



NABET.US

National Association of Business, Economics, and Technology

48th Annual Meeting
October 23 - 24, 2025

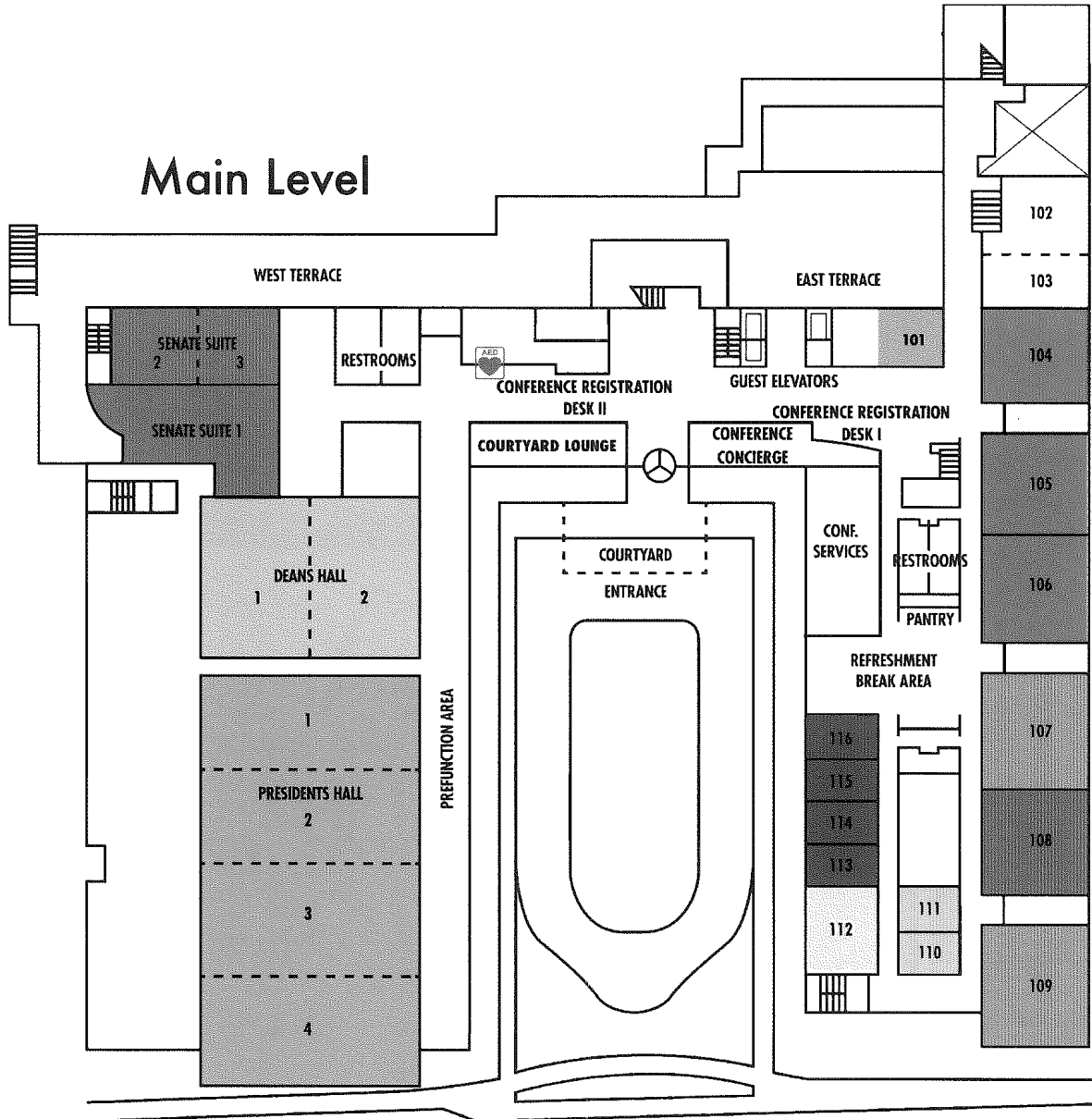
The Penn Stater Hotel & Conference Center
215 Innovation Boulevard
State College, PA 16803
(814) 863-5000

Official Conference Program

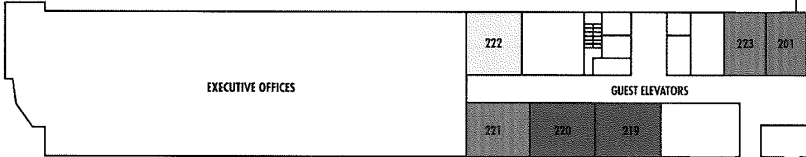
National Association of Business, Economics, and Technology

48th Annual NABET Meeting
October 23-24, 2025
Conference Maps

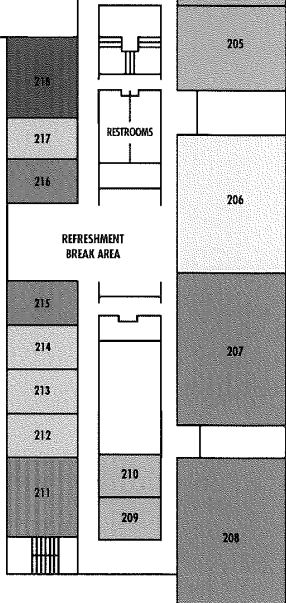
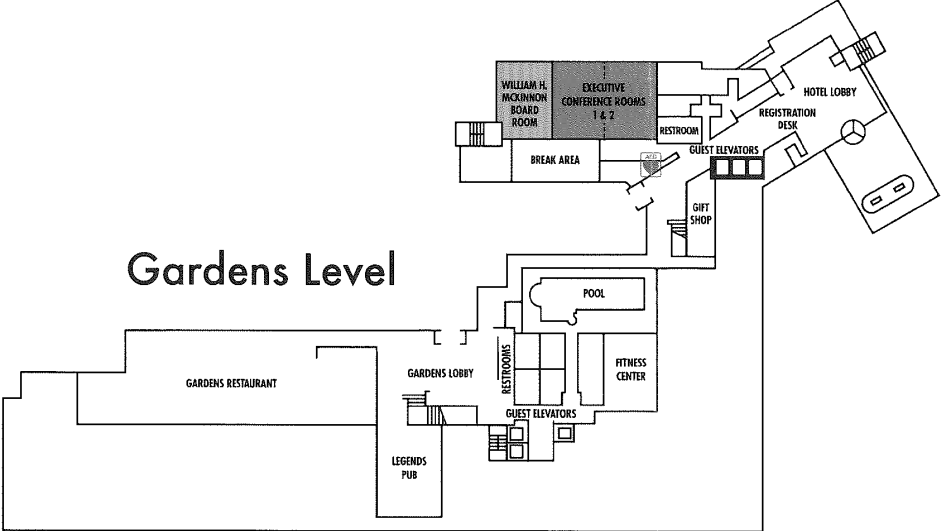
Main Level



Second Level



Gardens Level



Thursday October 23, 2025

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
First Sessions Begin	9:40 am
Morning Coffee Break	10:45 am - 11:00 am
Lunch – Garden Room Restaurant	12:00 pm - 1:00 pm
Afternoon Coffee Break – Refreshment Break Area	2:00 pm – 2:15 pm
Special Session: Best Paper Presentation, Room 106	4:15 pm – 5:15 pm
NABET Social Hour – Senate Suite	5:30 pm – 6:30 pm
Dinner – Senate Suite	6:30 pm – 8:00 pm

Friday October 24, 2025

Registration – Registration Desk	7:30 am – 12:00 pm
Breakfast – Senate Suite	7:45 am – 9:00 am
Welcome <i>and</i> JBET Discussion - Senate Suite Publication in the Journal of Business, Economics and Technology (JBET)	8:00 am – 9:00 am
First Sessions Begin	9:10 am
Morning Coffee Break	10:00 am - 10:30 am
Lunch – Garden Room Restaurant	12:00 pm - 1:00 pm
Afternoon Coffee Break – Refreshment Break Area	2:00 pm – 2:15 pm
Conference Concludes	2:10 pm

Program Schedule: Thursday October 23, 2025

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Sessions Begin 9:40 AM

Session 1: Room 102

9:40 am – 10:45 am

Session Chair: Cheryl Crespi, Central Connecticut State University

Faculty Burnout: Fact or Fiction

Monica L. Law, Marywood University

The objective of this presentation is twofold: 1) to discuss reasons for faculty burnout, and 2) discuss possible solutions to overcoming burnout. There are negative implications when burnout becomes an issue, so the focus of this presentation is to bring about applicable options for overcoming burnout.

Reinventing the Business Capstone Course

Robert S. Fleming, Rowan University

Over the years, we have incorporated numerous innovative enhancements into *Business Policy*, our capstone business course, in the interest of preparing students to “hit the ground” running after graduation. This semester we are adding two additional learning innovations in this course: (1) *Media Coverage of Business Events* and (2) *Technology Timeout*. The *Media Coverage of Business Events* activity will prepare students to successfully work with the media as organizational representatives. Team members will be expected to conduct the necessary research to be knowledgeable on an issue and prepared to be interviewed by reporters. Several members of each team will serve as reporters, while other team members will play the roles of organizational representatives. The remainder of the class will serve as the viewing audience. The inclination to continuously rely on information readily available through a search engine has in many ways diminished our ability to engage in critical thinking in making business decisions and solving business problems. The *technology timeout* activities, unlike the other course activities, will not involve any preparation in advance. Rather, students will be asked to turn off their technology, including phones and laptops, and participate in discussions on contemporary business issues.

Distance Or Traditional Doctoral Education Advantages and Disadvantages in a Challenging Academic Climate

Tony Crespi, University of Hartford

Cheryl Crespi, Central Connecticut State University

Universities and academic lives are experiencing a seismic shift. Shrinking undergraduate enrollments, dropping birthrates, decreased funding, as well as university and programmatic closures have impacted faculty recruitment and program offerings. Today, both future faculty interested in an academic career

and students exploring graduate programs face uncertainty. At the same time, the majority of public university students have enrolled in distance learning courses. As illustration, according to the National Center for Education Statistics in 2020 more than 1.6 million students had taken their graduate education exclusively online! With offerings ranging from web-based classrooms to blends of synchronous and asynchronous classes mixing weekend or weeklong intensives with both online and distributed educational formats the menu is expansive. Today students interested in a doctoral program may inquire if university funding will remain viable. Will programs close? Within this zone of uncertainty distance programs offer the possibility of attaining a degree without a career break, without lost income, and without a possible geographic relocation. Some employers also provide reimbursement! Within this climate, though, not all faculty nor students fully understand this panorama. This presentation explores the issues while providing ample opportunity for lively debate and conversation.

Session 2: Room 104

9:40 am – 10:45 am

Session Chair: Timothy Haase, Ramapo College of New Jersey

The Moon Was a Ghostly Galleon Tossed Upon Cloudy Seas Writing Questions to Defeat AI

Robert John O'Connell, York College of Pennsylvania

Students' use of Artificial Intelligence (AI) for completing assignments in the classroom is a fact of life today. Discussions range from how do we defeat AI to how can we embrace AI. Perhaps we try to defeat AI by going back to students handwriting essay question answers in 'blue books'. Perhaps we should accept and embrace AI, much like calculators, originally banned for The College Board exams, were eventually mandated. Computers are required in my classrooms, as that is how the textbooks and other materials are accessed, which also means then, access to AI. Last semester, this author was provided an AI-generated performance review built from end-of-course comments written by students. Recently, LinkedIn posted an article suggesting that AI may replace middle managers. Following a review of student technology use in the classroom, this author plans to investigate recent literature related to AI in the classroom and how questions in the business curriculum and exam essay questions can be designed such that they accurately measure how well students know, understand, and can apply the concepts, rather than regeneration of AI-created response to questions.

Artificial Intelligence in Education: A Practical Approach

Dwight W. Heaster, Glenville State University

This paper addresses the burgeoning imperative for business faculty to effectively integrate Artificial Intelligence (AI) into contemporary teaching practices within business education. Recognizing the transformative potential of AI to enhance pedagogical approaches, streamline administrative burdens, and foster personalized learning experiences for business students, this study proposes the development and implementation of a comprehensive AI training program specifically tailored for business faculty. The program aims to equip educators across various business disciplines with the necessary knowledge, practical skills, and ethical considerations to confidently and effectively leverage AI tools within their instructional methodologies. Through a structured curriculum encompassing [mention key areas of training relevant to business, e.g., AI fundamentals for business applications, pedagogical applications of AI in business education, ethical considerations in AI and business, practical tool usage for business instruction], this initiative seeks to foster a digitally fluent business faculty capable of harnessing the power of AI to enrich the learning environment, enhance business-relevant skills, and improve student outcomes in a rapidly evolving technological landscape. This paper outlines the rationale, objectives, and proposed structure of this faculty development program, highlighting its potential to facilitate a more innovative and effective business education in the age of AI.

Instructional Delivery Modalities and Student Learning Outcomes: A Comprehensive Analysis of In-Person and Virtual Learning Environments in Business Statistics Education

Timothy Haase, Ramapo College of New Jersey

This study examines the differential effects of instructional delivery modalities on student academic performance in a business statistics course. Using data from 203 students across three semesters (Spring 2021, Fall 2021, Spring 2022), we analyze learning outcomes under fully virtual, flexible hybrid, and traditional in-person instructional formats. Through comprehensive statistical analysis including ANOVA and probit modeling, we find that while virtual attendance negatively impacts test performance on class-specific material, homework performance benefits significantly from attendance in either modality. In particular, we find the likelihood of answering test questions correctly is higher for in-person attendance vs virtual for material covered in class and material covered outside of class. These findings provide important insights for educational institutions designing post-pandemic instructional strategies and contribute to the century-long discourse on attendance-performance relationships in higher education.

