



NABET

47th Annual Meeting
October 17 - 18, 2024

The Penn Stater Hotel & Conference Center
215 Innovation Boulevard
State College, PA 16803
(814) 863-5000

Official Conference Program

National Association of Business, Economics, and Technology

Thursday October 17, 2024

Registration – Registration Desk	7:30 am - 3:00 pm
Breakfast – Senate Suite	7:30 am - 9:00 am
Welcome – Senate Suite	8:00 am - 8:15 am
Discussion Regarding Publication in the Peer-Reviewed Conference Proceedings	8:30 am - 9:30 am

Session 1: Room 102 9:40 am – 10:45 am

Session Chair: Mary L. Lo Re, Touro University

Relegated to The Back: Demographics and Representation in Microeconomics Texts

Lolita A. Paff, The Pennsylvania State University
Manali Desai, The Pennsylvania State University

Introductory microeconomics courses tend to cover similar content and to rely heavily on textbooks. Among three dominant textbook publishers, a relatively small number of authors' books are currently in their tenth or higher edition. Prior research (Feiner & Morgan, 1987; Weiner, 1993; Barlett, 1996; Robson, 2001) revealed limited attention to demographic differences and concerns in economics principles textbooks. This study updates their findings through a content analysis of nine long-running principles of microeconomics textbooks. Preliminary findings suggest increased mentions and attention to demographics. Unfortunately, most references are confined to standalone chapters, usually at the end of the book, making them easy to skip in courses that follow the prescribed chapter sequence. This separation dilutes their impact and prevents cohesive integration throughout the course. The findings highlight the need for embedding demographic considerations throughout the core content, with recommendations offered for more inclusive microeconomics instruction.

Regional Heterogeneity in Mortgage Rate Sensitivity: Analyzing Economic Influences

Byunghee Choi, Mount Saint Mary's University

This research examines the home price sensitivity to mortgage rates across various cities in the United States, analyzing the interplay between local economic conditions and housing market dynamics. By utilizing a dataset that encompasses home price changes from 30 major US cities, we investigate how fluctuations in mortgage rates influence home price changes in relation to regional economy. This study highlights the necessity for tailored mortgage lending strategies that consider local economic variables, thereby enhancing the effectiveness of housing policies across heterogeneous urban landscapes.

COVID and Corruption A Link

Mary L. Lo Re, Touro University

Covid-19 has affected the world and not just from a medical and healthcare standpoint. It has had political and economic implications that cross borders and have sparked controversies. The objective of this research is to see which countries, regions, continents of the world fared better and worse with the onset of Covid-19 cases as well as if the same countries/regions/continents still held the same contagion ranking when normed for population. In addition, this study examined whether there existed any statistical significance with a country's/region's spread of the coronavirus when examining corruption levels within that country/continent.

Approval of government performance has vital implications with respect to peoples' beliefs about its politicians and affiliated political parties, as well as the legitimacy of the established government (Weitz-Shapiro, 2008). Citizens will withdraw their support when politics fails its constituents (Przeworski, et.al., 1993). Therefore, the government's effectiveness in curtailing corruption has crucial implications when it comes to a country's citizens having faith in their political leaders during times of crisis.

Data from the World Health Organization and Transparency International will be used to determine the statistical significance of corruption, on the spread of Covid-19 up to December 2023 for all countries. We find, with summary data grouped by continent, an inverse relationship exists but contradictory to expectations, ungrouped, we find that a positive relationship exists with corruption levels with respect to the number of Covid-19 cases as well as when normed for population.

This research may aid in the better understanding of how citizens will adhere to government mandates during future pandemics and how to better prepare a country's medical communication's infrastructure in such times.

Session 2: Room 104

9:40 am – 10:45 am

Session Chair: Sinead Gallagher, Juniata College

A Change Point Analysis of Female Youth Labor Force Participation During COVID19

Daniel Robeson, Siena College

Andrea Smith-Hunter, Siena College

Joseph McCollum, Siena College

Jonas Benjamin Cabahug, Siena College

We examine the utilization of change point analysis in deciphering timing and changes in labor force participation for women age 16 – 19 years of age during the COVID-19 Pandemic. Using our change point detection method which seeks to identify the specific period of time that relates to a change in the probability distribution of a stochastic process, we find that there are differences by quarter in the labor force participation rate between Asian, Black, Hispanic and White women from 2020: q1 to 2021: q 2.. Our results using change point analysis with Bureau of Labor Statistics

data show that there are discernable and clear differences by quarter in labor force participation rates during the COVID Pandemic era for young women by race. This tool offers the possibility of timely change detection for important economic related phenomenon where rapid response is vital.

How do We Prepare the Next Generation in the Development of Soft Skills

Scott V. Bartkus, Cedar Crest College

During the last several decades, soft skills have been recognized as a major component in the necessity of an individual's success in today's workplace. They come in many forms and are often not easy to measure. Although employers are ever increasingly looking for these skills in future employees, where and how can they be obtained?

The opposite of a soft skill is a hard skill. Hard skills are easy to quantify and have been used as the benchmark of success prior to the acknowledgment of soft skills. Where do we draw the line between a hard skill and a soft skill? How do soft skills increase performance in the workplace? Lastly, how can one become prepared for the workplace through the development of soft skills? We educate in the realm of hard skills that can be defined and can be measured through traditional methods, but how do we now educate and prepare the future leaders of tomorrow to have the skill sets that apply to abilities in relationship building, empathy, being present, and always exercising the foundation of it all - emotional intelligence? The purpose of this presentation is to explore how we, as the educators of the next generation, prepare those in our classroom for these sought after skills.

We will explore the developing ideas around the development of soft skills for young students as they grow into their careers and lead our society to the next level.

Exploring the Impact of Familial Financial Communication and Math Interest on College Students' Financial Risk Tolerance

Sinead Gallagher, Juniata College

This study aims to examine financial risk tolerance among college students, focusing on how familial openness to financial discussions and an affinity for mathematics may influence this. As financial literacy becomes increasingly crucial due to the growing complexity of financial products and a shift in retirement planning responsibilities from employers or governments to individuals, understanding financial risk tolerance is vital. Unlike previous research that often concentrates on older demographics and gender differences, this study explores new dimensions — such as the role of family financial communication and personal interest in math — in shaping the financial risk tolerance of college-aged individuals.

Session Chair: Brian Hoyt, Ohio University

Perceptions of Power and Status as Identified by University Leaders

Susan Davenport, Stockton University
Ann Prime, Thomas Edison State University

This qualitative study examines the differences among higher education leaders in terms of self-perceived organizational power and status utilizing French and Raven's (1959) power and influence model, specifically exploring Underrepresented Racial/Ethnic Minority (URM) and women's perspectives. Differences in majority race compared to URM groups, and gender differences will be conducted. Retention and empowerment of a diverse leadership is critical for staff, but additionally as it informs the retention and empowerment of a diverse student body.

Student Inventions Over 30 Years

Audrey Guskey, Duquesne University

This paper examines ideas generated by students in an introductory marketing class for a new product development group project over three decades. The assignment was to "invent" a new product or service and develop a strategic marketing plan. Over 500 student projects were analyzed. Products were grouped into eleven categories: Food & Beverage, Household, Technology, Fitness & Games, Alcohol & Tobacco, Personal Care, Automotive, Health Care, Clothing & Accessories, Delivery Service, and Safety. There were eight eras: 1986-89; 1990-94; 1995-99; 2000-04; 2005-09; 2010-14; 2015-19; 2020-24.

This research showed that from the different periods, students invented products reflecting the trends of that time. The *Food & Beverage* category declined from 18% in the eighties to 2% in recent eras. The *Household* category dropped in the millennium. *Technology* increased significantly from 10% in the late eighties, to 25% in the 1990s, to 29% in the first decade of the millennium, to an average of 35% from 2010-2024. The *Automotive* category drastically declined over time. *Health Care* products were not a popular category. *Clothing & Accessories* category was consistently small, but did have a slight uphill trend. Products invented in the *Safety* category have been very sporadic, and the smallest category.

Phone apps quickly became students' number one idea. The students' categories mirrored the cultural trends: technology, customization, egocentricity, and health-focused. If one assumes that students are trendsetters and trend watchers, then it would come as no surprise that 70% of the products that students invented become real products.

