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12th BEMSS

12th International Conference on Business, Economy, Management and Social Studies Towards Sustainable Economy

Conference Theme: "Bridging Local Action and Global Impact for a Sustainable Economy"

Virtual Conference **May 21, 2026**

Book of Abstract Conference Proceeding

12th International Conference on Business, Economy, Management and Social Studies Towards Sustainable Economy (12th BEMSS)

Theme: "Bridging Local Action and Global Impact
for a Sustainable Economy"

Virtual International Conference
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Office Address:
Komplek Sinergi Antapani
Jl. Nyaman 31, RT01 RW23, Bandung 40291, Indonesia
Contact: (+62) 811227479 / (+62) 8112331733
Email: contact@researchsynergy.org

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FOREWORD

Research Synergy Foundation is a digital social enterprise platform that focuses on developing the Global Research Ecosystem towards outstanding global scholars. We build collaborative networks among researchers, lecturers, scholars, and practitioners globally for the realization of knowledge acceleration and to contribute more to society and humanity. Over 2017–2025, Research Synergy Foundation has achieved measurable outputs and extensive global reach, including: 45.000 members from 87 countries, 244 international conferences organized, 2.240 scientific reviewers globally, 2.200 published articles, publishes 22 reputable indexed international journals, 2.474 research interests, networks spanning 7.190 universities/institutions/affiliations, and broad multidisciplinary engagement.

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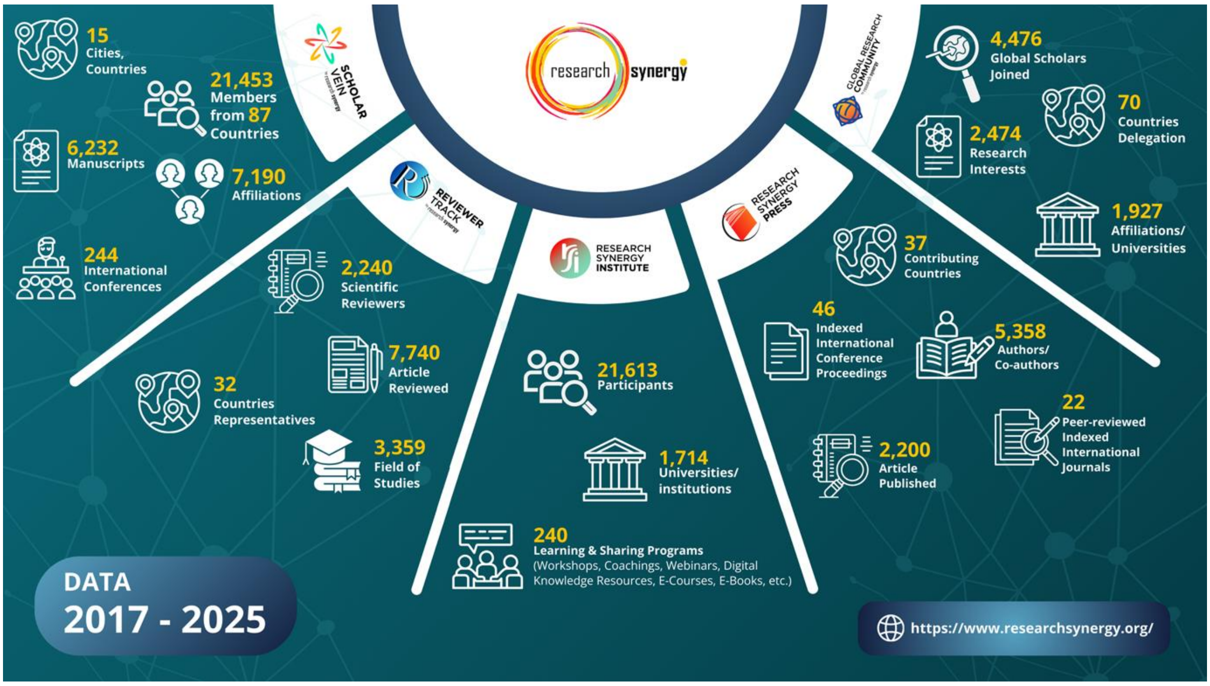

Research Synergy Foundation Global Research Ecosystem from 2017-2025

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Founder & CEO of Research Synergy Foundation

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Research Synergy Foundation

Muhammad Haikal Pujiansyah
Research Synergy Foundation

SCIENTIFIC REVIEWER COMMITTEE

CONFERENCE CHAIR MESSAGE

Distinguished Participants and Guests,
Excellencies, Ladies, and Gentlemen,

Good morning and a warm welcome to all esteemed speakers, respected presenters, honored guests, and dedicated members of our global academic community.

It is with great appreciation and enthusiasm that I welcome you to the **12th International Conference on Business, Economy, Management and Social Studies Towards Sustainable Economy (12th BEMSS)**, which will be held virtually on **May 21, 2026**. This conference carries the timely and meaningful theme: **"Bridging Local Action and Global Impact for a Sustainable Economy."** This theme reflects our shared commitment to advancing sustainable economic development by connecting research, practice, and collaboration across local and global contexts.

The 12th BEMSS is designed as an inclusive academic forum for researchers, lecturers, students, practitioners, and academicians to exchange ideas, share research findings, and build meaningful networks in the fields of business, economy, management, and social studies towards sustainable economy. The conference also responds to current challenges and opportunities in developing sustainable practices, ethical approaches, and innovative solutions that support long-term economic and social well-being.

