



OFFICIAL CONFERENCE PROGRAM

41st Annual Meeting
November 1st and 2nd, 2018

Days Inn
240 South Pugh St.
State College, PA 16801
(814) 238 - 8454

Northeastern Association of Business, Economics and Technology

Thursday November 1, 2018

Registration – Days Inn Atrium **7:30 am – 3:15 pm**

Breakfast – Center/Arbor Room **7:30 am – 9:00 am**

Welcome – Center/Arbor Room

Norman Sigmond, Kutztown University of Pennsylvania

Chairman, NABET Executive Board

8:00 – 8:15 am

Session 1: Center/Arbor Room

8:30 am – 9:30 am

NABET Proceedings Publishing Information/General Interest Topics

Session Chair: *Linda Hall, State University of New York at Fredonia*

NABET Conference Proceedings Information

Norman Sigmond

Kutztown University of Pennsylvania

Jerry Belloit

Clarion University of Pennsylvania

Cori Myers

Lock Haven University of Pennsylvania

The Stall of the Mall

Denise Ogden

Penn State-Lehigh Valley

Shruti Gupta

Penn State– Abington

James Ogden

Kutztown University of Pennsylvania

Malls throughout the U.S. are experiencing high vacancy rates. Once a popular format, many malls are now empty. Green Street Advisors, an analysis firm that tracks real estate investment trusts (REITs), forecasts that 10 percent of large malls in the U.S. will fail within the next 10 years. This paper explores the history of the mall format, the current status of malls, characteristics of successful malls and what is being done to reinvent malls.

An Industry in Transition: Mergers and Acquisitions in Higher Education

John Grigsby

Thomas Jefferson University

Private colleges and universities are facing financial challenges like never before due to declining enrollments, fierce competition, reductions in funding, and skepticism about the value of a college education. As deficits continue to rise, many of these institutions are realizing that closure is a possibility. To confront these challenges, innovative leaders have experimented with a number of vehicles, including partnerships, joint ventures, sharing arrangements, and matriculation agreements and others. When these strategies fail, as they often do, institutions are left with little choice but to merge with another institution. Although mergers can result in many

benefits like increased efficiencies and economies of scale, they are complicated, expensive, time-consuming and offer no guarantees. In these turbulent times with many closures looming, one thing is certain, mergers of private colleges and universities are here to stay.

Session 2: Sylvan Room

9:35 am – 10:35 am

Pedagogical Topics

Session Chair: *Gerard Martorell, Lock Haven University of Pennsylvania*

Structured Undergraduate Leadership Development: Utilization of Skills Over Four Years-Phase 1

Annette Rogers
Celia Lofink

University of Hartford
University of Hartford

The purpose of our longitudinal study is to explore how undergraduate students evolve their leadership skills and behaviors during their four year undergraduate tenure – phase 1 complete. For the purposes of this study we selected the framework of Kouzes and Posner's (2012) identifying five behaviors of good leaders: model the way, inspire a shared vision, challenge the process, enable others to act, and encourage the heart. Data was collected through a quantitative leadership assessment and personal journals (free form plus specific questions).

The premise for this research includes the beliefs:

- Undergraduate students have a current framework for how they perceive leadership,
- Undergraduate students have a perception of their own skills and behaviors in the context of the framework modeled in their environment,
- Undergraduate student's transition from adolescent to adult thinking and behavior permits self-exploration and formulation of new ways to consider leadership including the skills and behaviors needed to succeed as leaders,
- Undergraduate students are accountable for their own personal development.

Phase I was completed and data collected on a group of 18 students drawn from three categories: student club leaders, self-nominated freshmen, and participants from prior career ready programs. All three groups of students were provided training and completed assessments to ascertain their understanding of leadership and how they perceived themselves. The data will be presented at the conference session and used for discussion and feedback regarding Phase II design of the study.

The Business Plan as a Higher-Value Educational Experience that Increases the Level of Engagement Among Students

Gerard Martorell
Elisenda Tarrats
Nuria Arimany

Lock Haven University of Pennsylvania
Universitat de Vic (Barcelona)
Universitat de Vic (Barcelona)

High impact practices (HIPs) are important co-curricular educational experiences in college education, as they promote learning, development, and persistence among students. The objective of this study is to expand the research on high impact practices and explore their connections with the development of the business plan by college students. Using the National

Survey of Student Engagement NSSE questionnaire, this study explores whether the participation of students in the development of a business plan has a positive impact on the level of commitment, engagement, and motivation of the Lock Haven University Business students. A control group and an experimental group have been asked to complete the survey. Results suggest that there is some relationship between the students who had been asked to develop a business plan and their engagement either at the college or in the community. The development of business plans can help students create their own venture and also develop entrepreneurial skills that contribute to the creation of businesses and jobs.

Session 3: Willow Room

9:35 am – 10:35 am

Leadership and Innovation Topics

Session Chair: *Marlene E. Burkhardt, Juniata College*

Variability Hypothesis of Spiritual Intelligence in Organizations: Bi-Model Male

Distributions

Marlene E. Burkhardt
Donna Rhodes
Loren Rhodes

Juniata College
Juniata College
Juniata College

Spiritual intelligence is considered a form of intelligence that measures the ability to apply and embody spiritual resources and qualities to enhance functioning and wellbeing (Amram, 2010) and is thought to aid in organizational leadership (Amram, 2007). Utilizing the Integrated Spiritual Intelligence Survey developed by Dr. Joseph Amram, research (Rhodes, 2015) investigated the relationship between Spiritual Intelligence and several demographic variables. Specifically, data was collected from over 100 participants to test hypotheses that there would be significant differences in aspects of spiritual intelligence across age, gender, education level, and career sector (specifically for profit and nonprofit distinctions). Many of the expected differences were substantiated. A significant relationship between spiritual intelligence and gender was not found using standard correlational analysis. However, upon further investigation, a relationship revealed itself. Specifically, five clusters of observations using K-means Euclidean distances as the clustering measure produced two clusters consisting of only males and two clusters of only females. The measure of spiritual intelligence was similar between the female clusters; however, the results were strikingly different in the two male clusters. Original use of the variability hypothesis first addressed by Darwin declared variability differences in physical and mental characteristics of males and females based on the occurrence of extreme measures within the male population. This study regarding Spiritual Intelligence can possibly support the variability hypothesis. However, as Shields (1982) noted, environmental factors may explain these results.

Impacts of Manufacturing Firms' Culture, Structure, and Leadership on Innovation: A

Systemic Approach

Jeffrey Yi-Lin Forrest
Reginald Tucker
Canchu Lin
Sunita Mondal

Slippery Rock University of Pennsylvania
Louisiana State University
Carroll University
Slippery Rock University of Pennsylvania

This paper employs a method of holistic thinking to see which of the twenty plus internal factors empirically identified in the literature are primary forces underlying the innovativeness of a manufacturing firm and which ones are secondary or appear naturally after the primary forces are created. Based on how organizational culture is formed in general, the effects of firms' culture on innovation are analyzed. By using a general cost-benefit analysis, the effects of firms' general characteristics on innovation are studied. Though modelling a firm systemically, the effects of firms' structure on innovation are seen clearly. With the concept of leaders well explained, the effects of firms' leadership on innovation are shown. At the end, practically useful recommendations for managerial decision making are provided.

Is Our Mission to be the Same as Our Competition? An Examination of Differentiation through Mission Statements

David Gargone

Kelli-Ann Gargone

Misericordia University

Misericordia University

Mission statements serve as tools for companies to establish a vision and create a foundation for core business decisions. Mission statements are a way to tell not only shareholders, but consumers and employees, who the company is and what the company hopes to accomplish. Effective mission statements should promote differentiation from competition. However, little research exists in determining the effectiveness of differentiation through mission statements. The purpose of this study was to evaluate mission statements from competing companies, in the same market, to see if they differentiate from one another. Results suggest companies competing in the sports apparel market are having difficulty distinguishing themselves from the competition.

Session 4: Logan/Harris Room

9:35 am – 10:35 am

Healthcare Management Topics

Session Chair: *John Grigsby, Thomas Jefferson University*

The Impact of Tax Reform on Hospitals and Health Care Systems

John Grigsby

Thomas Jefferson University

The Tax Cuts and Jobs TCJA of 2017 (TCJA) made sweeping changes to the US tax code for both for-profit and tax-exempt hospitals and health care systems. The effects of the TCJA will vary for different hospitals and health care systems. Financially strong for-profit systems will likely benefit from the repeal of the corporate alternative minimum tax and the lowering of the corporate tax rates while highly leveraged systems could suffer from the new limitations on the deductibility of interest. Tax-exempt institutions are anything but exempt from the TCJA. They bear the greater burden of the TCJA by having to deal with significant new taxes on unrelated business income and compensation arrangements, and modifications to certain employee benefit arrangements. Organizations that are proactive in analyzing these changes will find ways to benefit from the TCJA while others will have to face the consequences of their passive responses. Leaders of these systems will need to assess the efficiency of their organizations and evaluate whether tax exemption remains viable.