Session 3: Room 106

9:40 am – 10:45 am

Session Chair: Byunghee Choi, Mount Saint Mary's University

Adulting 101: The Creation of a Financial Literacy Program for College Students

Amy Washo, Marywood University

This presentation will discuss the creation, implementation, and ongoing improvements to a financial literacy program offered to college students. Financial literacy is an essential skill for everyone to understand at any point of their lives and careers but especially for college students who will soon graduate and enter their careers as employees, independent contractors, or business owners. No matter what career goal is pursued, students should understand basic financial topics such as taxes, budgeting, and loans which impact every person but in different ways. Through a series of short, fun, and informative workshops with presenters in the accounting, financial, and legal fields, students learn the basics about what they need to know when they graduate. While the program has been initially targeted to traditional college-age students, changing demographics in higher education has encouraged the reflection of and change in topics and audience to better align with college populations and the general community.

The Future of Work: A Multi-Country Perspective

Diane D. Galbraith, Slippery Rock University

Nuria Garcia, NbN Marketing

This paper examines how the modern workplace is being reshaped by the intersection of three accelerating forces: the challenges of a multigenerational workforce, the integration of artificial intelligence, and the normalization of remote and hybrid work models. Through qualitative research, including industry interviews and case examples from multiple countries, we explore how these shifts are transforming organizational culture, collaboration, and the workplace. Also, we will examine elements such as employee wellness and the emergence of a skills gap within industries. Rather than offering a single solution, the study highlights a range of responses from different locales of a global supply chain company navigating this complexity, with an emphasis on flexibility, resilience, and the evolving role of human connection in a digitized work environment.

Understanding the Decline in Job Reallocation and Labor Share in the United States

Byunghee Choi, Mount Saint Mary's University

In recent decades, the U.S. economy has witnessed a pronounced decline in both the labor share of income and labor market fluidity, reflecting deep structural changes in labor market dynamics. While these trends have typically been examined in isolation, their persistent co-movement—particularly since the early 2000s—suggests the presence of underlying forces jointly influencing income distribution and job mobility. This paper develops a theoretical framework to explore one such mechanism: rising labor adjustment costs. By incorporating these frictions into a dynamic model of the labor market, we examine how increases in adjustment costs can simultaneously dampen job reallocation and reduce labor's share of income. Our integrated analysis provides new insights into the interconnected nature of these macroeconomic trends, highlighting their shared origins and implications for labor market performance and economic welfare.

Session 4: Room 112

9:40 am – 10:45 am

Session Chair: Huilan Zhang, Pennsylvania State University

CEO Equity Incentives Product Market Competition and Tax Avoidance

Huilan Zhang, Pennsylvania State University

Jing Wang, California State University Bakersfield

This study examines the relationship between CEO equity incentives, product market competition, and tax avoidance. Using a sample of 23,144 firm-year observations from 2,672 firms over the period 1992–2022, we find that a higher sensitivity of CEO equity portfolio to stock price (Δ) is negatively associated with tax avoidance, while greater sensitivity to stock return volatility (ν) is positively related to tax avoidance. We also observe that increased product market competition leads to more aggressive tax avoidance. Furthermore, the Tax Cuts and Jobs Act mitigates the negative effect of Δ and weakens the positive effect of ν on tax avoidance. Our results are robust to alternative measures of Δ , product market competition, and tax avoidance. These findings underscore the influence of CEO incentives and market competition on corporate tax behavior, offering valuable insights for policymakers, regulators, and investors.

Social Responsibility and Small and Medium-Sized Firms

Mohammad Abbas Ali, Pennsylvania State University

Faiza Abbas, Pennsylvania State University

The last three decades have generated significant academic interest in various areas of CSR. However, there is a noticeable lack of attention given to small and medium enterprises (SMEs) and their efforts to conduct CSR. It is argued that SMEs represent a significant portion of national and global economies. Therefore, SME CSR warrants immediate attention in terms of research, theoretical development, and the creation of a nuanced understanding of how it is conducted. Soundararajan et al. (2018) conducted a comprehensive literature review and proposed a tailored research agenda for understanding how SMEs conduct CSR. They suggest research in six specific areas. This study builds upon Soundararajan et al. (2018) and highlights the need to analyze the distinctive features of SMEs and demonstrate how they engage in CSR. It achieves this goal by exploring the first five of Soundararajan et al.'s (2018) six identified areas. To achieve its objectives, this work employs a qualitative interview and observation-based methodology to delve deeper into the research agenda suggested above. As this work delves deeper into the suggested research areas, it highlights a pathway for other SMEs interested in becoming more socially responsible.

Session 5: Room 102**10:55 am – 12:00 pm***Session Chair: Melanie O. Anderson, Slippery Rock University***How an Off-patent Drug Can Manage Price Competition With its Generic Counterpart - A Dynamic Model Empirically Tested**

Abhik Roy, Quinnipiac University

Based on the static model of Amaldoss and He (2009), a dynamic model of price competition between an off-patent prescription drug and its generic version is developed. Through a combination of a price leadership strategy and direct-to-consumer (DTC) advertising, even after expiration of its patent, the name brand is able to optimize its profits in the face of generic competition. The nature of DTC advertising is important – it should be beneficial to the entire drug category, and not brand specific. The model is estimated using price and sales data from three drug categories – antidepressants, hypertension, and hyperlipidemia. Constraints are imposed on the parameters of the system of equations, based on a solution to a dynamic price and advertising game. The proposed model is tested against alternative models, based on goodness-of-fit to the data. It is found that the existence of a Stackelberg system of price competition coincides with significant effects of DTC spending on category demand. Under conditions where there is no DTC advertising, or it does not have a significant effect on demand, a market where the name brand and generics price independently, is more likely to exist. The implication is that an off-patent brand can optimize its profits by acting as a price leader if its advertising is effective in stimulating demand for the drug category.

Do Inbound and Outbound Payments Respond Asymmetrically to Fluctuations in Exchange Rates - Evidence from Vietnam

Hanafiah Harvey, Pennsylvania State University

Since the relationship between exchange rate changes and import and export prices is asymmetric, we expect that a country's inbound payments (export earnings) and outbound payments (costs of imports) will also respond asymmetrically to exchange rate fluctuations. This paper examines the effect of currency devaluation on the trade balance, focusing specifically on Vietnam's economy. It utilizes quarterly data to analyze Vietnam's import and export values, along with those of its 13 trading partners, using both symmetric and asymmetric versions of the Auto Regressive Distributed Lag (ARDL) model. The study finds that, while short-term effects of exchange rate changes on Vietnam's inbound and outbound payments are asymmetric with all partners, the long-term asymmetric effects are evident in over 50% of outbound partners and 5% of inbound payments. The results differ depending on the partner involved.

Theranos Fraud Start to Finish

Melanie O. Anderson, Slippery Rock University

Theranos, a promising startup touting an innovative blood testing method, failed to deliver on the innovation. Moreover, employees at Theranos modified laboratory testing statistics to cover up the failure of the innovative technology and substituted regular blood testing results based on substandard lab procedures. The company used a culture of secrecy, confidentiality, and trade secrets to bully

and intimidate employees into silence. At its zenith in 2016, Theranos had a valuation of \$9 billion, 1,000 employees and its founder, CEO and Chairman Elizabeth Holmes had a net worth of \$4.5 billion. Theranos no longer exists and furthermore, a grand jury indicted Elizabeth Holmes and Theranos President Ramesh “Sunny” Balwani for their involvement in 2018. Trials were held in 2022 and Elizabeth Holmes was found guilty of defrauding investors of hundreds of millions of dollars. She was sentenced to 11 years and 3 months in federal prison. Restitution is still being discussed. This case study will review the turning points in the Theranos timeline and ask students to analyze what actions would have made a difference in preventing and/or detecting this fraud.

Session 6: Room 104

10:55 am – 12:00 pm

Session Chair: Halil Zaim, Alfred University

Risant Health: Risant Health: A Case Study in Strategic Brand Architecture

Greta M. Keiper-Blake, Misericordia University

Branding is an ongoing process of managing and developing a company's mission, identity, and values to establish a distinct, consistent, and positive perception in the minds of stakeholders. Healthcare branding presents additional challenges in terms of identity, credibility, and alignment with the organizational mission, given the evolving business models and growth strategies. A case analysis of Kaiser Permanente's acquisition of Geisinger Health Systems is presented. Kaiser Permanente acquired Geisinger Health System in 2024, which resulted in the creation of a new parent nonprofit entity, Risant Health. The house of brands architecture maintained Geisinger's regional brand equity while providing a scalable platform for value-based healthcare. The Risant Health brand provides a reputational safeguard for Geisinger and Kaiser Permanente, while creating an operational framework for expansion. Comparative case studies are presented to address commonalities in strategy. Mass General Brigham, Brown University Health, and Siemens Healthineers highlight recurring themes of credibility and the need for a strong alignment between brand promises and organizational mission. Case analyses suggest that healthcare rebranding requires a deliberate approach to strike a balance between regional trust and scalability, thereby supporting effective organizational growth.

Beyond Entertainment: Social Media's Role in Knowledge Sharing Utilization and Performance

Halil Zaim, Alfred University

Bozhena Snizhko, Alfred University

This study investigates the impact of social media use on knowledge utilization, knowledge sharing, and performance within the service industry in New York State. Data were collected from 325 employees, and regression analysis was employed to test the proposed relationships. The findings indicate that social media use is significantly associated with all three outcomes. However, a more nuanced analysis reveals that the effects vary across social media dimensions. Specifically, social media use for business and networking demonstrates strong positive relationships with knowledge sharing, knowledge utilization, and performance. In contrast, social media use for entertainment shows no significant effect on any of the outcomes. These results highlight the importance of distinguishing between different dimensions of social media use and suggest that organizations may enhance knowledge-related practices and performance outcomes by strategically encouraging professional and networking-oriented engagement while limiting reliance on entertainment-driven use.

Healthcare Quality and Sustainability: The Mediating Role of Organizational Performance

Halil Zaim, Alfred University

This study examines the interrelationships between healthcare quality, organizational performance, and sustainability within the healthcare sector of New York State. We propose a conceptual model in which healthcare quality directly influences sustainability, with organizational performance serving as a mediating factor. The model was tested using data collected from 683 patients through a structured, self-administered questionnaire. Mediation analysis was conducted with Hayes' PROCESS macro in SPSS, employing 5,000 bootstrap samples at the 95% confidence level. The findings indicate that healthcare quality exerts a strong, positive, and significant effect on organizational performance. Both healthcare quality and organizational performance were found to have significant positive effects on sustainability. Moreover, organizational performance partially mediated the relationship between healthcare quality and sustainability, as evidenced by a significant indirect effect. These results highlight the pivotal role of healthcare quality as a driver of sustainability, both directly and indirectly through enhanced organizational performance. The study underscores the need for healthcare organizations to prioritize continuous quality improvement initiatives as a means of strengthening performance and ensuring long-term sustainability.

Session 7: Room 106

10:55 am – 12:00 pm

Session Chair: John M Zych, The University of Scranton

The Luxury Brand Industry Is it Impossible to Sustain

Dwight W. Heaster, Glenville State University

Billy Stone, Fairmont State University

This paper explores the sustainability of the luxury brand industry amidst the rapidly changing consumer landscape influenced by digital media. Renowned brands such as Hermes, Louis Vuitton, Balenciaga, and Gucci have historically represented wealth and an aspirational lifestyle, leveraging their rich heritage and innovative marketing strategies to maintain exclusivity. However, the emergence of social and digital media has transformed brand engagement, offering both unprecedented opportunities for outreach and significant challenges that jeopardize established brand identities. This study examines the duality of digital platforms, which can amplify brand narratives while simultaneously exposing them to criticism and controversy. The pivotal role of brand ambassadors is analyzed, highlighting their potential to shape public perceptions through their adherence to or deviation from brand values. Moreover, the interplay between scarcity, price, and consumer perception of elite status is scrutinized, emphasizing how luxury brands strategically cultivate their identity through limited production and elevated pricing. By investigating these dynamics, this research elucidates the complex realities facing luxury branding today, providing insights into the barriers and prospects for the future viability of the luxury brand industry.

Too Many Chiefs the Development of the C-Suite

John Keiser, The College at Brockport

American corporations are governed by Boards of Directors, that oversee organizations' senior management. At the top of the organizational pyramid exists the "C-Suite," officers whose titles contain the word "Chief" as in "Chief Executive Officer, Chief Operating Officer, Chief Financial Officer, etc. These positions have become ubiquitous in major corporations, and the last few decades have seen a plethora of new C-level titles added to the suite. Interestingly, as common as these titles

are, there is practically no regulation requiring them. This paper documents the growth of C-titles in corporate America over the past 65 years. Using archival data from corporations comprising the Dow Jones Industrial Average, this research will explore the expansion of the C-Suite with special discussion on trends, and the institutionalization of C-level titles.

Responding to a Competitor's Communications Campaign in a Rapidly Changing Environment

John M Zych, The University of Scranton

Today's rapidly changing business environment has led to manufacturer emphasis on developing programs to support domestic production. This emphasis has resulted in communications campaigns that focus on domestic contribution at the company and product level. In the automotive industry, initial consideration of domestic contribution would explore USA production and consumer preferences for American heritage brands such as Ford and GM versus foreign manufacturers. A more in-depth look would consider both consumer and dealer marketing programs and the complete Integrated Marketing Communications (IMC) campaign which includes traditional advertising, as well as digital marketing, sales promotion, public relations and personal selling. Successful development of IMC assumes campaign integration with details of the marketing plan which includes market analysis, target marketing and marketing program development. In terms of domestic contribution IMC would look beyond the brand name and where a vehicle is manufactured to consider also where the parts used in the manufacturing process are sourced. Students in a marketing strategy class were assigned a group project to develop a marketing plan and presentation for an assigned automobile model from a domestic or foreign manufacturer. The project required students to demonstrate the domestic contribution for their brand as part of their marketing strategy. The conference presentation will use examples from a marketing strategy class to illustrate how to deal with emerging trends in the context of developing communications campaigns. Student reactions to the assignment also will be discussed.

