



**2019**

**Rome Italy**  
**April 24-25, 2019**

***BESSH***

**Volume 05, Issue 3**

***Society of Business, Economics,  
Social Science & Humanities***



**Academic Fora**

# CONFERENCE PROCEEDINGS

## BOOK OF ABSTRACTS BESSH-2019

International Conference on  
“Business Economic, Social Science & Humanities”  
(BESSH-2019), Rome Italy



ACADEMIC FORA  
[www.academicfora.com](http://www.academicfora.com)

# **Book of Abstracts Proceeding**

International Conference on  
“Business Economic, Social Science & Humanities”  
(BESSH-2019)

Rome Italy

**Office Address:**

**M2-17-01 Tower 2, Level 17 8trium**

**Bandar Sri Damansara**

**52200 Kuala Lumpur, Malaysia**

**Contact: (+6) 03 6735 6566**

**Email: [Contact@academicfora.Com](mailto:Contact@academicfora.Com)**



**ACADEMIC FORA**  
[www.academicfora.com](http://www.academicfora.com)

All rights reserved. No part of this publication maybe reproduced, stored in a retrieval system, or transmitted in any form or by any means, electronic, mechanical, photocopying, recording or otherwise, without the prior written permission of the publisher. Applications for the copyright holder's written permission to produce any part of this publication should be addressed to the publisher.

Proceedings of the International Conference on

“Business Economic, Social Science & Humanities  
(BESSH-2019)”

**ISBN: 978-969-683-932-3**

### **Disclaimer**

Every reasonable effort has been made to ensure that the material in this book is true, correct, complete, and appropriate at the time of writing. Nevertheless, the publishers, the editors, and the authors do not accept responsibility for any omission or error, or for any injury, damage, lose, or financial consequences arising from the use of the book. The views expressed by the contributors do not necessarily reflect those of the Academic Fora.



**ACADEMIC FORA**  
[www.academicfora.com](http://www.academicfora.com)

## TABLE OF CONTENTS

<b>ORGANIZING COMMITTEE .....</b>	<b>V</b>
<b>CONFERENCE CHAIR MESSAGE.....</b>	<b>VI</b>
<b>CONFERENCE SCHEDULE.....</b>	<b>VII</b>
<b>LIST OF CONFERENCE ATTENDEES .....</b>	<b>IX</b>
<b>TRACK A: BUSINESS, ECONOMICS, SOCIAL SCIENCE &amp; HUMANITIES .....</b>	<b>11</b>
1. ANALYSIS OF PASSENGERS' WILLINGNESS TO ACCEPT FOR FLIGHT OVERBOOKING COMPENSATION .....	12
2. PLAYING WITH AMBULATORY AND FACIAL EXPRESSIONS - REFLECTIONS OF INNER SELF, OR EXTERNAL MASK? .....	13
3. CHALLENGES OF CREDIT COOPERATIVE BORROWERS: BASIS FOR OPERATIONAL EFFICIENCY .....	14
4. EFFECTS OF ORGANIZATIONAL IMAGE AND CORPORATE TRUST PERCEPTIONS ON SOCIAL CAPITAL OF NON-GOVERNMENTAL ORGANIZATIONS EMPLOYEES .....	15
5. INFLUENCE OF BANK'S BALANCE SHEET STRUCTURE ON PROFITABILITY .....	16
<b>FUTURE EVENTS.....</b>	<b>17</b>



**International Conference on  
“Business Economics, Social Science & Humanities”  
Rome Italy**

**Venue: Best Western Hotel Globus, Italy**

**ORGANIZING COMMITTEE**

**1. Mr. Metha Shahi**

*Conference Coordinator*

Email: metha@academicfora.com

**2. Ms. Grace Ooi**

*Conference Coordinator*

Email: grace@academicfora.com

**3. Mr. Metin Gurani**

*Conference Coordinator*

Email: metin@academicfora.com



**ACADEMIC FORA**  
[www.academicfora.com](http://www.academicfora.com)

## CONFERENCE CHAIR MESSAGE

### **Dr. Malika Ait Nasser**

International Conference on “Business Economic, Social Science & Humanities” serves as platform that aims to help the scholarly community across nations to explore the critical role of multidisciplinary innovations for sustainability and growth of human societies. This conference provides opportunity to the academicians, practitioners, scientists, and scholars from across various disciplines to discuss avenues for interdisciplinary innovations and identify effective ways to address the challenges faced by our societies globally. The research ideas and studies that we received for this conference are very promising, unique, and impactful. I believe these studies have the potential to address key challenges in various sub-domains of social sciences and applied sciences.