Comparative Analysis of Step Therapy Protocol Health Care Legislation

John Cameron

Penn State-Great Valley

Health insurance companies impose management practices for controlling health care expenditures. Regarding pharmaceuticals, pharmacy benefit managers utilize a cost savings technique known as step therapy protocols, or fail first protocols as part of their health coverage approval process. These control measures stipulate that prescription drugs may only be utilized in a specific sequence in order to receive authorization or payment of health care benefits for needed services. The step therapy business strategy enables the insurer to deny coverage for effective medications, basing decisions on cost rather than patient need. In response to consumer health advocacy concerns, states have introduced legislation to regulate these insurance management practices. The legislative initiatives enable the prescribing provider to override the step therapy protocols of the plan sponsor. If the patient and the prescribing provider comply with certain conditions, the plan sponsor is mandated to authorize coverage for the requested prescription drug. The latest account indicates that such reform legislation has been approved in fourteen states and is pending in twelve additional states (American Academy of Dermatology, 2018). Prior research to examine provisions associated with the regulation of the step therapy practices within the United States has been limited. To address this gap in the literature, this paper will examine the regulatory exceptions to step therapy practices including clinical review criteria, patient protection measures, explicit and transparent process requirements, conflict of interest disclosure and exemption provisions.

Comparative Analysis of Interstate Health Care Insurance Legislation

John Cameron

Penn State-Great Valley

States regulate the business of insurance within their jurisdictions in accordance with the McCarran-Ferguson Act of 1945. Health insurance products are specifically regulated by the states. Recently, several states have enacted interstate health insurance legislation that permits health insurance companies to sell health insurance policies across state lines. The federal government has also enacted the Patient Protection and Affordable Care Act which contains a provision to allow individual states to form compacts authorizing health insurance companies to sell insurance across state lines. A recent account indicates that such reform legislation has been approved in six states and is under consideration in seventeen additional states (National Conference of State Legislatures). In addition, health insurance companies and employers may take advantage of the reform legislation and expanded access to small-business association health plans, further intensifying competition in the healthcare insurance marketplace. Insurance companies may offer a wider range of health insurance products and alternative coverage options to consumers. The state legislative insurance initiatives vary in terms of scope and consumer protection standards. Prior research to examine provisions associated with the interstate sale of health insurance within the United States has been limited. To address this gap in the literature, this paper will examine health insurance reform measures including financial reserve requirements, annual reporting requirements, payment of state taxes, grievance procedures, resolution of disputes, actuarial standards, disclosure statements and filing requirements.

Economics Topics

Session Chair: *Craig R. Erwin, Eastern Connecticut State University*

An Investigation of the Risks Women Face in Preparing for Retirement

Craig R. Erwin

Eastern Connecticut State University

Many American women are ill-prepared financially for retirement, in part due to a variety of disadvantages they have long faced. As a result, after retiring many women end up living near or below the poverty line and some are forced to return to the workforce. Due to financial constraints, retirees may also be forced to make difficult choices about their lifestyles and about where, how, and with whom they live. In this presentation, I review the literature on the risks women face as they prepare for retirement and their golden years. I conclude by discussing what can be done to increase women's retirement preparedness.

Financial Condition of Five Paradigmatic Shrinking Cities in the United States

Daniel Hummel

University of Michigan - Flint

This proposed paper presentation is an extension of another paper I published in the journal *Public Budgeting and Finance* ("Right-sizing Cities and Fiscal Health: A look at Five Cities," *Public Budgeting & Finance*, Vol. 35/No. 2 pp. 1 – 18, 2015). This study compared the financial condition of five paradigmatic shrinking cities in the United States that are like each other in the extent of decline, their economic base and their approaches to stabilizing their population and economy. These cities are Buffalo (NY), Cleveland (OH), Detroit (MI), Flint (MI) and Youngstown (OH). The years for the original study were from 2006 to 2010. This proposed paper presentation will extend this from 2011 to 2016 for the same cities. The purpose of this comparison is to see if these cities are making improvements in their financial condition over time and whether some of these cities are improving over others. The possible reasons for the trends as well as an exploration of the elements of their financial condition based on the series of ratios used to calculate the scores will be discussed in the presentation.

Earnings Differentials Between Rural and Urban Labor Markets

Insoo Cho

York College of Pennsylvania

This study explores earnings differentials between urban and rural labor markets. I estimated the probability that each college educated individual in Iowa State University alumni database selected one of the full-time farming, non-farm rural self-employment, rural wage work, urban self-employment, and urban wage work. I then estimated the wage differential for each occupation group relative to its nearest matched control using propensity score matching technique. I found that urban wage workers earn more than rural wage workers, consistent with urban wage premium. Likewise, urban non-farm self-employed earn more than rural wage workers, whereas rural non-farm self-employed earn similar earnings as rural wage workers. Full-time farmers, however, earn less than observationally similar persons working as off-farm wage workers in rural. There exists a substantial urban premium for earnings but net loss from farming.

Technology Topics

Session Chair: *Lisa Mare Walters, State University of New York at Fredonia*

Where's the Cloud? Dire Impact of Missing the Cloud ERP Revolution

Edward C. Keller

Bloomsburg University of Pennsylvania

Carolyn LaMacchia

Bloomsburg University of Pennsylvania

This research addresses the decision to either manage the Enterprise resource planning (ERP) information technology infrastructure or contract cloud computer services through the software vendor. ERP integrates business functions into a single information technology system to support enterprise-wide operations and decisions. Although challenging to implement and manage, these systems provide essential benefits of a single database platform and uniform usability. The vast majority of organizations use an ERP application that has been developed by a relatively small set of vendors and are on-premise (on-prem) installations. Cloud computing refers to vendors hosting resources and applications for organizations to access through the Internet. Customers then purchase the rights to use the Cloud-ERP functionality via subscriptions. Cloud computing can replace a private datacenter by utilizing licensed facilities to provide organizations with high levels of computing power. Accessing software through the cloud is referred to as software-as-a-services (SaaS). Although implementation and management of ERP application is a very active area of research, there is a gap in the literature in the decision process of an ERP implementation through cloud computing. This research reports on the conversion of the major ERP vendors to SaaS. The advantages and disadvantages of each implementation choice is describe to support decision making for ERP adoption and conversion efforts.

Evaluation of Firm Performance and the Complexity of IT Investments

Jorge A. Romero

Towson University

This study investigates whether the complexity of IT investments that firms incur have an effect on firm performance. Not every IT investment implies the same level of complexity. Some IT investments were more expensive to implement, more difficult to implement, and took a longer period of time possibly having an important effect on the cash flow of the firm and its profitability. This study looks at publicly traded firms over a long period of time using the Dupont Profitability analysis. In the Dupont Profitability analysis, return on assets is broken down into its two components in order to evaluate performance of firms.

Cryptocurrency: A Case of the Social Construction of Reality

Marlene E. Burkhardt

Juniata College

Berger and Luckmann (1966) identified and codified the process whereby individuals as part of a social unit interact with one another to create meaning. Over time, socialization produces agreed upon concepts and roles, which we define as reality. Today, we see this process occurring within the fields of technology and economics to create value in a system of monetary transactions institutionalized as a form of currency. Satoshi Nakamoto, who developed what he called a Peer-to-Peer Electronic Cash System, officially announced Bitcoin in 2008. Other attempts to build a digital cash system failed. Nakamoto's success came by utilizing a peer-to-

peer network whereby every entity in the network has a list with all transactions to validate spending. This social construction of digital cash is tantamount to the social construction of reality as identified by Berger and Luckmann. The question lies in whether this system will be institutionalized over time. This analysis reviews the technological, economic and political determinants of the construction of a digital cash system to determine the likelihood of the institutionalization of cryptocurrencies.

Session 7: Willow Room

10:55 am – 11:55 am

Pedagogical Topics

Session Chair: *Ron Petrilla, Misericordia University*

Bringing the Real World of Health Care Management into the Classroom

Ron Petrilla

Misericordia University

The benefits of inviting guest speakers into the classroom have been well documented in academic literature on innovative classroom learning. Yet some instructors who have employed this technique have experienced mixed results. A good guest speaker seems to make the class time fly-by while engaging students in real world management scenarios, while others fall short of providing a worthwhile experience for the students. This workshop will reveal some of the potential pitfalls of inviting speakers into the classroom, as well as some steps to ensure a worthwhile experience for the students, as well as for the guest. While the focus will be on undergraduate health care management classes, the material may be transferrable to other disciplines.

Does Ear-Training Improve Technical Listening Skills for Audio Engineering Students?