We are deeply honored to be supported by our dedicated organizing team and conference contributors who guide the conference sessions and activities throughout the day, including:

- **Assoc. Prof. Dr. Hendrati Dwi Mulyaningsih** – Founder & CEO of Research Synergy Foundation, as the **Conference Chair of the 12th BEMSS**.
- **Santi Rahmawati, MSM** – Founder & Chief Operating Officer of Research Synergy Foundation, delivering the **Closing Speech**.
- **Dr. Saddam Hazea** – Arab Open University, Saudi Arabia, serving as our distinguished **Keynote Speaker**.

Through this virtual conference, we hope to provide a vibrant space for intellectual exchange, constructive dialogue, interdisciplinary collaboration, and future research partnerships. Your presence as speakers, presenters, and participants represents the spirit of our global research ecosystem and strengthens our collective effort to contribute to a more sustainable economy.

On behalf of the organizing committee, I would like to express my sincere gratitude to all keynote speakers, session chairs, scientific reviewers, presenters, partners, and participants for your valuable contributions to the success of the 12th BEMSS.

May this conference be enriching, inspiring, and impactful for all of us. I wish you a successful conference experience, fruitful discussions, and meaningful collaborations beyond today's event.

Best regards,

Assoc. Prof. Dr. Hendrati Dwi Mulyaningsih
Conference Chair of 12^{th} BEMSS

CONFERENCE CHAIR

Assoc. Prof. Dr. Hendrati Dwi Mulyaningsih
Founder & CEO of Research Synergy Foundation

Associate Professor. Dr. Hendrati Dwi Mulyaningsih is the chairperson and founder of Research Synergy Foundation that has shown great commitment on creating Global Network and Research Ecosystem. This GNR ecosystem has been developing since 2017 up to the present and having increasing numbers of the member up to more than 35.000 from all around the globe. Her passion in how to create impact and co creation value among all the stake holder of RSF has made her focus on upholding integrity in the scientific process through enhancement of RSF's support- support system as like Reviewer track, Scholarvein, Research Synergy Institute and Research Synergy Press. Thus, her work in this area has made her as the Nominee of Impactful Leadership Awards from Tallberg Foundation Sweden 2019 and 2024

As lecturer, she has been working in the University since 2008 – at present in Indonesia as Associate Professor and she hold her Doctoral Science of Management graduated from School of Business and Management Institute of Technology Bandung (SBM-ITB) and she has strong interest to her research project as well as her research field in Social Entrepreneurship, Social Innovation and Knowledge Management.

As researcher, her work studies and research on this research field made her be invited as reviewer in many reputable Scopus and WOS indexed journals and as keynote speaker in many International Conferences in Philippines, Thailand, Malaysia, Indonesia, Australia, Japan, and US. She also has shown her great passion on writing her research study into some books chapter, papers and contemporary scientific articles that has already been published in Springer, Emerald, Taylor and Francis and in many reputable international publishers. The terrific association between her professional experiences as researcher, lecturer, the certified Trainer & Coach combined with her wider horizon on networking in the research area made her establish the strong commitment on having global learning platform to accelerate knowledge through many workshops and research coaching in Research Synergy Institute as one of RSF's support system.

KEYNOTE SPEAKER

Dr. Saddam Hazaea

Arab Open University, Saudi Arabia

Dr. Saddam Hazaea is an Assistant Professor at Arab open University, Saudi Arabia. He was working as a postdoctoral position in ESG assurance at the Faculty of Accounting, Southwestern University of Finance and Economics (SWUFE), China. He has been awarded a Ph.D. in Accounting from Yunnan University of Finance and Economics in 2022. His exceptional work and dedication to the field also earned him many Awards. Throughout his academic career, he has conducted extensive research on various functional domains, including Auditing, Corporate Governance , and Sustainability Assurance. His articles are published in top-tier academic journals, including, Borsa Istanbul Review, Environmental Science and Pollution Research, Meditari Accountancy Research, Corporate Governance, Sage Open, Humanities and Social Sciences Communications, and Frontiers in Energy Research, among others.

CLOSING SPEECH

Santi Rahmawati, S.T., M.S.M.

Founder & Chief of Operating Officer
Research Synergy Foundation

Santi is a Founder and Chief of Operating Officer (COO) of the Research Synergy Foundation (RSF). She actively engaged with scholars around the world for strengthening the Global Research Ecosystem. As the Director of Scholarvein, she creates, maintains, and develops the integrated system for managing international scientific conference and forum since 2017 up to 2025 and already give benefit to more than 21.453 participants coming from >87 countries. With the combination of engineering and management science educational background, she has built the optimum workflow for scholars to contribute more to the society and humanities. Santi holds her bachelor's degree of industrial engineering from Universitas Indonesia (UI). Furthermore, she had received her Master of Science Management (focusing on Entrepreneurship and Technology Management) from Institut Teknologi Bandung (ITB) in 2015. Santi has appointed as a Gateway Advisor in F1000Research (Scopus Q1). She has already been an editor of three published books (both published by Routledge, Taylor & Francis), a reviewer in many reputable international journals, an author and co-authored multiple international research articles and book chapters.

SESSION CHAIRS

Dr. Nor Azima Binti Ahmad

Management and Science University, Malaysia

Dr. Nor Azima Ahmad is a Senior Lecturer at the Faculty of Business Management and Professional Studies, Management and Science University (MSU), Malaysia. She holds a Ph.D. from Universiti Kebangsaan Malaysia (UKM). She has been actively engaged in teaching, research, and curriculum development at both undergraduate and postgraduate levels. Her primary research interests lie at the intersection of finance, banking, and human resource management, with a particular emphasis on how people management practices drive performance in financial institutions. Dr. Nor Azima has published numerous articles in indexed international journals and has presented her work at various global conferences. She is also involved in collaborative research projects and community outreach initiatives that bridge academia and industry. A dedicated educator and researcher, she remains committed to advancing knowledge in management sciences and developing future-ready professionals.