Session 8: Room 112

10:55 am – 12:00 pm

Session Chair: Matt Hettche, Christopher Newport University

From Resources to Processes: Advancing the Concept of Dynamic IT Capabilities

Yucong Liu, Shippensburg University

Research on how firms achieve competitive advantage through information technology (IT) has often drawn on the resource-based view (RBV), which emphasizes valuable, rare, inimitable, and non-substitutable resources. Yet, like RBV itself, such explanations obscure the mechanisms through which resources generate value. The dynamic capabilities perspective offers an alternative by focusing on how firms renew and reconfigure resources in changing environments. Building on this foundation, information systems (IS) scholars have introduced dynamic IT capabilities (DIC) to explain how organizations adapt IT resources to sustain advantage. This paper reconceptualizes DIC from a process-oriented perspective, distinguishing them from IT resources and systematically reviewing existing definitions. We propose a revised framework that integrates strategy and IS insights, emphasizing sensing, seizing, and transforming processes. The framework clarifies how DIC function as organizational mechanisms, advancing theoretical understanding of the IT-business value relationship while offering managers actionable guidance for aligning IT capabilities with long-term strategic outcomes.

The Impact of AI on Business Statistics Education Over 45 years: A Proposed Protocol

C.J. Rhoads, Kutztown University

The authors ask some very simple questions regarding the transformation of AI from a time-and-money sink to a useful-and-essential business tool. Starting with the broad-brush topics of interest (not included here due to space limitations) and drilling down into some very specific questions, the authors ask: In data-driven decision-making courses such as statistic and analytics, how are faculty utilizing AI? What curricular changes are occurring in statistics and analytics due to the use of AI? What are the next steps of AI in business statistics/analytics courses? These last three questions are of most interest in this particular paper. We shall start with the hypothesis: Ho: AI has not influenced the way that statistics is being taught in universities today. H1: AI has significantly influenced the way that statistics is being taught in universities today. The analytical and final step of this investigation will be a comparison of two methods: Using AI to investigate the study of AI and using solely human methods to investigate the study of AI. What are the benefits, weaknesses, advantages, and disadvantages of utilizing AI in the study of AI? Most specifically will be an in-depth discussion of bias and how bias can influence the outcomes of the AI-conducted investigation.

LLMs for Meta-analysis in Nursing Workforce Research: Replication Methods and Early Findings

Matt Hettche, Christopher Newport University

Jessica Hettche, Christopher Newport University

Scholars of the nursing workforce are encountering a rapid shift in how evidence can be gathered and synthesized. Large language models (LLMs) that read locally uploaded PDFs promise new ways to surface, structure, and compare findings, while also raising questions about validity and transparency. We report a pragmatic replication study in an area where we are domain-trained: a published meta-analysis on nurse turnover/attrition. Using the same set of primary studies as the target review, we benchmark a generative-AI workflow (PDF-ingestion LLM constrained to the uploaded articles, no web search) against a conventional manual replication. Our protocol mirrors the original review's primary outcome and effect metric and uses a single pre-specified synthesis model. We prompt ChatPDF to extract only the fields needed to compute study-level effects. Early observations highlight both promise and limits: LLMs can quickly scan papers and pull numbers when tables are well labeled and consistent, but people still need to double-check when reporting is ambiguous or when key totals are missing. We discuss lessons learned and consider how an AI-assisted workflow might complement, not replace, traditional methods.

Session 9: Room 204

10:55 am – 12:00 pm

Session Chair: Kenneth D. Hall, Commonwealth University of Pennsylvania - Lock Haven

Beyond the Resume Credentials: Leveraging LLMs and AI-Powered Discourse Analysis for Data-Driven Talent Acquisition

Brian Hoyt, Ohio University

This presentation will present a strategy and execution model for training a large language model (LLM) to improve hiring practices. The approach will leverage AI-powered transcription and discourse analysis to accurately and efficiently assess candidate critical thinking skills, innovation adoption, and skill competencies. This innovative integration of AI in HR can enable organizations

to make data-driven and equitable hiring decisions. By leveraging predictive analytics derived from comprehensive candidate data, this approach can drive significant improvements in talent acquisition.

No Surprises Please: Challenges and Success Factors for Early-Career Sales Professionals

Michele C. Welliver, Susquehanna University

Farhan Sadique, Kansas State University

Making the transition from sales student to sales professional can be more complex than anticipated. Early-career sales professionals report difficulty bridging their academic preparation with the realities of today's fast-paced, technology-driven, quota-based work environments, despite expanding university sales programs and experiential opportunities, such as sales competitions. Heightened employer expectations, coupled with hybrid work environments and artificial intelligence, are redefining what it means to be considered "sales ready." This developing qualitative research, based on interviews with early-career salespeople with sales education backgrounds, explores how these new salespeople adapt during their first year, the skills and habits most critical to success, and the technologies increasingly supporting them. Respondents share practical strategies, stories, and lessons learned that highlight gaps between academic preparation and workplace demands. Early findings suggest general agreement on the skills necessary for success, and that AI and digital tools are dramatically changing the sales landscape. The purpose of this presentation is to spark dialogue about how to strengthen the research so that it is most useful for sales educators and sales managers to partner more effectively to meet the evolving demands of the early-career sales profession.

Satisfaction Guaranteed or the Professor Will See You Now: Reconceiving Higher Education as Service(s).

Kenneth D. Hall, Commonwealth University of Pennsylvania - Lock Haven

Although the acceptance of the notion that higher education constitutes a service is not universally accepted, there does appear to be broad understanding of the idea that institutions of higher education can be seen as providers of services to customers. To date, however, the literature appears to have conceptualized higher education institutions (HEIs) as homogeneous providers of experience services. The experience-service framework works well enough for some aspects of higher education (residential, instructional, and recreational facilities, parking, dining services, financial aid, etc.), where the colloquial notions of "satisfaction guaranteed/the customer is always right" is more generally accepted and relatively easier to implement and execute. However, the application of the experience-service framework may be problematic in the context of academic affairs (the instructional/educational component). As an alternative view, one may argue that academic instructional service is more properly viewed as a *credence* good in which value is co-created (to a greater degree than for search or experience goods) and evaluation of service quality may be uncertain owing to the lack of specific domain expertise on the part of the customer. Viewed in this light, the instructional or "academic affairs" component of HEI service might be considered as being more akin to other specialized professional services such as legal, medical, financial, etc. In those settings the uncertainty of the ultimate outcome tends to be more broadly understood because the customer has a role to play and because other factors may intervene in the process to influence the outcome. In the credence setting the application of "satisfaction guaranteed/the customer is always right" may threaten to compromise the underlying quality of the educational service component of higher education. This research project will review the extant literature on higher education as a service and will propose that higher education should be appreciated as a *bundle of discrete services* (some

elements of which are experience goods, some credence goods). Doing so might enable HEIs to more thoughtfully design, resource, and deliver each component of the service bundle.

Lunch – Garden Room Restaurant 12:00 pm – 1:05 pm

Session 10: Room 102 1:15 pm – 2:20 pm

Session Chair: Denise T. Ogden, Pennsylvania State University

From Accuracy to Validity: Reconceptualizing AI's Role in Qualitative Coding of Customer Reviews

Yucong Liu, Shippensburg University

The exponential growth of text-based data, such as online reviews, creates both opportunities and challenges for qualitative research. Human coding remains the benchmark for contextual accuracy but is resource-intensive and difficult to scale. Advances in artificial intelligence (AI) offer promising alternatives, though concerns about accuracy and interpretability persist. This study systematically compares human coding with AI-assisted coding using OpenAI, DeepSeek, and Gemini to analyze reviews of do-it-yourself (DIY) products. Focusing on informational support—providing information, identifying concerns, and offering solutions—we evaluate correlations, factor structures, and regression outcomes across the three approaches. Results show that AI platforms capture essential underlying relationships: OpenAI aligns most closely with human coding, DeepSeek demonstrates stronger internal consistency, and Gemini falls between the two. Systematic AI errors primarily manifest as Type I (conservative) errors, which mitigate risks of overestimation. These findings suggest that although AI cannot fully replicate human-level coding, its correlation-based validity enables reliable analytical outcomes, positioning AI as a complement to, rather than a replacement for, human coders.

Authentic Learning by Design: Preserving Integrity in an AI-Driven Era

Denise T. Ogden, Pennsylvania State University

Eileen Grodziak, Pennsylvania State University

Generative Artificial Intelligence and other AI tools are a disruptive force in higher education, causing many to change their established habits. Educators face a critical challenge to maintain academic integrity and preserve authenticity in student learning. This paper explores strategies for course assignment design that are resistant to the use of artificial intelligence tools. Our goal is to create learning environments that foster integrity and real-world relevance. Students should have skills such as critical thinking, strong written and oral communication, creativity, and innovation, to navigate the learning environment by acting ethically and thinking on their own.

Cultural Intelligence CQ as a Catalyst for Soft Skills Development in Business Students: Gaining Competitive Advantage in the AI Era

Mohamed Youssef Abdallah, Commonwealth University of Pennsylvania – Lock Haven

Artificial intelligence (AI) is transforming value creation in business education and the workplace, intensifying the need for human-centered capabilities that complement automation. This study investigates Cultural Intelligence (CQ) as a catalyst for developing essential soft skills; communication, teamwork, leadership, adaptability, equity, and inclusion among undergraduate and

graduate business students at public universities in the U.S. CQ refers to the ability to function effectively across cultural contexts and comprises four dimensions: metacognitive (strategic awareness), cognitive (knowledge of norms and systems), motivational (interest in cross-cultural engagement), and behavioral (adaptive communication and actions). Using a qualitative, descriptive design, we will collect open-ended responses via SurveyMonkey from students across business majors. A codebook thematic analysis will explore student perceptions of: (1) CQ's role in enhancing soft skills for global and digital collaboration; (2) its relevance in mitigating bias and promoting ethical AI use; and (3) the impact of CQ training on employability and career readiness. Findings will be mapped to the NACE Career Readiness Competencies and AI-era skills identified by global employer reports. The study proposes a curriculum integration model featuring classroom activities, assessment rubrics, and co-curricular experiences that build CQ alongside AI literacy. Contributions include: (a) an empirically grounded framework linking CQ to career-critical soft skills; (b) a validated instrument set and codebook for educators; and (c) actionable recommendations for business schools aiming to future-proof graduates. By aligning CQ development with emerging workplace demands, this research supports a more inclusive, adaptable, and ethically aware generation of business professionals.

Session 11: Room 104

1:15 pm – 2:20 pm

Session Chair Abhik Roy, Quinnipiac University

The Importance of Customer Service to the Consumer and What Organizations are Doing to Improve Customer Satisfaction

Audrey Guskey, Duquesne University

Research reveals customer service is important to consumers, yet consumers aren't satisfied with the quality of service they receive. My research study examined what causes customers to distinguish satisfactory from dissatisfactory service. Over 500 incidents were collected. The causes of dissatisfaction were: slow service (57%), problem never resolved (53%), poor attitude (46%), incompetence of service provider (36%), poor communication (32%), too many helpers (20%) (*Journal of Market-Focused Management*, 1998; <http://link.springer.com/article/10.1023/A:1009794622860#page-1>);). A study conducted by Dimensional Research validated this research. U.S. overall customer satisfaction has dropped for three consecutive quarters according to the ACSI. As of the second quarter of 2025, the national ACSI score is down 0.1% to 76.9 (on a scale of 0 to 100), which is roughly the same level it was 12 years ago (<https://theacsi.org/the-acsi-difference/us-overall-customer-satisfaction/>). A 2020 study, conducted by Duke University and the American Marketing Association with 265 top CMOs, showed they cited excellent service as their customers' top priority. Spending on the customer experience increased over 70% over the past three years from 8.9% of marketing budgets to 15.2%. They expect to increase it to over 20% in the next years. (<https://www.slideshare.net/christinemoorman/the-cmo-survey-highlights-and-insights-report-feb-2020>). Cartera's study, *The 2014 Consumer Spending and Deal-Seeking Behaviors*, shows that "Focusing on the overall experience, service and quality is a great way to build long term loyalty." (<http://loyalty360.org/resources/article/savvy-consumers-great-customer-experiences>). These studies show that companies are recognizing the importance of customer satisfaction and are implementing marketing strategies to improve their organization's customer service.

Ethics and Consumer Choice: Can a Great Reputation for CSR Backfire if a Firm is Perceived as Behaving Unethically

Abhik Roy, Quinnipiac University

This empirical study examines the interaction between a company's reputation for corporate social responsibility (CSR) and consumers' perception of its perceived ethicality (CPE), acting to influence choice of the company's product. An experiment is conducted with two levels of CSR (high and low) crossed with two levels of CPE (high and low). The process by which consumers use information on CSR and CPE in their choice-making decisions, and how this changes under different combinations of CSR and CPE is the major focus of this study. We assume that the consumer's decision-making process mirrors the model used to estimate the effects of information variables on choice outcomes. The two alternative models that are estimated are a multinomial logit model and a nested logit model. In the multinomial model, all the CSR and CPE attributes are considered simultaneously in a compensatory manner. In the nested logit model, some attributes are elevated to the role of screening variables in a first step, and the products which pass this filtering step are then evaluated using a compensatory model. In the singular combination where a company that is well known for its CSR initiatives, commits serious violations of ethics, this leads to ethics-related attributes being used by consumers as screening criteria to eliminate the brand from their consideration set. Under all other combinations of high/low CSR and high/low CPE, the consumer choice process is described best by a holistic model, in which attributes related to CSR and CPE are considered simultaneously

Session 12: Room 106

1:15 pm – 2:20 pm

Session Chair: Christian J. Ola, Pennsylvania Western University

More Than the Curriculum Value Added Efforts for Early Professional Success

David William Jordan, Slippery Rock University

Peter M. Eberle, Pennsylvania State University

As educators in higher education, faculty tend to focus on the strength and fidelity that an academic program. This is understandable for a discipline to which they have dedicated their lives. The core knowledge, competencies, and skills necessary for professional success must begin with the foundational curriculum. However, student engagement and networking within their chosen discipline's industry, communities, and beyond amplify these developmental foundations and helps to develop essential soft skills, gain hands-on experience, and connect with key professionals in their field. Together, academics, co-curricular, and extra-curricular experiences enhance academic performance and prepares students for the challenges and opportunities they will face in their future careers. Higher education and early professional experiences are some of the most formative experiences in the journey to adulthood, early careerist, and contributing citizen. This research explores how to develop and integrate such developmental efforts to provide students with the skills to be "career ready" and successful young professionals contributing as tomorrow's leaders.

