace. Data was collected through a self-designed closed ended questionnaire among 500 employees working in various hotels in Riyadh, Kingdom of Saudi Arabia. Data was analyzed using factor analysis principal components with varimax rotation method. Eight significant determinants of workplace happiness in hospitality sector were identified based on factor analysis which included: Work Environment, Family Environment and living conditions, Genetic and Personality Factors, Social Interaction, Organizational Factors, Leader/Supervisor Behavior or attitude, Spirituality and emotional wellness, Interventions. The results of this study can guide the employers, managers and human resource personnel to develop interventions to ensure a culture where happiness is promoted. Pages 1209 to 1228

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A Stylistic Analysis of the Short Story "The Little Match Girl"

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This study aims at conducting an extensive stylistic analysis of the short story "The Little Match Girl" written by the Danish author Hans Christian Andersen. The study attempts to analyse stylistically four language levels pertinent to the story; namely phonological level, syntactic level, graphological level and semantic level. The phonological style of the author comprises four sound features: alliteration, assonance, consonance and rhyme. The syntactic style of the author is chiefly characterised by frequent deviation from English word order. The graphological style of the author is featured by excessive use of punctuation marks such as comma, semicolon, en dash, hyphen and inverted commas. The semantic level in the story is primarily influenced by the utilising elegant synonymy. It is found that the author managed to create mapping between semantically unrelated words, making them synonyms in context. In addition, the study analyses three figures of speech found in the story namely: personification, simile and hyperbole. It could be concluded that the language of the author is characterised by variation and uniqueness, in which he employs several linguistic and poetic devices to exhibit his unparalleled style and fingerprint, making the story deep, touching and interesting to follow. Pages 1229 to 1240

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Performance Appraisal Satisfaction and Teacher Performance in Government Colleges of Khyber Pukhtunkhwa

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The main objective of the current study was to investigate upshots of the performance appraisal satisfaction and teacher performance. The said objectives were met through the quantitative approach under positivism paradigm of the research. The data were collected from one hundred principals through purposive sampling techniques. The principals of government colleges marked the instrument measuring the performance appraisal satisfaction and teacher performance. The overall result suggested that the performance appraisal satisfaction has significant impact on employee's task performance, contextual performance and creative performance. Research based Recommendations has been included regarding the performance appraisal system set for the teaching staff. Pages 1241 to 1247

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Qualitative Exploration of Perception and Knowledge of Trainee Teachers about Professional Ethics

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Teachers play an influential role in the lives of students from childhood. Teachers, while playing a central role in developing the student, also act as role models or figure heads in classrooms. The present study is focused on exploring the perceptions and knowledge of trainee teachers about professional ethics. To achieve the objective, a qualitative exploration was adapted from trainee teachers enrolled in teacher education programs of the University of Sargodha, Punjab, Pakistan. Interview protocol was designed and validated using expert opinion and literature review. A total of 43 trainee teachers enrolled in undergraduate programs of teacher education took part in the study. The analysis procedure involved thematic analysis. It was found that, in the view of trainee teachers, the main purpose of the professional teacher education program is to develop professionally sound and ethical teachers. The data also reflected the awareness of trainee teachers regarding professional duties and roles. It was found that the majority of trainee teachers know professional ethics and they focus on certain ethical principles more than the others. The study recommends the design and delivery of a professional ethics course module for the teacher training programs. Pages 1248 to 1257

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/15506_Shath_2020_E_R.pdf)

The Extent of the Development of Arabic Language Skills among Birzeit University Students after Passing the Arabic Language Skills Course / First Level

