

International Conference on Sustainable Islamic Business and Finance

24-25 September 2023, Online

Conference Program

Day 1	
10:00 - 10:10	Opening Remarks and Welcome Address
10:10 - 10:15	Welcome Speech by His Excellency the President of the University of Bahrain, Dr. Fouad Al Ansari
10:15-10:20	Speech by Dr. Athraa Almosawi Deanship of Graduate Studies & Scientific Research
10:20-10:25	Speech by Dr. Abdulla Al Jalahma Dean of the College of Business Administration
10:25 - 10:30	Break
10:30 - 10:45	Keynote Speaker 1: Dr Sami Al-Suwailem, Director General (IsDB Institute) and Chief Economist at Islamic Development Bank Institute (IsDBI)
10:45 - 11:00	Break
11:00 - 12:40	Parallel Session A
	Parallel Session A - 1: Theme: Islamic Finance and Financial inclusion, Chair: Dr Rabab Hasan (University of Bahrain)
	Parallel Session A - 2: Theme: Islamic Business and Globalization, Chair: Dr Sara Al-Faihani (University of Bahrain)
	Parallel Session A- 3: Theme: Islamic Corporate Governance, Chair: Dr Ralla Al-Athali (University of Bahrain)
	Parallel Session A- 4: Theme: Sustainable Development of Islamic Finance, Chair: Dr Dana Al Zayani (University of Bahrain)
12:40 - 12:50	Break
12:50 - 1:15	Keynote Speaker 2, Prof Aznan Hasan, Professor, IIUM Institute of Islamic Banking and Finance, International Islamic University Malaysia
1:15 - 1:25	Break
1:25 – 3:00	Parallel Session B
	Parallel Session B - 1: Theme: Financial Markets, Institutions, and Instruments, Chair: Dr Noora Abdul Rahman (University of Bahrain)
	Parallel Session B - 2: Theme: Financial Markets, Institutions, and Instruments, Chair: Dr. Hessa AlFadhel (University of Bahrain)
	Parallel Session B - 3: Theme: Financial Markets, Institutions, and Instruments, Chair: Dr Mesfer Al-Muhanadi (University of Bahrain)
	Parallel Session B - 4: Theme: Financial Markets, Institutions, and Instruments, Chair: Dr Waleed A. Aziz (University of Bahrain)

Day 2	
9:30 - 11:15	Parallel Session C
	Parallel Session C - 1: Theme: Green Finance, Chair: Prof. Qaiser Munir (University of Bahrain)
	Parallel Session C - 2: Theme: Entrepreneurship and Small Business Ownership, Chair: Dr. Najeeba Alzaimoor (University of Bahrain)
	Parallel Session C - 3: Theme: Islamic Banking Techniques and their Conformity With The Islamic Law, Chair: Dr Mohamed Janahi (University of Bahrain)
	Parallel Session C - 4: Theme: Entrepreneurship and Small Business Ownership, Chair: Dr Gagan Kukreja (University of Bahrain)
11:15 - 11:20	Break
11:20 - 12:30	Conference Closing Remarks

Parallel Sessions Details

Parallel Session A

No	Paper No.	Session A- 1 : Theme: Islamic Finance and Financial inclusion	Chair: Dr Rabab Hasan	
		Title	Author	Time
1	1570949871	The Role of Banks in Income Disparity Reduction in Indonesia: Islamic vs. Conventional Banks	Maulidar Agustina (University of Syiah Kuala & USK, Indonesia); M. Shabri Abd. Majid (Universitas Syiah Kuala (USK), Indonesia); Faisal Faisal, Said Musnadi, A. Sakir and Eddy Gunawan (Universitas Syiah Kuala, Indonesia)	11:00-11:15
2	1570949897	The effects of service quality and sharia governance on Islamic banking customer loyalty: Does bank reputation play a role?	Zaitun Setiawati (Universitas Syiah Kuala, Indonesia); M. Shabri Abd. Majid and Zulkifli Zulkifli (Universitas Syiah Kuala (USK), Indonesia); Maulidar Agustina (University of Syiah Kuala & USK, Indonesia); Jalaluddin Jalaluddin (UIN Ar-Raniry, Indonesia); Muhammad Haris Riyaldi (University of Syiah Kuala, Indonesia)	11:15-11:30
3	1570948926	The use of sharia fintech among Gen Z: Does sharia financial literacy play a role?	Shinta Rahmadia and Ridwan Nurdin (Universitas Syiah Kuala, Indonesia); M. Shabri Abd. Majid (Universitas Syiah Kuala (USK), Indonesia); Maulidar Agustina (University of Syiah	11:30-11:45