Integrating Sustainable Decision Making Across the Business Curriculum

Maung Min, Pennsylvania State University

Subhadra Ganguli, Pennsylvania State University

In today's business landscape, employers increasingly seek graduates who possess a strong understanding of sustainable decision-making aligned with the United Nations Sustainable Development Goals (SDGs). However, progress in equipping students with these competencies in higher education remains limited and inconsistent. This study examines the influence of business

education on undergraduate students' sustainable decision-making at Penn State University's Lehigh Valley campus. Specifically, it evaluates the impact of two business courses offered during the Fall and Spring semesters of the 2023–2024 academic year. A pre- and post-survey design was employed, involving two independent groups of students. The surveys assessed students' choices in sustainability-related scenarios, which were later categorized into active and passive regulatory responses. Educational intervention served as the primary variable between the two assessments. Nonparametric tests were used to evaluate significant differences in students' decision-making before and after course completion. Results indicate that, for most questions, students demonstrated a statistically significant shift toward more sustainable decision-making. These findings highlight the potential of targeted business education to foster sustainability-oriented thinking in future professionals.

Student Engagement and Procrastination in a Fully Asynchronous MBA Course

Christian J. Ola, Pennsylvania Western University

Shaun Pfeiffer, Pennsylvania Western University

This study investigates student engagement and procrastination behaviors in a fully asynchronous, 10-week MBA course by analyzing login frequency, deadline extension requests, and overall participation. Course assignments were deliberately scheduled to be due on the final day of instruction, with instructors providing recommended weekly pacing guidelines to encourage consistent progress. Data analyzed using the learning management system (LMS) and course records. Results revealed that a majority of students delayed completing coursework until the final two weeks, despite weekly pacing suggestions. Infrequent logins—fewer than three times per week—were strongly associated with increased requests for deadline modifications or poor results on assignments. Participation in optional discussion forums was low, indicating minimal proactive engagement. Additionally, quiz options providing a second chance reflected student apathy when initial scores were in excess of 80%. These findings suggest that without enforced deadlines, many students defer academic tasks, underscoring the importance of structured interventions in asynchronous learning. Recommendations include milestone check-ins and adaptive scheduling to support time management and academic performance.

Session 13: Room 112

1:15 pm – 2:20 pm

Session Chair: Greta M. Keiper-Blake, Misericordia University

Why and How Business Schools Can Teach Entrepreneurship More Like a Liberal Art

Donald Mong, Slippery Rock University

A stream of research suggests that entrepreneurship students can benefit from taking a variety of liberal arts courses. However, those courses also take time away from the hard business learning needed for entrepreneurial success. I believe that the value of the liberal arts to entrepreneurship may lie more in their overall teaching philosophy than in their topical course content. That means that business professors can obtain the silo-busting advantages of a liberal arts learning approach in their own courses while simultaneously preserving business course content. To see how, I look at what a true liberal arts learning approach is and why it became estranged from traditional business-school teaching. I then look at why entrepreneurship requires a different learning approach from other business-school teaching and how an entrepreneurial liberal arts approach can translate into a classroom.

The Importance of Corporate Social Responsibility (CSR) to Business Students

Gavin R. Goldstein, The Touro University

Geoffrey R. Goldstein, The Touro University

We conducted a survey of business students to determine how they rate the importance of Corporate Social Responsibility (“CSR”) in business and business education. Addressing this question aligns with calls for universities, accrediting bodies, and the business world to reshape themselves to respond to the growing demands of ethics in business. It further coincides with employers’ demands for a strong foundation of ethical values along with other management skills in incumbents. Business students overwhelmingly reported that CSR was important to business, business education, and to the world generally; however, the results demonstrated the need for further research into professional, ethical, and moral questions in business and education.

The Strategic Value of De-Consumerization in Fashion: Rethinking Growth Models Through Longevity and Recurring Value

Greta M. Keiper-Blake, Misericordia University

The fashion industry has historically equated growth with unit sales, driving growth by creating more styles, accelerating product life cycles, and discounting excess inventory. However, these volume-driven metrics obscure more sustainable measures of growth, including profitability and lifetime customer value. Moreover, the unrelenting pursuit of inventory turnover has created a consumption trap characterized by overproduction, discount dependency, shrinking profit margins, and increased environmental harm. De-consumerization emerges as a strategic alternative to the consumption trap, positioning fashion firms to pursue sustainable growth by emphasizing longevity, repair, resale, and service-based value, rather than relying on relentless product turnover. While developed as broad business frameworks, sustainability and innovative business model theories provide useful lenses for examining how fashion can escape the consumption trap. Fashion firms can enhance profitability and brand equity by encouraging customers to adopt more sustainable consumption habits and designing for second-life circulation and durability. At the same time, monetizing services such as repair, resale, rental, and proper maintenance have proven successful. Case studies, including Patagonia Worn Wear, Arc'teryx ReBird, REI Re/Supply, Nudie Jeans Repair Shops, The North Face Renewed, and Lululemon Like New, demonstrate how some fashion businesses are operationalizing de-consumerization. Finally, the analysis concludes with managerial implications of de-consumerization, as well as recommendations for measuring success in the circular fashion economy.

Coffee Break – Refreshment Break Area 2:20 pm – 2:35 pm

Session 14: Room 102

2:35 pm – 3:40 pm

Session Chair: Ranajoy Ray Chaudhuri, Muhlenberg College

Linking Hedging to Foreign Exchange Volatility via a Study of the Taiwan's Export Panel Data

Jui-Chi Huang, Pennsylvania State University

Xuebing Yang, Pennsylvania State University

Meng-Ting Chen, National Taiwan Normal University

This project explores the hypothesis that the unresponsiveness of export pricing to exchange rate fluctuations may be partially the result of hedging activities trading agents engage in to eliminate exchange risk. In searching for answers to the incomplete pass-through phenomenon, the “new trade

theory” has incorporated an industrial organization approach into pass-through studies at the product level. The new direction offered not only rich insight into the determination of exchange rate pass-through but has also created more puzzling results. The present study argues that the pass-through issue is also governed by a firm-specific factor, i.e. hedging, in addition to the well-known ones, such as market share, product differentiation and market structure. Hedging against exchange rate uncertainty has an important effect on the structure of pass-through relation – a reduction in the exposure of currency conversion risk. This reduction leads to a decline in the “willingness,” rather than the “ability,” to pass the cost shock to consumers. The project will investigate Taiwan’s data on exports to show that hedging activities against exchange rate risk happen and decrease the degree of pass-through to Taiwan’s export prices.

Governmental Interventions in Mental Privacy, Cognitive Biometrics, and Neural Data

John C. Cameron, Pennsylvania State University

Legislation initiatives afford states the ability to promote and regulate the development and use of neurotechnologies 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 the privacy of neural data issues that could occur. In response, states have begun to introduce legislation to address the ethical issues of mental privacy, privacy of neural data, impact assessment, fundamental rights, limitation of use, and consumer identity. Advances in neurotechnologies present many promises of innovation, restoration of functionality, and treatment of brain-related disorders. Potential risks and societal considerations involve the collection, storage and disclosure of sensitive neural data, manipulation of brain activity, alteration of nervous system activity. Governmental authority and responsibility in matters of public safety is essential in order to promulgate administrative safeguards, privacy guardrails, oversight, and consumer rights. Prior research to examine the variances in the policy making associated with neurotechnology legislation within the United States has been limited. To address this gap in the literature, this paper will examine legislative trends in neurotechnology involving identity, limitation of disclosure, mental privacy, consumer rights, health data privacy, user autonomy, informed consent, opt-in consent, and use of personal information.

Session 15: Room 104

2:35 pm – 3:40 pm

Session Chair: Gregory J. Tanzola, Saint Joseph's University

Emerging Market Firms' Pathbreaking Process to Internationalization

Juliet Osuji, North Carolina A&T State University

Nuraddeen Nuhu, Bridgewater College

Francis Donbesuur, University of Leicester

Prior studies have proposed multiple frameworks to explain the internationalization processes and strategies of emerging market (EM) firms. While these studies have expanded our understanding of the different strategies EM firms use to secure resources for internationalization, the African context remains largely neglected. This neglect is significant given that African firms are often characterized by severe resource constraints and an inability to meet the resource requirements typically associated with internationalization. Drawing on a qualitative study of African EM firms, we examine how these firms internationalize into developed countries despite facing extreme resource limitations. Specifically, we explore how African firms strategically leverage their scarce resources to successfully expand abroad. Applying regulatory focus theory, we find that these firms progressively increase their promotion focus while consistently maintaining a strong prevention focus throughout the internationalization process. Our study moves beyond the frequently discussed narratives on

location choice and investment decisions, contributing instead to the limited but growing literature on internationalization business models. In particular, it highlights the unique strategies of African firms navigating resource-constrained environments.

A Proposed Model for Sustainable Economic Development of Africa

Susan Sundai Muzorewa, Delaware State University

We propose a development model that would transform African Diaspora savings from passive capital into active investment capital. Diasporans play an important role in the economy of their country of origin by remitting billions of dollars. In 2024 The World Bank estimated US\$100 billion remittances to Africa of which US\$56 billion was remitted to one of the poorest regions in the world, Sub-Saharan Africa. In many instances, these remittances account for a large percentage of the country's GDP. We posit that if these remittances, US\$56 billion in 2024, were streamlined and deposited in a financial institution in the country of residence, they would provide a significant source of capital for investment in Africa. The mobilized capital would be loaned to the diasporans to invest in their country of origin. The borrowed funds would be invested in areas identified, through the asset-mapping process, as the country's critical sectors for economic growth. To achieve sustainability, the model incorporates variations of some effective business processes and economic models. Variations of the Group Lending Model, Business Advisory Service Model, Supply Chain Model and Venture Capital Model would be incorporated. A structured management compensation model would be incorporated to mitigate rent extraction by management. The implementation of this model by the diaspora who possess a good understanding of the local conditions and are educated in effective business models in the country of residence, can synergistically feed into the formation of a virtuous circle of re-investment that would lead to sustainable economic development for Africa.

Global Mandatory Financial Environmental Disclosures

Gregory J. Tanzola, Saint Joseph's University

Companies that trade their shares on open exchanges are subject to regulations. These regulations consist of financial reporting standards, which provide investors with financial statements and supporting disclosures in order for them to make informed decisions. This reporting model typically requires some type of assurance so the financial information is reliable. Meanwhile, businesses are the largest cause of environmental pollution, where greenhouse gas emissions are contributing to global warming and climate-related catastrophes. Hence, if a situation arises where there is an inherent risk to the operations of the business, then this item would be a disclosure item in the financial statements. Consequently, many countries have expanded required disclosures to include the impact of an organization's activities on society and the environment. This article details the importance of global mandatory environmental disclosures and highlights the global regulatory actions to ensure that organizations are disclosing their operations' impact on the environment.

Session 16: Room 106

2:35 pm – 3:40 pm

Session Chair: David W. Jordan, Slippery Rock University

Utilizing a Group Field Period Model to Advance Student Global Citizenship

Lisa A. Hochadel, Keuka College

Faculty at Keuka College have developed group field periods as a form of experiential learning that allows students to engage in diverse socio-cultural and natural environments. Through these experiences, students gain a deeper understanding of their roles, rights, and responsibilities as global citizens, extending beyond the context of the United States. In this presentation, I will use a recent

Caribbean cruise sponsored by Keuka College as a model for designing and implementing a group field period that actively promotes global citizenship. The cruise offered students the opportunity to engage in cultural immersion, collaborative learning, reflective practice, and personal growth – key components in developing global awareness, empathy, and adaptability. The session will outline practical steps for organizing such a field experience, including:

- Planning logistics and group coordination
- Conducting research on each port of call
- Identifying clear learning objectives and student outcomes
- Integrating academic disciplines into excursions and activities
- Designing meaningful tours and service experiences that align with educational goals.

This model demonstrates how a group field period can become a transformative educational journey, blending traditional classroom learning with real-world global engagement, fostering students' growth as informed, thoughtful, and active global citizens.

Utilizing Psychological Profiles to Build Effective Teams

Charles Jack Priolo, The Touro University

In today's rapidly evolving and competitive work environment, building high-performing teams is more important than ever. Strong, viable and cohesive teams where members work together collaboratively and with "one voice", can not only have positive effects upon the success of the team and/or the department, but ultimately, upon the entire organization. One of the most innovative and insightful ways to enhance team performance is by leveraging psychological profiles. Understanding individual personalities and behavioral tendencies can be a rewarding gamechanger when it comes to forming cohesive, productive, and collaborative teams. By considering psychological profiles, leaders can match team members in a way that maximizes strengths, balances weaknesses, and fosters a culture of collaboration. (McCrae & Costa; 2004). The perspective to be presented builds upon the work of past contributors in the field but also highlights new approaches that help make the utilization of psychological profiles in team building endeavors more useful in the 21st century's highly paced and evolving work environment.

Governmental Stability Drift and Market Risk: The Trump Administration's Unpredictability and Its Costs for Business

John Golden, Slippery Rock University

This paper examines the Trump administration's impact on institutional fidelity —characterized by uncertainty associated with electoral integrity, the judiciary, the press, and norms of governance—on U.S. businesses. Drawing from political economy and organizational theory, the study argues that the erosion of democratic institutions generates heightened political risk, regulatory uncertainty, and reputational pressures that directly affect firms. The analysis highlights how democratic instability undermines investor confidence, complicates global trade relationships, and increases firms' exposure to boycotts, consumer backlash, and labor unrest. The paper also finds that businesses became politicized actors, compelled to navigate polarized environments by making public statements, revising political contributions, and reassessing risk management strategies. Ultimately, the research demonstrates that challenges to democratic norms create not only civic and political consequences but also significant material costs for the private sector.