Collaborative Learning: Connecting Critical Thinking to Practical Workplace Skills

Brian Hoyt, Ohio University

A Pre-Post study on developing critical thinking of business students using a collaborative learning software platform reveals a statistical relationship between collaborative learning and development

of critical thinking. The study also reports a statistical relationship between collaborative learning and developing the important workplace skill of employee performance evaluations. The online asynchronous management course used a collaborative learning software platform that prompts and facilitates almost twenty critical thinking opportunities per analysis assignment through peer-to-peer evaluation and feedback. The study adds to the body of knowledge on collaborative learning and critical thinking for students, particularly with online asynchronous courses where student engagement and peer based collaborative learning is difficult to execute. The collaborative learning software platform also uses Artificial Intelligence (AI) features to calibrate the effectiveness of peer evaluations and ratings to a standardized rating rubric. University business programs are increasingly focusing on learning outcomes such as critical thinking to better prepare graduates for the work required by organizations. Critical thinking is a skill that the business college accreditors (i.e. AACSB) and talent management expert organizations (i.e. Society for Human Resource Management) have identified as one of the most important skills for students to demonstrate and apply as they enter the workforce. Asynchronous collaborative learning using advanced software platforms, including AI, is a new thread in the contribution to the Body of Knowledge in collaborative learning and development of critical thinking skills.

Session 4: Room 112

9:40 am – 10:30 am

Session Chair: Amy Washo, Marywood University

Designing Campus-Wide Events: Embracing the New Normal in the Post-Pandemic

Hideki Takei, Central Washington University

During the over two-year-long COVID-19 pandemic, universities made the difficult decision to cancel in-person lectures and campus events to safeguard all stakeholders from the virus. Consequently, students were disconnected from their peers and campus community, navigating virtual classes and online communication with professors. This shift catapulted campus society into a new normal, prompting a reassessment of traditional modes of interaction.

Responding to this unprecedented situation, we have taken a proactive stance in exploring not only the revival of traditional interaction methods but also the emergence of new communication strategies for a post-pandemic campus environment. Furthermore, we have delved into potential avenues for fostering a sense of belonging and engagement among students, recognizing the importance of these aspects in the new normal.

This paper outlines the design of a campus-wide student symposium aimed at addressing these challenges and opportunities. By summarizing the symposium's insights and lessons learned, we aim to enhance campus-wide events in the post-pandemic era.

Experiential Learning in Business & Technology Education: Impacts on Students and Businesses

Amy Washo, Marywood University

Higher education is rapidly evolving amid changes in expectations from students, parents, and industry leaders. Many schools are looking for ways to maintain enrollment while evaluating their program and course offerings to ensure that graduates are well-prepared for careers in business and technology. This presentation will highlight the importance of experiential learning and community partnerships between colleges and universities and businesses in the communities in which these institutions are located. When colleges emphasize the importance of internships and experiential learning, students get firsthand experience working in the industry and applying classroom learning in real world situations. Businesses can also reap benefits from the internship experience, providing them opportunities to supplement their operations with part-time, temporary staff, armed with knowledge of the discipline and a desire to understand the tangible and intangible characteristics of the industry.

Coffee Break–**10:45 am – 11:00 am**

Session 5: Room 102**11:00 am – 11:45 am**

Session Chair: Monica L Law, Marywood University

Where's the Happiness at Work

Susan Aloï, Davis and Elkins College
Tracie Dodson, West Virginia Wesleyan College
Kelly Terhune, West Virginia Wesleyan College

This proposal aims to enhance existing work satisfaction theories to improve employee happiness and productivity. Insights from a comprehensive literature review on Job Characteristics Theory, Happiness Economics, Job Crafting, and the Theory of Happiness will be shared. Then input from the experts who attend the presentation will be solicited to further refine these findings. This input will inform the launch of a larger research project that gathers insights from business owners, managers, and HR professionals. Session attendees are encouraged to participate in the larger project. This collaborative approach seeks to develop a contemporary job satisfaction model, tailored to the needs of today's employees and organizations.

The New-Collar Workforce: Implications for Higher Education

Monica L Law, Marywood University

This paper will examine the New-Collar Workforce, specifically the implications this skills first approach will have on higher education in the near future. The author will discuss what the New-Collar Workforce is, discuss ways it has the potential to affect higher education, specifically enrollment, then finally discuss strategies that institutions of higher education may employ to mitigate possible impacts of this approach to the future workforce.

Session Chair: John C. Cameron, Pennsylvania State University

A Contextual Look at Global Women Entrepreneurs: Evidence Across Four Continents and Twenty Countries

Andrea Hunter-Smith, Siena College

James Nolan, Siena College

Maria Carzo, Student-Siena College

Research on international women entrepreneurs have often done so by looking at women entrepreneurs in a single country, often looking at their status across gender lines and doing comparative analysis between male and female entrepreneurs. What would add significant value to the study of international women entrepreneurs is if gender was held constant in one study and women entrepreneurs were looked at simultaneously across various countries.

This rich endeavor takes place in the current study, where women entrepreneurs are analyzed across twenty countries (United State, the Netherlands, Belgium, Sweden, South Africa, Romania, India, Canada, Australia, United Kingdom, Nepal, Tanzania, Iceland, Bangladesh, Spain, Namibia, South Africa, Germany, Jamaica and Holland) and four continents (Europe, North America, Asia, Africa and Australia). “Women empowerment is a powerful step towards removing gender inequalities and creating conditions for gender equality” which is usually described as “the absence of obvious or hidden disparities among individuals based on gender in terms of opportunities, resources, services, benefits, decision-making power and influence” (Thulukanam et al, 2022). The preceding is a powerful statement.

The objective of the current study has been framed to capture the growth of women entrepreneurs at global level, to examine the growth and prospect of women entrepreneurs on an international level and to identify the reasons, people’s opinion, success factors and major constraints faced by the women entrepreneurs.

Governance Interventions in Artificial Intelligence Technology

John C. Cameron, The Pennsylvania State University

Legislation initiatives afford states the ability to promote and regulate the development and use of artificial intelligence technology in commerce. Litigation has addressed various legal theories and areas of law involving artificial intelligence. State intervention will need to be considered in light of existing controversies involving intellectual property rights, data protection, right to privacy and human rights issues that could occur. In response, states have begun to introduce legislation or executive actions to address the ethical issues of artificial intelligence and mitigate risks. Artificial intelligence technology raises societal considerations including due process, fairness, transparency, algorithmic impact, predictive data analytics, biases, and risks litigation. Governmental authority and responsibility in matters of public safety is essential in order to promulgate administrative safeguards, oversight, and redress disputes. Consequential decisions are made in collaboration with policymakers, researchers, vendors, developers,

deployers and the general public. Prior research to examine the variances in the policy making associated with artificial intelligence legislation or executive action within the United States has been limited. To address this gap in the literature, this paper will examine legislative trends in artificial intelligence technology involving employment decisions, consumer information, civil rights, contractual relations, and fair dealing.

Session 7: Room 106

11:00 am – 11:45 am

Session Chair: Loreen Marie Powell, Marywood University

Streamlining Operations at SOURCE Conference: Implementing Digital Transformation for Efficiency

Hideki Takei, Central Washington University

The Symposium of University Research and Creative Expression (SOURCE) is an annual, university-wide conference at CWU where students showcase their mentored research, scholarship, and creative activities in a juried environment. Managing SOURCE has proven to be labor-intensive, time-consuming, and susceptible to human errors, communication overload, and logistical challenges, given its attendance of between 400 and 550 participants and 300 to 400 presentations. Despite institutional constraints, improving SOURCE operations is imperative. Due to budget limitations, increasing staff or investing in conference planning and management apps is not feasible. Therefore, we must find cost-effective yet efficient ways to enhance operations. This paper will outline our strategies for improving efficiency at SOURCE 2024, present the outcomes achieved, and discuss lessons learned.

A Mindfulness and Emotional Intelligence Framework to Help IT Professionals Succeed in the Remote Workforce

Loreen Marie Powell, Marywood University
Michalina Hendon, University of Cumberlines

The COVID-19 pandemic has reshaped global workplaces, notably accelerating the adoption of remote work. This shift, once exceptional, is now established, especially within computer and information technology (IT) fields where a significant majority now work remotely. However, remote work brings challenges, including increased stress due to blurred work-life boundaries. This paper explores the importance of mindfulness and emotional intelligence (EI) in managing stress among IT professionals in remote settings by proposing an integrated framework. The framework was developed via a Delphi approach and serves as a foundation for managers to understand and provide to their remote IT employees. This research has practical implications for remote educators, managers, and employees.

Session Chair: Joshua A. Shuart, Sacred heart University

State-by-State Analysis of Pre-Injury Waivers of Liability: Legal Frameworks Variations and Implications for Risk Management in Sports

Joshua D. Winneker, Misericordia University

David Gargone, Misericordia University

Riley Piontkowski, Misericordia University

Pre-injury waivers of liability are contracts between a service provider and a participant, relieving the service provider from any liability resulting from loss or damage sustained by the participant. These waivers are viewed differently by legislators in every state, contributing to a variety of rulings and requirements on their validity. Researchers examined the exact law for each state, whether the state allows or disallows pre-injury waivers of liability, and the reasoning behind their decision to implement or restrict certain laws in their states. Additional analysis of case law, statutes, government websites, and legislative history was conducted. The findings indicate there is a lack of consistency in how states handle, or even allow, these types of waivers.