Dr. Mingyu Hou

Liaoning University Of International Business And Economics China

Dr. Mingyu Hou is currently affiliated with Liaoning University of International Business and Economics, China. At the age of 30, she received her Ph.D. in Education from Universiti Teknologi Malaysia in 2025.

Her research interests mainly include educational leadership, educational management, educational psychology, curriculum and instruction, with a particular focus on educational organizational change, leadership practice, teacher development, and digital transformation in education.
As a young researcher, Dr. Hou has published more than ten academic papers in journals indexed by Web of Science, Scopus, and other international databases over the past three years, demonstrating a stable research direction and solid academic foundation. With a cross-cultural educational background and international work experience, she is able to examine educational reform and talent development from the perspectives of educational practice, organizational management, and intercultural comparison.
Dr. Hou serves as a reviewer for The International Journal of Educational Organization and Leadership and Research in Educational Administration & Leadership. She is also a member of the Expert Committee of the China Vocational Education Association and a member of the Research Synergy Foundation Community Platform. Her academic work reflects a sustained commitment to educational innovation, leadership development, and educational organizational transform.

CONFERENCE PROGRAM

Thursday | May 21, 2026

https://www.bemssconference.com/		Organized by : research synergy
CONFERENCE PROGRAM 12th International Conference on Business, Economy, Management and Social Studies Towards Sustainable Economy (12th BEMSS) VIRTUAL CONFERENCE: May 21, 2026		
Thursday, 21 May 2026		
Time (UTC+7)	*Dur'*	*Activity*
*Main Room: *Please note that ALL conference TIME is in Jakarta Time/ WIB/ UTC+7. Please check your time zone.*		**Join Zoom Meeting** https://us06web.zoom.us/j/81276718672?pwd=D0olrxmrdjTlwaHLzh7uS9wUsK7bnj.1 **OR** https://bit.ly/12thBEMSS **Meeting ID: 812 7671 8672** **Passcode: 12thBEMSS**
8:50 - 9:00	0:10	**Participant Login and Join Virtual Conference by ZOOM**
9:00 - 9:15	0:15	**Welcome Address** and Conference Publication Announcement by MC
9:15 - 9:30	0:15	**Global Research Ecosystem Introduction** **Assoc. Prof. Dr. Hendrati Dwi Mulyaningsih** Conference Chair of 12th BEMSS Founder & CEO (Chief Executive Officer) of Research Synergy Foundation
9:30 - 9:35	0:05	**E-Group Photo**
9:35 - 10:15	0:40	**Keynote Speaker Session:** **Dr. Saddam Hazaea** Arab Open University, Saudi Arabia Topic: "To be confirm"
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10:20 - 10:25	0:05	**Academic Online Presentation Session 1** **Session Chair Introduction** **Main Room: Dr. Nor Azima Binti Ahmad - Management and Science University, Malaysia**
10:25 - 11:55	1:30	**Online Presentation Day - maximal 6 presenters** **15 minutes/presenter**
11:55 - 12:10	0:15	Awarding Certificate of Presentation, Testimonial, and Post-conference information announcement
12:10 13:00	0:50	**Break** (Video played: Research Synergy Foundation Profile, 12th BEMSS Video Program)
13:00 - 13:05	0:05	**Academic Online Presentation Session 2** **Session Chair Introduction** **Main Room: Dr. Mingyu Hou - Liaoning University Of International Business And Economics China**
13:05 - 15:05	2:00	**Online Presentation Day - maximal 6 presenters** **15 minutes/presenter**
15:05 - 15:20	0:15	Awarding Certificate of Presentation, Testimonial, and Post-conference information announcement
15:20 - 15:35	0:15	Short Break, and Best Presenters score recapitulation for 12th BEMSS
15:35 - 15:50	0:15	**Awarding Ceremony** **Best Presentation** **Best Paper** **Session Chairs Recognition**
15:50 - 16:00	0:10	**Closing Speech of 12th BEMSS** **Santi Rahmawati, MSM** Founder & COO (Chief Operating Officer) of Research Synergy Foundation
Supported by : SCHOLAR VEIN, REVIEWER TRACK, RESEARCH SYNERGY INSTITUTE, RESEARCH SYNERGY PRESS, GLOBAL RESEARCH COMMUNITY, F1000Research Open for Science		

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12th BEMSS, Academic Online Presentation Session 1 - MAIN ROOM		
Join Zoom Meeting https://us06web.zoom.us/j/81276718672?pwd=D0oIrxmrdjTIwaHLzh7uS9wUsK7bnj.1 OR https://bit.ly/12thBEMSS Meeting ID: 812 7671 8672 Passcode: 12thBEMSS		
Time: 10:10 - 12:45 (UTC+7) *Please note that ALL conference TIME is in Jakarta time UTC+7. Please check your time zone.		
Session Chair: Dr. Nor Azima Binti Ahmad - Management and Science University, Malaysia		
Track Risk Management		
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BMS26108	Endro Winarno	Disaster Risk Management for Persons with Disabilities
Track Human Resources Management		
Paper ID	**Presenter**	**Paper Title**
BMS26103	Hufza Iqbal	Toxic Leadership and Organizational Citizenship Behavior: The Mediating Role of Employee Silence in the Banking Sector of Pakistan
BMS26104	Ma. Elena C. Estebal	Applicant Behavioral Intentions Toward AI-Enabled Recruitment and Selection Systems in the BPO Industry
Track Management Science		
Paper ID	**Presenter**	**Paper Title**
BMS26118	Erwin Suryanegara	Trust as the Omnichannel-to-Advocacy Transmission Mechanism in Mandatory Healthcare Services: Empirical Evidence from Indonesia
Track Green Economics		
Paper ID	**Presenter**	**Paper Title**
BMS26109	Muhammad Aslam Javed	Sustainable Practices in Business: A Case Study on Green Economy Implementation in Pakistani SMEs
BMS26119	Ahmeed Widino	The Effect of El Nino and La Nina on the Export Performance of Indonesian Agriculture Commodities