			Kuala & USK, Indonesia); Muhammad Haris Riyaldi (University of Syiah Kuala, Indonesia); Nurma Sari (Universitas Syiah Kuala, Indonesia)	
4	1570948976	Digital Wallet Adoption in Supporting Financial Inclusion: A Conceptual Framework	Muhammad Azmi Sait, Muhammad Anshari, Mohammad Nabil Almunawar and Masairol Masri (Universiti Brunei Darussalam, Brunei Darussalam)	11:45-12:00
5	1570949860	Exploring the Nexus between Digital Finance, Social Capital, Financial Literacy, and Islamic Financial Inclusion in Banda Aceh, Indonesia	Putri Ghina Marla (Universitas Syiah Kuala, Indonesia); M. Shabri Abd. Majid (Universitas Syiah Kuala (USK), Indonesia); Said Musnadi (Universitas Syiah Kuala, Indonesia); Maulidar Agustina (University of Syiah Kuala & USK, Indonesia); Faisal Faisal and Ridwan Nurdin (Universitas Syiah Kuala, Indonesia)	12:00-12:15
6	1570949842	Do financial literacy and digital technology drive investment intention among Gen Z in the Islamic capital market: A mediating role of risk tolerance	Rayya Annisa (Universitas Syiah Kuala, Indonesia); M. Shabri Abd. Majid (Universitas Syiah Kuala (USK), Indonesia); Maulidar Agustina (University of Syiah Kuala & USK, Indonesia); Ridwan Nurdin and Sartiyah Sartiyah (Universitas Syiah Kuala, Indonesia); Muhammad Haris Riyaldi (University of Syiah Kuala, Indonesia)	12:15-12:30

7	1570949490	Challenges of Islamic Finance in increasing the market share and the possible solutions	Mohammad Selim (UOB, Bahrain)	12:30-12:45
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No	Paper No.	Session A- 2 : Theme: Islamic Business and Globalization	Chair: Dr Sara Al-Faihani	
		Title	Author	Time
1	1570918146	Modelling Islamic Business and Online Communication Ethics: A Literature Analysis	Abdur Razzaq, Suryati Suryati and Muzaiyanah Muzaiyanah (Universitas Islam Negeri Raden Fatah Palembang, Indonesia); Khairulman Akbar Hutagalung (Universiti Islam Sultan Sharif Ali, Brunei Darussalam); Muhammad Anshari (Universiti Brunei Darussalam, Brunei Darussalam)	11:00-11:15
2	1570927153	Assess the role of the OPEC Fund in Achieving Sustainable Financial Development in Islamic Nations: Descriptive Analysis	Mohamed Abou Elseoud (University of Bahrain, Bahrain)	11:15-11:30
3	1570949989	Transitioning Towards a Circular Economy: Role and Challenges of Corporates in India	Komal Dhiwar (Symbiosis International University, Pune, India); Santosh Gopalkrishnan (Symbiosis Institute of Business Management, Pune & Symbiosis International (Deemed) University, India); Madhura Bedarkar (Associate Professor, SIBM Pune, Pune, Maharashtra, India); Rishabh Goyal (Symbiosis International University, India); Reeya Suri (SIBM Pune,	11:30-11:45

			India); Ramkrishna Birajdar and Rishabh Modi (Symbiosis Institute of Business Management Pune, India)	
4	1570949904	Does Halal Certification Policy through self-declare effective at Attracting More Halal-certified MSEs? Evidence from Indonesia	A'rasy Fahrullah (Universitas Negeri Surabaya, Indonesia)	11:45-12:00
5	1570946568	Towards an Ethical Use of Big Data Analytic in Current Islamic Banking Corporate	Yousif Mohammed Alsharidah (UOB & Saudi Aramco, Saudi Arabia)	12:00-12:15
6	1570923884	The Enhancing Islamic Advertising Effectiveness through Emotional Processes and Consumer-Centric Elements	Ahmed H. Alsharif (University Teknologi Malaysia, Malaysia)	12:15-12:30