Endorsements 101: A Look at International Celebrity Athletes Performing in the US

Joshua A. Shuart, Sacred Heart University

This paper will explore the following: a) identification and analysis of current top earners among international athletes performing in the U.S., b) the many ways in which athletes earn money beyond salary & winnings, and c) the complex regulations/laws designed to ensure that athletes pay taxes at the appropriate rate when performing in the U.S.

Athletes who are native to countries outside the U.S., and those foreign athletes fortunate enough to receive paid endorsements, face complex rules regarding the Federal income taxation of their U.S. source income. In addition to strict U.S. tax statutes, many tax treaties with other countries include special provisions for foreign athletes. Further complexity emerges for income earned under endorsement contracts – and whether an endorsement fee is considered royalty income or personal service compensation income.

The NBA offers an intriguing opportunity that draws foreign-born talent to leave their home countries in search of greater paydays: celebrity endorsements. The ability for a salaried athlete to further capitalize on their name, image, likeness, personality and expertise by acting as endorser for products and services is a huge draw for elite talent. In some sports, endorsement revenue actually outpaces earnings. A sampling of international players competing in the U.S. and their annual endorsement revenue includes stars such as Shohei Ohtani (MLB) \$40M/year and Giannis Antetokounmpo (NBA) \$44M/year. Historically, the NBA provides the greatest opportunity to earn endorsement dollars compared with practically all other sports, and a deep dive of the NBA will be undertaken.

Session Chair: Michelle Conway, Misericordia University

Surviving with Scant Documentation: A Case Study of eWOM and Innovation Diffusion in Amazon DIY Marketplace

Yucong Liu, Shippensburg University

Products with minimal or poor documentation have been gaining popularity on Amazon.com, yet this phenomenon remains largely underexplored in current research. This paper addresses this gap by conducting a detailed case study, employing electronic word-of-mouth (eWOM) and innovation diffusion theory as key analytical frameworks. We performed an in-depth text analysis of customer reviews for a DIY product available on Amazon.com, which requires 15–20 hours for installation and calibration. Despite significant challenges such as a poorly structured installation guide, the absence of a calibration tool, and a user manual filled with outdated and incorrect information, this product has surprisingly maintained its presence on Amazon.com for five years (2019–2024). Our findings underscore the significance of social commerce and the pivotal role of customer assistance in product longevity. Additionally, we propose educational content to enhance the assessment of customer review helpfulness, particularly for DIY products. Finally, we explore why product ratings may hold less importance in the context of DIY products.

From Locker Room to Boardroom: Preparing Student Athletes for Life off the Field

Michelle Conway, Misericordia University

David Gargone, Misericordia University

According to the National Collegiate Athletic Association (NCAA), college athletes are more likely to pursue business-related majors compared to their non-athlete peers (2022). Research has also demonstrated that athletic involvement significantly enhances transformational leadership skills, with student-athletes outperforming non-athletes in this area (Mak & Kim, 2017). Additionally, the National Association of Colleges and Employers (NACE) Job Outlook 2024 report highlights a high demand for critical skills such as communication, leadership, problem-solving, and teamwork among employers. Employers also agree that soft skills are more essential than ever as we adapt to the digital age and rapidly advancing technologies.

Given these findings, are Institutions of Higher Education (IHEs) adequately preparing student-athletes to transfer these essential career skills from the locker room to the boardroom? This action research plan explores how IHEs can better support college athletes in leveraging their transferable competencies to transition from sports to successful business careers. By examining the integration of leadership development and career preparedness into athletic programs, this research aims to identify best practices for maximizing the potential of student-athletes in professional settings.

Session Chair: Robert John O'Connell, York College of Pennsylvania

Social Media Marketing Tools and Strategies for Independent Pharmacies

Kuan-Pin Chiang, Central Connecticut State University

Traditional pharmacies are facing the stage of digital transformation and unique challenges in staying relevant and competitive. In the digital era where information is just a click away, standing out as an independent pharmacy can seem like a daunting challenge. However, with the rise of social media, independent pharmacies now have the tools to enhance their visibility, engage with their community, and drive patient satisfaction in a cost-effective way. Social media offers various opportunities for independent pharmacies to connect with their patients, enhance their community impact, and grow their business. In this paper, we discuss the characteristics of social media and present a strategic framework for social media marketing for independent pharmacies.

Do We Need a New Model to Fully Explain Customer Loyalty

Robert John O'Connell, York College of Pennsylvania

Previous explorations of the concept of customer loyalty commonly referred to Soperan's (1996) six major categories of customer loyalty: (a) monopoly, (b) inertia, (c) convenience, (d) price, (e) incentivized, and (f) emotional. In 2013 this author researched customer loyalty in women's retail apparel and compared such loyalty to loyalty in a wide array of other domains, including other retail, sports, personal services, and employee-leader relationships. Since 2013 the growth of online shopping for products and services has been exponential, at the expense of brick-and-mortar shopping and in-person services, and the emergence of Covid-19 in 2020 forever changed how people interact with one another and businesses. This author plans to investigate literature published since 2020 to determine if Soperan's six categories still sufficiently explain customer loyalty. One customer loyalty concept that has perhaps emerged is that of customer entanglement, where the process of changing a preference may be too time-consuming or too costly to undertake. Another potential customer loyalty concept could be thought of as process loyalty, relating to how brick-and-mortar purchases may now be facilitated by a third party, such as DoorDash, as an enabler of the retail transaction completion. Finally, is there possibly a new category of loyalty in the employee-leader relationship with today's remote working environment?

--- No presentations ---

Session Chair: Curtis E. Songer, Geneva College

Engaging Students in the Integration of Marketing Communications with Marketing Plans

John M Zych, The University of Scranton

Integrated Marketing Communications (IMC) includes advertising, digital marketing, direct marketing, sales promotion, public relations, and personal selling. Crucial aspects of a marketing plan include market analysis, target marketing and marketing program development. Successful development of IMC assumes integration with details of the marketing plan.

Students in a senior-level Marketing Communications class are required to give a presentation on communications concepts discussed in the course in terms of how they integrate with a specific marketing campaign. Rather than using prepared marketing communications examples from the text, students must research and develop their own examples to present to the class. Students develop a deeper understanding of the integration, as they grapple with the complexities of finding appropriate data sources and then applying the research to the communications model.

An example is given at the beginning of the course to illustrate how students can analyze marketing communications in terms of the integration of IMC and the marketing plan. The assignment requires students to select two contrasting automotive ads that contain a detailed message illustrating the assigned communications concept. Students then conduct research using both secondary and primary data to analyze the integration of the communications concept with the marketing plan for the products in the ads. The secondary data students collect form the foundation of the discussion example and guide the collection of primary data. Secondary sources include newspapers, magazines, trade publications and electronic sources. Primary data is collected through interviews and on-site observations.

Using Personality Profile Assessments in the Classroom and Beyond: Useful Practices to Engage in Marketing and Entrepreneurship

Curtis E. Songer, Geneva College

Denise Murphy-Gerber, Geneva College

This paper seeks to provide a grounding in the various personality assessment tools including the long list of assessments available and then a more detailed understanding (comprehensive guide) that includes an overview of each assessment, the pros and cons of each assessment and where to go to obtain a copy of the assessment. In addition, this paper discusses the criteria for evaluation of the assessments, how to use the assessments in the classroom and how to perform integration across the curriculum of the five most popular personality assessment tools: the Myers-Briggs Type Indicator (MBTI)x, the Big Five Personality Traits (OCEAN Model), the StrengthsFinder (CliftonStrengths), and the Enneagram. The paper will identify why each of these assessment tools is popular, structured frameworks, validation and research, ethical considerations and customization, and their practical classroom application. Last, an example of using the

assessments will be discussed within the classroom context for various marketing and entrepreneurship courses.

Session 13: Room 104

2:15 pm – 3:00 pm

Session Chair: Cheryl Crespi, Central Connecticut State University

Engineering of a Proactive Stakeholder Culture

Mohammad Abbas Ali, Pennsylvania State University

Stephen J. Jones, The Pennsylvania State University

This study builds on previous scholarly works and conducts an exploratory, inductive, qualitative case study to improve the descriptive validity of proactive stakeholder cultures. The study makes several contributions to the extant literature. First, the study builds theoretical generalizations of the phenomenon under consideration. Second, it provides best practices and content for proactive stakeholder culture. Third, it defines a critical variable in developing a robust culture, i.e., confining pressure. Finally, based on inferential arguments, it suggests future work between culture and stages of moral decision-making as enumerated by Rest (1986).