Session Chair: Denise T. Ogden, Pennsylvania State University

The "Relevance Gap" Between Academic Research and Managerial Practice: An Exploratory Study

Amit Mukherjee, Stockton University

As an applied discipline, part of Business Management academia's mandate is to engage in research projects to improve managerial thinking and practice. However, academic researchers, industry analysts, and business journalists have consistently observed that, in general, practitioners are not aware of academic research in business management and, even if they are aware, do not find it relevant and useful to their practice. My research seeks to explore the phenomenon of managerial (ir)relevance of academic research in business management from the perspective of the producers. I seek to find answers to broad questions like: 1. Do the researchers believe their own research has managerial relevance? 2. What is the purpose of academic research in business management? To aid in business management decision-making? To build theory? 3. Should academic reward structure in business management take into consideration the relevance of research to practice, and to what extent? 4. If managerial relevance is a goal for academic research in business management, how to achieve that? I will conduct an online survey of all academic researchers who have published research articles in all the issues in the years 2023 and 2024 in three highly rated business management journals: Academy of Management Journal, Academy of Management Review, and the Journal of Management. The research proposed to be presented at the NABET conference is part of a larger research project on the managerial relevance of academic research in business management. I should be able to gather valuable insights from the survey that I will use to design appropriate empirical research with hypotheses to be tested on the issues discussed.

Typeface Personas and Student Engagement: The Impact of Typography in Online Education

Michelle Louch, University of Pittsburgh

Neelima Bhatnagar, University of Pittsburgh

Jason Ferguson, Bellevue University

Since Poffenberger and Franken's ground-breaking 1923 study demonstrated that typefaces possess distinct "atmospheres," or personas, that readers recognize and react to, researchers have been exploring how typography influences consumer perceptions when it comes to products, companies, and their logos. Time and again, these studies prove that typeface design has a measurable impact on audiences. In the last two decades, research has expanded to examine how these personas affect readers' decisions to act, with preliminary evidence suggesting that visual elements can, and will, influence behavioral choices. In online education, substantial research exists on strategies for increasing student engagement and course completion rates. However, a critical gap remains: how does the visual presentation of instructor communications—particularly email typography—affect students' perceptions of their instructors and subsequent decisions regarding engagement? While previous studies have established that online students do attribute typeface personas to their instructors, no research to our knowledge has examined whether these typographic impressions influence students' willingness to engage with or avoid their instructors. We hypothesize that the visual appearance of an online instructor's email significantly impacts students' interaction decisions, which may ultimately affect academic success. Our study addresses this gap in understanding online student behavior by investigating how visual elements drive student impact decision-making processes. Understanding this dynamic can further expand our understanding of student-engagement drivers. Identifying typography as an independent variable in online education success, this research

contributes to a more nuanced understanding of factors that influence student engagement and academic outcomes within the digital learning environment.

The Future of Retail: Technology Trends and Transformation

Denise T. Ogden, Pennsylvania State University

The retail industry is at the forefront of emerging technologies that are reshaping consumer expectations and business operations. Retailers are adopting omni-channel approaches supported by these technologies including voice-activated shopping, interactive in-store technologies, biometric authentication, virtual reality showrooms, and artificial intelligence-driven transformation. While these innovations are redefining personalization and customer service, they also raise questions about data privacy, ethics and trust. This paper will discuss the technological-driven changes impacting the retailing industry and the need to balance technology with human-centered approaches.

Session 18: Room 102

3:45 pm – 4:50 pm

Session Chair: Amy R. Gresock, University of Pittsburgh

Reflection in Study Tour Courses: Insights from Word Cloud and AI Sentiment Analysis

Cynthia Newman, Rider University.

Drew Procaccino, Rider University

One of the principal objectives of a short-term study abroad tour is to provide a cross-cultural experience that promotes global awareness, personal growth, and reflection. This exploratory study examines two tools and associated methods that faculty can use to analyze student reflective writing post-travel to evaluate whether study tour themes have been achieved. The first tool is word clouds, which was used to analyze a series of theme-based word clouds and associated word counts from various sets of student reflection essays. The second was to prompt ChatGPT to run a sentiment analysis on the reflection essays, specifically related to the theme of cultural differences. In addition, in order to gain a richer understanding of student reflection, ChatGPT was also used to generate and analyze two- and three-word phrases from the essays in order to help address the limited contextual nature that is inherent when analyzing individual words. Our findings suggest that these tools and associated analysis can prove helpful to faculty in evaluating student reflection after a short-term study tour with the goal of gaining an understanding of whether course themes have been realized by students.

Analyzing Vaccination Rates of Children Across Rural Urban and Suburban Areas

Andrea Elaine Smith-Hunter, State University of New York at Adirondack

James Nolan, Siena College

Mea Amedio, Siena College

Joshua Emmanuel Hunter, Dartmouth College

The impact, advantages, and disadvantages of immunizing children against a variety of diseases have been rekindled by the recent measles outbreak in the United States. The Centers for Disease Control (CDC) claim that healthy children no longer require vaccinations against COVID and other diseases is at the heart of this issue (COVID-19 Vaccination for Children, 2025). This serves as a reversal of previous orders and the belief that vaccination of children is a necessary preventative method of forestalling diseases that can lead to lifelong health effects and even death (COVID-19 Vaccination for Children, 2025). A central tenet is that early childhood vaccinations are essential for long-term

health because they build a resilient immune system that can survive various illnesses. Vaccinations are actually one of the best ways to avoid hospitalizations for illnesses. (Pracht et al, 2025). There is a definitive concession that some advancements have been made in this regard (Nguyen et al, 2023) however, there is no denying that more work must be done and that low vaccination rates among children—particularly those in and close to poverty—remain a persistent issue in the United States (Klevens et al, 2001). More thorough research is required to increase coverage, and if properly utilized, can be leveraged appropriately to assist public health authorities and policymakers better understand vaccination rates and develop policies to raise them (Crouch et al, 2015).

AI Enabled Machines AIEMs to Meet the Needs of an Aging Population

Amy R. Gresock, University of Pittsburgh

As the number of people over 65 rises, issues regarding the well-being of this demographic will be of paramount importance. This is especially true for the numerous older adults who desire to age in place. For seniors who face challenges with independent living, AI-enabled machines (AIEMs) may offer a solution. We explore the ways entrepreneurs can help older adults live independently and examine the potential benefits and concerns with creating innovative AIEMs that can improve the wellbeing of individuals in their elder years.

Session 19: Room 104

3:45 pm – 4:50 pm

Session Chair: Joshua A. Shuart, Sacred Heart University

AI Augmented Student Advising: A Comparative Study of LLMs and Advisor-Based Course Recommendations

Sriram Srinivasan, Bowie State University
Hamdan Alabsi, Bowie State University
Kavita Kapur, Bowie State University
Rand Obeidat, Bowie State University
Azene Zenebe, Bowie State University
Andrew Mangle, Bowie State University

Academic advising faces growing complexity due to diverse course options and graduation requirements, straining human advisors. We propose leveraging Large Language Models (LLMs) to enhance personalized guidance. Our novel contribution is an on-premises LLM infrastructure, ensuring data security by keeping sensitive academic histories within the university network, distinguishing it from cloud-based NLP solutions. This system assists human advisors by analyzing course catalogs and student data to generate personalized recommendations, including required courses and relevant electives for complex academic journeys. To validate system reliability, we benchmark open-source LLMs (GPT-oss, Qwen, Gemini) on this specific advising task, analyzing how context length and parameter count influence response consistency and accuracy, yet unexplored, area given LLMs' non-deterministic nature. This is the first work to propose an on-premise LLM architecture and conduct comparative benchmarking for student advising.

Privacy-Preserving Detection of Financial Fraud via Split Federated Graph Reconstruction SFGR

Sriram Srinivasan, Bowie State University
Kavita Kapur, Bowie State University
Tibebe Assefa, Bowie State University
Vivek Shandilya, Bowie State University
Veronica Boateng, Bowie State University

The increasing sophistication of financial fraud, characterized by illicit, cross-institutional transactions and multi-account schemes, demands powerful collaborative detection models. However, stringent data privacy regulations (e.g., GDPR, CCPA) and competitive constraints prohibit the centralized sharing of raw customer transaction data necessary to build high-performing Graph Neural Networks (GNNs). Existing Federated Learning (FL) approaches, such as FedAvg, fail to adequately address the structural information privacy challenge inherent to GNNs, which require node features and network topology for their core message-passing operations. We introduce Split Federated Graph Reconstruction (SFGR), a novel, privacy-preserving framework designed to collaboratively train a global GNN model for detecting sophisticated fraud without any institution sharing its raw transaction graph. We demonstrate the value of SFGR by simulating its performance on a benchmark financial transaction dataset, focusing on the detection of network-based fraud. SFGR achieves a ROC-AUC of 0.97 and a significant increase in Recall for fraud ring cases (up to 0.85) compared to a non-graph FL baseline (FedAvg MLP) and isolated local models. SFGR effectively reconciles the conflicting demands of regulatory compliance and the need for powerful, collaborative, graph-based intelligence, offering a robust, privacy-first path forward for the financial sector to counter evolving fraud threats.

Collegiate Sport as Big Business: The New Frontier of Name-Image-Likeness NIL

Joshua A. Stuart, Sacred Heart University

Scholarship dates back over half a century that centers on exploitation of student-athletes. Denlinger & Shapiro (1975) proposed massive reform to recruiting and compensation structures, urging colleges to govern themselves before outside forces had to. Critical arguments about the collegiate athletics system were reignited in the 1980s and 1990s, with calls for both NCAA and its member institutions to grapple with the friction between academic and athletic departments (Golenbock, 1989; Funk, 1991; Wolff & Keteyian, 1990). Sperber (1990, 2000) railed on the “charade” of the student-athletes’ role in big-time athletics – arguing that universities were using them for exposure, media attention, and increased enrollments. In a time when direct compensation via Name-Image-Likeness (NIL) was obviously prohibited, Wolff, A. & Keteyian, A. (1990) questioned the ethics of recruitment of college athletes, providing examples of young kids being given illegal payments to ensure they were routed to the school of the recruiters’ choice. Golenbock (1989) essentially foreshadowed issues created by NIL collectives with 11 steps “to return sports to its rightful place on campus, to maintain academic integrity with the universities, and to return basketball players to mainstream college life (p.9).” Among the proposed reforms are #6 “outlaw booster groups whose sole purpose is to raise money for the athletic department”, and #9 “make the booster club balance sheet public” (Golenbock, 1989). This paper discusses the current NIL framework, including legislative history, tax implications, and the history of the amateur athlete – all in the context of the massively popular big-time collegiate sports business.

Session 19b: Room 104

3:45 pm – 4:05 pm

Session Chair: Norm Sigmond, Kutztown University

A Comprehensive Analysis of the Interaction Between Brand Personality and Package Design and Its Impact on Consumer

KyungMoon Kim, West Virginia University Institute of Technology

This study examines the role of brand personality in package design and its influence on consumer attitudes and purchase intentions. Using five global cosmetic brands and a sample of 131 participants—including students, faculty, and their family members from three universities across the

eastern, western, and central United States—the empirical findings reveal that alignment between the planned brand personality and the personality perceived by consumers through the package significantly impacts consumer responses. Among the brands analyzed, only L’Oréal demonstrated strong consistency between planned and perceived brand personality, resulting in positive consumer attitudes and increased purchase intentions. Conversely, brands with discrepancies between planned and perceived personalities, such as Estée Lauder, elicited weaker or negative consumer reactions. Additionally, consumer attitudes toward the package partially mediated the relationship between brand personality and purchase intention. This research advances the understanding of how subtle personality traits embedded in package design serve as critical strategic assets in fostering emotional connections and driving consumer behavior within the competitive cosmetics industry.

Special Session: Best Paper Presentation **5:00 pm – 5:45 pm**

BEST PAPER PRESENTATION – Room 106

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

Impact of Artificial Intelligence in the Healthcare Sector

Satish Mahadevan Srinivasan, Pennsylvania State University

Rickey Patel, Pennsylvania State University

Samir Shah, Drexel University

Artificial intelligence (AI) is rapidly transforming healthcare, offering new possibilities in diagnostics, chronic disease management, and operational efficiency. This research explores how machine learning (ML) and natural language processing (NLP) enhance clinical decision-making while identifying barriers to equitable implementation. A narrative synthesis was conducted using peer-reviewed literature and clinical case studies sourced from PubMed, IEEE Xplore, and SpringerLink, integrating technical, ethical, and behavioral perspectives. Key findings highlight that deep learning models can match or exceed expert accuracy in imaging diagnostics, predictive analytics reduce 30-day readmissions in targeted programs, and AI-driven telemedicine tools improve access for underserved populations (Esteva et al., 2017; Lakhani & Thoma, 2018; Rajkomar et al., 2019). However, algorithmic bias, lack of model transparency, and regulatory ambiguity pose significant challenges (Nagendran et al., 2020; Obermeyer et al., 2019). Emerging explainable AI (XAI) methods and fairness audits demonstrate promise in building stakeholder trust (Doshi Velez & Kim, 2017; Longoni et al., 2019). This paper argues for responsible integration of AI through clinician-centered design, ethical safeguards, and robust data infrastructure (Carbone et al., 2015; Kreps et al., 2011). The implications extend beyond technological innovation, shaping trust, accessibility, and accountability in patient care.

NABET Social Hour – Senate Suite
Dinner – Senate Suite

5:45 – 6:30 pm
6:30 – 8:00 pm

NABET.US

Program Schedule: Friday October 24, 2025

Registration – Registration Desk	7:30 am – 12:00 pm
Breakfast – Senate Suite	7:45 am – 9:00 am
Welcome and JBET – Senate Suite	8:00 am – 9:00 am

Welcome *and* Discussion Regarding Publication in the
Journal of Business, Economics and Technology (JBET)
Norman Sigmond, Kutztown University of Pennsylvania
Chairman, NABET Executive Board and Co-Editor of JBET

Sessions Begin 9:10 AM

Session 20: Room 102

9:10 am – 10:15 am

Session Chair: Susan Kelly Archer, Central Connecticut State University

Business and Project Management Processes for Social Good

Hope Witmer, Hood College
Mahesh P. Joshi, Hood College

The demand for social entrepreneurship education, which introduces innovative approaches to meet societal needs, increasingly relies on business and project management processes to establish viability and receive financial support to achieve its mission. These ventures, which aim to create and sustain social value rather than just financial profit, confront complex problems ranging from global poverty to environmental degradation. We propose that the intersection of business and project management processes presents a critical area for scholarly inquiry when examining social enterprises. Specifically, we seek to leverage formal project management processes to improve the performance of social enterprises and demonstrate accountability to multiple stakeholders of the social enterprises. This study proposes to explore a framework that combines project management processes (planning, scoping, implementation and modeling) with the lean canvas business model, bringing together business acumen with hybrid project planning processes as a fundamental driver of success of social enterprises. This paper will test the implementation of this model with 12 aspiring entrepreneurs who are enrolled in a course to develop a social enterprise from the ideation phase to the implementation phase. The research study focuses on the students' perception of the effects of the model on the process of creating a viable strategy that incorporates business and project management processes.