No .	Paper No.	Session A- 3 : Theme: Islamic Corporate Governance	Chair: Dr Ralla Al-Athali	
		Title	Author	Time
1	1570947214	A rising trend in the Non-Performing Assets in the Education Loan Category: A new concern for Indian Banking Industry	Megha Jaiwani (Symbiosis Institute of Business Management, Pune & Symbiosis International (Deemed) University, Pune, India); Santosh Gopalkrishnan (Symbiosis Institute of Business Management, Pune & Symbiosis International (Deemed) University, India)	11:00-11:15

2	1570949792	How do prices react to the dividend announcement? Conventional vs Islamic stock markets in Indonesia	Windy Jufri Febrita (Universitas Syiah Kuala, Indonesia); M. Shabri Abd. Majid (Universitas Syiah Kuala (USK), Indonesia); Maulidar Agustina (University of Syiah Kuala & USK, Indonesia); Zulkifli Zulkifli (Universitas Syiah Kuala (USK), Indonesia); Suriani Suriani (Universitas Syiah Kuala & USK, Indonesia); Muhammad Haris Riyaldi (University of Syiah Kuala, Indonesia)	11:15-11:30
3	1570948908	Board Characteristics And Financial Firms Performance In GCC	Walaah Hammad and Mehdi Mili (University of Bahrain, Bahrain)	11:30-11:45
4	1570949966	Improving Mosques' Performance Based on Financial Governance in Banda Aceh City, Indonesia: Does Religiosity Play A Role?	Ghrina Zikran (Universitas Syiah Kuala, Indonesia); M. Shabri Abd. Majid (Universitas Syiah Kuala (USK), Indonesia); Suriani Suriani (Universitas Syiah Kuala & USK, Indonesia); Muhammad Haris Riyaldi (University of Syiah Kuala, Indonesia); Sartiyah Sartiyah and Eddy Gunawan (Universitas Syiah Kuala, Indonesia)	11:45-12:00
5	1570948896	Islamicity Index as A Development Indicator	Saban Celik, Prof (İzmir Katip Çelebi University, Turkey); İsmail Çağrı Ay (Postdoc, Turkey)	12:00-12:15
6	1570949832	The Role of Waqf in Islamic Life Insurance: The Dual Benefits of Insurance and Investment in View of Fatwa of Indonesian Ulema Council	Jalaluddin Jalaluddin (UIN Ar-Raniry, Indonesia); M. Shabri Abd. Majid (Universitas Syiah Kuala (USK), Indonesia); Maulidar	12:15-12:30

			Agustina (University of Syiah Kuala & USK, Indonesia)	
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No .	Paper No.	Session A- 4 : Theme: Sustainable Development of Islamic Finance	Chair: Dr Dana Al Zayani	
		Title	Author	Time
1	1570949193	Sustainability of Islamic microfinance institutions: A Systematic Literature Review	Evi Mutia (Universitas Syiah Kuala, Indonesia); M. Shabri Abd. Majid (Universitas Syiah Kuala (USK), Indonesia); Indayani Inda Indayani (Universitas Syiah Kuala, Indonesia)	11:00-11:15
2	1570949533	Islamic Banking Services and their Effects on Bahrain's Economy	Mohammad Selim (UOB, Bahrain)	11:15-11:30
3	1570953343	Economic Growth - Climate Change Nexus in GCC States: A Panel ARDL Approach	Mohamed Abou Elseoud and Fahad Alkhaldi (University of Bahrain, Bahrain)	11:30-11:45
4	1570949787	Determining The Intention to Visit Foreign Tourists to Sabang, Aceh, Indonesia: Halal Awareness as Moderation	Halir Razaqi (Syiah Kuala University, Indonesia); Novi Indriyani Sitepu, Tm Syahrizal, Ghrina Zikran and Hendra Halim (Universitas Syiah Kuala, Indonesia)	11:45-12:00
5	1570946203	A New Approach Towards Deployment and Management of Machine Learning Models Using K-serve Platform for Building Robust Machine Learning Systems	Kanwarpartap Singh Gill (Chitkara University, India)	12:00-12:15