Thursday, 21 May 2026		
12th BEMSS, Academic Online Presentation Session 2 - MAIN ROOM		
Join Zoom Meeting https://us06web.zoom.us/j/81276718672?pwd=D0oIrxmrdjTIwaHLzh7uS9wUsK7bnj.1 OR https://bit.ly/12thBEMSS Meeting ID: 812 7671 8672 Passcode: 12thBEMSS		
Time: 13:30 - 16:05 (UTC+7) *Please note that ALL conference TIME is in Jakarta time UTC+7. Please check your time zone.		
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BMS26107	Ibrahim Al-Chalabi	Foreign Direct Investment and Financial Inclusion: A Dynamic Causal Analysis Using a Panel VAR Model
Track Community Development		
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476302	Halgor Zaher	Measuring the Impact of Oil Price Volatility on the Primary Deficit Indicator in Iraq for the Period (2000–2024)
Track International Business		
Paper ID	**Presenter**	**Paper Title**
870920	Chra Haron younis	The Impact of Free Zones on Foreign Direct Investment (An Applied Study on a Sample of Developing Countries)

Track: Consumer Behaviour

Social Media Influence towards Buying Behavior, and Decision-making: Student - Consumers' Perspective

| Anna C. Bocar[1], Gina G. Jocson[2], Revenio Jalagat[3], Sherwin Alejandro[4]

[1, 2,] Department of Business and Management Studies, Gulf College, Sultanate of Oman, [3]Managerial and Financial Sciences Department, Al Zahra College for Women, Sultanate of Oman, [4] IT Department, Sultan Qaboos University, Sultanate of Oman

Abstract

Background – social media has become an integral part of daily life, significantly shaping how consumers access information and evaluate products. Student-consumers, in particular, are highly exposed to digital content, online reviews, and influencer marketing. This growing reliance on social media platforms plays a crucial role in shaping their buying behavior and decision-making processes.

Purpose – This paper aims to determine the extent of participants' buying behavior and decision-making on what product to purchase as influenced by social media.

Design/methodology/approach – The quantitative descriptive research design was used, and adapted questionnaires were employed. The participants are students at one of the higher educational institutions in Oman.

Findings – The result shows that the majority of the time, the most common platforms they use are Instagram and YouTube. Meanwhile, Facebook, Twitter, and LinkedIn are very rarely used by them. Some participants revealed that they spent a significant amount of time searching for a product to purchase on social media. Beauty products and clothing are the items they mostly purchase, as influenced by social media advertisements. Social media advertisements most often influence the participants' purchasing behaviour. Meanwhile, most of the time their decision-making in the purchase of products is driven by advertisements that create awareness about the latest model and features (highest $\mu = 4.23$). However, their beliefs/attitudes moderately influenced them while evaluating the products (lowest $\mu = 3.81$). Gender has no significant relationship with the participants' buying behaviour as well as their decision-making in the purchase of products.

Research limitations – This study has several limitations that should be considered. The research focuses on student-consumers, which may limit the generalisability of the results to other demographic groups with different income levels, life stages, or purchasing motivations. Data was collected using self-reported measures, which are subject to response bias and may not fully reflect actual buying behaviour. Future studies could address these limitations by using diverse samples, and mixed research methods.

Originality/value – This paper offers original value by providing focused insights into how social media influences buying behaviour and decision-making specifically among student-consumers, a group that is highly active on digital platforms yet underrepresented in empirical research.

Keywords: buying behaviour, decision-making, social media

Track:
Human Resources Management

Toxic Leadership and Organizational Citizenship Behavior: The Mediating Role of Employee Silence in the Banking Sector of Pakistan

Hufza Iqbal[1], Dr. Mehwish Rashid[1], Dr. Muhammad Ahsan Iqbal[1]
[1]Rawalpindi Women University

Abstract

Background – Leadership is a major aspect that affects the behavior of employees and the sustainability of organizations, especially in competitive service industries like banking. Though the study of leadership has mainly focused on positive styles, the harmful consequences of toxic leadership are not fully investigated in developing economies. Toxic leadership is characterized by destructive supervisory behaviour such as abusiveness, dictatorial control, self-promotion, and uncertainty that produce psychological strain, fear, and mistrust in employees. These environments discourage open communication and develop a culture of employees deliberately staying quiet to avoid adverse effects. Employee silence is a major organizational issue as it limits knowledge exchange, innovation, and employee input. Organizational citizenship behavior is a discretionary action that facilitates effectiveness through collaboration, altruism, and civic duty. It is especially important in hierarchical cultures like Pakistan where power distance may deter employee voice.

Purpose – This study explores how toxic leadership is related to organizational citizenship behavior and examines the role of employee silence in this relationship, offering empirical data from the banking sector in Pakistan.