Students' Decisions to Study Business: Factor Analysis at a Small College

Susan Kelly Archer, Central Connecticut State University

Given the expansion of workforce needs associated with global economic success, college and university faculties are compelled to incorporate workforce development within their disciplines so that their schools can attract students and appropriately prepare them for the world of work. The purpose of this quantitative confirmatory factor analysis study was to understand what factors influence students' decisions to enroll in business curricula at a small private non-profit college in New England. The study also examined possible differences between subgroups based on gender and racial/ethnic differences in the factors. The study involved confirmatory factor and structural model analysis, and multivariate analysis of variance to evaluate scaled survey items. Data were collected

via an online survey with the survey link provided to undergraduate students at the college and evaluated using an exploratory factor analysis model generated by previous researchers who studied high school students' perceptions. The results of confirmatory factor analysis, structural equation modeling, and multivariate analyses of variance indicated that the original exploratory factor analysis model was validated with a new population: current students at a small private non-profit college in New England. However, due to some hypotheses not generating significant results, it was likely that there was at least one other factor that played a significant role in college students' choices regarding Business Division course enrollment at the small New England college where the study was conducted.

Critical Thinking in an Artificial Intelligence Era

Kelly Terhune, West Virginia Wesleyan College

Elizabeth Crim, West Virginia Wesleyan College

If Artificial Intelligence can do every assignment for students, then they are left asking what is the point going to college? But also, if artificial intelligence can do a student's future job for them, after graduation, how long will it be until that job no longer exists? The answer, not long, which leaves faculty finding a now constantly moving line of teaching students to think critically and using artificial intelligence to ethically make their lives easier. This presentation will focus on policies that outline good uses of artificial intelligence, as well as some methods used in an accounting class and a statistics class that slow the ability of students to use artificial intelligence, forcing students to continuing to utilize critical thinking.

Session 21: Room 104

9:10 am – 10:15 am

Session Chair: Karen Robinson, York College of Pennsylvania

The New Frontier: AI's Impact on the Finance and Education Industries

Sunita Mondal, Slippery Rock University

Diane Galbraith, Slippery Rock University

Pavani Tallapally, Slippery Rock University

Artificial Intelligence (AI) has become the focal point of discussions across diverse fields, with its rapid advancements revolutionizing complex cognitive tasks. This transformative technology offers numerous benefits, including accelerated data analysis, automation of repetitive processes, enhanced decision-making, and reduced operational costs. However, alongside these advantages come significant challenges, such as job displacement, biased outcomes from skewed data sets, and diminished creativity. Moreover, as AI adoption expands, so do concerns about its potential for fraud and misuse. This paper examines the evolving role of AI in the financial and education industries, analyzing current trends, opportunities, and challenges. Additionally, the paper offers strategic recommendations for navigating this dynamic landscape.

Factors Associated with Student Performance in Managerial Accounting: A Comparative Study at a Small Private College and a Large Public University

Mostafa M. Maksy, Kutztown University

The author investigates some positive and negative factors affecting student performance in Managerial Accounting at a small private college and contrasts the results with those at a larger public university. The grade the student intended to earn had a positive significant association with student performance at both schools but student's intention to take the CPA exam had positive significant association only at the small college. Students' work hours and course loads do not have negative

impact on student performance at the small college but they do at the large university. Prior abilities (in Math and Writing, grade in Financial Accounting, and overall GPA) have positive significant associations with student performance at both institutions. In light of these results, the authors provides some suggestions for faculty at both institutions.

Gamification in Accounting: Using Kahoot to Enhance Learning and Retention

Karen Robinson, York College of Pennsylvania

The primary goal of this paper is to invoke a discussion on whether Kahoot can be used as a tool to increase student engagement, learning and retention specifically in a financial accounting course. With the decrease of accounting graduates entering the profession, this researcher is interested in viable ways to draw students' interest to the field of accounting and retaining that interest so that the future needs of the profession will be met. The purpose of this research is to test the validity of theories that suggest that how students are introduced to accounting and how they perform in their first accounting course determines whether or not they continue to pursue it as a career choice. The researcher will present a literature review as it pertains to Kahoot's effectiveness as a learning tool. Additionally, information will be presented on how specifically Kahoot was utilized in the Financial Accounting course to engage students and help them retain the course concepts. Furthermore, data will be presented on students' performance pre- and post- Kahoot use. The use of the outcomes from this research presentation may provide aid to researchers, academics and the industry.

Session 22: Room 106

9:10 am – 9:50 am

Session Chair: Stephanie Gresh, Pennsylvania State University

The Art of Modeling and Predictive Analytics

JoAnna Burley Shore, Frostburg State University

Mark A. Shore, Allegany College of Maryland

In the realm of data-driven decision-making, the fusion of art and science manifests in the craft of modeling and predictive analytics. This research explores the essence of this interdisciplinary endeavor, delving into its fundamental principles and practical applications across various domains. Modeling serves as the tool upon which predictive analytics narrates the future by using the historical data. It involves the intricate interplay of mathematics, statistics, and domain expertise to take data from its complex state into a simplified representation. Modelers shape algorithms and equations to capture the essence of underlying relationships and patterns. Predictive analytics energizes these models, imbuing them with the power to anticipate outcomes and trends. By using machine learning and artificial intelligence, predictive analytics transforms data into actionable insights, enabling organizations to foresee market shifts, optimize operations, and mitigate risks. Yet, beyond its technical prowess, the art of modeling and predictive analytics demands creativity and intuition. It requires the ability to discern meaningful signals amidst the noise, to navigate uncertainty with finesse, and to innovate in the face of ambiguity. A data analyst balances disparate data sources and methodologies to compose a predictive narrative that resonates with clarity and precision. Moreover, this research contemplates the ethical dimensions inherent in wielding predictive power. These ethical dimensions are used to safeguard against bias, to uphold privacy rights, and to ensure transparency and accountability in decision-making. As agents of data-driven insights, practitioners of modeling and predictive analytics must navigate the ethical labyrinth with integrity and empathy, mindful of the societal impact of their creations.

Synergizing AI and Human Power Skills: A MetaAnalysis of Business Outcomes

Stephanie Gresh, Pennsylvania State University

In an era of fast-paced technological advancement, artificial intelligence (AI) is at the forefront reshaping how businesses operate. This meta-analysis synthesizes existing research to evaluate the interplay between AI adoption and the cultivation of human-centric power skills. Drawing from a systematic review of academic literature, case studies, industry reports and professional insights, this paper examines how AI amplifies business outcomes when integrated with power skills, often referred to as soft skills. Findings indicate that organizations prioritizing these skills alongside AI achieve significant productivity gains, while those neglecting them face challenges like reduced engagement and innovation stagnation. This paper proposes a framework for combining AI tools with human skill development, offering recommendations for digital transformation and acceptance.

Session 23: Room 112

9:10 am – 10:15 am

Session Chair: Matt Fuss, Geneva College

The Role of Higher Education in Small Business Longevity: A Qualitative Study of Small Business Owners' Perspectives

Carla Treadway, The University of Findlay

This qualitative study explored the role of higher education in the survival and longevity of small businesses in the United States. While previous research has examined small business success factors, limited attention has been given to how higher education influences long-term business viability. This study aimed to understand [DSG1] small business owners' perspectives on how their higher education had contributed to sustaining their businesses beyond the critical five-year mark. Nine small business owners with varied educational backgrounds and industries participated in in-depth, semi-structured interviews. Thematic analysis was conducted using a constructivist lens to interpret meaning within the context of participants lived experiences. The study offers implications for educators, policymakers, and entrepreneurial support programs. It highlights the value of experiential learning, interdisciplinary curriculum design, and continued post-graduation support.

Digital Platforms and the New Rules of Strategy: Implications for Teaching Strategic Management

Huy (David) Tran, Albright College

This professional development workshop first illustrates the meteoric rise of digital platform business organizations in various industries around the world. The rapid growth in scale and scope of those platforms over the past two decades will be compared and contrasted against traditional “pipeline” businesses in corresponding industries. Next, the workshop focuses on understanding (1) *what* elements a digital platform ecosystem typically contains, (2) *how* such an ecosystem differs from a conventional pipeline business model, and (3) *why* digital platforms can pose critical threats when attacking established firms with a conventional business model. Indeed, platform ecosystems require an entirely new mindset for designing and managing modern business organizations. The final part of the workshop discusses several proposed changes to the teaching of Strategic Management at the advanced undergraduate or graduate levels. The workshop emphasizes that students need to better understand the formation, operations, and longevity of digital platform ecosystems.

Vocation and Calling: The New Frontier of HR

Matt Fuss, Geneva College

This paper will explain how and why company HR departments should adopt and put to use the language and principles of vocation and calling as a means to achieve desired organizational goals in the areas of employee engagement and satisfaction. A proposed expansion of the parameters of existing research on the connection between employee satisfaction and increased organizational performance will be made to include the adoption of vocation and calling. The concepts of organizational fit as well as affective commitment will gain additional power and traction by leveraging the power that exists when an employee feels a calling to their work.

Coffee Break – Refreshment Break Area 10:15 am – 10:30 am

Session 24: Room 102

10:30 am – 11:20 am

Session Chair: David Doorn, West Chester University

Did US Institutional Investment in Pakistani Public Firms Decrease After the Trade War started between China and the US

Zhimin (Jimmy) Yu, Alvernia University

Shahid Khan, Pennsylvania State University

Jing Lu, University of Guelph, Ontario Canada

We study the spillover effect of geo-political tensions between U.S. and China to U.S. institutional investment in Pakistani stock markets. It can be argued that Pakistan moved strategically closer to China's interests than to U.S.'s after joining China's Belt & Road Initiatives. We investigate the impact of participation in China's Belt and Road Initiative (BRI) on the U.S. institutional investment in the Pakistani public firms during periods of low (high) U.S.-China geo-political tensions. During periods of low U.S.-China geo-political tensions, we find that the U.S. institutional investment increased significantly in the Pakistani public firms between the pre- and the post-BRI periods. Our proxy for high U.S.-China geo-political tensions is the period when trade war started between U.S. and China in 2018 during the Trump administration. Interestingly, during periods of high U.S.-China geo-political tensions in 2019, we do not find strong evidence that the U.S. institutional investors decreased their investments between the pre- and post-trade war period in Pakistani public firms. All our findings hold when we use 1-to-1 matched Indian public firms as a control group.

A Regional Analysis of Employment Change in the US Census Divisions through the COVID Shutdown and Following Recovery

David Doorn, West Chester University

In this paper we use dynamic shift-share analysis with a focus on NAICS super sectors to compare and contrast differing industry employment outcomes across the nine census divisions of the U.S. before, during and after the COVID-19 crisis in the United States. To facilitate sectoral employment comparisons across regions, we employ a graphical presentation of the results in order to highlight the capability of dynamic shift-share analysis to provide intervallic information on differences in employment performance and present decomposition into the separate causes of these differences in terms of the shift-share components. Further graphical analysis allows a closer look at the industry contributions to employment growth in each year.

Session Chair: Bea Chiang, The College of New Jersey

Are Crypto Currencies Better Investment than Traditional Stock Indices

Tibebe A. Assefa, Bowie State University

Sunando Sengupta, Bowie State University

Daniel Aboagye, Bowie State University

Cryptocurrency, as we know it, has emerged as a new and innovative form of digital currency that operates independently of traditional financial systems. This research paper provides an overview of cryptocurrency and its returns as an asset. Cryptocurrency comes with its own security features, and the economic problems users of these assets might face within specific geographical locations. This paper examines the returns of the three major cryptocurrencies —Bitcoin, Ethereum, and Litecoin — compared to the three major indices: the Dow Jones, NASDAQ, and S&P 500. We expect cryptocurrencies to have higher returns than traditional indices as they are riskier assets. Investors will not buy these assets unless they expect higher returns to compensate for the extra risk. That is the basic principle of investing; high-risk assets should yield higher returns for investors to take on the risk. Using daily returns from January 2016 until December 2024, data from Wharton Research Data Services (WRDS). The paper explores the secure features of cryptocurrency and the risks associated with the new asset classes that are not yet regulated. It is largely used by investors' willingness to take extra risks for higher returns. The future of these commodities 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.

Tax Evasion and Money Laundering: Insights from Textual and Contextual Analysis

Bea Chiang, The College of New Jersey

Tax evasion has long been a fraud issue. It involves illegal income tax savings, often due to underreporting taxes, and may or may not include schemes to conceal those savings. Money laundering, on the other hand, involves channeling illegal proceeds generated from criminal activities. In 2012, the Financial Action Task Force (FATF) added tax evasion as a designated offenses predicate to money laundering. U.S. law follows tradition approach that treats tax evasion differently from money laundering that money laundering law requires the source of money come from crime such as fraud, illegal arm sales. On the other hand, in tax evasion offense, the original income sources might be legal from regular transactions. US courts often do not perceive the unpaid tax as criminal proceeds, thus don't normally treat tax evasion as money laundering. This position is inconsistent of FATF's position that tax evasion is a designated offense predicate to money laundering. The distinct line between tax evasion and money laundering could be unclear. With these different views on tax evasion and money laundering, this paper uses prosecution cases issued by IRS from 2021 to June 2025 to analyze fraud and money laundering cases to draw insights and provide implications to the regulation and framework issued by FATF pertaining tax evasion and money laundering.