6	1570946754	Exploring the Alignment of Integrated Reporting with Value-Based Intermediation and its Adoption in Key Islamic Finance Nations	Siti Raisha Faziya, Ratna Mulyany, Zuraida Zuraida and Gamal Batara (Universitas Syiah Kuala, Indonesia)	12:15-12:30
7	1570949579	Accountability of Islamic Boarding School: A Comparative Insights from Modern and Traditional Pesantren in Aceh, Indonesia	Muhammad Ichsan Adnan, Ratna Mulyany and Aliamin Aliamin (Universitas Syiah Kuala, Indonesia)	12:30-12:45

Parallel Session B

No	Paper No.	Session B- 1 : Theme: Financial Markets, Institutions, and Instruments	Chair: Dr Noora Abdul Rahman	
		Title	Author	Time
1	1570927887	The Bahraini real estate market and the changing business environment	Ammar Jreisat and Husain Rajab Ayoob (University of Bahrain, Bahrain)	1:25-1:40
2	1570933821	Financial Distress, Survival and Performance of Saudi Arabian Companies	Ali Murad Syed and Ammar Jreisat (University of Bahrain, Bahrain); Somar AL-Mohamad and Audil Khaki (American University of the Middle East, Kuwait); Syed Sikander Ali (University of Management & Technology & Ittefaq Iron Industries Ltd, Pakistan)	1:40-1:55

3	1570935247	Forecasting Twitter's Favorite Cryptocurrencies based on a Comparative Assessment of SARIMA, LSTM and Fb Prophet Machine Learning Approach	Shrikant Krupasindhu Panigrahi (University of Bahrain, Bahrain)	1:55-2:10
4	1570937225	Testing the impact of Covid-19 on weak form efficiency hypothesis for Sharia-compliant indices and stocks: Evidence from Bahrain	Maitham M. AlMuharraqi and Qaiser Munir (University of Bahrain, Bahrain)	2:10-2:25
5	1570942027	Literature Review on Algorithmic Trading in Financial Markets	Vaibhav Aggarwal (O. P. Jindal Global University, Sonipat, Haryana, India); Shallu Batra (Maharshi Dayanand University, Haryana, India); Mahender Yadav (Maharshi Dayanand University Haryana, India); Pankaj Kumar (Deenbandhu Chhotu Ram University of Science and Technology, Haryana, India)	2:25-2:40
6	1570942134	Digital Gold in Emerging Markets: An Investor's Perspective	Arpita Gurbaxani (Symbiosis Centre for Management Studies Pune Symbiosis International Deemed University Pune, India)	2:40-2:55

No .	Paper No.	Session B- 2 : Theme: Financial Markets, Institutions, and Instruments	Chair: Dr Hessa AlFadhel	
		Title	Author	Time
1	1570942192	The effects of return on assets, return on equity, and political stability on bank loans that are not conducive to the performance of banks in Jordan	Ala Fathi (Near East University, Turkey); Aliya Isiksal (World Peace University, Turkey); Waseem Khaled Rawashdeh (Near East University, Turkey)	1:25-1:40

2	1570942247	Examining the Determinants of Non-Performing Loans and Bank Performance in E7 Countries	Ala Fathi (Near East University, Turkey); Aliya Isiksal (World Peace University, Turkey); Hala Ebrahim Jalali (& Shams for Trade and Investment, Oman); Takudzwa Beauty Munyonga (Near East University, Turkey)	1:40-1:55
3	1570944761	Impact of Metaverse in Healthcare based on Architecture, Challenges and Opportunities	Himanshi Babbar (Chitkara University, Punjab, India)	1:55-2:10
4	1570947023	Forecasting crude oil price using SARIMAX machine learning approach	Farah Tahseen Mohammad and Shrikant Krupasindhu Panigrahi (University of Bahrain, Bahrain)	2:10-2:25
5	1570947026	Is gold a safe heaven? Evidence from time series forecasting using Sarimax Model	Eman Mohamed Alhebaishi and Shrikant Krupasindhu Panigrahi (University of Bahrain, Bahrain)	2:25-2:40
6	1570947186	Is Al Salam Bank the next big thing? Forecasting ASBB's stock prices using FB-Prophet machine learning approach	Fatama Khatoon and Shrikant Krupasindhu Panigrahi (University of Bahrain, Bahrain)	2:40-2:55

No .	Paper No.	Session B- 3 : Theme: Financial Markets, Institutions, and Instruments	Chair: Dr Mesfer Al-Muhanadi	
		Title	Author	Time
1	1570947758	Investigating the relationship between inflation and financial development: Evidence from Saudi Arabia	Leyann Khalid Alsuhaili and Shrikant Krupasindhu Panigrahi (University of Bahrain, Bahrain)	1:25-1:40