Edward Goguen

Husson University

Students enrolled in the audio engineering and live sound technology programs at Husson University's New England school of Communications engage in focused technical ear-training in various courses across four different levels. This paper examines the impact of the level one portion of that ear-training curriculum. Data from previous semesters indicate that student scores do not increase over the course of the level one training raising questions regarding the effectiveness of the ear-training altogether. Pre-tests were added for this study, which did not exist in previous semesters, before students were assigned drill-sets designed to prepare them for the post-tests. Data from the last two post-tests indicates improvement in scores while scores dropped for the first two post-tests. A student survey was also conducted to get student opinions on the overall impact of the ear-training at the end of the study.

Maintaining and Expanding a CFP Board Registered Program

Bradley C. Barnhorst

DeSales University

DeSales University successfully launched two CFP Board Registered Programs in 2016, but there were multiple complications to meeting internal and external requirements. Since this time, the existing programs have needed to be revised, reported upon, and evaluated, and a graduate program has been developed and launched. This paper will compare the internal and external processes, examine which elements caused the most slowdown during the application,

evaluate if all controls and requirements were truly necessary to secure quality, and attempt to value the resources expended compared to a more streamlined process.

Session 8: Holmes/Foster Room

10:55 am – 11:55 am

Entrepreneurship and Leadership Topics

Session Chair: *Annette Rogers, University of Hartford*

#IB4E Except After C: Introverts as Virtual Team Leaders

Annette Rogers
David Moore

University of Hartford
Werthmoore Associates

The ebb and flow of society dictates the values, beliefs and acceptable behaviors of groups of people, including corporations. Modern movements embrace the inclusion of fundamental liberties such as diversity and equality; individuals with physical and emotional challenges; self-designation; and psychological, physical and emotional safe spaces. Societal beliefs move the needle in organizational thinking and conduct, evidenced by today's organizational movements. Nonetheless, discrimination based on personality characteristics is yet to make the radar of social movements. Specifically, Introvert as Leader must be elevated to the level of inclusion dialogue in our society and hash tagged # IB4E movement. This paper seeks to show the biases in thinking that favors one personality style over another and attempts to give voice to a conversation that is long overdue – the introvert leader. Moreover, this paper will explore the potential for introvert leaders to fill a growing need in organizations- the leadership of virtual teams.

A Gender Comparison of Perceived Barriers Faced by Entrepreneurs

Denise Ogden

Penn State-Lehigh Valley

Despite the increase in the number of new businesses, significant barriers still exist for entrepreneurs. This research examines barriers faced by business owners. A survey to compare men and women business owners was conducted to determine if barriers for operating a business were different based on gender. Results indicate significant differences between genders in several areas including legal knowledge, knowledge about financing operations, leadership skills, discrimination and creating technology infrastructure. The mean for women was significantly higher in these areas compared to men which indicated higher levels of perceived barriers in these areas for women.

The All-Electric Vehicle: Is It Time?

Jerry Douglas Belloit

Clarion University of Pennsylvania

In the summer of 2017, Professor Tony Seba gave a compelling presentation on disruptive technologies. In it, he suggested that the convergence of changes in battery technology, Doppler Lidar, computing power and computer storage, and self-driving vehicle technology will lead to the demise of the internal combustion engine within a decade. At the same time the automobile industry has introduced several all-electric powered vehicles. This paper will examine the costs and benefits of the move to an all-electric powered vehicle relative to

gasoline-powered vehicles along with a cost-benefit analysis of the additional solar capacity necessary to provide sufficient capacity to provide for powering the vehicle.

Session 9: Sylvan Room

1:00 pm – 2:00 pm

Management, Administration, and Regulatory Topics

Session Chair: *Noel M. Criscione-Naylor, Stockton University*

Evaluating Post-Acquisition Strategy and Implementation in the Casino Industry

Noel M. Criscione-Naylor

Stockton University

Commercial gaming has become a critical source of revenue for state budgets. In 2017, HB271 was signed into law expanded gaming through the creation of 10 additional mini-casino licenses and the legalization of online gaming and sports betting, both recently approved by federal law. In response to these policy changes, two notable sales have occurred in the Eastern Pennsylvania market. The sale of Valley Forge Casino Resort to Boyd Gaming and Sands Bethlehem to Wind Creek Hospitality. Acquisitions naturally result in employee uncertainty and for these casinos it is coupled with the opening of two previously closed Atlantic City, New Jersey casinos, Ocean Resort Casino (Revel) and Hard Rock Atlantic City (Taj Mahal). The employee populations at Sands Bethlehem and Valley Forge Casino Resort are vulnerable without appropriate acquisition implementation and retention strategies. Kim and Olsen (1999) define a five dimensions construct to implement and evaluate post-acquisition implementation that includes approach, people, culture, organization, and strategy. The purpose of this exploratory, quantitative study is to replicate this model within these casinos to identify the relationship between employee commitment and turnover intentions of casino front-line employees and supervisors during the post-acquisition integration phase of a merger and reopening of two Atlantic City casinos. Data will be anonymously collected and findings will provide important insights for talent retention, change leadership, and employee turnover intentions to help organizations more effectively manage organization change and competition.

Preliminary Studies for Development of a Testable Theoretical Model of Buddhist Business

Hideki Takei

Central Washington University

Chester Claar

Central Washington University

Buddhist business, a Buddhism-based management system, has been discussed especially among Asian scholars of business and economics. These scholars have studied various extensions of Buddhism to business conducts or top executives' Buddhist beliefs in business. While there are many studies, Buddhist business has not been established as an independent management system. This is because we do not have a generally accepted model of Buddhist business which will show Buddhist philosophies and teachings in critical elements of business conducts such as human resources, capital, and goods/service.

Based on our literature reviews, we believe there have been sufficient data and information to develop the generally accepted model. The model is also very important because it will be used for comparative studies, development of Buddhist business in various industries, and actual assessment of effectiveness of Buddhist business.

As a first step to develop the generally accepted model, we will develop a testable theoretical model of Buddhist business through intensive literature reviews. Once we develop the testable model, we will test and polish it later with various case studies to develop the generally accepted model.

Our literature reviews started with Schumacher (1974) to find all principles, values, teachings, and characteristics of a Buddhist economics model. Then, we moved on to Payutto (1994), Field (2007), Guruge (2007), Peeters (2016), and Proyukvong (2017) to find all principles, values, teachings, and characteristics of a Buddhist Business model.

All Bets are Off: Potential Regulation of Insider Information in Collegiate Sports Gambling

Joshua D. Winneker
David Gargone

Misericordia University
Misericordia University

The Professional and Amateur Sports Protection Act of 1992 was recently struck down by the United States Supreme Court paving the way for legalized sports gambling throughout the country. Several states, including New Jersey, Delaware, Mississippi, and West Virginia, have already opened legal sportsbooks with Pennsylvania and Rhode Island rumored to be following within the year. With sports gambling now legal, the idea of players, coaches, trainers and staff having significant "insider information" about the games presents an interesting issue. The professional sports leagues and the NCAA, however, have been relatively silent on how to regulate this type of information. The NFL and the NBA already require injury reports on the players and the NCAA has been discussing a similar requirement of its member institutions. A required injury report from college athletes presents a variety of issues, most important being the student-athletes' right to privacy. For this reason, the NCAA should refrain from requiring the student-athletes to release their medical information to the public.

Session 10: Willow Room

1:00 pm – 2:00 pm

Accounting/Finance/Marketing Research Pedagogical Topics

Session Chair: *Michael J. Gallagher, DeSales University*

Teaching Students to Find the Hidden Story: How Effective Research Techniques Can Be Used to Develop a Complete Picture of the Market

John M. Zych

University of Scranton

Digital data bases provide students with quick access to secondary data they can use to analyze the marketing environment. Students need to be shown that primary data also is needed and that the crucial part of their analyses involves determining whether they have complete information and identifying what input is missing.

An assignment was developed requiring students to research a consumer product and find data to answer questions relating to the product's current market conditions. Students present their findings and discuss how they are supported by primary and secondary data sources. A follow-up discussion is moderated by the professor to encourage the presenter and classmates to

evaluate the findings with a critical eye and determine what data is missing. The follow-up discussion enables the entire class to appreciate how expanding the scope of the research provides a more complete profile of the marketing situation. This process engages classmates, models the research process, and helps develop students' creativity.

The conference presentation will illustrate this approach with examples from groceries and automobiles. Student reactions to the assignment also will be discussed.