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The research aimed to identify the extent of language development skills among Birzeit University students in the educational course (Arabic Language Skills / First Level). In order to attain this goal, a 40-paragraph achievement test has been designed covering three main areas: the linguistic skill, reading comprehension skills, and language coherence and clarity. After verifying the validity and reliability required, a pre and posttest was applied on a sample of the study consisting of 183, male and female students. The results showed that there were statistically significant differences in favour of the post-test. The results of the test displayed that the arithmetic means for the pre-test were 19.56, and the arithmetic means for the post-test were 22.23. These results indicate that the level of language skills development among all students was unsatisfactory. Accordingly, the two researchers suggested a number of recommendations. Pages 1258 to 1278

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/15520_Ahmed_2020_E1_R.pdf)

The Role of the Academic Leaders in Reinforcing Digital Citizenship Among Saudi Students

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The present study examined the role of the academic leaders in reinforcing digital citizenship among students at Imam Abdulrahman bin Faisal University from the perspective of faculty members. To address the objectives of the study, the authors used the quantitative approach, and developed a questionnaire consisting of 30 items applied to a sample of 108 faculty members. The results of the study showed a high degree of contribution by the academic leaders in the promotion of digital citizenship among the students. Moreover, the results showed that there were statistically significant differences in sample responses according to the gender, specialization and years of service in the university. No statistically significant differences were found according to the job title. The authors proposed a set of recommendations that can contribute to improving the role of academic leaders in reinforcing digital citizenship for students at Imam Abdulrahman bin Faisal University, the most important of which is establishing a unit for developing digital citizenship for the students, and partnering with technology houses of expertise to advance the leadership's role in spreading a culture of digital citizenship among students. Pages 1279 to 1299

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/15612_Arshad_2020_E1_R.pdf)

Factors Affecting Professionalism of Head Teachers at Secondary Level in the Punjab

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This quantitative study was designed to find out the different factors that affect professionalism of teachers who are working as heads of a secondary school in the province of Punjab. Cluster sampling technique was used to select a sample of 100 headteachers working in different districts of the Punjab. For data collection an indigenously developed questionnaire was used. The questionnaire comprised statements related to different factors of professionalism. Different factors were given against each statement to get responses on the statements. The questionnaire was validated by conducting a pilot study, which showed a statistically significant reliability index (Cronbach Alpha) .81. Data were analysed by SPSS 21 trial version, by applying descriptive and inferential (t-test and ANOVA) statistics. Results of these tests showed the mean difference in head teachers' responses for factors that affect their professionalism on the basis of "gender, age, district, years of experience and qualification." Results also showed that factors that highly affect professionalism of head teachers included: family matters, extra duties and working environment, whereas, personal interest and health conditions were the least affecting factors. Recommendations were given on the basis of these results. Pages 1300 to 1312

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Rigidity and Flexibility in Pashto

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The present study is concerned with the concept of rigidity and flexibility across languages. This concept arises out of the interplay between pragmatic function and its structural representation. One such grammatical function is focus structure in languages. Focus structure in a language is represented through different strategies. The present study specifically focuses on focus structures in Pashto language and their possible structural representations. It discusses rigidity and flexibility in Pashto language. The study tries to find out the rigidity in the language and identifies that there is syntactic rigidity in Pashto and as a consequence, other pragmatic functions like focus realisations are adapted to it. Focal structures in Pashto are realised by changing the locus of the intonational prominence making focus structure flexible in the language. In predicate focus, the topical element can be omitted in Pashto clause, but it cannot be omitted in sentence and narrow focus as we have no topic in sentence focus and argument functions as a focus in narrow focus. Pashto has rigid syntax and the apparently different structural positions of the focal element in sentence and narrow focus is because of the inversion of the 2P clitic (me) realising genitive case. Pashto, being a rigidly verb final language, has the unmarked focus position immediately before the verb. The actual focus position is the predicate and preverbal position in the clause. The referents that are more active are the more non-focal and the referents that are less active are in the focal position in the clause. On the other hand, languages with flexible syntax (French for example) have rigid focus and syntax is adapted to the focus structure in such languages. The study highlights how flexibility of focus gives way to rigidity of the syntax. When the syntax is rigid in Pashto, the focus structure is adapted to it and when the focus is rigid (like in French), the syntax is adapted to focal structure in the language. Pages 1313 to 1323