2	1570948634	Investor decision-making dynamics: Fundamental and bandarmology information on aggressive investor behavior	Said Musnadi, Sofyan Idris and Zuraida Zuraida (Universitas Syiah Kuala, Indonesia); Muhammad Rizal (Universitas Samudra, Indonesia); Maulidar Agustina (University of Syiah Kuala & USK, Indonesia)	1:40-1:55
3	1570949197	FDI Inflow In Emerging Economies: An Empirical Analysis	Somesh Sharma (Graphic Era Hill University, India); Manmohan Bansal (Invertis University, India); Ashish Kumar Saxena (IFTM University, India); Mohnish Kumar (Invertis University, India); Nidhi Bhatt Pant (Graphic Era Hill University, India)	1:55-2:10
4	1570949399	The Impact of Ownership Structure on Accounting Conservatism in GCC Countries	Zahra Abdulameer Salman (University of Bahrain & UOB, Bahrain); Omar I. Juhmani (University of Bahrain, Bahrain)	2:10-2:25
5	1570949484	Investigating the Relationship Between Interest rate (Riba) and Inflation rate	Mohammad Selim (UOB, Bahrain)	2:25-2:40
6	1570949492	Customers' preference for Islamic banks over conventional banks in Bahrain	Mohammad Selim (UOB, Bahrain)	2:40-2:55

No . Paper No.		Session B- 4 : Theme: Financial Markets, Institutions, and Instruments		Chair: Dr Waleed A. Aziz	
		Title	Author	Time	
1	1570952546	Impact of Oil Price Shocks on GCC Stock Markets: New Evidence from NARDL Model	Ammar Jreisat (University of Bahrain, Bahrain); Somar AL-Mohamad (American University of the Middle East, Kuwait); Ali Murad Syed (University of Bahrain, Bahrain); Maia Chiabrishvili, Audil Khaki and Omar Ali (American University of the Middle East, Kuwait)	1:25-1:40	
2	1570953260	Analysis of Efficiency at Abu Dhabi Primary School	Meryana Zuhair Haddad (Universiti Tun Hussein Onn Malaysia (UTHM), Malaysia); Yee Mei Heong (Universiti Tun Hussein Onn Malaysia, Malaysia); Abdul Rasid Abdul Razzaq (University Tun Hussein Onn Malaysia, Malaysia); Tee Tze Kiong (Universiti Tun Hussein Onn Malaysia, Malaysia)	1:40-1:55	
3	1570953346	Indian Politics and Foreign Direct Investment: An Empirical Analysis Using ARDL Approach	Somesh Sharma (Graphic Era Hill University, India); Manmohan Bansal (Invertis University, India); Ashish Kumar Saxena (IFTM University, India)	1:55-2:10	

4	1570940710	Analysis of the effect of Ownership Concentration (OC) on Dividends using Return on Capital as a Moderator	Saumya Singh (Symboisis International University Pune, India); Aman Pushp (Symbiosis Institute of Business Management, Symbiosis International Deemed University, Pune, India); Jyoti Mehndiratta Kappal (Symbiosis School of Banking & Finance, Symbiosis International Deemed University, India); Prashant B Barge (Quality Management and Benchmarking, SIU, Pune & Symbiosis International Deemed University, Pune, India); Adesh Doifode (Symbiosis School of Banking and Finance, Symbiosis International Deemed University, India); Shailesh Rastogi (Symbiosis Institute of Business Management Pune, Symbiosis International (Deemed) University, India)	2:10-2:25
5	1570953251	Towards Corporate Governance of University-Industry Partnerships in Bahrain	Nada Megahed (University of Bahrain, Bahrain); Aamal Al-Ramidhi (Bahrain Institute for Public Management, Bahrain)	2:25-2:40