Initial Public Offering and Cumulative Abnormal Returns: An empirical study using Event Study Methodology

Sunando Sengupta, Bowie State University

Shuva Gupta, University of Pennsylvania

Sounak Chakraborty, Mizzou University of Missouri

This paper investigates whether abnormal returns exist right after the IPO offerings. Our sample consisted of all the IPOs that took place between 2019-24 in the U.S markets. The sample consists of close to 1000 firms and their IPO dates, obtained from Wharton Research Database Services (WRDS). Using event-study methodology, Eventus, from WRDS, we test for the presence of abnormal returns right after the IPO date using various event windows. We have obtained results that indicate in the event window (0 +1) we find evidence of abnormal cumulative return of -0.20%, but it is not statistically significant. However, following the IPO, in the event windows (+2,+5) we find cumulative abnormal returns of -2.62% which is significant at 10% and in the event window (+6,+10) we find cumulative abnormal returns of -0.69% which is significant at 10%. These results are bit surprising as most existing literature points to IPO underpricing and hence presence of significant positive abnormal returns on day 1, following the IPO. Our results are more consistent with the rest of the existing literature that shows trend reversal in long term.

Session 26: Room 106

10:30 am – 11:35 am

Session Chair: Richard Paul Hauser, Gannon University

Economic Sentiment Shifts over Weekends and Their Impact on Stock Returns

Jin Lau, Marist College

This paper examines how changes in economic sentiment influence stock returns in the United States financial market, with a particular focus on non-trading days, specifically weekends. The results show that stock returns are lower on Mondays compared to other weekdays, consistent with the Monday effect. Using a daily economic news sentiment index, large sentiment shifts, positive or negative, are negatively correlated with returns, especially after weekends when sentiment changes accumulate. In pessimistic states, this negative effect intensifies, while in optimistic states, sentiment volatility is slightly positively correlated with returns, underscoring the role of sentiment across trading breaks.

A Model of Eminent Domain Takings on Property Investors Utility

Tianning Li, Hood College

Ramon DeGennaro, University of Tennessee

Eminent domain grants governments the power to seize private property for public use with compensation, yet the fairness and efficiency of this practice remain contested. Landmark cases such as *Kelo v. City of New London* and subsequent state-level reforms illustrate deep tensions between economic development goals and property rights protections. This project models how the probability of government takings, the level of compensation, and the distribution of public use benefits shape property investors' decisions. The framework predicts three key outcomes. First, when investors are fairly compensated, investment follows market incentives, and the risk of taking does not deter entry. Second, when investors are undercompensated, new investments are discouraged unless returns exceed the market rate, leading to fewer but riskier investment. Third, when overcompensation occurs, investors may actually prefer to be taken, leading to excessive investment and potential taxpayer losses. The project bridges legal theory, economics, and public policy to offer evidence-based guidance on balancing property rights with community development needs. Findings will inform ongoing debates over reforming eminent domain laws to better align private incentives with genuine public benefits.

Don't Sweat the Dividend Policy of S&P Large Cap 100 Firms

Richard Paul Hauser, Gannon University

A long-standing debate over corporate dividend policy centers on the belief that lack of dividend growth, especially a dividend cut, is a powerful, negative signal of financial distress, often leading to a significant decline in stock value. This study addresses a critical research gap by investigating whether a company's underlying financial fundamentals can mitigate the negative valuation effects typically associated with lack of dividend growth by examining S&P Large Cap 100 firms from 2019 to 2024. Initial analysis confirms that companies with dividend payout issues, such as negative dividend growth, generally exhibit lower profitability and valuation, on average. However, the core finding is compelling and counterintuitive: when firms that cut their dividend also demonstrate high earnings growth and profitability, their valuations do not suffer the expected decline.

Session 27: Room 112

10:30 am – 11:35 am

Session Chair: Donna C. Grove, York College of Pennsylvania

Experiential Learning in Sports Management: A Consulting Project with the New York Jets

Neil Malvone, Caldwell University

David Perricone, Felician College

This thesis examines the application of experiential learning theory within a sports management program through the lens of a consulting project conducted with the New York Jets. The study investigates how engagement in real-world consulting enhances academic learning outcomes, facilitates professional skill development, and strengthens career preparedness among sports management students. Kolb's Experiential Learning Theory serves as the guiding theoretical framework, providing a structured model for understanding the integration of experience and reflection in the learning process. Data were collected through a mixed-methods approach, incorporating qualitative insights from student reflections alongside quantitative measures derived from faculty evaluations and client feedback. The findings highlight the value of experiential learning in bridging theoretical knowledge with practical application, demonstrating that consulting-based projects foster both academic advancement and professional readiness. This research contributes to the literature on experiential education in sports management and underscores the pedagogical significance of applied industry partnerships.

An analysis of long/short hedging strategies in the NFL gambling market

James Ola, Pennsylvania Western University

Joshua Chicarelli, Pennsylvania Western University

This paper explores the application of a long/short market neutral investment strategy within the confines of the NFL gambling market, treating betting lines as analogs to asset prices. We construct a quantitative model that identifies mispricing in point spreads by comparing implied probabilities with machine learning-based predictive outcomes.

More Than X's and O's: Exploring Career Readiness Through the JDR Lens in Sport Management Experiential Learning

Donna C. Grove, York College of Pennsylvania

Michele E. Yoder, York College of Pennsylvania

Inje Cho, York College of Pennsylvania

Molly Hayes Sauder, York College of Pennsylvania

Experiential learning (EL) produces a number of positive academic, professional, and relational outcomes for sport management students (DeLuca & Fornatora, 2020; Lynch et al., 2022; Odio et al., 2014), who often engage in a variety of different types of initiatives (e.g., field projects, project-based learning, practica, internships) throughout college. Through the lens of the Job Demands-Resources (J D-R) model (Bakker & Demerouti, 2007; Demerouti et al., 2001; Schaufeli & Taris, 2014), this research qualitatively explores how these EL opportunities differ in their demands, resources, and ultimate impact on students. The findings provide an in-depth understanding of the following: unique demands featured in different types of EL; students' application of resources to overcome those demands through various mechanisms; and an interplay exists between demands and resources as students move into the next EL experience. Understanding these findings will allow instructors to better design and implement impactful EL in sport management programs.

Session 28: Room 204

10:30 am – 11:35 am

Session Chair: Ronald Dick, Duquesne University

The Economic Impact of Hosting a Bassmaster Elite Series Fishing Tournament

Brad J. Congelio, Kutztown University

This study examines the economic and spatial impacts of Bassmaster Elite Series fishing tournaments on host communities through a novel application of location intelligence data. Using Advan's monthly patterns dataset from 2022-2024, visitation patterns, consumer behavior, and spatial dependencies are analyzed across multiple tournament locations in South Carolina. Our spatially aware difference-in-differences framework incorporates treatment intensity based on proximity to tournament venues and explicitly accounts for spatial autocorrelation effects. Results reveal significant increases in business activity near location of tournament sites, with spatial clustering (Moran's $I = 0.333, p < 0.001$) that strengthens over time (2022: 0.122, 2023: 0.171, 2024: 0.203). Effects persist beyond the immediate tournament period, with statistically significant impacts observed up to three months post-event, particularly for hospitality, recreation, and retail sectors. Robustness checks using alternative distance specifications and placebo tests confirm the validity of our findings. This research advances the understanding of how professional fishing tournaments generate economic value through both direct spending and spatial spillovers, providing valuable insights for event organizers, destination marketers, and local policymakers. Our methodological approach demonstrates the utility of geo-behavioral data in quantifying the community-level impacts of sporting events beyond traditional economic impact assessments.

What are the Personality Traits and Characteristics of National Basketball Association NBA Executives that have worked more than 20 continuous years with the same NBA Franchise

Ronald Dick, Duquesne University

The NBA has 30 franchises. This abstract is a study of all of them in regards to their employees who have worked with the team for 20 plus years. What are their personality traits and positions in the organization? Some of the traits were as follows: consistency and long-term thinking, adaptability and renewal, high work ethic and personal discipline, integrity and trust, talent identification/development, leadership as service/stewardship, and resilience, patience, and balance. How does the executive handle the NBA environment in the following: relationship with ownership/franchisor, media/public relations skills, balance short-term performance with long-term building, understand talent culture, chemistry, fit, and continuous learning and openness to innovation? On the sports side of the sports business, we look at Pat Riley of the Miami Heat, Gregg Popovich of the San Antonio Spurs, and Mitch Kupchak of the LA Lakers and now Charlotte Hornets. We will study the business side of the NBA as well.

Biasing Long-Run Money Neutrality through Temporal Aggregation

Arjun Sondhi, Muskingum University

Money neutrality remains a fundamental macroeconomic question. If the money stock is neutral, the short-run impact of monetary policy on real macroeconomic variables will dissipate over time. Researchers have reached varied conclusions on money neutrality depending on the data sources, aggregation techniques, and empirical methods used. Statistical issues arise due to different frequency data and information loss. This study uses the frequency-domain Bartlett approach and time-domain VAR-based methods and adds to the current literature by testing whether temporal aggregation biases money neutrality test results. Using U.S. data, the study finds Fisher and Seater tests are immune to temporal aggregation, while VAR results are sensitive to the technique. The results suggest that, when using VAR-based tests, researchers must be mindful of the biases temporal aggregation creates.

Lunch – Garden Room Restaurant 12:00 pm – 1:00 pm

Session 29: Room 102 1:05 pm – 2:10 pm

Session Chair: Norman C Sigmond, Kutztown University

Digital Communication Self-Regulation and Productivity in Remote Work Environments

Augustin Ntembe, Bowie State University

Patty Asafu Adjaye, Bowie State University

This study investigates how remote workers navigate digital communication, the self-regulation strategies they adopt, and the implications for workplace productivity. With remote and hybrid work becoming increasingly normalized in the post-pandemic era, digital tools such as Slack, Zoom, and Microsoft Teams have become central to collaboration, but they also introduce new cognitive and behavioral challenges. Drawing on qualitative data from focus group discussions with ten professionals working in medium-sized technology firms in the Washington Metropolitan Area, this research identifies the primary stressors linked to digital communication, including notification fatigue, platform switching, and the blurring of work-life boundaries. Thematic analysis revealed that participants often felt overwhelmed by the volume and immediacy of digital messages, leading to fragmented attention and reduced focus. In response, they employed a range of self-regulation strategies, such as time-blocking, prioritization, setting communication boundaries, and using asynchronous tools to regain control over their workflow. These findings highlight the complex relationship between digital work environments, attention management, and individual performance. The study offers practical implications for organizations seeking to optimize productivity while safeguarding employee well-being, suggesting that intentional design of communication practices and support for self-regulation are critical in sustaining effective remote work.

An Analysis of the Rise in Corporate Profits as Share of GDP

Guido Giuntini, West Chester University

Cristina Ciocirlan, Elizabethtown College

This study analyzes the rise of corporate profits in the United States from the 1960s to the present, tracing shifting priorities within corporate America and their relationship with other measures of economic well-being. The classical shareholder perspective of CSR, pioneered by Milton Friedman

(1970), argued that the role of business in society was solely to maximize profits and be responsive to shareholders, considering CSR investment improper use of corporate resources. By contrast, the stakeholder perspective argues that business must be responsive to all stakeholders, not only the shareholders (Freeman, 1984, 2010). Given the large increase in corporate profits measured as a share of GDP, first starting in the early 2000s, and then post-pandemic, it is important to revisit Friedman's and Freeman's perspectives on CSR. We use panel data to investigate causes and consequences of the changes. Specifically, we explore the role of market concentration and decreased competition, associated with changes in input factors productivity and cost, top management compensation and corporate social responsibility (CSR) scores in explaining the recent increase in corporate profits. We also explore effects of the changes on real wages, inequality, and their association with the recent general increase of the price level.

The Correlation of Risk with Bond Prices

Norman C Sigmond, Kutztown University

Certain concepts of Risk are well understood by seasoned professionals. However, many young professionals and most private individuals understand very little of the relationship of the various aspects of risk to the changes in prices in the bond market. Further, even professionals could be uncertain as to the impact of interest rate changes that are orchestrated by the FED in their potential vs. actual affect to Bond prices. This paper will examine these and other related issues that affect either stability of volatility in the Bond Market. Also, I will explore the correlation between stock price movements and Bond price movements.

Session 29b: Room 102

1:05 pm – 1:25 pm

Session Chair: Norman C Sigmond, Kutztown University

How Banking Deregulation Affects Growth: Evidence from a Panel of US States

Ranajoy Ray Chaudhuri, Muhlenberg College

This paper examines the impact of banking deregulation on growth in the U.S. Many states relaxed restrictions on intra-state bank branching beginning in the early 1960s, both by allowing bank holding companies to convert subsidiaries into branches and by permitting statewide *de novo* branching. This increased competition in the banking sector forced financial intermediaries to become more efficient. The existing literature suggests that one of the channels through which this worked was bank lending. Different industries have varying degrees of dependence on external financing, and industries that are more dependent on external financing should grow faster in the post-deregulation period. While this issue had been partly examined in a broader cross-country setting, it had not been hitherto explored for the U.S. In a panel data set, I find this not to be the case for the U.S.; industries that borrow less from banks in fact grew at a faster rate after deregulation. I also consider the effect of deregulation on various measures of bank performance and find the strongest impact to be on the number of commercial banks operating in the state. Contrary to existing research, these regulatory changes slowed down growth in the number of bank branches and offices, as well as other measures of bank performance like assets, equity, loans and deposits.