Doctoral Education in a Changing Climate: Choices and Challenges Amidst Academic Closures

Cheryl Crespi, Central Connecticut State University

Tony D. Crespi, University of Hartford

Academic life is changing. Colleges throughout the country are closing. Others are eliminating programs in an effort to increase profits, tighten costs, and increase rewards. At the same time, competition for a shrinking pool of undergraduate applicants has created competition. Simultaneously, Covid created a moment of inflection whereby virtually every university, from elite Ivy League universities to community colleges taught virtually changing perceptions about distributed education. For employed individuals working on both college campuses and industry traditional programs risk lost income for an uncertain academic future. Is a full-time traditional program ideal or is a program enabling continuing employment preferable? Today, students interested in a doctoral education and a possible academic career have options ranging from a “distance” AACSB approved Ph.D. from a major university to traditional brick and mortar choices. What about a traditional but part-time Ph.D. in Learning, Leadership, and Policy adding a “bridge” certificate program in business? What about a law degree with a specialty in Tax offering multiple employment options? Today the alternatives are diverse. This presentation explores choices and challenges amidst a changing academic climate with ample discussion opportunities.

Session Chair: David W. Jordan, Slippery Rock University

From Classroom to Carbon Neutral: Data Strategies for the Education Sector

Isabella K. Guhl-Erdie, The College of New Jersey
Daniel Bodine, The College of New Jersey
Shamiere Contant, The College of New Jersey
Abhishek Tripathi, The College of New Jersey

As the climate and technology change, the power of looking at our world through data cannot be underestimated. By analyzing Big Data and the Internet of Things, we have the potential to reverse forecasted effects of climate change. From individuals to industries, people are exploring data to reduce carbon emissions. The International Energy Agency (2020) concluded “nearly 60% of cumulative emissions reductions [will] come from technologies that are only at demonstration and prototype stages today” (p. 25). Namely, companies like Enel are using Machine Learning (ML) to reduce power outages by 15%, but many have yet to assess such strategies (Rozite et al., 2023). One sector that could benefit from data-driven decision-making is the education industry: Between increasing costs and the cliffs looming, it is time for the education sector to examine data as a tool for sustainable innovation (Boeckenstedt, 2020). With outdated infrastructure “accounting for nearly 80% of all CO₂ emissions emitted by existing assets to 2070,” the education sector must assess the intersection of Artificial Intelligence and sustainability to implement initiatives as they become available (International Energy Agency, 2020, p. 375). Because “[t]he bulk of cumulative emissions from existing infrastructure is expected to come from the power (55%) and heavy industry (26%) sectors...” researchers need to investigate the overlap between ML and carbon emission reductions (International Energy Agency, 2020, p.55). Thus, this research paper discusses strategies for the education sector to reduce waste, generate revenue, and use data analytics to reduce carbon emissions.

Mentorship Bookends and Student Success

David W. Jordan, Slippery Rock University
Peter M. Eberle, The Pennsylvania State University

This developing research will examine adding university student mentoring of freshman by upperclassmen peers. Research suggests freshman retention is associated with mentorship that helps with improved socialization, cultural integration, and academic performance (Gehreke et al., 2023). The presentation of ongoing research will first briefly review a current student mentorship program that pairs industry executives with college students in a capstone course and then explore adding an earlier student mentorship experience for new freshman. The additional program is intended to personally develop mentorship skills of upperclassmen by mentoring freshman peers, as they are concurrently mentored by executives.

Mentorship takes various forms in various contexts. Professional mentorship is associated with more cohesive and effective work teams (Wallen, et al., 2010; Underhill, 2005). Faculty mentoring is associated with greater effectiveness and faculty retention (Dunham-Taylor, et al., 2008).

Furthermore, students approaching their professional career near graduation from college benefit from executives who can share essential job-based experience (Dumulescu, et al., 2020; O'Malley & Antonelli, 2016; James, 2019). Additional benefits for college students by enhancing mentor and mentee relationships will be examined relative to team-based skills, enhanced communication, socialization, academic success, and retention.

Session 15: Room 102

3:15 pm – 4:00 pm

Session Chair: Samir Shah, Drexel University

Blockchain Technology in Supply Chain Management

Jerry Godwin Diabor, Bowie State University
David E. Anyiwo, Bowie State University

This research explores the integration of blockchain technology in supply chain management, focusing on its potential to enhance transparency, traceability, and security. The study investigates key challenges such as interoperability, regulatory compliance, and the need for industry collaboration, while also examining the broader implications for trust and governance in global supply chains.

Through mathematical modeling and data analysis, the research demonstrates significant reductions in transaction times and costs, along with improved precision and security in supply chain operations. The findings suggest that blockchain has transformative potential for modern supply chains, provided these challenges are addressed strategically.

Project Management for Accounting Students

Samir Shah, Drexel University
Bay Arinze, Drexel University

Today, project management has become in demand within all areas of an organization including in the field of accounting. Accounting firms are increasingly adopting project management practices as a proactive approach to improve their efficiency and client satisfaction. Traditional engagements such as audits, tax filings, and financial planning are now treated as distinct projects with clear objectives, timelines, and deliverables. The AICPA-CIMA Journal of Accountancy highlights the importance of defining a project's scope, budget, and constraints early in the engagement to prevent issues such as scope creep, which can lead to cost overruns and missed deadlines.

In Spring 2024, the PROJ 501: Introduction to Project Management course was developed and offered for accounting students at Drexel University. This 11-weeks experiential course was offered face-to-face for the first time to a cohort of 37 students. This paper presents a detailed course structure, learning outcomes, activities conducted, and an analysis of student learning outcomes and lessons learned. This paper also talks about the course's impact on students' learnings by utilizing pre and post-course self-reflection surveys and statistical analysis. Through these surveys, significant improvements were noted in communication (64%), risk management (42%), and client need identification (48%).

Session Chair: C.J. Rhoads, HPL Consortium, Inc.

Discovering the Impact of Vietnam's Trade with Major Partners: Exploring the J-Curve's Asymmetric and Symmetric Effects

Hanafiah Harvey, The Pennsylvania State University

This paper presents a unique case study that delves into the relationship between Vietnam and its 11 trading partners, employing both traditional linear approaches and innovative non-linear methodologies. The study provides valuable insights and evidence supporting the J-curve theory and unveils significant and rewarding results through these novel approaches. The symmetric approach revealed three instances of the J-curve phenomenon: China, Indonesia, and Malaysia, while the asymmetric styles, the evidence only indicates cases in Australia and Indonesia. These findings reveal persistent and asymmetric short-run effects of exchange rate changes and underscore the importance of our research in understanding the intricate dynamics of exchange rates in Vietnam's trade relationships.

Comparison of Two Methods of Teaching Statistics

C.J. Rhoads, HPL Consortium, Inc.

For at least fifty years, statistics classes have been taught in generally the same way, emphasizing understanding the math underlying the analysis and being able to assess the probability of statistical significance by looking up the critical value of the hypothesis in a table for the appropriate distribution.

In this day and age, however, it may be inappropriate for students to be learning these old-fashioned and unnecessary formulas and procedures. In real life, computers do all the math, calculating the critical values and assessing the probability of the test statistic.

This research compares the self-assessment of the students in statistics at the beginning of the semester for two different methods of teaching; traditional statistics and conceptual statistics that does not emphasize calculating the values and probabilities, but rather only in interpreting the calculations after having been submitted to a statistical analysis program.

This paper lays the groundwork for a theoretical framework for the comparison and provides a search of the literature and the pilot student for the research.

Session Chair: Ryan E. Miller, Grove City College

The Revealed Comparative Advantage

Jui-Chi Huang, The Pennsylvania State University
Xuebing Yang, The Pennsylvania State University

This research suggests that the revealed comparative advantage indexes can be derived from a general equilibrium model. Four of these theory-based revealed comparative advantage indexes,

including the well-known Balassa index, exhibit a higher degree of consistency with other revealed comparative advantage indexes, and they have a stronger rank correlation with the relative technology advantage of each industry. The relatively robust performance of the three “new” theory-based indexes is either because they track a sector’s performances in more markets, such as the export-import ratio and the output share, or because they track a larger share of the sector’s activity, such as the domestic absorption (consumption) share and the output share, than most other indexes do. Our empirical results are valid in both the pooled sample and individual countries, in both the entire sample period and sub-sample periods. Our results are also robust to the selection of the value of the parameter that governs the trade elasticity.

The Role of Situation Awareness in a Supply Chain Crisis

Ryan E. Miller, Grove City College

This study explores the impact of Situation Awareness (SA) on supply chain agility and firm performance during the COVID-19 crisis. Using a mixed-method approach, the study analyzes data from firms that faced significant disruptions, investigating how varying levels of SA influenced their ability to respond effectively. The quantitative analysis reveals a strong correlation between high SA levels and enhanced agility, leading to improved crisis management and operational outcomes. These findings emphasize the vital role of SA in strategic decision-making and offer actionable insights for enhancing supply chain resilience in future disruptions.