Parallel Session C

No	Paper No.	Session C- 1 : Theme: Green Finance	Chair: Prof Qaiser Munir	
		Title	Author	Time
1	1570936746	Green Finance for Sustainable Development: A Bibliographic Analysis	Emil Ali, Muhammad Anshari, Mahani Hamdan, Norainie Ahmad and Yazid Surieshtino (Universiti Brunei Darussalam, Brunei Darussalam)	9:30-9:45
2	1570942242	Evaluating Natural Resources, Renewable Energy, Financial Development, and Ecological Footprint in G20 Countries	Ala Fathi (Near East University, Turkey); Aliya Isiksal (World Peace University, Turkey); Mary Alwin Tagwi (Adamawa State College of Education, Nigeria)	9:45-10:00
3	1570942697	Green Financing For Sustainable Economic Growth: Exploring Critical Factors Towards Resilient Economies	Kumeel Rasheed (Bahria University, Pakistan); Syed Saad (CECOS University, Pakistan); Syed Ammad (Griffith University, Australia)	10:00-10:15
4	1570949483	Evaluating the Green Financing initiatives implemented by banking organizations in Bahrain	Mohamed Abdulatif Alabdulla and Qaiser Munir (University of Bahrain, Bahrain)	10:15-10:30
5	1570949824	Green Finance: A Catalyst for Sustainable Future	Jyoti Mehndiratta Kappal (Symbiosis School of Banking & Finance, Symbiosis International Deemed University, India); Adesh Doifode (Symbiosis School of Banking and Finance,	10:30-10:45

			Symbiosis International Deemed University, India)	
6	1570952189	Prospect of Blue economy in Gulf Cooperation Council States: Challenges and Opportunities	Ali Saleh and Qaiser Munir (University of Bahrain, Bahrain)	10:45-11:00
7	1570947654	Technology Companies in Indonesia: How is the Financial Performance?	Achmad Kautsar (State University of Surabaya, Indonesia); Ina Uswatun Nihaya, Nunik Dwi Kusumawati, Rasyidi Faiz Akbar, Muhammad Fajar Wahyudi Rahman, Hafid Kholidi Hadi and Tony Seno Aji (Universitas Negeri Surabaya, Indonesia)	11:00-11:15

No	Paper No.	Session C- 2 : Theme: Entrepreneurship and Small Business Ownership		Chair: Dr Najeeba Alzaimoor	
		Title	Author	Time	
1	1570932281	Towards Sustainable Growth Management: Analyzing the Consequences of Ecological Deterioration in Asian Countries on Energy Consumption, Economic Growth and Financial Progress	Kumeel Rasheed (Bahria University, Pakistan); Syed Saad (CECOS University, Pakistan); Syed Ammad (Griffith University, Australia); Muhammad Iftikhar Ali, Muhammad Bilal and Savera Luqman (Bahria University, Pakistan)	9:30-9:45	
2	1570953322	Executive Isolation of First-Generation Entrepreneurs in Indian Enterprises: Are the company policies and culture to blame? A MAXQDA led Qualitative Analysis	Rishi Kappal (Symbiosis International University, India); Dharmesh K.	9:45-10:00	

			Mishra (Symbiosis Institute of International Business, India)	
3	1570953351	Women Entrepreneurs: New Research Horizons- Literature Review	Jyoti Mehndiratta Kappal (Symbiosis School of Banking & Finance, Symbiosis International Deemed University, India)	10:00-10:15
4	1570953518	ICT Impact on Jordan's Economic Growth (GDP) from 2000 to 2019	Gheed Mufied Alsalem (University of Jordan, Jordan); Mustafa Hammad (Mutah University, Jordan); Ahmed Shishan (University of Wollongong in Dubai, United Arab Emirates)	10:15-10:30
5	1570953514	A Nexus between Green Human Resource Management, Environmental Values, and Green Service Behavior: The Moderating Role of Environmental Commitment	Muhammad Nadir (The Islamia University of Bahawalpur Bahawalpur, Pakistan); Kashif Akram and Zafar Iqbal (The Islamia University of Bahawalpur, Pakistan); Muhammad Abrarulhaq (University of Bahrain, Bahrain)	10:30-10:45
6	1570953160	Entrepreneurship Development and Sustainability in Islamic Nations: Case of Jordan	Fuad Kreishan (University of Jordan, Jordan); Motteh Al-Shibly (Amman Arab University, Jordan); Mohamed Abou Elseoud (University of Bahrain, Bahrain)	10:45-11:00
7	1570949922	Exploring Production Determinants in Aceh's Clothing SMEs	Raudhatul Jannah, T Zulham and Srinita	11:00-11:15