I am really thankful to our honorable scientific and review committee for spending much of their time in reviewing the papers for this event. I am also thankful to all the participants for being here with us to create an environment of knowledge sharing and learning. We the scholars of this world belong to the elite educated class of this society and we owe a lot to return back to this society. Let's break all the discriminating barriers and get free from all minor affiliations. Let's contribute even a little or single step for betterment of society and welfare of humanity to bring prosperity, peace and harmony in this world. Stay blessed.

Thank you.

### **Dr. Malika Ait Nasser**

Conference Chair

Email: [chair@academicfora.com](mailto:chair@academicfora.com)

BESSH-2019



ACADEMIC FORA  
[www.academicfora.com](http://www.academicfora.com)

## Conference Schedule

**Wednesday (April 24, 2019)**

**Venue: Room 1**

<b>09:00 am – 09:10 am</b>	<b>Welcome Reception &amp; Registration</b>
<b>09:10 am – 09:20 am</b>	Opening Ceremony
<b>09:20 am – 09:30 am</b>	Welcome Remarks -Conference Coordinator Academic Fora
<b>09:30 am – 09:40 am</b>	Introduction of Participants
<b>09:40 am – 9:50 am</b>	Group Photo Session
<b>09:50am – 10:00 am</b>	Grand Networking Session and Tea Break





**DAY 01 Thursday (April 18, 2019)**

**Session 1 (10:00 am – 12:00 pm)**

**Venue: Room 1**

**Track A: Business, Economics, Social Sciences and Humanities**

RMS-449-102	Analysis of Passengers' Willingness to Accept for Flight Overbooking Compensation	Li Yen Chang
RMS-449-103	Playing with Ambulatory and Facial Expressions - Reflections of Inner Self, or External Mask?	Dr. Keith Akiva Lehrer,
RMS-449-104	Challenges of Credit Cooperative Borrowers: Basis for Operational Efficiency	Jayson Lannu
RMS-449-101	Effects of Organizational Image and Corporate Trust Perceptions on Social Capital of Non-Governmental Organizations Employees	Yusuf Akkoca
CIMBH-APRIL-08	Influence of Bank's Balance Sheet Structure on Profitability	Petra Jakaša

**(Lunch Break 12:00 pm – 01: 00 pm)**

**Closing Ceremony**



## List of Conference Attendees

The following Scholars/ practitioners/educationist who don't have any paper presentation, however they will be attending the conference as delegates & observers.

Sr. No	Official ID	Name	Affiliation Details
01	RMS-449-102A	John Myhill	linguistics in the Department of English Language and Literature at the University of Haifa in Israel



## **DAY 02 Thursday (April 25, 2019)**

### **City Tour and Shopping Day**

All respective guests are free to conduct their own sightseeing and tour.  
The second day of the event is reserved for this memorable purpose.