Onward and Upward: A Swedish Corporate Finance Course

Timothy L. Wilson

Umea Universitet (Sweden)

Lars Lindbergh

Umea Universitet (Sweden)

Business education in Sweden has been characterized as the meeting of Mercury, the god of merchants, with Minerva, the patron of science. The understanding of corporate financing typifies that association, i.e., commerce is depicted in accepted, systematic formulations. The course that is described herein is a final year finance course at Umeå University in Sweden – Advanced Corporate Finance. The primary purpose of this course is to provide an integrated overview of the most important concepts in Corporate Finance in theory, practice and in some cases method. The course is designed to develop students' ability to

- assess the impact of information asymmetry on corporate financial policy decisions,
- explain the theoretical basis and applicable strategies applied in corporate control,
- compare and contrast leverage strategies in ideal versus real capital markets and ably explain the impact of alternative taxation systems on the use of debt,
- argue for optimal levels of corporate debt and be able to value an offering under different financing strategies, and
- formulate and logically defend a position in regard to current issues, which confront corporations today

Highlighted and discussed are measures such as how business valuation can affect various stakeholders and potential implications are related to ethics and sustainability. A group exercise and case study analysis, used in the course, are covered in the paper. The paper should be of interest to educators and administrators because of Michael Porter's reflection that one of the competitive advantages of Sweden is the universally high educational level of its population.

Implementing Case Studies to Enhance Student Learning in Corporate Taxation Accounting Courses

James Meersman

Juniata College

This paper analyzes previous research conducted regarding enhanced student learning through the use of case study materials. These materials are then further tested by implementing a case study related corporate taxation that was based off of a real world issue and designed to enhance student learning. The case study was implemented both in and outside the classroom, with various modifications resulting from student input and instructor reflection. Any appropriate changes to the case study were then implemented for further instructor observation. The case study was designed to be used in an upper level accounting taxation course with enough students to work in groups of 3-5.

Management and Leadership Topics

Session Chair: *Sunando Sengupta, Bowie State University*

Narcissism, Millennials, and the Supply Chain

Mark Arvisais

Stevenson University

In business, it is well known that the generation known as the millennials (Gen Y) are afflicted with higher levels of narcissism. Today, millennials are on the trajectory to become the dominant inhabitants in organizations. However, what is not clear is how the millennials and their elevated levels of narcissism are impacting organizational performance, specifically as it relates to the supply chain. This paper examines the literature on narcissism's influence on organizational decision making and millennial behavior, and how this personality trait can destructively impact supply chain performance. An amalgamation of the research suggests that narcissistic millennials can cause negative supply chain outcomes. These effects informs organizations on the need for countermeasures to maintain business viability.

Human Resource Perceptions of Bullying

Kathleen Geary Voss

Temple University

Workplace bullying is a pervasive problem in many organizations. While opposite gender bullying such as a male bully and female target (male-female) can be presented as sexual harassment, there is no Title VII protection for female-female workplace bullying in the United States (U.S.). In addition, workplace bullying is often measured by self-report, i.e., the target. Prior research has not investigated human resource professional (HRP) observations of female-female workplace bullying behaviors. Using an online survey sample of 97 complete-data U.S. HRPs, this study tested two research questions: (1) are there relationships between HRP gender, age, career tenure to frequency of self-reported observations of female-female workplace bullying; and (2) is there a relationship between HRP need for approval to frequency of self-reported observations of female-female workplace bullying? Results did not show any relationships of HRP gender, age or career tenure to self-reported observed female-female workplace bullying, but did find a significant negative relationship of HRP need for approval to self-reported observed bullying. Implications for HRPs as well as study limitations are discussed.

Perceptions of Leadership

Patrick M. Mulvihill

Dennis D. Frketich

Point Park University

Indiana University of Pennsylvania

The purpose of our research is to illuminate the definition of leadership as understood by degree seeking students enrolled in undergraduate and graduate business programs within institutions of higher education. The researchers' classroom and professional experience anecdotally demonstrates that individuals, when asked, evoke characteristics of leadership rather than illuminating the relationship between leaders and followers that underpins much of the seminal work related to leadership theory (Cox, 2017; Johns & Moser, 1989; Senge, 2005). The researchers agree with the literature that demonstrates a correlation between a set of

characteristics, when present, often results in great leadership. Absent from the body of knowledge are two key ideas. The first, the realization that we have shifted our leadership paradigms away from relationship-based models. Secondly, the idea that the intensity of these characteristics is directly correlated to the strength of the relationships of the individuals involved.

The body of scholarly knowledge has demonstrated that leadership permeates an organizations culture, in both positive and negative ways, beyond our well-defined organizational structures. More specifically, leadership is the direct result of the sphere of influence of each member of an organizations community (Thrasher, 2018). It is this very idea that requires a fundamental shift in the way that we come to understand the concept of leadership.

Traditionally, when we consider the definition of leadership, there is the propensity to identify the more visible and measurable elements of this concept. For example, individuals will often define leadership as:

- The ability to Motivate;
- Someone who is Charismatic;
- The ability to Communicate a Vision;
- Someone who is Courageous;
- Someone who is Empathetic

Rarely mentioned is the word Relationship.

If the definitions of leadership as understood by degree seeking students enrolled in our institutions of higher education are illuminated, it can be determined in a more rigorous manner the anecdotal experiences underpinning this study. These results can then be applied towards future research that work towards identifying if we have shifted the interpretation of our leadership paradigms away from relationship-based models, and furthermore, the idea that the intensity of leadership characteristics is directly correlated to the strength of the relationships of the individuals involved.

Session 12: Holmes/Foster Room

1:00 pm – 2:00 pm

International Entrepreneurship and Tourism Topics

Session Chair: *Evelyn Wamboye, Penn State-DuBois*

The Development and Benchmarking of Contemporary Sustainability Indicators for Rural Ethnic Chinese Villages: A Case Study of the Social, Economic, and Ecological Issues of Two Gelao Villages Near Chongqing Municipality

John Golden

Slippery Rock University of Pennsylvania

Li Pu

Slippery Rock University of Pennsylvania

Based on our fieldwork done in Wulong Gelao and Pengshui Miao Villages in China's Chongqing Municipality, we explore opportunities and challenges associated with sustainable rural development in terms of socioeconomic development, ethnic community building, and

identity maintenance in the context of Southwest China. The case study of these two particular Chinese ethnic villages will help to better understand the interplay of tourism and modernization initiatives with environmental and social variables at the local level.

Walking on the Shoulders of Giants to Foster Entrepreneurship in Africa

Christopher J. Speicher

Sr. Kevin Karimi

Caroline Millen

Melissa Saddlemire

Marywood University

Marywood University

Marywood University

Marywood University

This incubator project targets to bridge the gap in success and failure identified through research findings, which show 60% of incubators fail in several case studies in Africa. Such gaps arise from exclusion of potential leaders among innovative youth from those already successful in entrepreneurship. This project will train participants as trainers in transfer of skills, by merging theory and practice on evidence-based enterprises, largely borrowing from current studies' noble recommendations, like longitudinal studies to foster a creation of collaborators than unhealthy competition in business. This recruitment process projects to get participants take ownership from its inception, opening the incubator project to measurable goals for sustainability after implementation. An initial group of 30 members will be recruited based on proposals for ideas they hope to implement, specifying what they lack to attain their stipulated goals, and adoption of a curriculum tailored to their perceived needs. A collaborative field assessment of available resources like farms for agribusiness training, natural springs to create a supply of clean water, use of technology, other enterprises like industrial tailoring, provision of nutritional services for mothers and children, data collection and ongoing research for winning enterprises, marketability of the goods and services, organized internships for college students to merge theory and practice. This model will utilize a grounds-up approach to create the incubator, where other approaches have been found to be low in success rate, by conducting joint field assessments, then providing skills in finance administration and mentorship in business planning.

What are the Determinants of International Tourism in Tanzania?

Evelyn Wamboye

Penn State-DuBois

This study empirically investigates the relevant determinants of international tourism demand using panel data for Tanzania's top fifteen tourists' source countries during the 2000-2016 period. Results indicate that income of tourists and infrastructure development are the two main determinants of international tourism demand for Tanzania. These findings hold across model and sample specifications. From a policy perspective, the government of Tanzania and stakeholders should work towards making Tanzania tourism products more competitive by developing/improving infrastructure in the country. Moreover, there should be a policy that encourages developing tourism packages that fit the demands of tourists from relatively high income countries, and also make conscious efforts to market these products in the target countries. Lowering the cost of living and improving the exchange rate are also some of the areas that the government could work on to help grow the tourism industry.

Business Education Topics

Session Chair: *Mark Nickerson, State University of New York at Fredonia*

Building Statistical Understanding Through Progressive Coursework and Project-Based Learning

Lisa Marie Walters

State University of New York at Fredonia

Reneta Barneva

State University of New York at Fredonia

Jennifer Cameron

State University of New York at Fredonia

Individuals who make organizational decisions are often college-graduates who have had statistical courses ranging from introductory coursework to advanced work where statistics are used to solve problems with fixed and known outcomes. This work explores using project-based learning in a course designed to provide data-driven recommendations for a live organization by using the Six Sigma problem-solving cycle. The students use data to define the organizational problem; measure the current state; analyze root and contributing causes; and offer improvement actions. Students use both Excel and Minitab, determining the most appropriate tools to employ in each stage to best interpret the data voice and arrive at sound conclusions. Credible, sound solutions are derived for the organization's challenges, thereby providing the students with a much more realistic model of what they may face when met with a management problem in their career and building their confidence in solving organizational problems with data.