			Srnita (Universitas Syiah Kuala, Indonesia)	
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Session C- 3 : Theme: Islamic Banking Techniques and their Conformity With The Islamic Law				
No .	Paper No.	Title	Author	Time
1	1570924310	Modeling the Relative Efficiency of Islamic Banks in Bahrain Using Data Envelopment Analysis	Minwir Al-Shammari and Mohamed Abou Elseoud (University of Bahrain, Bahrain)	9:30-9:45
2	1570949522	The Expansionary Effects of Sukuk in Economic Growth	Mohammad Selim (UOB, Bahrain)	9:45-10:00
3	1570949943	Ethical Foundations and Fraud Prevention: A Study on the Role of Morality and Integrity in Indonesia's Islamic Banking Sector	Zahra Gunawan (Universitas Syiah Kuala, Indonesia); Fauziah Aida Fitri (Economic and Business & Syiah Kuala University, Indonesia); Muhammad Syukur (Mae Fah Luang University, Thailand)	10:00-10:15
4	1570953321	Resilience of Islamic Banks in Bahrain: A Comparative Study of the 2007 Global Financial Crisis and the Covid-19 Pandemic	Ali Al Aradi and Sara AlBalooshi (University of Bahrain, Bahrain)	10:15-10:30
5	1570952926	Assessing the change of Conventional Banking to Islamic Banking	Maqsood Mahmud (Imam Abdulrahman bin Faisal University Dammam, Saudi Arabia); Ahmad Mohamed Mohamed (University of Bahrain, Bahrain)	10:30-10:45
6	1570949487	The Effectiveness of Islamic Microfinance for solving the problems of unemployment, poverty, and poor standard of living	Mohammad Selim (UOB, Bahrain)	10:45-11:00

7	1570949820	Analysis Impact of the Production Technology Used by MSMEs on Consumer Satisfaction and Loyalty	Rini Sari (Binus University, Indonesia); Muhammad Alfarizi (Bina Nusantara University, Indonesia)	11:00-11:15
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Session C- 4 : Theme: Entrepreneurship and Small Business Ownership				
No .	Paper No.	Title	Author	Time
1	1570932106	Business Crisis Management and Quintuple Helix Involvement of MSME: Post COVID-19 Empirical Study in Indonesia	Muhammad Alfarizi (Bina Nusantara University, Indonesia); Rini Sari (Binus University, Indonesia)	9:30-9:45
2	1570937026	Business Incubators' Sustainability in Bahrain	Manal M. AlMatrook (University of Bahrain & Applied Science University, Bahrain); Qaiser Munir (University of Bahrain, Bahrain)	9:45-10:00
3	1570939697	Key Resources for Circular Micro-Small Culinary Industry 4.0 Transformation: A Systematic Literature Review	Ngatindriatun Ngatindriatun, Muhammad Alfarizi, Rastinia Kamila Hanum, Deby Gita Anggraeni, Aisyah Qanita and Muhammad Rafif AlHakim (Bina Nusantara University, Indonesia)	10:00-10:15
4	1570942241	The Effect of work-family conflict on job satisfaction. A mediator role of Emotional exhaustion	Ala Fathi (Near East University, Turkey); Sameer Hamdan (Near East University, Cyprus); Razan Ibrahim Awwad (Girne American University, Cyprus)	10:15-10:30

5	1570948092	Unleashing the challenges during the Pandemic - Case study of two Indian Women Entrepreneurs	Jalpa Thakkar (Symbiosis International University, India); Arpita Gurbaxani (Symbiosis Centre for Management Studies Pune Symbiosis International Deemed University Pune, India); Ishita Dutt (Symbiosis Centre for Management Studies & Symbiosis International University, India)	10:30-10:45
6	1570948941	Does Intellectual Capital Efficiency Matter for Firms' Investment Efficiency?	Shamrez Ali, Fatima Iftikhar and Mohammad Husnain (University of Sahiwal, Sahiwal, Pakistan); Qaiser Munir (University of Bahrain, Bahrain)	10:45-11:00
7	1570949434	Mapping Small Business Entrepreneurship Using Bibliometrics	Sanjeev Kadam and Sujoy Sen (Symbiosis International (Deemed University) & Symbiosis Institute of Business Management, Pune, India); Madhukar Saxena (Institute of Professional Education and Research, Bhopal, India); Jyoti Badge (VIT Bhopal University, Bhopal, India)	11:00-11:15