Special Session: Best Paper Presentation

4:15 pm – 5:15 pm

BEST PAPER PRESENTATION – Room 104

Session Chair: David W. Jordan, Slippery Rock University – Conference President

Beneath the Crypto Currents: The Hidden Effect of Crypto Whales

Alan Chernoff, The College of New Jersey

Julapa Jagtiani, Federal Reserve Bank of Philadelphia

Cryptocurrency markets are often characterized by market manipulation or, at the very least, by a sharp distinction between large and sophisticated investors and small retail investors. While traditional assets often see a divergence in the success of institutional traders and retail traders, we find an even more pronounced difference regarding the holders of Ethereum (ETH), the second-largest cryptocurrency by volume. We see a significant difference in how large holders of ETH behave compared with smaller holders of ETH relative to price movements and the volatility of the cryptocurrency. We find that large ETH holders tend to increase their ETH holdings prior to a price increase, while small ETH holders tend to reduce their ETH holdings prior to a price increase. In other words, ETH returns tend to move in the direction that benefits crypto “whales” while reducing returns (or increasing loss) to “minnows.” Additionally, we find that the volatility of ETH returns seems to be driven by small retail investors rather than by the crypto whales.

NABET Social Hour – Senate Suite

5:30 – 6:30 pm

Dinner – Senate Suite

6:30 – 8:00 pm



NABET

Friday October 18, 2024

Registration – Registration Desk	7:30 am – 12:00 pm
Breakfast – Senate Suite	7:45 am – 9:00 am
Welcome – Senate Suite	8:00 am – 9:00 am
Welcome <i>and</i> Discussion Regarding Publication in the Journal of Business, Economics and Technology (JBET) <i>Norman Sigmond, Kutztown University of Pennsylvania</i> <i>Chairman, NABET Executive Board and co-editor of JBET</i>	

Session 18: Room 102

9:15 am – 10:00 am

Session Chair: Richard Paul Hauser, Gannon University

Drawdown Risk Reduction or not with Dividend Portfolios in Bear Markets

Richard Paul Hauser, Gannon University

Dividend paying stocks are widely regarded as “low risk” by retail investors, and the academic research on dividend paying stocks has widely supported that viewpoint if the risk measure is volatility. However, drawdown risk measures capture more of the emotional features of what investors consider as risk; consequently, this research investigates the drawdown risk of dividend portfolios in bear markets.

In the two worst market drawdowns of the 1927-2024 CRSP data sample (the Great Depression and the 2008 Financial Crisis), the high dividend yield portfolio has greater maximum drawdown than the CRSP total market portfolio. Consequently, the high dividend yield portfolio may be considered riskier than the market portfolio during those bear market drawdowns.

Analysis of dividend focused ETFs during recent bear markets shows that the path dependent drawdown is contingent on the investment style (blend or value) of the dividend portfolio. During the 2008 Financial Crisis and the 2020 Pandemic cycle, the large blend, high dividend growth ETFs perform better than the Russell 1000 large cap benchmark, while the high dividend yield ETFs classified as large value portfolios perform worse than the Russell 1000. While both the high dividend yield (value) ETFs and the high dividend growth (blend) ETFs perform better than the Russell 1000 during the 2022 Inflation Surge, the high dividend yield (value) ETFs have the smallest drawdown losses and shortest drawdown cycles.

Session Chair: Cynthia Newman, Rider University

Empowering University Students in Thailand: Embracing Social Issues in Decision-Making

Maung Min, The Pennsylvania State University
Subhadra Ganguli, The Pennsylvania State University
Shweta Sinha, Thammasat University – Thailand

The study delves into the student learning outcomes connected to a pressing societal issue and its practical application at a prestigious university in Bangkok, Thailand. It employs a scenario-based assessment, set against the backdrop of Thailand and the UN Sustainable Development Goals (SDGs), to gauge how students translate their understanding of societal issues, particularly those related to sustainability, into action.

The study involves surveying students from three departments enrolled in a freshman-level mandatory general education course titled "Land & Sustainability" at Thammasat University. This study draws inspiration from a similar one conducted at Penn State University Lehigh Valley campus, with results unveiled at NABET 2023. The survey was carried out during the summer of 2024. Just like its precursor, we anticipate that inquiry-driven models, where students deepen their grasp of sustainability-related societal issues through practical integration, will help with their comprehension of sustainability across Cognitive, Affective, and Behavioral realms. The paper scrutinizes the robustness of the findings across various levels and subject matters within the Thai university program through surveys and analysis.

Understanding Cultural Intelligence Among Gen Z College Students: Ethnocentrism as a Starting Point

Cynthia Newman, Rider University
Drew Procaccino, Rider University

Cultural intelligence (CQ) refers to the ability to function effectively in culturally diverse situations. This requires a person to understand and appreciate cultural differences, be able to adapt behavior and communication styles, and effectively interact with people from different cultural backgrounds. Cultural intelligence is a valuable skill in today's globalized world, where interactions with people from diverse cultural backgrounds are increasingly common in personal and professional settings. A challenge to an individual developing CQ is their level of ethnocentrism. Developing cultural intelligence can help individuals overcome ethnocentric tendencies and foster more inclusive and respectful interactions in multicultural settings (Caldwell, 2015).

If educators are serious about helping students progress in their CQ journey, they first need to understand students' level of ethnocentricity and the factors that may influence it. Once understood, educational experiences intended to enhance international awareness and CQ can be modified to meet students where they are and help them progress.

This exploratory study will use the Generalized Ethnocentrism (GenE) scale (Neuliep & McCroskey, 1997) to determine the level of ethnocentrism present in students at a private, mid-sized university in the United States' Mid-Atlantic region. It also investigates whether the level of ethnocentrism varies according to student demographic profile, as well as prior experiences living and traveling abroad. This information will then be used to suggest modifications to curricular and co-curricular activities that intentionally consider how to assist students in identifying their ethnocentric tendencies and progressing toward a more open-minded, less ethnocentric, perspective of other societies.

Session 20: Room 106

9:15 am – 10:00 am

Session Chair: Shawn M. Riley, Kutztown University

Digitalization of Services: A Core Competence for the Transnational Corporation

Ion Anghel, Goldman Sachs – Netherlands
Shawn M. Riley, Kutztown University

This paper contributes to our understanding of the relationship between digitalization and firm performance by examining the impact of digitalization at one firm in the global pharmaceutical industry over the 2011-2023 time period. We study a transnational company as it simultaneously manages the competing pressures of global integration and local differentiation in ways that leverage specialized knowledge and promote worldwide learning. We examine the effect of the initial implementation of SAP Process Control software on the performance of GSK's Vaccines division and find it to be associated with decreased legal reserve requirements, increased sales and increased core operating profits through at least 2019. We propose causal explanations for these positive impacts of digitalization on performance and conclude with suggestions for further research.

Motivation Distraction and Other Factors Associated with Student Performance in Upper-Level Elective Finance Courses

Mostafa M. Maksy, Kutztown University

This study examines various factors that are associated with student performance in upper-level elective finance courses. The grade the student intends to earn is the only motivation factor that is significantly associated with performance. Intentions to attend graduate school or to become a certified financial analyst are not associated with student performance. The type of work, number of hours of work, and course load distraction factors have no significant negative effect on student performance. The math ability is the only self-perceived ability factor that has a significant, though weak, association with performance, but reading, writing and listening are not significantly associated with performance. Both prior ability factors (GPA and the grade in a prerequisite course) have significant association with the student performance. As expected, gender and age have no significant association with performance.

Session Chair: Matt Fuss, Geneva College

"Keeping the 'Human' in Human Resources: Two Generational Perspectives (remove floating quotation mark)

Charles Jack Priolo, Touro University

Jessica Lilly, Touro University

While there have been many discussions over the last 20+ years about generational diversity in the workplace, these discussions have focused primarily on generational differences among employees. There has not been much discussion about generational differences among HR professionals. It has been a growing trend in the last several years for HR to become detached and distance itself from many issues, both personal and professional, that involve employees in the workplace. There is also evidence suggesting that different generations of HR professionals approach this matter from distinct perspectives. This article explores this trend and offers recommendations on how to “humanize” Human Resources so that it is once again more in-line with creating a work environment that is inclusive, collaborative, engaging, energizing, and ultimately, that leads to a win-win relationship for both the company and the employees who work for it.

Keeping Core Values in Focus

Matt Fuss, Geneva College

Various human resource philosophies and theories will be used to analyze how and why people are treated the way they are. Core values will be explored with connection to the resultant business policies and practices. The basic concepts of human resource management theory will be explained and examined. The issue organizational values on business practices will be examined at each stage of employment from the pre-employment stages of recruiting and onboarding through the complicated issues of pay and benefits and employee relations, all the way to the end of the employee life cycle with issues such as discipline and termination. Special attention will be given to the practical and pragmatic ways in which the articulated beliefs, as articulated in core values, direct management behavior and how that positions the company to effectively compete in the marketplace.