The Finances Surrounding Starting, Operating, and Exiting a Small Business: A Pedagogical Case Study

Mark Nickerson

State University of New York at Fredonia

Julie Fitzpatrick

State University of New York at Fredonia

A case study is developed to provide students with a realistic situation to advance and exercise critical thinking and analytical skills while addressing issues that any small business entrepreneur should consider when starting, operating, or exiting their venture. The case also serves to increase student's awareness, understanding, and execution of basic to intermediate skills in Microsoft® Excel® which serves as the template for student solutions. This instructional case provides students with an experiential learning tool to develop a more robust understanding of small business finance. The instructor-developed case study is used in an undergraduate Small Business Finance course to assess the impact of a case study on student learning outcomes (SLOs).

This case involves Bill and Fiona Russell, a married couple and aspiring entrepreneurs. He currently works as a Sales Manager for a local payroll and benefits firm while she is an elementary school teacher. Together they have always had a passion for home -brewing on a small scale mainly sharing their unique creations with friends and family while also winning some local beer making competitions. Over the years Bill and Fiona have always been encouraged by those that have tasted their beer to open a small brewery but until now have brushed it off as unrealistic. Recently, some changes at Bill's employer have led him to research the potential to open a small brewery and restaurant to pursue their joint passion while also replacing his current salary and providing a better lifestyle. Through an attorney, Bill and Fiona

have organized Rusty Bucket Brewing Co. LLC. While still in the development stage, they are dedicated to seeing this venture through and have hired you, a financial consultant, to assist in helping them with all financial aspects relating to their small business.

The researchers plan to discuss the development, pedagogical methods introduced, and measurement of SLOs before and after implementation of the case study.

Note: This is a fictitious instructional case.

Making the Case for Student-Written Business Cases

Luanne Amato

Don Goeltz

Holy Family University

Holy Family University

This session reviews the benefits of student-written business cases, including practice in industry and company research, gaining a deeper understanding of learning objectives, practice in academic writing and the art of storytelling, and the potential for a publication as an undergraduate student. The presenters then describe the approach that they have used in the classroom and as a special summer project to completing and publishing student-written cases. The process starts with lessons in storytelling and case reviews, moves to the students' choice of a topic, and end with a completed business case. Obstacles, team issues, and pits of despair are all overcome when the students "get it." Examples of student-written cases conclude the session.

Session 14: Willow Room

2:05 pm – 3:05 pm

Economics/Finance Related Topics

Session Chair: *M. Arshad Chawdhry, California University of Pennsylvania*

Determinants of Consumer Bankruptcy Filing Rates Across the U.S. States 2000-2015

Ismail M. Cole

M. Arshad Chawdhry

California University of Pennsylvania

California University of Pennsylvania

The significant rise in U.S. bankruptcy filings that started in 2008 peaked in 2010 when almost 1.6 million bankruptcies were filed. The trend in such filings since then has generally been declining with, for example, a modest decline of 1.8 percent in 2018 compared to 2017. These fluctuations in the filing rates have important implications for the cost and availability of credit and, thus, economic growth and development. Accordingly, the underlying causes of the fluctuations have received much attention in the literature. Much of this attention, however, has focused at the national and state levels with relatively little attention given to smaller geographical areas like counties which play an important role in the bankruptcy filing process. In this paper, we attempt to shed some light on the causes of differences in bankruptcy filing rates in the counties in Pennsylvania by applying dynamic panel data estimators to data for the 2000 to 2016 period.

The Role of South Africa's Rand and its Trade Balance: A Linear and Non-Linear Analysis

Hanafiah Harvey

Penn State-Mont Alto

With the new approach to evaluate relationship between real exchange rate and trade balance, this paper focus on treatment of asymmetry analysis and nonlinear models. Recent empirical

analysis shows that by applying non-linear approach provide positive outcome. I have augmented this information and evaluate South Africa and its 13 trading partners. The results reveal that exchange rate changes do have short-run asymmetric effects in 2 models, both short-run and long-run asymmetric effects.

Forecasting GDP and Unemployment in Berks County, PA, USA

Muhammed Dalgin
Abdulwahab Srαιheen

Kutztown University of Pennsylvania
Kutztown University of Pennsylvania

In this paper we develop a parsimonious Structural VAR model to forecast Berks County GDP and unemployment, and output of eleven sectors, such as manufacturing, healthcare, professional services, etc. Availability of small number of years and variables that can be used to do the forecasting limits to model to admit very few VAR variables and lags. In each sector of the local economy, according to various criteria such as forecasting mean square error, we pick the best performing model and use it to forecast the output and unemployment in the sector for the next three years. We also include a couple of exogenous variables such as federal funds rate, interest rate spread, inflation, in accordance with the structural VAR model in order to anchor our forecasts. Overall the performance of the forecast looks good. This forecasting exercise is useful for the industrial planners as the county level GDP data is only made available with a two-year lag although unemployment data made available monthly and comes only with a few months lag.

Session 15: Logan/Harris Room

2:05 pm – 3:05 pm

Finance and Accounting Related Topics

Session Chair: *Jane Brooker, Bloomsburg University of Pennsylvania*

Probability of Bankruptcy and Market Performance During an Exogenous Shock

Rajeeb Poudel
Ravi Jain
Dev Prasad

Slippery Rock University of Pennsylvania
University of Massachusetts Lowell
University of Massachusetts Lowell

The main goal of our study is to investigate whether the impact of an exogenous shock to the financial markets on the stock returns of firms is conditional on the firms' probability of bankruptcy. We predict that firms with higher probability of bankruptcy experienced more negative impact on stock returns following the attacks of September 11, 2001, a negative exogenous shock to the financial market. When we examined the stock market performances of the firms after the crisis, we found that stocks of firms that were deemed to be in financial distress based on Z-Score were more negatively impacted by the September 11 crisis than the stocks of firms deemed financially safe.

Business Education Topics

Session Chair: *Robert S. Fleming, Rowan University*

Real World Business Experience: Is Your School in the Goldilocks Zone?

Robert John O'Connell

York College of Pennsylvania

Many business schools tout that they provide students with real-world experience to prepare them for business world entry. Most schools have internship programs that expose students to varying degrees of experience in selected aspects of a business, most likely in a specific discipline at or near the college graduate entry level. Such internship assignments serve a useful purpose of exposing the student to an environment they may enter upon graduation, and sometimes, the experience helps the students adjust their education goals to a specific business discipline. Although these internships typically last a semester and delve in-depth into the position of the internship, the internship may not provide scope across multiple disciplines, and it may not expand vertically into senior leadership of the business. A complement to the typical internship program can be a mentorship program, as presently in use by York College of Pennsylvania. This program does not replace a student's choice to enter an internship program. Rather, it is a capstone business course that exposes small teams of students to senior and mid-level leaders in a local business. The students analyze their company and the industries within which the business operates, and they also research a specific problem concerning the company. This paper will explain how the course is constructed, managed, and executed, and will delve into the community business demographics that need to be present to build such a program; basically, is the school in the Goldilocks Zone?

An Innovative Approach to Delivering the Business Capstone Course During the Winter Intersession

Robert S. Fleming

Rowan University

Michelle A. Kowalsky

Rowan University

This presentation will discuss an innovative approach to delivering the undergraduate business capstone course, Business Policy, during an intensive two-week intersession without compromising course learning objectives or quality. The use of a pre-course briefing in advance of the course will be examined from the standpoint of ensuring that the course fully achieves the stated learning objectives, incorporates the necessary skill development activities, and ensures that all students are prepared to commit the time and effort necessary to complete the various consulting team activities involved in the consulting projects. Operational challenges and concerns as well as lessons learned will be shared.

Diary of a Senior Marketing Professor: Advice on How to Get the Most from Student Projects

Audrey Guskey

Duquesne University

Thirty years of teaching experience bestows valuable knowledge and know-how on a professor as to how to be an effective teacher. Throughout my 30-year tenure teaching Introduction to Marketing, I have assigned students a project to "invent" a new product or service and develop

a complete strategic marketing plan. This paper gives recommendations to instructors regarding student projects to increase student learning and assist faculty in the execution of a new product development project. This paper outlines some do's and don'ts for this NPD project that I have learned and which can be generalized to other student marketing projects.

Session 17: Sylvan Room

3:20 pm – 4:20 pm

Data Management Related Topics

Session Chair: *Loren F. Selznick, Bloomsburg University of Pennsylvania*

Cybersecurity Liability and Small Businesses: A Study of One State's Approach

Loren F. Selznick

Bloomsburg University of Pennsylvania

Carolyn LaMacchia

Bloomsburg University of Pennsylvania

Businesses often collect and store sensitive personal information in order to perform necessary functions like satisfying customer orders. When cybersecurity breaches cause this information falls into the wrong hands, businesses face liability. Although nationwide cybersecurity breaches are the ones that make the news, these events affect large and small businesses alike. Ohio Senate Bill 220 creates safe harbor for business that comply with certain cybersecurity standards. Critics of the law stated that emerging state-by-state standards will make it difficult for federal courts to address liability for nationwide cybersecurity breaches. This article addresses whether Ohio Senate Bill 220 was needed for intrastate events and whether it contains sufficient protection from potentially crippling liability for small businesses.