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Analysis of Problem-Solving Skills in Secondary School English Textbooks

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The aim of this research was to conduct a content analysis of High School English textbooks in the context of problem solving skills education. The study's goals were to examine the content of 9th and 10th grade English Textbooks (ETBs) in light of problem solving skills-related components, and to compare both textbooks. For this purpose an English textbook was selected of Azad Jammu & Kashmir Text Book Board Muzaffarabad, Pakistan. The research was confined to ETB prose chapters from the 9th and 10th grades. A codebook related to problem solving skills was developed and validated to ensure intra-coder reliability. Frequency and themes were used to determine the degree to which problem solving skilled components were included in the textbooks. Problem solving skills as the most important component of life skilled base was covered but with low frequency in the textbooks. Therefore the study recommended that problem solving skills-based elements be included in textbooks to address the challenges of everyday life. Pages 1324 to 1333

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Work Stress and Counterproductive Work Behaviour

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Role theory is seen as a construct in the relationship of work-family conflict and work stress. In adult life, work and family are two things that must be done together. Family is the main reason to work for income, and work is a source of income to meet family needs. Stress is seen as an adaptive response to a situation that is being perceived as a challenge or a threat to one's health. Job stress is a feeling of pressure or pressure experienced by employees in facing their work. Under certain conditions, employees may feel less motivated to meet their expectations in socialising and meeting social norms, but are instead motivated to oppose these norms. Both work-family conflict and stress can affect the emergence of counterproductive work behaviour. The results showed that work-family conflict, especially work interfering with family, has an effect on stress. Conflicts in the work domain that interfere with family responsibilities can create stress for employees. The results also showed that stress has an effect on counterproductive work behaviour, thus supporting the research hypothesis. The stress felt by respondents is a strong reason for the occurrence of counterproductive work behaviour. Pages 1334 to 1346

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Antecedents and Outcomes of Knowledge Sharing Behavior: Moderating Role of Hope

Dr. Afsheen Fatima^{1*}, Dr. Sahrish Saba², Samia Zaheer³, Dr. Khalid Mahmood⁴, Syed Muhammad Imran Haider Zaidi⁵, Dr. Fahad Khan Afridi⁶, ^{1,2}UIMS, University of Arid Agriculture Rawalpindi, Pakistan. ³PhD Scholar, Department of Education, NUML, Islamabad, Pakistan. ^{4,5}Assistant Professor, Department of Applied Psychology, Govt. College University Faisalabad, Pakistan. ⁶Assistant Professor, Department of Management Science, Qurtuba University of Science and Information Technology, Peshawar, Pakistan. *Corresponding Author: afsheen@uair.edu.pk (mailto:afsheen@uair.edu.pk)

This study develops and tests a path model based on theory of planned behavior positioning that job engagement leads to commitment which is a predictor of knowledge sharing which leads to organizational innovation. A sample of 354 respondents was collected from information and communication technology (ICT) Industry of Rawalpindi and Islamabad, which are twin cities of Pakistan. Job engagement scale (Schaufeli et al., 2002), knowledge sharing behavior scale (Brock et al., 2005) (about:blank#bib12), organizational commitment scale (Mowday et al., 1982), innovation scale (Huang & Li, 2009) and State Hope Scale (Snyder et al. (1991) were used. Using structural equation modelling, the results suggest that job engagement influences organizational commitment which influences knowledge sharing behavior and this behavior ultimately positively leads to innovation. The results further reveal that hope moderates the relationship between commitment and knowledge-sharing behavior. Limitations and future research recommendations are also discussed. Pages 1347 to 1368

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Personal Philosophy about the Nature of Science and its Impact on Teaching Pedagogy; A Case Study of an Elementary School Science Teacher