Session Chair: Ahmed Ebrahim, Fairfield University

Regional Integration and Economic Growth: Evidence from Selected Regional Communities in Africa

Shadiya Hossain, Bowie State University

Augustin Ntembe, Bowie State University

Regina Tawah, Bowie State University

The success of this strategy depends on the growth and consolidation of intra-regional trade, which is assumed to play a critical role in economic growth in the various regions. The current study uses panel data to investigate the factors that affect real GDP growth in African regional communities. A cross-sectional dependence test selects the appropriate method that offers robust estimates for the panel dataset. The study controls for interdependence and heteroscedasticity using the robust fixed and random effect estimators and the Driscoll-Kraay estimator. The findings suggest that economic integration significantly affects economic growth in all six regional communities. The results also show that human capital was a significant determinant of real GDP growth and positively related to growth in most equations. The consistent significance of capital highlights the role of capital investments in regional economic growth. Political stability has a significant relationship while being bidirectional. The significant impact of regional trade on economic growth suggests that African policymakers should implement policies to reduce barriers to free trade, promote peace and stability across the regions, improve infrastructure, and enhance economic growth across regional communities.

The Relationship Between Crime Rate and Socio-economic Factors

Azene Zenebe, Bowie State University

Nega Lakew, Bowie State University

Ademola Obisesan, Student - Bowie State University

Nitisha Ponnala, Student - Bowie State University

Moriah Parker, Student - Bowie State University

Socioeconomic conditions have long been acknowledged as pivotal determinants of crime trends. Established criminological theories, such as strain theory and social disorganization theory, offer a framework for understanding these dynamics. This study empirically examines the relationship between crime rates and socioeconomic factors like unemployment, household income levels, racial backgrounds, and the level of education people have using county-level crime data and socio-economic data on Maryland, USA. A quantitative analysis of county-level crime data from 2010 to 2020 was used. A descriptive analysis was used for data understanding followed by data transformation for normalization. The paper further examines the relationships between variables through a correlation analysis followed by applying ordinary least squares regression to predict crime rates. It has been discovered that areas facing more significant economic challenges, seen through higher unemployment rates and diminished earnings, frequently show an uptick in crime. Further, communities with a higher black population, when compared with white, have high crime rates. The result highlights a strong link between unemployment and criminal behavior, especially

in counties where families consistently earn less. The result also shows that communities with people with higher levels of education tend to have fewer crimes. The study illuminates the intricate interplay between economic factors and criminal activities, offering invaluable insights for law enforcement agencies and policymakers. These insights can guide the development of effective strategies to combat crime.

Managing the Top Line: The Case of First Adoption of Principles-Based Revenue Recognition Accounting

Ahmed Ebrahim, Fairfield University
Tarek Abdelfattah, University of Nottingham

The ASC 606 revenue recognition standard, introduced by the U.S. Financial Accounting Standards Board (FASB) for fiscal years beginning after December 2017, represents a shift from rules-based to principles-based revenue recognition. This new revenue recognition paradigm offers financial statement preparers greater discretion and judgement in deciding recognized revenues in current versus future years. Therefore, the initial adoption of this new standard presents a unique opportunity for earnings management that fits preparers' predetermined goals. This paper seizes this unique opportunity in the accounting practice to examine whether financial statement preparers utilized the initial adoption of such new principles-based revenue recognition paradigm to manage their reported sales revenue as part of their earnings management effort.

The paper focuses on companies in industries with complex, bundled contracts and products, such as the software and high-tech sectors, in contrast to more conventional industries offering simpler, stand-alone products and contracts, such as retail and wholesale. Using a sample of companies that first adopted the new revenue recognition standard in both high-tech and traditional industries, our findings show evidence that preparers in the high-tech test group leveraged the more flexibility provided by the new standard to manage reported sales revenue (in contrast to their net operating cashflow) compared to preparers in the control group of traditional industries and the years preceding the year of adoption. The paper has implications for regulators, standard-setters, and investors, highlighting the potential effect on financial reporting and the need to consider the sector-specific nuances introduced by the new standard.

Session 23: Room 104

10:30 am – 11:15 am

Session Chair: Anthony Rodi, University of Pittsburgh

Encouraging Academic Integrity Among College Students

Stephen Larson, Slippery Rock University

In higher education, where cheating can be easy and even facilitated by artificial intelligence or (AI - e.g. ChatGPT), it is inevitable that students will take advantage of the tools and technology to cheat. This work-in-progress paper introduces a sample quiz that reminds students to not plagiarize or copy the work of others or submit AI-generated content as their own.

This paper was born from the author's frustration with the rampant cheating in his class; dozens of students were caught cheating each semester. Consequently, the author used the university's academic integrity policy to create a quiz the students must take at the beginning of each term. This quiz does not require memorizing the academic integrity policy but allows the students to read the policy during the quiz. The questions are detailed enough that the students need to read nearly every paragraph to successfully answer each question. The quiz grade counts towards the course grade to help the students take the quiz seriously.

Since its inception, the author has found a marked decrease in the number of students cheating (including cheating by using AI).

Information Literacy, Is Student Use of AI a Replacement to Critical Thinking

Anthony Rodi, University of Pittsburgh
Chloe Dufour, University of Pittsburgh

The use of generative AI tools among college students has created a transformative shift in academic practices in the area of coursework and critical thinking. Students increasingly turn to these technologies as a substitute for producing reasoned and insightful content, often at the expense of deeper thought processes that have been fundamental to critical thinking. Is the technology just being used as an answering machine to efficiently complete assignments that would have taken much more time and effort using traditional methods?

Generative AI offers students the capability to quickly create large volumes of text. While convenient and useful, there are many risks involved that bypass the use of critical thought: analysis, evaluation, synthesis, and originality. However, this technology raises concerns about the potential loss of foundational skills, such as successful research, reasoning, and independent thought.

In addition, ethical considerations come to mind as the growing list of AI tools blur the lines between honest student effort and automated content generation.

The challenge lies in balancing technological advancement with the preservation of intellectual rigor and creativity. We need to strike a balance with leveraging the potential of AI while safeguarding critical thinking and learning. This paper seeks to find that balance between the use of new and innovative technologies while still enforcing critical thinking.

Session 24: Room 106

10:30 am – 11:15 am

Session Chair: Carla Treadway, The University of Findlay

CSR as a Determinant of a Company's Success: 10 Years Later

Karen Robinson, York College of Pennsylvania

The primary goal of this paper is to invoke a discussion on whether a company's participation in corporate social responsibility (CSR) practices affect financial performance. This researcher is

revisiting this topic 10 years after the results yielded that financial performance of companies that engaged in CSR practices was not significantly different to those who did not engage in CSR practices. The purpose of this research is to test the validity of theories that suggest that there should be a correlation in CSR activities and spending, and financial performance. The researcher will add to the literature review by looking at current research and compare 2009 to 2019 results. Additionally, the researcher will examine data from 2021 to see if there are any differences pre- and -post COVID. The use of outcomes from this research presentation may provide aid managers, researchers, consumers, academics and the industry.

Business Owners Perspectives on the Role of Their Higher Education in Small Business Survival

Carla Treadway, The University of Findlay

This research investigates the role and application of higher education in the survival and longevity of small businesses from the business owner's perspective. It seeks to fill a gap in existing research by examining small business owners' descriptions on how their higher education is applied to their business's success beyond the critical five-year mark. Through qualitative semi-structured interviews with diverse small business owners, this study aims to identify themes and insights on applying higher education to small business longevity. Thematic analysis will be used to explore the individualized perceptions of small business owners, focusing on the role and application of their higher education in the practical challenges of business ownership. This study will provide valuable data for educators, policymakers, and support organizations, emphasizing the need to integrate practical business education into higher education curricula to effectively provide education that can be applied to small business owners.

By addressing the relationship between higher education and small business survival, this dissertation aims to contribute to the broader understanding of how higher education can be operationalized to foster economic growth and stability through the success of small enterprises.

Session 25: Room 112

10:30 am – 11:15 am

Session Chair: Morteza Mashayekhi, Rider University

Corporate Environmental Ethics and Competitive Advantage: Evidence from Ghana

Augustin Ntembe, Bowie State University
Patty Asafu-Adjaye, Bowie State University

This study investigates the impact of corporate environmental ethics on competitive advantage, with a particular focus on the mediating role of green innovation. Utilizing a quantitative research design, data was collected from 200 firms across various industries in Ghana, employing structured surveys to measure environmental ethics, green innovation practices, and competitive advantage outcomes. The results indicate a significant positive relationship between corporate environmental ethics and the competitive advantage of companies included in the sample. Furthermore, green innovation partially mediates this relationship, suggesting that firms with strong environmental ethics gain a competitive edge and enhance their position by

implementing innovative and sustainable practices. The findings underscore the importance of integrating ethical and environmental practices into corporate strategies. The study suggests that companies committed to sustainability meet their social responsibilities and gain a competitive edge in an increasingly eco-conscious marketplace. The implications of these findings are discussed, highlighting the necessity for businesses to adopt green innovations as a core component of their operational strategies to thrive in today's competitive environment.