Discovery of Insights on Gentrification Using Analytics from Twitter

Azene Zenebe

Bowie State University

This study collects big data from Twitter, and discover patterns and insight to determine the perception of gentrification and its pattern over time as well as sentiments to words gentrification using IBM Watson Analytics. The discovered insights reveal that the interest on the topic is going down in 2017 from years 2015, and nearly 70% of the tweets have a neutral opinion towards gentrification with only a 2% points difference between negative and positive sentiment. The results reveal that in cities with larger, progressive cities, positive sentiments were greater than in cities considered to be within the bible belt -- southern and southeastern states. There may be a correlation between education level and gentrification based on these finding. Therefore, this research demonstrated that artificial intelligence (AI) based solution allow us to discover useful insights from big data created from social media postings and gives a meaningful platform for further discovery. The implication of the results are policy makers need to consider and discover insights from social media while making policies and decision that affect citizens.

Using Analytics to Predict Student Classroom Achievement

Timothy J. Stanton

Mount Saint Mary's University

Increasingly, publishers create and professors use online learning resources to help students master their coursework. Cengage Publishing's online learning system, MindTap, provides such resources and additionally collects data on student engagement with the online material for

each course. This research applies data mining techniques, frequently dubbed ‘analytics’ in nowadays usage, to that data with the goal of predicting student achievement on exams given in the course. After contrasting traditional statistical methods with modern analytics practices, it specifically employs linear regression, neural networks, and regression trees to analyze the data with the intent of predicting student exam scores. Following the recommended method of an analytics approach, the paper employs a multi-model strategy, a so-called ensemble, for prediction purposes.

Session 18: Willow Room

3:20 pm – 4:20 pm

Institute of Higher Learning Related Topics

Session Chair: *David W. Jordan, Slippery Rock University of Pennsylvania*

University Students’ International Travel Immunization Preparedness

David W. Jordan

Slippery Rock University of Pennsylvania

Kristina Benkeser

Slippery Rock University of Pennsylvania

Peter M. Eberle

Penn State-Fayette

This study examines the likelihood of three university student cohorts to follow Center for Disease Control (CDC) vaccination guidelines prior to international travel. Two intervention cohorts and a control group participated. Students in one cohort received literature outlining CDC recommendations specific to their travel destination, while a second cohort received both the literature and a university student health services staff presentation about CDC vaccination recommendations. Findings for the research are intended to improve student safety through more effective education and coordination of pre-travel planning and precautions. International educational experiences in higher education grew over 3.8 percent in the 2015-16 academic year, which included 325,332 students in the US who traveled abroad as participants of university international programs (National Association of Foreign Student Advisors, 2018). Furthermore, initiatives such as the Liberal Education and America’s Promise (LEAP) program continue to promote Essential Learning Outcomes that include “civic knowledge and engagement (local and global), and intercultural knowledge and competence” which have led to increased integration of university curricular and extra-curricular efforts such efforts as travel abroad for experiential learning (<https://aacu.org/leap/essential-learning-outcomes>). However, little research examines immunizations for students who travel outside the United States. The Center for Disease Control (CDC) have well established protocols that include routine, required, and recommended vaccination prior to travel depending on the destination country (<https://wwwnc.cdc.gov/travel>). Unfortunately, many students have little or no knowledge of the associated risks. While a high percentage of travelers believe vaccinations confer essential protection, many question the safety of vaccinations (Crockett M., Keystone J., 2005). One study finds that only 15 percent of travelers to Hepatitis B endemic countries recalled being immunized, while another finds that 48% of travelers, 28% of whom were advised of vaccination necessity by a medical professional, declined such (Zuckerman and Hoet, 2008; Jacqueline Howard, 2017). One finding by Crockett and Keystone, 2005 is that pre-travel education is essential for vaccination uptake. This study evaluates vaccination rates for students who travel internationally, examines vaccination rates associated with two intervention approaches, and the potential to implement more effective pre-travel planning for student safety.

Difficulties Encountered During an Undergraduate Research Project

Joseph Cunningham
Emely Tremols

Wilson College
Herbein & Company

Some college programs that focus on undergraduate research may benefit from experiences gained in conducting programs where students perform and report on original research. We hypothesized that the cost of an accounting degree in Pennsylvania varies widely among those whom attained a bachelor's degree by either starting in a community college versus entering directly to a four year program. Other variable costs included transportation and housing costs. Pennsylvania community colleges and state affiliated universities were surveyed to gather the costs related to earning a Bachelor's of Science degree in Accounting. These costs included programming costs, housing costs, transportation costs and others related to living expenses and undergraduate fees. It was somewhat difficult and frustrating obtaining information at times. Factors had to be overcome; these factors include planning, limited resources, and locating willing participants. Using a researcher with limited experience and having a demanding schedule also presented challenges, at times. Mentoring original undergraduate research is a rewarding part of the teaching experience in academia for both student and instructor. It requires planning, training, patience and resourcefulness in order for everyone to benefit.

An Update for Research on Financial Comparisons on 50 Private Colleges and Universities in Pennsylvania

Michael Gallagher

DeSales University

This paper provides the results of a common size analysis for fifty private colleges and universities in Pennsylvania. The colleges are grouped in five tiers based on the size of the endowment at the institution. The 990 tax form is used as the base for the financial results for the fiscal year ending June 30, 2016. The analysis uses the total revenue at the universities as the base to create a comparison of the revenue stream and the expense allocations for these fifty institutions of higher learning. In addition, revenue is compared to the total assets, liabilities, and net assets for these entities. This paper will use three base points in the analysis 2010, 2013 and 2016.

Session 19: Logan/Harris Room

3:20 pm – 4:20 pm

Auditing and Knowledge Management Topics

Session Chair: *Bronwyn M. Laughner, Bloomsburg University of Pennsylvania*

Place Branding and “Things-to-Do”

Rosane K. Gertner
Joao Freire

College of Staten Island at City University of New York
IPAM, Universidade Europeia, Portugal

Worldwide, countless places compete for tourists and vacationers. Hence, place marketers continuously strive to find unique and compelling brand positioning for place brands, wishing they will occupy special places in prospects' minds. Previous research has suggested that the two top motivations to go on vacation are “escape from routine” and/or “seek for new experiences.” Thus, this paper investigates the relevance of the dimension ‘activities’ or ‘things-to-do’ to places perceived mostly as sun and beach tourism destinations. It concludes that ‘activities’ or ‘things-to-do’ might fulfill the two foremost tourists' and vacationers' needs/wants.

"Activities" or "things-to-do" could, potentially, help place marketers to differentiate destination brands and enhance vacation destinations' images and appeal.

Knowledge Management in Small- and Medium-Sized Enterprises

Bronwyn M. Laughner

Bloomsburg University of Pennsylvania

Over the next 15 years, the baby boomer generation will reach retirement age. With the impending exodus of such a large portion of the United States workforce, how will companies capture the knowledge of those retiring workers and pass it on to the new workers? In many cases, large corporations have, or will, implemented an Enterprise Resource Planning (ERP) system and in that implementation have captured and recorded their business processes and codified workflows and responsibilities. Implementing an ERP system is an expensive endeavor for any company and one that is cost prohibitive to many small- and medium-sized enterprises (SMEs). In this paper, I will explore how SMEs collect and transfer knowledge among an inter-generational workforce.

Blockchain and the Future of Audit Profession

Ermira Mazziotta

Muhlenberg College

Blockchain, originally used for Bitcoin trading, is one of the most important and innovative technologies developed in the recent years (Jun Dai, Miklos A. Vasarhelyi 2017). This technology is considered to be as important as internet and it could fundamentally change the nature of auditing by revolutionizing supply chains, payments and revenue streams through the way it documents and reconciles complex and disparate information from multiple sources. A blockchain is effectively a type of a decentralized database known as a distributed ledger. Unlike traditional databases, blockchains have no sole administrators. As each transaction is recorded it is time-stamped in real time onto the "block". Each block is linked to the previous block, and each user has a copy of that block in his or her own device. That process creates an audit trail (Hoelscher, Internal Auditor, February 2018). A technology that increases transparency, improves audit trail and gives real time access to transactions is good news for auditing profession. This paper will focus on both the benefits and the pitfalls related to the blockchain technology by reviewing recent research related to the blockchain. This paper will also address the impact that blockchain technology will have in the future of audit profession.