Design/methodology/approach – The research design is quantitative, using a survey among employees in commercial banks. Toxic leadership, employee silence, and organizational citizenship behavior were measured using validated scales. The study follows a deductive approach based on social exchange theory. Regression analysis and mediation testing were conducted using PROCESS macro.

Findings – Findings indicate that toxic leadership deters organizational citizenship behavior and increases employee silence. Employee silence negatively correlates with citizenship behavior and mediates this relationship.

Research limitations – The study is cross-sectional and sector-specific. Future research should include longitudinal data and more sectors.

Originality/value – This study fills a gap by testing employee silence as a mediator, providing empirical evidence and practical insights for promoting healthy leadership and open communication.

Keywords: Toxic leadership , employee silence , organizational citizenship behavior , Destructive Leadership ,workplace behavior

Applicant Behavioral Intentions Toward AI-Enabled Recruitment and Selection Systems in the BPO Industry

| **Kyla Camille Baylon[1], Angelyn Julie Yana[1], January Marie Biel[1], Dr. Ma. Elena C. Estebal[1]**

[1]Technological Institute of the Philippines

Abstract

Background – As artificial intelligence (AI) technologies become increasingly integrated into hiring processes, the need to examine applicants' perceptions of these innovations has become an integral concern for organizations as it may influence their willingness to engage with and accept AI-mediated hiring decisions.

Purpose – This study explored applicants' intent to engage with Artificial Intelligence (AI)-driven recruitment and selection processes in the Business Process Outsourcing (BPO) industry in the National Capital Region NCR), Philippines.

Design/methodology/approach – Using a quantitative descriptive-correlational design, data were collected from 400 applicants through a validated survey and analyzed using descriptive statistics and multivariate regression.

Findings – Results indicate a moderate willingness to engage with AI-enabled recruitment systems. Organizational attractiveness (OA) and trust (T) emerged as the strongest predictors of applicant intent, while novelty (N) and intrinsic motivation (IM) showed moderate effects. Anxiety significantly and negatively influenced engagement, reflecting concerns regarding fairness, transparency, and reduced human interaction.

Research limitations – 400 BPO applicants

Originality/value – The findings highlight the vital role of transparency, ethics, and a human-centered approach in AI recruitment practices. Strengthening trust and minimizing applicant anxiety are critical to improving applicant acceptance and engagement with AI-driven hiring systems.

Keywords: AI Recruitment, Applicant Intent, Trust, Anxiety, BPO Industry

Track: Green Economics

Sustainable Practices in Business: A Case Study on Green Economy Implementation in Pakistani SMEs

| Iram Ghaffar[1], Muhammad Aslam Javed[2], Syeda Kanwal[1]
[1]Rawalpindi Women University, [2]Universiti Utara Malaysia

Abstract

Background – The move towards a green economy seen worldwide has put strain on businesses to incorporate environmentally friendly approaches to ensure that they create economic growth and sustainability without harming the environment. Small and medium-sized enterprises (SMEs) in developing countries like Pakistan are crucial to the processes of job creation, industrial performance, and economic growth. Although most SMEs have an economic significance, most of them struggle to embrace sustainable practices because of financial limitations, low levels of technology, and insufficient institutional infrastructure. It is thus significant to examine how SMEs adopt the principles of green economy in promoting sustainable business development in Pakistan.

Purpose – The purpose of the study is to explore the use and application of sustainable practices within Pakistani SMEs as well as determine how they can help to build a green economy.

Design/methodology/approach – The study uses a qualitative case study design that involves the use of certain SMEs that have implemented sustainability oriented initiatives in their operations. To gather data, semi-structured interviews with SME owners and managers were conducted, and documents were analyzed along with secondary sources, including policy reports and organizational records. Thematic analysis was used to analyze the data in order to determine patterns concerning the implementation of sustainability and the operational practices.

Findings – The results show that sustainable practices in SMEs have benefits which include efficiency in resources, decrease in operating costs, better market image, and competitiveness. Energy-efficient technologies, reduction of waste, and environmentally friendly production processes are common initiatives. The implementation of these practices is however in most cases limited by financial constraint, technical knowledge and limited policy incentives.

Research limitations – The research is based on a small group of SMEs and it is primarily based on qualitative data which can make the generalization of research findings difficult.

Originality/value – The research offers both empirical data on the implementation of the green economy among Pakistani SMEs and effective implications that can be used in advancing sustainable business practices in the emerging economies.

Keywords: Green Economy, Sustainable Business Practices, Small and Medium Enterprises (SMEs), Environmental Sustainability, Pakistan

The Effect of El Nino and La Nina on the Export Performance of Indonesian Agriculture Commodities

| **Ahmeed Widino**
Institut Teknologi Bandung

Abstract

Background – El Nino and La Nina are one of the climate change anomalies that is quite common in the world. Indonesia, one of the countries that contribute to the climate change with how much pollution and waste, is also affected by this phenomenon. With how many deforestations it is, the effect of El Nino and La Nina cannot be minimized. It can also affect the growth of the agricultural sector.

Purpose – Together with the crop production index, this study tries to see how the effects of El Nino and La Nina on the Indonesian agricultural export, along with control variables, namely GDP, GDP per capita, exchange rates, and the real interest rate.

Design/methodology/approach – We used the one of the regression method, that is the Ordinary Least Square (OLS) to see the relationship between El Nino, La Nina, and Crop Production Index with the performance of Agricultural Exports.

Findings – The study found that El Nino causes a negative impact on Indonesian agricultural export, while La Nina had a positive impact. Crop production index has a positive relationship to the Indonesian agricultural export where when the crop production index rose, the Indonesian agricultural export also rose, and vice versa.