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The study aimed at making evident the process of change in the classroom practice of a science teacher resulting from personal philosophy about the nature of science. The process of change in teaching practice was addressed by finding the personal philosophy held in comparison to other teachers. The data was collected through a science teacher philosophy questionnaire, audio recordings of classroom practice and a teacher interview. Some encouraging evidence in favour of change in classroom practice about student involvements in science concepts was found. The teacher started valuing students' learning and spent more time in listening to the students rather than instructing them. The sequence in which changes were observed has great potential for facilitating the Continuous Professional Development (CPD) of science teachers. Pages 1369 to 1379

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Scale Development to Measure Employer Engagement

Samina Khan^a, Ulfat Abbas^b, Rao Arif Mahmood Khan^c, Muhammad Irfan Sheikh^d, Hanzla Ahmed^e, Muhammad Masood Hussain^f, Hafiz Muhammad Ammar Zafar^g, Saqlain Sher^h, ^aPhD Scholar, Institute of Management Sciences, Bahauddin Zakariya University Multan, ^{b, c, e, f, g, h}PhD Scholar, Institute of Business Management & Administrative Sciences, The Islamia University Bahawalpur, ^dZonal Manager at AFAQ (Association For Academic Quality), Email: ^akhansamina44@yahoo.com (mailto:khansamina44@yahoo.com), ^bulfat.abbas@iub.edu.pk (mailto:ulfat.abbas@iub.edu.pk), ^crao.arif@iub.edu.pk (mailto:c*rao.arif@iub.edu.pk), ^dm.irfanshkh@gmail.com (mailto:m.irfanshkh@gmail.com), ^ech.hanzla@gmail.com (mailto:ch.hanzla@gmail.com), ^fmasood007143@yahoo.com (mailto:masood007143@yahoo.com), ^ghafizammarzafar@gmail.com (mailto:hafizammarzafar@gmail.com), ^hsaqlainsher@hotmail.com (mailto:saqlainsher@hotmail.com)

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Employer engagement, in existing literature, mostly refers to the engagement of the educational institutions in the corporate world; to benchmark their curricula and syllabi in-line with the employers' needs. This study has focused on the same construct with different relation; typically in the context of work-based learning providers and organizational practices. Although there has been theoretical discussions and calls to develop comprehensive measures for employer engagement, however, no contemporary measure for employer engagement exist to the context this study was carried out. The scope of this study covers the development of a new scale based on the guidelines to measure employer engagement specifically to the context of work based practices. The scale constitutes of 19 items that address, employer engagement based on 3 sub-dimensions. The scale was developed and validated through six phases beginning with the determination of valid dimensions / construct followed by generation of pool of items, assessing the content adequacy of the items and items refinement through exploratory and confirmatory factor analysis. Reliability and validity of the scale are also tested. Pages 1380 to 1406

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The Theory of War and the Future of Peace in Afghanistan

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This paper focusses on the theory of war and the possibility of peace in Afghanistan in the post-US withdrawal scenario. The paper takes into account five key parameters of war enshrining upon; the justification of the logic of the causes of war, the decision regarding war taken by the legitimate war, the need to use force with the aim of reformative aspect, the reasonable hope of success that may result in bringing peace and the use of force being proportionate and discriminate. Research objective of the study centers upon the investigation of the theory of war and the possibility of peace in Afghanistan. Research questions of the study focus on the different causes of war, the basic purpose of war whether reformative or the establishment of the hegemonic power in the region or a particular country, the change in the US policy regarding the changing of dates for the total withdrawal of the US forces, and the possibility of peace in Afghanistan in future. The paper investigates the very basic issue of the prolonged war in Afghanistan under different dimensions and the decision of the legitimate authority to justify the logic of war with the reformative purpose and then the possibility of peace in the post US withdrawal scenario. Research methodology centers around qualitative approach wherein the main focus remains on the secondary sources of data. The study is very significant on account of its focus on the very current issues of the US withdrawal and the possibility of peace since different efforts have been in vogue for the restoration of peace in Afghanistan as a result of the peace parley between the Afghan government and the Taliban. Pages 1407 to 1418