Session 20: Holmes/Foster Room

3:20 pm – 4:20 pm

Workshops: Business Analytics and Economics

Session Chair: *Gordon H. Dash, University of Rhode Island*

Business Analytics 2018: A Comparison of AI and Machine Learning to Parametric Data Analysis

Gordon H. Dash

University of Rhode Island

Nina Kajiji

University of Rhode Island

Operational Research (OR) is a discipline that is committed to the design and implementation of advanced analytical methods to support better decision making. Applied OR supports decision-making by promoting the use of the tools, modeling programs, and hands-on experience needed to solve real-life resource allocation problems. Quantitative finance (quant-fin) is a professional

branch within applied OR. Today, the shift within quant-fin from traditional parametric modeling (OLS regression, Logit methods, ANOVA, etc.) to the nonparametric methods of 21st century algorithms involving machine learning and artificial intelligence (AI) is not always an intuitive one. The purpose of this hands-on workshop is to offer attendees direct access to the real-time implementation of AI for econometric modeling, forecasting and classification. Researchers and educators working in the fields of price prediction (equities, futures, options, etc.), modeling educational assessment, ESG stock classification, and more will find the state-of-the-art results from using new OR-based algorithms intuitive and newly insightful. Specifically, this hands-on demonstration will feature the use uni- and multivariate radial basis function artificial neural networks (RANNs) and Kohonen self-organizing maps. The RANNs will be demonstrate with alternative transfer functions (e.g., standardize vs. multiquadric, etc.) that are tailored to generate solutions for mapping, prediction, and discrete choice. Specifically, at a minimum, the demonstration will use an Excel datafile for input to show the difference between an OLS regression and a RANN regression. Also planned is a demonstration of how use intelligent algorithms to classify ESG generated stock residual returns. We compare solutions generated by factor analysis to those produced by application of the RANN (softmax transfer function). The concepts demonstrated in the workshop are rich in research ideology but, as the supporting documentation presents, all demonstrated methods are easily incorporated in the senior/graduate-level business classroom (see the appendix for a student submitted homework assignment). Attendees are encouraged to bring an Internet-connected device (preferably a computer or tablet) to the workshop. Attendees are also encouraged to submit a dataset prior to the start of the conference. Up to two submitted datasets will be used to demonstrate the methods presented in this workshop (note: workshop presenters are willing to abide by an accompanying NDA). This 2018 workshop is designed to be a hands-on extension of session 33 on the 2017 NABET conference program, “Active and Experiential Learning in the Evolving Quant-FIN Classroom.”

Ending the Great Inflation

William Carlson
Conway Lackman

Duquesne University (ret.)
International Consulting Group

This paper has seven sections. The first three are background. The last four follow historic events. Part 1 describes major problems of 1979: Disintermediation from the banks, stagflation (high unemployment, high inflation, and high interest rates), Banks leaving the Federal Reserve System, and zombie S&Ls (bankrupt on a mark to market accounting basis as opposed to historic cost). Part 2 discusses economic thought prevalent in 1979: Keynes, incomes jawboning policy, the Phillips Curve, and McChesney Martin's punchbowl approach. Part 3 discusses the problems of measuring money caused by the invention of NOWs (negotiable orders of withdrawal) and money market fund balances. Were they savings, transactions balances, or a hybrid? Money-GNP regressions are conducted. Part 4 shows that the old policies of Part 2 were not working and that a new one was needed. Part 5 describes Volcker's new plan to control money growth along with its flaws. Inflation regression results are presented. Part 6 resumes the quarterly historic narrative of 1979-83 events featuring the back to back recessions of 1980 and 1981-2. Part 7 analyzes the end of the Great Inflation and recovery.

Best Paper Presentation

Session Chair: *Norman Sigmond, Kutztown University of Pennsylvania*

Patents, Technology, Downsizing and Changes in Idiosyncratic Risk

Xiaohui Yang

Fairleigh Dickinson University

Karen C. Denning

Fairleigh Dickinson University

E. James Cowan

Fairleigh Dickinson University

We examine patent filings, technological intensity and changes in idiosyncratic risk around downsizing announcements using the Fama-French-Carhart 4 factor model for both the short term and the longer horizon. The average market reaction to downsizing announcements is negative. However, a significant portion of our sample experiences a positive market response. We consider analyst following and institutional ownership to further elucidate this result. Our findings suggest that the short-term market response to downsizing decisions for firms that do not file patents is negative and that the filing of patents reduces the impact of the negative market reaction. Similarly, technological intensity in the face of downsizing is important, exacerbating the negative market response for firms that fail to simultaneously announce a technological innovation. In the long-term, we find a greater than 1% level of significance associated with change in idiosyncratic risk, technological intensity, patents filed, analyst recommendations and institutional ownership, suggestive that all of these factors contribute to explaining the overall market impact to human capital downsizing events.

Friday, November 2, 2018

Registration – Days Inn Foyer/Atrium	7:30 am - 2:00 pm
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Breakfast - Center/Arbor Room	7:30 am - 9:00 am
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Welcome and Annual Business Meeting	7:45 am - 8:20 am
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*Norman Sigmond, Kutztown University of Pennsylvania
Chairman, NABET Executive Board*

Session 21: Center/Arbor Room	8:20 am – 8:50 am
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Special Presentation

Discussion of the NABET Conference Proceedings and the Journal of Business, Economics and Technology (JBET)

Norman Sigmond

Jerry Belloit

Cori Myers

Kutztown University of Pennsylvania

Clarion University of Pennsylvania

Lock Haven University of Pennsylvania

This presentation will comprise a discussion regarding the history, and the current status the two NABET publications. How conference attendees can submit for possible publication will be discussed, as well as, suggestions that could prove helpful for the attendees. We will also discuss an improved team approach that will be employed to expedite publication of the Conference Proceedings. How interested parties can become reviewers for these publications will also be discussed. A key focus in this presentation will be to encourage those who have never been published. The various steps and procedures and ideas for efficiently completing work that is currently in-process will be discussed. The manner of discussion will be based on the experience of the three presenters. However, input from experienced authors in the audience, as well as, questions will be encouraged.

Session 22: Sylvan Room	9:00 am – 10:00 am
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Marketing, E-Commerce, and Social Media Topics

Session Chair: *Christine A. Lai, SUNY Buffalo State*

Carvana: The Death of a Salesman

Moriba K Weedor

University of the Incarnate Word

The use of a 22 billion dollar technology in a trillion-dollar industry sets Carvana apart from other company in the automobile industry. Technology is diminishing the role of cars dealerships in the United States and posed a numerous threat to new and used car dealerships.

However, multiple online car dealers in the U.S. are now chipping away at the advantages held by used car dealers and the traditional marketplace style of online sales platforms. The internet has made it easy for customer to complete much of the process of selecting and purchasing a new car. This article addressed the advantages that Carvana has over its competitors and dealerships in the United States. As a the only used car vending machine company in the U.S. for purchasing used cars, the organization is transforming the used car buying experience by giving consumers the option to select from over thirty-six different car makers, great value and quality, transparent pricing, and a simple no-pressure transaction. The focus of this article is to portray a clear image of a purchasing experience through technology and a custom business model that will forever change the future of car buying. Although there is limited information available for this organization due to its recent establishment, the objective of this paper is to not only explore the organization's technological infrastructure and growth strategies, but to also contribute to the existing literature about vehicle shopping experience.

Impact of Social Media on Consumer Attitude Towards Privacy

Kuan-Pin Chiang

Central Connecticut State University

Social media has provided tools to consumers to engage in social interaction on the Internet. A study by Pew Research Center estimated that about 69% of US adults use social media. Consumers use social media to share content and to network with others. As social media become part of consumers' life, studies have shown that consumers are concerned about their personal information. A 2014 survey by Pew Research Center found that 91% of respondents "agree" or "strongly agree" that people have lost control over how personal information is collected and used. Some 80% of social media users said they were concerned about businesses accessing the data they share on social media. Another survey in 2017 found that about half of users were not at all or not too confident their data were in safe hands. In a longitudinal study, Kelly et al. (2017) found that although consumers tend to trust social media sites to protect their private information, they don't trust advertising or brands on the sites. Their findings suggest that overtime consumers have "felt their social life was more important than their privacy concerns." Potentially, there is a trade-off between growing use of social media and privacy concerns. Therefore, this study seeks to explore the influence of social media on consumer attitude towards privacy.

The Influence of Information and Communication Technologies on e-Commerce: A Case Study of Online Shopping in Indonesia

Kustim Wibowo

Indiana University of Pennsylvania

Indonesia's current e-Commerce market is similar to early China's and also mimic the beginning of the U.S.'s online market place where large pool of entrepreneurial sellers providing goods and services with customers who wary to trust online payments and retailers. Indonesia's e-Commerce relies heavily on mobile platforms which specifically targets the mobile user as the captured demographic. This model allows sellers to use smartphones to their advantage, gathering hyper-personalized data to target individual Indonesian e-Commerce consumers as opposed to just specific demographics or group among Indonesia's more than 260 million population. This research is to study how different online media apps will target different type of users towards their online purchasing behavior.