Investigating the Role of Self-Efficacy in the Adoption of Generative AI by Educators: An Empirical Study

Morteza Mashayekhi, Rider University

Fariba Nosrati, Ramapo College of New Jersey

This study examines the moderating effect of self-efficacy on educators' adoption of Generative AI (GenAI) in teaching. Based on a sample of 592 university professors from the USA and Canada and employing quantitative methods, the results reveal that while approximately 69% of respondents intend to use GenAI in teaching, research, or academic service, about 52% actually use GenAI, mainly for preparing course materials. Performance expectancy strongly influences the intention to use GenAI, with the effect being stronger for those with low self-efficacy. This suggests that GenAI's perceived benefits can serve as a powerful motivator, helping individuals overcome doubts and adopt the technology. In contrast, perceived risk significantly negatively affects the intention to use GenAI, particularly for educators with low self-efficacy, who may feel less capable of managing these risks and thus avoid using the technology. Interestingly, while social influence has no overall significant impact on GenAI adoption, it positively affects those with high self-efficacy, encouraging their intention to adopt GenAI. Conversely, for educators with low self-efficacy, social influence negatively affects their intention to use the technology. Theoretically, this study contributes to technology adoption research by highlighting the moderating role of self-efficacy in shaping responses to performance expectancy, perceived risk, and social influence. Practically, the findings suggest that institutions should enhance training and support to boost educators' confidence, particularly among those with lower self-efficacy, to encourage GenAI use. Tailored interventions that address specific risks and provide peer support may increase GenAI adoption across educational settings.

Lunch – Garden Room Restaurant**11:30 am – 12:45 pm**

Session Chair: Denise T. Ogden, Pennsylvania State University

Navigating the Enrollment Cliff: Strategies for Success

Denise T. Ogden, The Pennsylvania State University
Gaetan T. Giannini, Alvernia University

The enrollment cliff refers to the projected decrease in college enrollment in 2025 and beyond. This decline poses serious financial challenges for many already struggling institutes of higher education. In 2023 alone, 18 colleges or universities closed. Most of these institutions had financial and/or enrollment issues. This paper will provide an overview of the factors contributing to the enrollment cliff, explores consequences for institutions and provide actionable strategies to survive this period of dramatic change. By providing educators with insights and tools, they will be better equipped to adapt and thrive during this period of transformative change.

Navigating the Professor-Student Academic Integrity Violation Discussion

Denise T. Ogden, The Pennsylvania State University
Eileen Grodzia, The Pennsylvania State University

Academic dishonesty is not new; however, technology makes it easier for students to engage in overt and subtle forms of cheating. Generative artificial intelligence (AI) is readily available and often even the best students are using AI to cut down their research and assignment completion time. While there are many positives to the use of AI, there are also many negatives. Students more easily cross the line into academic dishonesty due to the ease of cutting and pasting work that is not their own. While educators are on the front lines when it comes to ensuring academic integrity in the classroom, many hesitate to report students through formal channels. There are several reasons cited in the literature for hesitation including cumbersome procedures, the time commitment involved, sympathy for students and the desire to avoid confronting students. This paper will review complexities surrounding academic integrity, how to incorporate academic integrity rationale throughout the course, reasons that professors hesitate to submit academic integrity issues and how to have a conversation with a student when a suspected academic integrity violation occurs.

Session Chair: Alan Chernoff, The College of New Jersey

Returns on Crypto Currencies Compared to Traditional Stock Indices

Tibebe A Assefa, Bowie State University
Sunando Sengupta, Bowie State University
Daniel Enoch Aboagye, Bowie State University

Cryptocurrency, as we know, has emerged as a new and innovative form of digital currency, which operates independently of traditional financial systems. This research paper focuses on an

overview of cryptocurrency and its returns as an asset; cryptocurrency comes with its security features and the economic problems users of these assets might face within specific geographical locations. This paper investigates the returns of the three major cryptocurrencies, namely Bitcoin, Ethereum, and Litecoin returns, compared to the three major indices: Dow Jones, NASDAQ, and S&O 500. We expect cryptocurrencies to have higher returns than traditional indices as they are more risky assets. Investors will not buy these assets unless compensated for the extra risk investors take. That is the basics of investing; high-risk assets should give higher returns for investors to take the risk. Using monthly returns from January 2016 until December 2023, data from Wharton Research Data Services (WRDS). The paper explores the secured features of cryptocurrency, and the risk associated with the new asset classes that are not yet regulated. It is largely used by investors willing to take extra risks and returns. The future of these currencies is unknown. As cryptocurrencies are not regulated as a currency, they might face challenges from the countries whose currencies dominate the world. Finally, this paper concludes with a discussion of the real potential future of cryptocurrency and the challenges faced by adopting cryptocurrency into the digital ecosystem.

Commercial Speech Protection under the First Amendment of the United States Constitution

John Golden, Slippery Rock University

This paper explores the evolving landscape of commercial speech protection under the First Amendment of the United States Constitution. Historically, commercial speech—defined as expression related solely to the economic interests of the speaker and its audience—was afforded limited protection. However, through landmark Supreme Court decisions, the scope of protection for commercial speech has expanded significantly. This paper analyzes key cases which established the legal framework for assessing government regulation of commercial speech. The paper argues that while the heightened protection of commercial speech has been beneficial in promoting consumer information and economic transparency, it has also raised complex questions about the balance between free expression and government regulation in areas such as advertising, public health, and consumer protection. The analysis concludes with a discussion on the future trajectory of commercial speech protection, considering current legal trends and potential implications for businesses, consumers, and regulatory bodies.

Session 28: Room 106

1:00 pm – 1:45 pm

Session Chair: Norman C Sigmond, Kutztown University

Household Exit Patterns: Analyzing Influences and Trends Using Data from the 2021 American Housing Survey AHS

Elkanah Faux, Bowie State University

While much has been written about gentrification and neighborhood and demographic changes affecting housing exits, factors like downsizing, upsizing, and lifecycle events are less explored. The research aims to contribute to the literature by providing a more balanced and complete understanding of housing market behavior. Using data from the 2021 American Household Survey (AHS), a period marked by the ongoing effects of the COVID-19 epidemic, this research employs

a logit model to determine if housing exits are significantly influenced by lifecycle events like marriage, divorce, and childbirth decisions to downsize or upsize. The findings show that the age of the head of household, race, educational attainment, and number of rooms in the house (upsizing) affect the likelihood of housing exits. However, those with some college experience do not show a statistically significant difference in exit probability. With increased remote work because of the pandemic, associated health risks, and economic uncertainties requiring government subsidies and other related programs to provide income support, these trends might have been more pronounced in limiting mobility among older individuals and those in more secure housing. These findings guide policymakers and real estate developers to design targeted strategies addressing housing needs and their broader implications for residential mobility patterns. Due to the long-term shifts in housing preferences and mobility occasioned by the pandemic, policies to deal with affordable housing, housing discrimination, and more supplemental income assistance to those more impacted by lifecycle events and evolving housing needs.

The Covid Inflation Safe Landing: If?

William Carlson, Duquesne University – Retired

While Paul Volcker needed the 1980 and 1981-2 recessions and unemployment of 10.8% to solve the Great Inflation of 1972-82 (Exhibit 1), Carlson Lackman said that a recession was not needed to cure the Covid Inflation (Exhibit 2) at the 2022 NABET conference. 1972-82 was an oil crisis case (boycott, Iran), Covid was a supply chain problem caused by the pandemic. But oil still remains an important determinant of inflation (Exhibits 3, 4).

Exhibit 5 comes from St. Louis Fed analyst Christopher Neely noting how the current disinflation without a recession is unusual and peculiar. More research is needed. Exhibit 6 shows the 1960-2024 history of inflation and recessions. Exhibit 7 shows the inverted yield theory, Exhibit 8 the Sahm Rule.

Exhibit 9 shows that consumption was sustained by the growth of the money stock M2 (Covid relief checks) forestalling a recession. What can go wrong? Exhibit 10 shows the Fed was more than a year late in combatting the inflation. If it is late again and keeps interest rates too high too long the economy could crash. Exhibit 11 is a 2024 update of the original graph.

Supplemental information on the housing data problem, wage inflation vs the CPI, and JOLTS data on job openings and layoffs (to be updated).