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Mediating Effect of Burnout on the relationship between Work-Family Conflict and Organizational Commitment

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The purpose of the study has to examine the mediating effect of job burnout on the relationship between work-family conflict (WFC) and organizational commitment among the employees of the banking sector in District Swabi, Khyber Pakhtunkhwa, Pakistan. For the study, data were collected through a close-ended questionnaire from 232 employees of the banking sector. The design of this study was cross-sectional and quantitative, where the data has analyzed through Statistical Package for Social Sciences. The findings of the analysis show a positive relationship between WFC and job burnout, while a negative relationship has been found between WFC and emotional exhaustion with organizational commitment. Furthermore, the results indicate that burnout partially mediates the relationship between work-family conflict and organizational commitment. This study also provides limitations and recommendations for future research studies. Pages 1419 to 1442

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Adaptation or Translation: A Comparative Analysis of English Animation Dubbed into the Hindi Language

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Dubbings of Hollywood movies are done in a variety of languages, particularly in the subcontinent, to appeal to audiences who do not comprehend the original language of the film. However, pure translation is not possible due to linguistic and cross-cultural variations which prompt the audiovisual translator to adapt translation. In such an approach the translating priorities and privileges the target culture and its audience over the source culture. Animation dubbing appears to be a distinct subtype of screen translation. It can be claimed that dubbing animation, is creativity as well as transitivity in the target language. Divergence in the source language may be permitted to a certain extent. However, procedures should be used to ensure that the translated version sounds natural, informative, and enjoyable to the target language audience. It is self-evident that animation is aimed at young audiences, which is why the audiovisual translation takes liberties to reduce complicated talks and incorporate more entertaining dialogues so that the children can interpret and enjoy the animation. In recent years, particularly in light of the industry's fierce competition, the appearance of celebrities' voices in animated movies is also increasingly recognized as a successful approach for broadening audience appeal. The current study seeks to investigate the translational strategy adopted for animation dubbing. Additionally, to determine the role celebrities play in voice dubbing, and identify the linguistic principles that are violated while dubbing animation from the source language to the target language. Pages 1443 to 1463