**TRACK A: BUSINESS, ECONOMICS, SOCIAL  
SCIENCE & HUMANITIES**

# Analysis of Passengers' willingness to Accept for Flight Overbooking Compensation

Li-Yen Chang<sup>1\*</sup>, Yun-Chen Tsai<sup>2</sup>, Da-Jie Lin<sup>3</sup>

**Abstract** Inconvenience and delay of passengers resulted from overbooking has been a serious problem for airline operations. However, it has not drawn enough attention from airline passengers and government authorities until the negative impact of event of United Airlines flight 3411 occurred at Atlanta, USA, 2017. Overbooking is a situation when the total number of seats reserved for a certain period of time exceeds the total number of seats available for sale for the same period. Overbooking can have a serious negative impact on airlines' image and revenue if it is not well handled. Once overbooking occurs, the current practice is that airlines have to look for passengers voluntarily to give up their seats and fly at later time. Airlines will generally offer compensation in form of cash, vouchers and upgrades. Even with the compensation, overbooking may not be well handled. If there are not enough passengers willing to give up their reservation, airlines are forced to cancel some reservations. Under this situation, passengers are not allowed to check-in at the counter or bumped off even after they are seated. In order to reduce to the negative impact from overbooking, government authorities in the USA and European countries provide the guidelines for airlines to follow. For the current guideline in the US, if a passenger's trip is delayed within 1 hour due to overbooking, airlines will not be necessary to provide monetary compensation. If the delay is between 1 and 2 hours for a domestic flight or between 1 and 4 hours for an international flight, the passenger will receive monetary compensation up to two times of the ticket price (maximum US\$650). This study applies contingent valuation techniques to collect the willingness to accept (WTA) of airline passengers for the monetary compensation if they are not allowed to get on-board in an overbooking event. The results show that for an international flight, the passengers' average WTA is 169% of the ticket price when the delay is within 4 hours and the passengers' average WTA is 294% of the ticket price when the delay is over 4 hours. The results also identify the factors that can significantly affect the values of WTA including safety consideration, passenger's education and income levels. With this information, the government authorities and airlines can have better plans for handling the cases of overbooking.

**Keywords:** Airlines, Overbooking, Monetary Compensation, Stated Preference, Willingness To Accept

---

<sup>1, 2</sup> Department of Business Administration National Chia-Yi University, Taiwan, <sup>3</sup>Department of Transportation and Logistics Feng-Chia University  
\*E-mail: liyen@mail.ncyu.edu.tw

# **Playing with Ambulatory and facial expressions - reflections of inner self, or external mask?**

Dr. Keith Akiva Lehrer\*

**Abstract** Some language expresses a neutral orientation towards locomotion: e.g. to 'move' or 'walk'. However, a rich variety of English words convey the huge spectrum of diversity in mode of movement. A simple illustration would be the extremes of crawling and sprinting. Many others are introduced in this exploratory paper, with literary allusions (Shakespeare, Wordsworth et al). Similarly, human facial expressions appear from an anthropocentric perspective to convey a richer diversity of mood, among humans, than other animals in our planetary kingdom/queendom: e.g. smiles, grimaces, frowns, scowls, laughs etc. However, in both sets of human action, how much of each reflects the inner self; how much represents a mask presented to the external environment? (per Goffman's (1967) *Symbolic Interaction*, inter alia). It is proposed that a useful link between these two universal elements of human expression, and its impact on interaction, is that of the status of the individual.

**Keywords:** Ambulatory, External Mask, Spectrum

---

York University, Canada

\*E-mail: keithkiddo@yahoo.com

# Challenges of Credit Cooperative Borrowers: Basis for Operational Efficiency

Jayson Lannu\*

**Abstract** Economic development is significantly impacted by how credit is extended to in-dividuals and small businesses to boost and mobilize entrepreneurial activities. In the Philippines, structured financial institutions such as credit cooperatives provide varied financial services but due to the tedious processes and overlapping documentary re-quirements, debtors are discouraged, making them more vulnerable to loan sharks. The study focused on assessing the agreement level of borrowers to their borrowing experience with selected credit cooperatives in Metro Manila. Specifically, indicators such as terms of payment or interest rates, processing, collateral or co- maker, and default policies were assessed by the respondents to establish the acceptability of these credit terms. On the other hand, the mode of payment, the professionalism of cooperative staff and facilities were also evaluated by the prospective and existing debtors. Furthermore, an interview with the cooperatives' management was conducted to validate the challenges being experienced by the borrowers. The study employed mixed methods necessary to provide founded information from respondents' assessment and interview of credit cooperatives. The research uti-lized both descriptive and inferential statistics as it test the significant differences among the variables being evaluated. The results showed varied responses and an overall satisfactory assessment on the borrowing experiences. However, some areas need further improvements such as limiting the tedious processes and documentary requirements which are needed to be relaxed to encourage borrowers and improve operational efficiency of credit cooperatives.