Session Chair: Elkanah Faux, Bowie State University

Re-Africanization in Healthcare Post-Globalization Through Ancestral Praxis

Solomon G. Nyaanga, William Paterson University

Christian Ehiobuche, Stockton College

Kwaku Ampadu-Nyarkoh A. Nyarkoh, Berkeley College

Amid the rise of Western populist nationalism and the retreat from transnational biomedical hegemony (Fofana, 2021), this study argues for Africa's re-emergence as the cradle of medicine through *Re-Africanization*—the epistemic and structural revitalization of Indigenous health systems (Asante, 2017). Employing an Africological framework (Shockley, 2023) and decolonial theory (Ndlovu-Gatsheni, 2021), the paper critiques neoliberal healthcare models that sustain medical apartheid (Washington, 2008) and advances ancestral African healing traditions (e.g., Ubuntu-informed care, Yoruba ethnomedicine, and Dagara spiritual therapeutics) as viable alternatives. Methodologically, the study synthesizes historiographic analysis (Diop, 2020) with contemporary policy reviews, including Ghana's Traditional Medicine Practice Act (2019) and Brazil's PNSIPN (2017), to demonstrate how pre-colonial African systems—rooted in prevention, ecological balance, and collective wellness (Shizha & Kariwo, 2021)—counteract biomedical commodification. Three key pillars of Re-Africanized healthcare emerge: (1) intergenerational knowledge transmission (Battiste, 2018), (2) diasporic health solidarity (Táíwò, 2022), and (3) resistance to bioprospecting (Hountondji, 2021). Despite challenges such as epistemicide (Santos, 2018) and regulatory neocolonialism, the study positions Re-Africanization as a critical praxis for addressing contemporary health crises, from COVID-19 inequities (Twahirwa Rwema et al., 2020) to mental health decolonization (Mugo et al., 2020). By centering Diop's (2020) call for cultural sovereignty, the paper asserts that ancestral healthcare models offer actionable frameworks for Pan-African health justice in a deglobalizing world.

Determinants of Healthcare Provider Choice in Sierra Leone: Insights from the 2018 Integrated Household Survey

Elkanah Faux, Bowie State University

Sierra Leone has no national health insurance system, and government spending on health services is limited. As a result, households bear the cost of care through out-of-pocket payments. For low-income families, this often means choosing between medical treatment and other essential needs, leading many to turn to cheaper informal providers instead of formal facilities that offer better quality. This study analyzes the determinants of healthcare provider choice in Sierra Leone. It focuses on socio-economic factors such as income, education, and place of residence, as well as structural factors including availability of providers, perceived quality, and accessibility. Data are drawn from the 2018 Integrated Household Survey and analyzed using a Multinomial Probit Model to assess how user fees, income, distance, and perceptions of quality influence provider selection. No study has been done in Sierra Leone for almost two decades following the introduction of user charges and cost sharing suggested by the Bamako Initiative. The findings are expected to show how Sierra Leonean households with limited means and no insurance make provider choices given limited access and affordability. The results should provide evidence for policies to improve equity and healthcare access in Sierra Leone.

The HBCU Entrepreneurial Imperative

Bryant Charles Mitchell, University of Maryland Eastern Shore

This proposal outlines the creation of a student fee-funded entrepreneurship major designed to cultivate entrepreneurial skills and foster innovation within the university community. Given the importance of entrepreneurship in today's dynamic global economy, this program aims to equip students from all disciplines with the knowledge, resources, and experiences necessary to launch and grow their own ventures or pursue entrepreneurial careers. The approach offers a multi-faceted approach to entrepreneurship education, including:

- **Experiential learning opportunities:** Students will engage in activities, such as building prototypes, testing market hypotheses, and participating in pitch competitions.
- **Mentorship and coaching:** Connecting students with experienced entrepreneurs, industry professionals, and faculty mentors will provide invaluable guidance and support.
- **Access to resources and funding:** The program will provide access to essential resources, including workspaces, technology, and pre-seed capital to help students turn their ideas into reality.
- **Networking and community building:** Creating a vibrant entrepreneurial ecosystem on campus through events, workshops, and student clubs foster collaboration and connection.

By leveraging student fees, this program will ensure a sustainable and student-driven approach to entrepreneurship education. This initiative aligns with the HBCUs mission to prepare students for success in a rapidly changing world and to contribute to the advancement of society.

Session 31: Room 106

1:05 pm – 2:10 pm

Session Chair: Dreadi Davis, Pennsylvania State University

From Mainframes to Multi-cloud: The Evolution of Cloud Computing

Dreadi Davis, Pennsylvania State University

Satish Mahadevan Srinivasan, Pennsylvania State University

Panakkal Mathew, Rowan University

The remarkable journey of cloud computing started in the mid-20th century, emerging from early visions of utility-style computing and interconnected computer networks, and has advanced to today's hybrid cloud architecture augmented by artificial intelligence (AI). Early paradigms such as time-sharing led to mainframe technology, as well as utility computing and virtualization, which helped build the foundation for modern cloud computing today by providing examples of shared resources and resource optimization. Beginning in the 1990s, as the Internet grew, we saw major technology companies such as Salesforce, Amazon, Microsoft, Google, IBM, and Oracle introducing on-demand cloud computing services based on SaaS, PaaS, and IaaS models. These companies made cloud Computing is commercially profitable, leading to the point where enterprise IT spending on public cloud services surpassed spending on traditional on-premises IT. In addition, these advancements increased system agility, resource optimization, and scalability. In this study, we explore the history of technological, architectural, and service delivery models in cloud computing and how earlier computing paradigms and major technological companies led to the current state of cloud computing. The ongoing integration of emerging technologies signals a shift in Cloud's role from a traditional IT resource to a critical global digital infrastructure.

LLM Assisted Requirement Elicitation and Prototype Generation: A Sketch-Based Proof of Concept

Hamdan Alabsi, Bowie State University
Sriram Srinivasan, Bowie State University
Zenebe Azene, Bowie State University
Rand Obeidat, Bowie State University
Andrew Mangle, Bowie State University

Requirements elicitation is often described as the most challenging and error-prone phase of software engineering. The issue lies in misinterpretations between stakeholders and system analysts lead to incomplete, ambiguous, or inconsistent requirements that cascade into project delays and failures. This paper investigates how Large Language Models (LLMs) can serve as intelligent co-pilots in requirements engineering by converting hand-drawn sketches into both (1) natural-language requirements and (2) HTML/CSS-based prototypes. We ground this work in Communication Theory and Cognitive Fit Theory, positioning LLMs as mediators that enhance mutual understanding between stakeholders and developers. Through experimental prototyping and comparative analysis, we evaluate requirement coverage, correctness, prototype alignment, and stakeholder satisfaction. Results show that LLM-assisted elicitation improves efficiency and reduces ambiguity, while providing stakeholders with tangible prototypes for early validation. We conclude by discussing practical implications and proposing strategies for integrating LLMs into requirements engineering toolchains, particularly during initial elicitation activities such as stakeholder interviews and onsite requirements gathering.

Sectoral Financial Adjustments under Economic Stress: Evidence from U.S. Corporations during 2020

Shannon Danysh-Hashemi, University of Bridgeport
Alireza Daneshfar, University of New Haven

This empirical analysis examines firm-level financial responses during the 2020 economic recession using a cross-industry panel of large U.S. corporations. The study tests for differences in cash holdings, working-capital efficiency, and profit margins across pre-crisis and stress periods. We find widespread accumulation of liquidity and tighter control of receivables in most industries, but profitability responses varied significantly by industry. The research provides empirical evidence of industry-level financial responses to systemic shocks and informs useful insights for auditors, analysts, and regulators evaluating the resilience of corporations under economic duress.

Session 32: Room 112

1:05 pm – 2:10 pm

Session Chair: Dina Clark, Commonwealth University of Pennsylvania – Bloomsburg

Harnessing Generative AI to Bridge Occupational Safety and Business Analytics: A Pedagogical and Economic Perspective

Mehdi Khalighi, Millersville University of Pennsylvania

The increasing integration of workplace safety and sustainability into business strategy highlights the need for managers to understand occupational safety and environmental health (OESH) beyond mere regulatory compliance. Traditional OESH instruction often focuses on technical or legal requirements, leaving a gap in connecting safety decisions with business outcomes. This paper introduces a pedagogical model that leverages generative artificial intelligence (AI) to bridge this gap in business education. Generative AI enables dynamic, experiential learning by creating customized case studies, simulating real-time workplace

scenarios, and modeling the financial and reputational impacts of safety decisions. Students can explore “what-if” scenarios such as investing in preventive measures versus incurring regulatory penalties while receiving immediate AI-driven feedback on their analyses. The study identifies three key pedagogical benefits: (1) Active learning, where students engage in interactive, scenario-based exercises; (2) Business relevance, linking safety interventions to metrics such as productivity and cost savings; and (3) Cross-disciplinary competency, developing skills to interpret OSEH data through business analytics and strategic decision-making. By framing OSEH as a critical component of business strategy, this AI-enhanced approach prepares future managers to make informed, responsible, and economically sound decisions that support both employee well-being and organizational resilience. The findings suggest that integrating generative AI into OSEH education offers a scalable, innovative pathway for business schools to align curricula with the evolving demands of industry and society.

The Economic Impact of Workplace Safety Programs: A Cost-Benefit Analysis of Investing in Occupational Safety vs. Costs of Workplace Injuries

Mehdi Khalighi, Millersville University of Pennsylvania

Workplace safety is a critical driver of operational efficiency and employee well-being, yet organizations often face challenges in quantifying its economic value. This study analyzes the cost-benefit dynamics of investing in occupational safety programs relative to the financial burdens of workplace injuries. Using quantitative data analysis, case studies, and industry benchmarks, the research evaluates the return on investment (ROI) of safety interventions. Findings demonstrate that comprehensive safety programs not only reduce the frequency and severity of workplace injuries but also generate measurable financial benefits, including lower insurance premiums, reduced absenteeism, and enhanced operational efficiency. While requiring upfront expenditures, proactive safety investments consistently outweigh the costs of accidents and incidents, producing substantial long-term economic and strategic advantages. The study further explores implications for business leaders and policymakers, emphasizing how integrating safety management into organizational strategy strengthens both economic performance and workforce sustainability. By providing actionable insights, this research contributes to the growing evidence base supporting the economic rationale for workplace safety and underscores its role in enhancing organizational resilience.

Leveraging Technology Micro Credential Certificates to Further Enhance Workforce-Ready Skills in Graduate Courses

Loreen Marie Powell, Marywood University

Dina Clark, Commonwealth University of Pennsylvania – Bloomsburg

As business schools face increasing pressure to demonstrate relevance and workforce readiness, faculty and administrators are exploring new pedagogical approaches that extend beyond traditional classroom instruction (Bisoux, 2025; Pomykalski, 2023). One such approach is the integration of micro-credentials, particularly LinkedIn Learning certificates into course curriculum (Pomykalski, 2023). Micro-credentials are short, competency-based certifications that validate specific skills, often tied to workplace technologies or professional standards (Missman, 2023). Unlike broad academic course descriptions, micro-credentials provide employers with granular evidence of proficiency in particular tools and practices. This

presentation examines the integration of LinkedIn Learning certificates into graduate courses where students complete technology related certificates in Power BI, Tableau, Excel, SQL, XBRL, and AI prompt engineering. Through a systematic review of the literature and our classroom teaching experiences, we explore the benefits of such credentials for students, employers, and business schools, with particular attention to accreditation standards from organizations such as AACSB, ACBSP, PMI, CPA, and CMA.

Session 33: Room 204

1:05 pm – 2:10 pm

Session Chair: Dusan Ramljak, Pennsylvania State University

ESG Signal Separation and Multivariate Return Predictability on the Johannesburg Stock Exchange

Gordon H. Dash, The University of Rhode Island

Nina Kajiji, University of Rhode Island and The NKD-Group, Inc.

Bruno G. Kamdem, Farmingdale State College

Helper Zhou, University of Kwazulu-Natal, South Africa

Investors increasingly prioritize firms' environmental, social, and governance (ESG) performance when making investment decisions. However, there is a lack of research on the informativeness of aggregate ESG scores and the disentangled environment (E), social (S), and governance (G) dimensions, as well as their impact on firm-level returns, particularly in many developing markets. In the context of South African capital markets, we introduce an innovative algorithmic framework to identify E, S, and G asset-pricing factors specific to the Johannesburg Stock Exchange (JSE) in South Africa. Following the generation of these new factors, the framework proposes a cross-signal, or multivariate target, asset pricing model that utilizes prediction signals from the novel factors and those uniquely associated with all securities to forecast next-period returns. Our research yields three primary findings. Firstly, we demonstrate the construction of E, S, and G factors for the JSE using maximum validity factor scores obtained from an exploratory factor analysis of after-market residuals. Secondly, integrating these novel factors into a multi-target neural network asset pricing model enables simultaneous error-minimized prediction of next-day market returns for a portfolio of JSE-listed firms. Thirdly, Shapley explainable AI charts adequately determine the hierarchical relevance of asset pricing features. Empirically, the novel E, S, and G factors emerge as critical variables in explaining future returns across various signal combinations.

Balancing Growth and Debt: Analyzing Overleveraging in the Technology Industry

Samar Issa, Saint Peter's University

This paper develops an empirical model of corporate capital structure, optimal debt, and overleveraging, covering the time span 2000 to 2018 across the technology industry. Using a model proposed by Stein (2006) to estimate overleveraging measured as the difference between actual and optimal debt. Estimated using a sample of the twenty largest tech firms, covering the time span from 2000 to 2018, the model sheds light on an industry-specific default risk. The analysis presented in this paper reveals a concerning trend in the tech industry, with corporate excess debt steadily increasing over the past two decades, particularly peaking before and during the 2008 crisis and after 2013. These findings underscore the critical role of excess debt in

exacerbating financial instability and highlight the corporate sector. By quantifying overleveraging and linking it to financial risk, the paper offers valuable policy implications, emphasizing the need for proactive management of optimal debt levels to mitigate default risks and enhance macroeconomic resilience.

Addiction as a Banking Risk Factor

Dusan Ramljak, Pennsylvania State University
Nonna Sorokina, Pennsylvania State University

This study investigates the financial impact of the opioid epidemic on U.S. banking institutions, focusing on how geographic exposure to opioid-affected regions influences bank risk and stability. Using a comprehensive dataset that combines bank performance metrics with opioid-related public health data, we examine changes in volatility of return on assets (ROA), return on equity (ROE), and charge-offs. Results indicate that banks in highly exposed areas experience significantly higher financial volatility and credit risk, prompting adjustments in capital buffers through increased equity holdings. We also observe a shift in the drivers of institutional risk—from loan-based factors to liquidity and capital stability metrics—over the course of the epidemic. Additionally, we document increasing geographic unpredictability in opioid-related harm, complicating efforts to forecast and mitigate financial exposure. Our findings highlight the importance of incorporating public health indicators into financial risk assessments and underscore the broader systemic implications of the opioid crisis for economic resilience and regulation.

Conference Concludes

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