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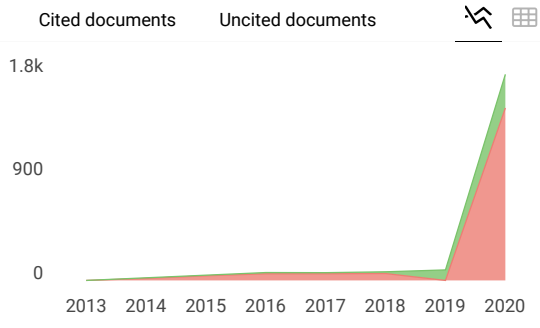
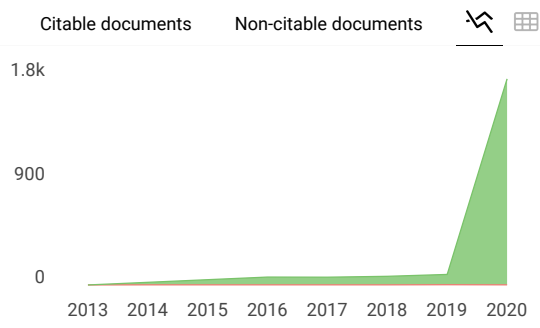
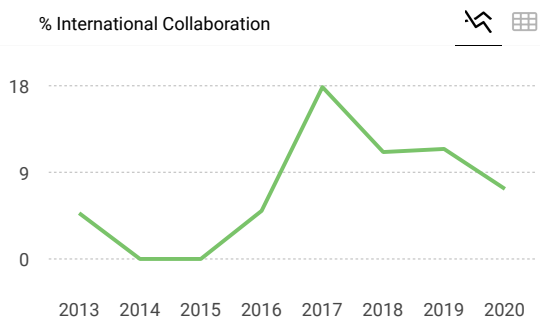
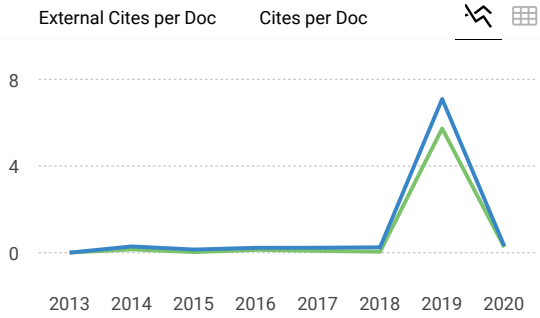
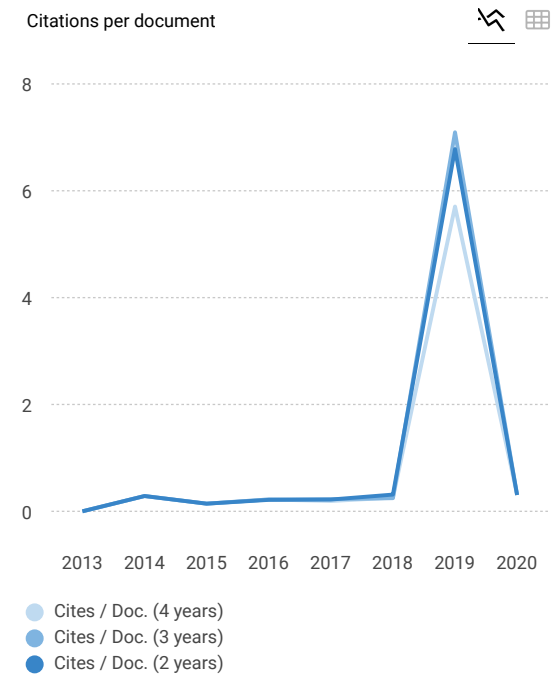
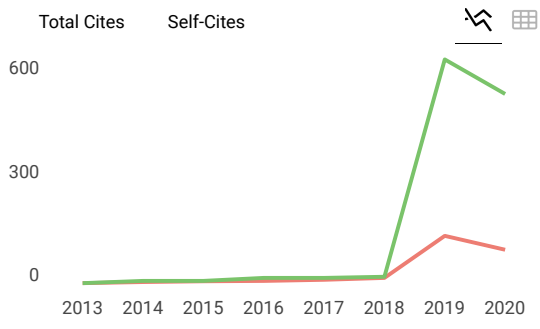
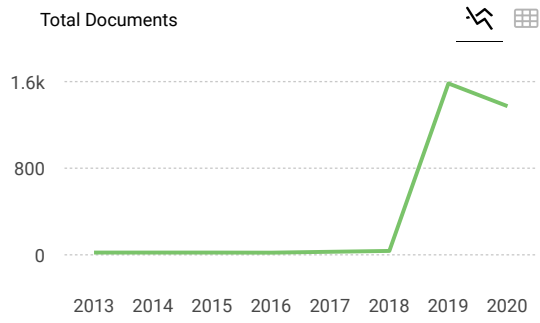
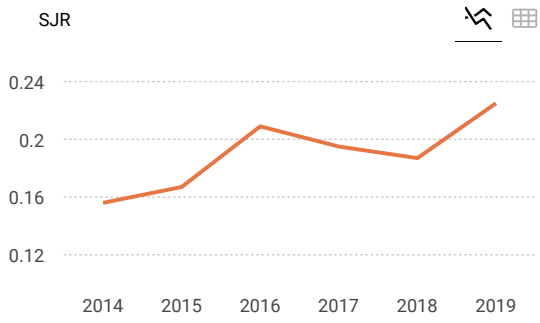
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