Research limitations – This research only used Indonesia data and a few variables. For further research, another variables outside of this model can also be used along with a few variable within this research. The location can also be more specific to what part of Indonesia is affected the most.

Originality/value – The originality of this research lies in how examining periodic climate shocks (El Niño and La Niña events) influence not only production but also downstream export performance. It also focusing on Indonesia, a major agricultural exporter highly vulnerable to climate variability.

Keywords: El Nino, La Nina, Crop Production Index, Agricultural Export

Track: Organizational Development

Foreign Direct Investment and Financial Inclusion: A Dynamic Causal Analysis Using a Panel VAR Model

| **Mevan Said[1], Ibrahim Al-Chalabi[2]**
[1]University of Mosul, Mosul, Iraq

Abstract

Background – This study uses Panel VAR analysis to demonstrate that financial inclusion serves as a persistent structural determinant that positively impacts FDI stock over the long term. The findings reveal a unidirectional causality from inclusion to investment, driven by reduced transaction costs and enhanced investor confidence. Consequently, the research recommends expanding financial services and education to strategically boost national attractiveness for foreign capital

Purpose – The primary purpose of this study is to investigate the dynamic impact of financial inclusion on Foreign Direct Investment (FDI) stock across 76 developed and developing countries from 2007 to 2023. Specifically, it aims to: Identify the causal link between financial inclusion and FDI inflows. Examine how human capital (education) and domestic investment interact with foreign capital.

Design/methodology/approach – This study employs a quantitative, dynamic research design using an unbalanced panel dataset of 76 countries from 2007 to 2023. The methodology follows these core steps: Analytical Framework: Utilizes the Panel Vector Autoregression (PVAR) approach to treat all variables (FDI, Financial Inclusion, Domestic Investment, and Education) as endogenous.

Findings – The empirical analysis reveals the following key results: Significant Positive Impact: Financial inclusion significantly boosts FDI stock at a 5% significance level. Similarly, education and domestic investment show positive effects at a 10% significance level. Unidirectional Causality: The Granger causality test confirms that financial inclusion drives FDI stock, and not the other way around.

Research limitations – The study is limited by the use of an unbalanced dataset and focuses on macroeconomic indicators, which may not capture specific institutional or qualitative factors. Additionally, the analysis is constrained by the availability of long-term data for certain variables across all 76 countries.

Originality/value – This study uniquely identifies financial inclusion as a persistent structural determinant of FDI stock, rather than just flows, across 76 countries. Using PVAR analysis, it proves that financial accessibility creates a long-term dynamic impact that attracts foreign capital by reducing transaction risks. Its value lies in providing a strategic framework for policymakers to leverage financial expansion as a tool for sustainable investment growth

Keywords: FDI; Financial inclusion; Panel VAR; Panel Granger causality; Forecast Error Variance Decomposition

Track: Risk Management

Disaster Risk Management for Persons with Disabilities

| **Endro Winarno**
Badan Riset dan Inovasi Nasional

Abstract

Background – Handling of persons with disabilities during disasters is still allegedly treated the same as handling non-disabled persons.

Purpose – This study aims to uncover the preparedness of persons with disabilities for disasters and their involvement in disaster risk management.

Design/methodology/approach – Data and information were collected using a questionnaire, which was obtained through interviews and observations with 120 respondents, including 30 respondents with disabilities at each location (Padang, Garut, Magelang dan Ponorogo).

Findings – Disaster risk management has been implemented at the research locations, but it has not been implemented specifically for persons with disabilities, thus leaving them unprepared for disasters.

Research limitations – This Research was only conducted in four disaster-prone locations in Indonesia.

Originality/value – This study recommends increased attention from the government, community, and business sector to the perceptions, roles, and aspirations of persons with disabilities regarding their involvement in disaster risk management. Empowering persons with disabilities through the establishment of Service Units for Persons with Disabilities in Disaster Management is a crucial issue.

Keywords: Disaster Risk Management, Persons with Disabilities

Track: International Business

The Impact of Free Zones on Foreign Direct Investment (An Applied Study on a Sample of Developing Countries)

| **Chira Haron Younis[1], Ibrahim Adeeb Ibrahim[1]**
[1]University of Mosul, Mosul, Iraq

Abstract

Background – This study examines free zones as a strategic tool for attracting FDI in emerging economies, focusing on their role in improving the investment climate through fiscal incentives.

Purpose – The study aims to quantify the actual impact of free zones on FDI inflows, addressing previous data limitations by developing a unified measurement indicator.

Design/methodology/approach – The study adopts a quantitative approach using panel data for a sample of 9 selected economies (India, Vietnam, Colombia, Tanzania, UAE, Indonesia, Malaysia, Cambodia, and Thailand) covering the period from 2000 to 2024. To address the research objectives, an Autoregressive Distributed Lag (ARDL) model with the Pooled Mean Group (PMG) estimator is applied. Macroeconomic data were retrieved from the World Bank database. Specifically, the free-zone variable was constructed as a composite indicator by manually collecting data on the number, establishment dates, and total area of free zones from official government websites and investment authorities of the sampled countries

Findings – The empirical findings reveal a statistically significant positive impact of free zones on Foreign Direct Investment (FDI) inflows, particularly in the long run. This confirms that the establishment and expansion of free zones serve as a crucial driver for attracting foreign capital. Additionally, the results show that other explanatory variables, such as labor force, urbanization, and government spending, have a complementary positive effect on the performance and success of free zone policies within the sampled countries

Research limitations – The study addresses data scarcity regarding free zones by manually synchronizing data from various national official sources to ensure panel data consistency.