Session 29: Room 112

1:00 pm – 1:45 pm

Session Chair: Gavin Goldstein, Touro University

The Perspective of Tax Practitioners on Taxation as an Incentive to Charity

Gavin Goldstein, Touro University

Researchers continue to ponder what motivates charitable contributions. Since the creation of the income tax in 1909, and the original tax deduction of 1917, the Internal Revenue Service continues to use the income tax system to encourage charitable contributions. This aligns with the many developed countries that use the tax system and tax deductions to encourage charity. Despite this,

there continues to be ambiguity over whether the tax system motivates charity and enhances the accomplishments of charity. Similarly, the question of why people give to charity within the various social sciences remains an open matter. The purpose of this paper is to explore the perspective of tax practitioners on the relationship between taxation and charity. We conducted a qualitative study by interviewing tax practitioners about their perspectives, experiences, and understanding on the relationship between taxation and charity. From these interviews, we found that tax practitioners (1) defined charity broadly or as an organization; (2) believed corporate social responsibility was a broader concept that included charity, or did not exist, (3) believed the relationship between charity and taxation is the tax deduction; (4) minimally discussed charitable tax deductions with their clients; and (5) advocated for greater tax advantages associated with charity, or did not support a change in the tax code. This paper benefits the fields of taxation and the motivation of philanthropy. We hope that this study adds to the literature on why people give to charity and reduces the ambiguity over whether the tax system motivates charity.

Session 30: Room 102

2:00 pm – 3:05 pm

Session Chair: Michael J. Gallagher, DeSales University

A Mission of Service: Lessons learned from 30 years of Service Learning (capital “L”)

Michael J. Gallagher, DeSales University

My experience with service learning as a distinctive competitive advantage started in September of 1994 at Defiance College and is continuing at DeSales University 30 years later.

Defiance College (DC) in 1994 was a struggling four-year university that was founded 1850. DC hired a new president by the name of Dr. James Harris. Dr. Harris wrote a white paper with the title “A Mission of Service”. DC then formed a committee to discuss service learning as a distinctive mission for the college. The college enrollments rebounded using a program where the students went from Service (big S) to Learning (big L) to service learning (Big S Big L). Our committee created service and learning opportunities in the freshman year, sophomore and junior year, and an integrated Service- Learning capstone for the graduating seniors.

I was hired August, 2011 at DeSales University to teach accounting, provide service to the college and community and to publish. The end of the first year provided an opportunity to capitalize on the DeSales Salesian mission and pivot our case study capstone experience to a capstone experience that required each student to complete a service-learning project (SL).

This presentation will discuss the 30 years of projects emphasizing different types of projects and the opportunity these projects provided to the students at Defiance College and DeSales University.

Session 31: Room 104

2:00 pm – 3:05 pm

Session Chair: Dwight W. Heaster, Glenville State University

The Clothing Rental Industry: Examining shifts in Consumer Behavior Technology and Business Models

Greta M. Keiper-Blake, Misericordia University

Jenn Hyman and classmate Jenny Fleiss developed the idea at for Rent the Runway at Harvard in 2009, marking the beginning of the clothing rental industry in the United States (Our Story, 2024). Rental services, an innovative and sustainable way of consuming fashion, have disrupted the industry, changing the standard from ownership to access through short-term rentals and subscription services (Almendral, 2023). Clothing rental highlights changes in consumer behavior- the industry's revenue growth uncovers the growing demand for apparel that is both sustainable and affordable, demonstrates the increased perceptual acceptance of clothing rentals, and the growing popularity of subscription services. Despite the significant demand for clothing rental services the rental model has its challenges, including operational inefficiencies, intensive resource investment, and difficulties retaining customers. Consumer preferences for known brands, consumer perceptions, special occasion use of rental services, and trialability pose additional hurdles (Parisi, 2023). Technology and infrastructure are pivotal in the clothing rental industry. Technology is used for inventory management, to predict demand, optimize stock levels, and personalize customer experiences (Almendral, 2023). While Rent the Runway, a pioneer in the clothing rental industry has yet to turn a profit, the success of Urban Outfitters' rental venture, Nuuly, may provide a model for success. Nuuly achieved its first profit milestone in November 2023, a testament to the industry's profitability potential (Parisi, 2023). Applying the consumer behavior purchase framework identifies shifts in psychological and sociological factors influencing fashion behavior, as well as business model innovation through a review of academic research, company insights and industry news.

The Role of Personalization in Digital Marketing: A Data-Driven Analysis

Ronda Mariani, Commonwealth University of Pennsylvania Bloomsburg

Dina Clark, Commonwealth University of Pennsylvania Bloomsburg

Personalization has emerged as a critical strategy in digital marketing, with businesses increasingly utilizing consumer data to create tailored campaigns. This presentation examines the impact of different types of personalization, including demographic and behavioral data, on key marketing performance metrics such as conversion rates. Using secondary data from industry reports and a hypothetical dataset, we developed a multiple linear regression model to assess the relationship between personalization type, campaign frequency, marketing budget, and conversion rates.

Our findings indicate that behavioral-based personalization significantly increases conversion rates ($p = 0.004$), with a 3.25% improvement on average compared to demographic-based approaches. Additionally, a higher marketing budget dedicated to personalized marketing campaigns significantly boosts conversion rates ($p = 0.002$), suggesting that adequate resource allocation is crucial for effective personalization strategies. While the frequency of personalized campaigns shows a positive trend, its effect was not statistically significant in this model.

This study contributes to the growing body of literature on data-driven marketing by emphasizing the importance of real-time behavioral data in personalization efforts. The results highlight actionable insights for marketers, suggesting businesses should prioritize behavioral data and invest adequately in personalized marketing campaigns to maximize conversion outcomes. Future

research should further explore the impact of personalization frequency and the integration of advanced AI-driven techniques.

Name Image and Likeness the New Phrase of Personal Branding

Dwight W. Heaster, Glenville State University

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Session 32 Room 106

2:00 pm – 3:05 pm

Session Chair: Mohammad Abbas Ali, Pennsylvania State University

Ethical and Legal Considerations in the Implementation of Artificial Intelligence Systems

Joanne Peca, Carnegie Mellon University

Mahdi Nasereddin, The Pennsylvania State University

Edward J. Glantz, The Pennsylvania State University

Sarah Stager, The Pennsylvania State University

Michael Bartolacci, The Pennsylvania State University

This paper examines the ethical and legal issues that have arisen from the recent explosion of consumer-facing artificial intelligence (AI) systems and services. While artificial intelligence itself has been the focus of research and development for many years, the average end user only first encountered AI as a consumer-facing product in the past few years, with the release of ChatGPT in late 2022. At the same time, governments are playing catchup as they try to implement laws to address key ethical concerns regarding privacy and fairness in AI systems. Finally, we explore how the U.S. education system is preparing the next generation for a world in which artificial intelligence is integrated into their personal and professional lives.

Examining the Impact of Student Club Leaders Diversity on Student Club Composition

Susan Davenport, Stockton University
Noel Criscione-Naylor, Stockton University
Christy Goodnight, Stockton University
Monica Amadio, Stockton University

This study builds upon prior research that identified student club activities produced organic diversity among club members as compared to the overall student population at a regional comprehensive public university. While the earlier research offered foundational insights into diversity within student clubs, the current study aims to examine how the diversity of student club leaders influences the demographic composition of their members. The findings of this study will provide valuable insights into the dynamics of student clubs and draw parallels to workplace structures, encouraging more inclusive practices to successfully achieve diversity goals and objectives.

Session 33: Room 112

2:00 pm – 2:45 pm

Session Chair: Joshua Chicarelli, PennWest University California

Developing a Finance Course for Sport Management

Norman C Sigmond, Kutztown University

Sport Management programs generally attract students who tend not to be proficient with quantitative course material. Of course, other courses within the Department of Sport Management, as well as elsewhere in the university, may contain material this is challenging for the student. However, many of those courses are not what we, as experienced professors, might refer to as academically challenging courses. Such factors exist in most Sport Management programs, including those that have national accreditation. Those who are experienced professors know that this environment appears to be relatively common throughout most of higher education, not just in the Department of Sport Management. Therefore, what should be the content of a course in Finance. Can a meaningful course in Finance be developed and successfully taught in the Department of Sport Management? In an effort to deal with this question, this presentation focuses on the content of an actual Finance course in Sport Management and the assessment measures that have been applied during the past 12 years. Has this effort been successful? You will have to tune-in to find out!

Agency Theory in Name, Image and Likeness (NIL)

Joshua Chicarelli, PennWest University California
Christian Ola, PennWest University California
Ed Matecki, PennWest University California

This research explores potential agency conflicts in Name, Image, and Likeness (NIL) contracts for college athletes, a growing concern following recent NCAA rule changes allowing athletes to profit from their personal brands. The study examines conflicts that may

arise between athletes, their agents, universities, and sponsors, focusing on scenarios where interests may diverge. Key issues include agents prioritizing their own compensation over the athlete's long-term well-being, or universities exerting undue influence over athlete agreements to align with institutional goals. The research also explores how the lack of regulatory oversight in NIL deals creates vulnerability for young athletes, who may lack the knowledge or resources to navigate complex contractual obligations. The study aims to provide recommendations for minimizing agency conflicts by advocating for clear guidelines, education for athletes on contractual rights, and increased transparency between all parties involved in NIL agreements.

Conference Concludes

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