**Keywords:** Borrowing Experience, Collateral, Co-Maker, Credit Cooperatives, Default Pol-Icies, Loan Processing, Operational Efficiency, Terms of Payment

---

Centro Escolar University- Manila, Philippines

\*E-mail: jayson.lannu@gmail.com

# Effects of Organizational Image and Corporate Trust Perceptions on Social Capital of Non-Governmental Organizations Employees

Asst. Prof. F.Ferhat Çetinkaya<sup>1</sup>, Research Assistant Yusuf Akkoca<sup>2\*</sup>, Research Assistant Fatma Korkmaz<sup>3</sup>

**Abstract** The concept of social capital is an important concept that shows the development of countries and individuals. Many components of the society are the source of social capital with the factors of trust, loyalty and belonging. At the same time, one of the most important factors affecting social capital is corporate trust and corporate image. Trust, on the one hand, as a result of reciprocity, social networks and common values; on the other hand it creates social capital by creating reciprocity, social networks and alliances. As a result, it is controversial whether trust is a product or reason of social capital. Organizational image is defined as the perceptions and beliefs of the people within the organization about the perceptions of those outside the organization. The opinions of the external customers on the organization affect the perception of the members of the organization regarding the image of the organization. The way in which organizations work is shaping the identity of the organization, and the identity of the organization determines how the outside of the organization perceives the organization. In this study, it is aimed to measure the effects of organizational trust and organizational image perceptions on social capital of employees in civil society organizations. In this context, the questionnaire forms were distributed and the data were collected and analyzed.

**Keywords:** Social Capital, Organizational Image, Organizational Trust, Corporate Trust

---

Kirsehir Ahi Evran University, Turkey

\*E-mail: [yakkoca38@gmail.com](mailto:yakkoca38@gmail.com), [ffcetinkaya40@gmail.com](mailto:ffcetinkaya40@gmail.com)



# Influence of Bank's Balance Sheet Structure on Profitability

Petra Jakaša\*

**Abstract** The aim of this paper is to investigate the influence of bank's balance sheet structure on profitability. Bank's balance sheet reflects its specific function as an economy intermediary, but varies significantly between banks due to their strategy, market position, available sources of financing or other internal and external factors. For the purpose of this paper balance sheet structure is measured with received loans to assets ratio (LTA), total equity ratio (ER), given loans to total assets (GLTA) and financial assets to total assets (FATA). These are independent variables in this research reflecting assets structure and structure of sources of financing. Loans to deposit ratio (LDR) and deposits to assets ratio (DAR) were excluded from the research due to correlation. Profitability is measured with return on assets (ROA), return on equity (ROE) and net interest margin (NIM). The sample covered by the analysis comprises of all Croatian banks that were active in year 2018, excluding housing saving banks. Statistical analysis (regression) reveal that regarding assets structure "given loans to total assets ratio" have statistically significant and positive influence on ROA and NIM, while other ratios don't have statistically significant influence. On the other hand, within structure of financing sources only "loans to total assets ratio" have significant and negative influence on ROA, while equity ratio has no influence on profitability. Analysis showed that balance sheet structure has no effect on ROE. Overall balance sheet structure partially explains profitability movements and author's other research and literature overview show that there are some other variables, such is size, influencing profitability movements in Croatian banks.

**Keywords:** Banks Profitability, Balance Sheet Structure, Loans, Deposits

---

University of Split, University Department of Professional Studies

\*E-mail: [pjakasa@oss.unist.hr](mailto:pjakasa@oss.unist.hr)

## **FUTURE EVENTS**

**Regarding our future events by following below:**

**Business, Economics, Social Science & Humanities  
(BESSH) Conferences:**

**<http://academicfora.com/buisness-conference-home/>**

**Engineering & Technology, Computer, Basic &  
Applied Science**

**<http://academicfora.com/engineering-conference-home/>**

**Medical, Medicine & Health Science**

**<http://academicfora.com/medical-conference-home/>**

**For paper publication:**

**You can contact at [publication@academiscfora.com](mailto:publication@academiscfora.com)**



Academic Fora

# VISION

***Our vision is to promote research  
excellence through networking  
Platform.***