Originality/value – This research provides a novel composite indicator to measure free zone performance, offering a new methodological framework where previous unified measures were lacking.

Keywords: Free zones, Foreign Direct Investment (FDI), Developing Countries, ARDL Model, PMG Estimator

Track: Community Development

Measuring and Analyzing the Impact of Oil Price Volatility on Fiscal Sustainability Indicators in Iraq for the Period (2000–2024)

| **Halgor Zaher**
University of Mosul, Mosul, Iraq

Abstract

Background – Iraq's economy is characterized by a heavy dependence on oil revenues, which creates significant fiscal vulnerability and instability. While existing literature acknowledges this dependence, there is a lack of comparative econometric evidence covering the period up to 2024 that specifically examines how different fiscal management structures—such as sovereign wealth funds—mitigate these shocks across diverse oil-exporting and oil-importing regional economies. This study addresses this gap by providing a long-run comparative analysis of fiscal sustainability indicators

Purpose – This study aims to measure and analyze the impact of international oil price volatility on specific fiscal sustainability indicators in Iraq and a group of selected countries (Algeria, Saudi Arabia, and Egypt) from 2000 to 2024. The primary focus is to evaluate the stability of the debt-to-GDP ratio, budget deficits, and primary balances in the face of market fluctuations

Design/methodology/approach – The research employs a descriptive-analytical and econometric approach using Panel Data analysis. Specifically, it utilizes the Autoregressive Distributed Lag (ARDL) model to capture both short-term and long-term dynamics between oil price shocks and fiscal indicators. Data is sourced from the International Monetary Fund (IMF) and national central bank reports, focusing on oil price indices and fiscal solvency metrics

Findings – The results indicate a statistically significant negative impact of oil price drops on Iraq's fiscal stability, confirming a state of structural "fiscal fragility". In contrast, Saudi Arabia demonstrated high resilience, where sovereign wealth funds acted as a stabilizer, effectively decoupling fiscal spending from immediate price volatility. Algeria and Egypt showed varying degrees of sensitivity, with Egypt's fiscal sustainability being more closely tied to energy import costs and debt servicing pressures.

Research limitations – While the study utilizes data from official international and national sources, variations in reporting standards across the four countries (Iraq, Algeria, Saudi Arabia, and Egypt) may present challenges for direct comparative accuracy.

Originality/value – This study contributes to the field by offering an updated comparative perspective (2000-2024) and explicitly highlighting the role of institutional "fiscal buffers" in achieving long-run sustainability. It shifts the focus from general impact to the specific effectiveness of fiscal rules and wealth funds in oil-dependent versus diversified regional economies.

Keywords: Oil Prices, Financial Sustainability, General Budget, Public Debt, Iraqi Economy.

Track: Management Science

Trust as the Omnichannel-to-Advocacy Transmission Mechanism in Mandatory Healthcare Services: Empirical Evidence from Indonesia

Erwin Suryanegara[1], Rhian Indradewa[1], Rina Anindita[1], Muhammad Gunawan Alif[1]
[1]Universitas Esa Unggul, Indonesia

Abstract

Background – Omnichannel integration is increasingly adopted in healthcare to improve service accessibility and continuity. However, existing literature largely assumes that omnichannel strategies directly influence behavioral outcomes such as advocacy. This assumption may not hold in high-risk, mandatory, and credence-based healthcare contexts, where decision-making is strongly governed by trust rather than channel convenience.

Purpose – This study examines the effect of omnichannel integration on brand trust and brand advocacy, and tests whether brand trust functions as the primary mediating mechanism linking omnichannel integration to advocacy in mandatory healthcare services.

Design/methodology/approach – A quantitative cross-sectional survey was conducted among 230 patients from three healthcare institutions in Indonesia. Data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 4. Measurement validity and reliability were assessed using outer loadings, composite reliability, AVE, HTMT, and AVE–SV criteria. Common method bias was examined using multiple approaches, including Harman's single-factor test, inner VIF, marker variable analysis, and unmeasured latent method factor analysis.

Findings – Omnichannel integration significantly influences brand trust, and brand trust significantly influences brand advocacy. However, the direct effect of omnichannel integration on brand advocacy is not significant. The mediation analysis indicates a trust-dominant mechanism, where the association between omnichannel integration and advocacy operates predominantly through brand trust. The model explains a substantial proportion of variance in brand trust and advocacy.

Research limitations – This study employs a cross-sectional design, limiting causal inference. The use of self-reported data may introduce residual common method bias, although multiple statistical controls were applied. Additionally, the sample is limited to Indonesian healthcare settings, which may restrict generalizability to other contexts.

Originality/value – This study contributes by demonstrating that in mandatory, credence-based healthcare services, omnichannel integration does not directly translate into advocacy outcomes but operates primarily through brand trust. It highlights trust as a boundary condition within the S-O-R framework, extending omnichannel literature beyond retail contexts and offering insights into patient behavior in high-risk service environments.

Keywords: omnichannel integration, brand trust, brand advocacy, mandatory healthcare, S-O-R Theory

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Trust as the Omnichannel-to-Advocacy Transmission Mechanism in Mandatory Healthcare Services: Empirical Evidence from Indonesia

Muhammad Gunawan Alif[1], Rina Anindita[1], Rhian Indradewa[1], Erwin Suryanegara[1]

[1]Universitas Esa Unggul

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Track: Education

FLEX COMP: A Blended Learning Framework for Flexible, Competency Based Higher Education

| **Rowena Ocier Sibayan**
Gulf College

Abstract

Background – Universities are under growing pressure to make learning more flexible while still proving that students achieve clear outcomes and graduate attributes. However, much of the existing work looks at competency-based education, blended learning, or flexible pathways separately, which makes it difficult for institutions to see how these ideas fit together into one coherent system.

Purpose – This paper presents the FLEX COMP Blended Learning Framework as a way to bring these strands together. The aim is to show how flexible learning pathways, competency-based curriculum design, blended learning ecologies, and learning analytics can be combined in a single, outcomes-centred model that is especially relevant for business and management education.

Design/methodology/approach – The paper takes a conceptual and design-based approach. It reviews key ideas from the literature on competency-based education, blended learning, flexible learning pathways, and learning analytics, and then organizes them into a visual, concentric framework. In this model, programme and course level competencies sit at the centre and are linked to modular curriculum units, multiple modes of learning (face to face, synchronous online, asynchronous online), and mastery-based assessments that feed into learning analytics dashboards.

Findings – The FLEX COMP framework illustrates how students can follow different modular pathways that vary in pace, place, and sequence, while their progress is still guided by shared competencies and authentic assessments. It also shows how data from assessments and analytics can support ongoing improvements in courses, programmes, and institutional policies, so that flexibility is aligned with quality assurance rather than working against it.

Research limitations – The framework is conceptual and has not yet been tested through systematic empirical studies. Further research is needed to apply FLEX COMP in real programmes, evaluate its effects on student outcomes and staff practices, and refine the model in different institutional and disciplinary contexts.

Originality/value – FLEX COMP adds value by offering a single, integrated framework rather than treating flexibility, competencies, blended learning, and analytics as separate issues. It provides a practical design and governance tool that institutions can use to plan, implement, and monitor competency-driven blended learning at scale.

Keywords: FLEX-COMP blended learning framework, Flexible learning pathways, Competency-based education, Mastery-based assessment, Learning analytics dashboards

CLOSING SPEECH

Excellencies, Distinguished Speakers, Presenters, Attendees, Ladies and Gentlemen,

It is my great honor and pleasure to deliver the closing remarks for the **12th International Conference on Business, Economy, Management and Social Studies Towards Sustainable Economy**, or **12th BEMSS**. This remarkable virtual conference has been organized by **Research Synergy Foundation**.

The organizing committee would like to express its deepest gratitude for the active engagement, enthusiasm, and valuable participation of everyone today. All sessions conducted through our virtual conference platform have been carried out smoothly, enriched with insightful presentations, constructive discussions, and meaningful academic exchange among presenters, session chairs, participants, and committee members.

This year's conference theme, **"Bridging Local Action and Global Impact for a Sustainable Economy,"** has reminded us that sustainable economic development begins with real actions at the local level, while its impact can extend globally through research, collaboration, innovation, and shared knowledge. The diverse research contributions presented throughout the 12th BEMSS have demonstrated the importance of interdisciplinary perspectives in business, economy, management, and social studies in addressing today's complex sustainability challenges.

Through this conference, we have explored several important fields of study, including **Consumer Behaviour, Human Resources Management, Green Economics, Organizational Development, Risk Management, Education, Community Development, and Management Science**. These areas reflect the focused academic contributions of BEMSS toward strengthening sustainable development, organizational practices, human capital, community empowerment, and responsible management.

The knowledge-sharing and academic dialogues we witnessed today reflect our shared commitment to advancing research that is not only academically relevant but also socially meaningful. We believe that the ideas exchanged during this conference will inspire further studies, strengthen professional networks, and encourage future collaborations among researchers, institutions, practitioners, and communities across countries.

Thank you once again for your participation, commitment, and support. We look forward to welcoming you again in our future conferences and continuing this meaningful journey of academic collaboration.

Until then, I wish you continued success in your research, publication, and professional endeavors.

Best regards,

Assoc. Prof. Dr. Hendrati Dwi Mulyaningsih
Conference Chair of 12th BEMSS

Future Events

https://bit.ly/UpcomingConference-RSF

11th MASOS

11th International Conference on Management Studies and Social Science
https://www.masosconference.com/
Virtual Conference - June 23, 2026

INOBIST - 3rd ICoBAC

International Conference on Innovation in Business, Social Sciences, and Technology & The 3rd International Conference of Business Administration and Communication
https://usbypkp-conference.com/
Busan, Rep. of Korea - July 8-9, 2026

6th ICLET

6th International Conference on Language, Education, and Teaching Research
https://icletconference.com/
Virtual Conference - August 6, 2026

2nd MAFIS

2nd International Conference on Maqasid Al-Wahy and the Future of Interdisciplinary Scientific Research
https://mafisconference.com/
Virtual Conference - August 26-27, 2026

10th IBEMS

10th International Conference on Interdisciplinary Business, Economy, Management, and Social Studies
https://www.ibemsconference.com/
Virtual Conference - September 9, 2026

ICSRD-26

3rd International Conference on Sustainable Research and Development (ICSRD-26)
https://icsrd-upnyk.com/
Virtual Conference - October 7-8, 2026

ICCDM 2026

2nd International Conference on Communication and Digital Multimedia (ICCDM 2026)
https://iccdm-mmtc.com/
Virtual Conference - October 21, 2026

7th MESS

7th International Conference on Management, Education, and Social Science
https://messconference.com/
Bangkok, Thailand - November 3, 2026

2nd ICBAS

2nd International Conference on Business and Administrative Sciences Research
https://icbasconference.com/
Virtual Conference – November 25, 2026

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