Investing and Decision Analytics Topics

Session Chair: *Jerry Belloit, Clarion University of Pennsylvania*

ESG and Shortfall Constrained Multiobjective Portfolio Diversification for Nonprofits

Gordon H Dash

University of Rhode Island

Nina Kajiji

University of Rhode Island

The merit of a non-profit organization lies in its ability to advocate on behalf of a well-defined social cause. Organizations such as the Boy and Girl Scouts of America, Feeding American, and the Bill & Melinda Gates Foundation exemplify contemporary goal-directed nonprofit organizations with investable endowment funds. Typically, the endowment philosophy for these organizations embraces socially responsible investing (SRI) objectives. SRI is an investment process that screens candidate portfolio assets for their commitment to social and environmental consequences. Although SRI is laudable, fiduciaries are often concerned about a possible adverse effect such a screen might impute to a portfolio's risk and return performance (see: (Lai 2012) and (Friede, Busch et al. 2015) for a more comprehensive discussion). To satisfy long-term objectives, nonprofits have typically relied on a single-factor total return strategy (realized and unrealized capital gains plus current yield) within prudent risk constraints to meet risk adjusted performance targets. While there is substantial academic evidence on the role factors (e.g., risk-premia, behavioral biases, market frictions, etc.) play in the portfolio return-generating process (Fama and French 2015) price-influencing factor extraction remains a fertile research question. In this paper we propose an interactive mixed-integer nonlinear goal programming (MINLGP) model as a flexible method to achieve efficient ESG and shortfall compliant portfolio diversification given the complex hierarchical objectives expressed by a typical non-profit. To specify the model, we are obligated to implement a protocol for identifying priced ESG risk factors that consistently capture factor premia. Additionally, the results from solving this model formulation should prove generalizable to a broad array of non-profit organizations.

Advanced Predictive Analytics for Decision Making

Satish Mahadevan Srinivasan

Penn State-Great Valley

Abhishek Tripathi

The College of New Jersey

Predictive analytics embraces an extensive range of techniques including but are not limited to statistical modeling, machine learning, Artificial Intelligence and data mining. It has profound usefulness in different application areas such as data-driven decision making, business intelligence, public health, disaster management and response, as well as many other fields. In this study, we design and implement a predictive analytics system that can be used to forecast the likelihood that a diabetic patient will be readmitted to the hospital. Upon extensively cleaning the Diabetes 130-US hospitals dataset containing patient records spanning for over 9 years i.e. from 1999 till 2008, we modelled the relationship between the predictors and the response variable using the XGBoost classifier. Upon performing hyperparameter optimization for the XGBoost, we obtained a maximum AUC of 0.671. Our study reveals that attributes such as lab procedures, number of medication, time in hospital, discharge disposition and number of inpatient visit are strong predictors for the response variable (i.e. re-admission of patients).

Findings from this study can help hospitals design suitable protocols to ensure that patients with a higher probability of re-admission are recovering well and possibly reducing the risk of future re-admission. In the long run, not only will our study improve the life quality of diabetic patients, it will also help in reducing the medical expenses associated with re-admission.

A N-Gram Based Feature Selection Technique for Emotion Classification

Satish Mahadevan Srinivasan
Abhishek Tripathi

Penn State-Great Valley
The College of New Jersey

In this study, we have explored the potentiality of KNN classifier to recognize four basic emotions (anger, happy, sadness and surprise) on three different heterogeneous emotion-annotated dataset which combines sentences from news headlines, fairy tales and blogs. For classification purpose, we have chosen the feature set to include the bag-of-words generated by our proposed n-gram based feature selection technique. Our study reveals the fact that the use of the resampling filter and the features generated by our n-gram based feature selection technique together contribute towards boosting the prediction accuracies of the classifiers.

Session 24: Logan/Harris Room

9:00 am – 10:00 am

Health Care and Economics Topics

Session Chair: *Bradley C. Barnhorst, DeSales University*

A Socio-Cultural Analysis of the Danish Health Care System from an American Perspective

Justin C. Matus

Wilkes University

Denmark's health care system is noteworthy for both its efficiency and effectiveness. The average life expectancy in Denmark is currently 80.8 years (ranked 27th among 183 countries) versus the United States at 79.3 years (31st ranked among 183 countries). Conversely Denmark's percent of GDP spending on health care is at 10.3 percent while the United States spends 17.9 percent of its GDP on health care. This begs the question, how does Denmark achieve such a result? The answer may well lie in something much more complex than a simple explanation of a single payer/universal coverage model. This presentation will focus on the socio-cultural perspective of Denmark and its influence on the development of the Danish health care system and health care policies. Comparisons and contrasts to the U.S. culture and health care system will also be presented.

Quality Elasticity of Demand in Healthcare: Unraveling the Puzzle

Mike Dillon

Millersville University of Pennsylvania

The goals of this paper are: to identify key issues concerning quality elasticity of demand in healthcare and, to identify pertinent findings from the theoretical and empirical literature on this topic. The theoretical economics literature on quality elasticity, and the theoretical health economics literature on this topic are reviewed. The empirical findings are surveyed and assessed.

Measuring quality elasticity in healthcare is difficult. Quality is usually defined in terms of the characteristics of goods other than the physical units in which the goods are priced. Nursing homes price their services in terms of patient days but provide a package of commodities and services that include medical care, social activities, and room and board. Note that, “patient days” is a measure of quantity, and the package of commodities and services are quality characteristics. Additionally, the number of quality characteristics may well be quite large and difficult to measure. One study identified 383 discrete quality indicators currently in use. Most often no single commonly accepted indicator captures all the dimensions of care quality.

As a result, empirical researchers have needed to intuitively construct techniques to measure quality elasticity. One study models quality elasticity such that it requires no explicit specification of a quality measure. Instead, income and quantity elasticities are first estimated, and the quality elasticity is then derived as the difference between the two. Yet a different approach used to understand quality elasticity of demand is through the lens of the structure of production: economies of scale and average and marginal cost curves. Here findings suggest that quality elasticity is solely a function of the economies of scale in quality regardless of the cost.

Quality elasticity of demand has also been measured by stated preference theories like contingent valuation (CV). Because it creates a hypothetical marketplace where no actual transactions are made, CV has been successfully used for commodities that are not exchanged in regular markets, or when it is difficult to observe market transactions under the desired conditions.

Shadow prices can be derived for quality attributes. The term “shadow price” refers to monetary values assigned to currently unknowable or difficult to calculate costs. Informally, a shadow price can be thought of as the cost of decisions made at the margin without consideration for the total cost. More formally, the shadow price is the Lagrange multiplier at the optimal solution in a producer efficiency model.

The authors note that economic theory does not provide an unambiguous model of quality discrimination in healthcare, but it does provide guidance for thinking about the issue.

Welfare Dependence and the Importance of Math and Science in Breaking the Cycle

Kerry Adzima

Penn State-Erie

Using survey data from the National Longitudinal Study of Adolescent to Adult Health (Add Health) from 2008-2016, this paper examines the factors contributing to a reliance on welfare assistance. In particular, the paper focuses on students’ high school math and science course sequences to see if higher levels of achievement in these areas lead to lower levels of welfare dependence. Preliminary results indicate that students who take higher levels of math and science in high school are less likely to depend on welfare assistance in adulthood. These results are consistent with numerous studies that find that education is a key factor in breaking the cycle of welfare dependency.

Pedagogy Workshops

Session Chair: *Dorene Ciletti, Point Park University*

Video Prompts to Stimulate the Accounting Classroom

Joshua Michael Chicarelli

California University of Pennsylvania

This workshop will discuss the merit of using video prompts prior to class as a means of encouraging student participation and engagement in the classroom. Specifically, we will discuss the utilization of brief videos serving as an introduction to the daily material prior to daily class meetings in a principles of accounting course. These videos serve to present the concepts of the discussion to the students ahead of time, allowing them to gain an understanding of them outside of class. This allows professors and students to use class time for more hands on application problems.

Developing Reciprocal Partnerships through Community-Engaged Service Learning

Natalie Dick

Slippery Rock University of Pennsylvania

Dorene Ciletti

Point Park University

Ron Dick

Duquesne University

University education provides an opportunity for students to build knowledge. Yet McHann and Frost (2010) suggest that a gap exists for students between knowing and doing. Doing – or applied learning – can be facilitated through experiences. Experiential learning, particularly with community partners, is considered a high impact educational practice (Kuh & O'Donnell, 2013). With experiential learning, “[k]nowledge is continuously derived from and tested out in the experience of the learner” (Kolb, 1984, p. 27). Students apply knowledge they learn in the classroom to real-world problems and situations.

These experiential opportunities have added value. Employers believe that requiring students to complete a significant applied learning project in college would improve both the quality of learning and the quality of graduates' preparation for careers, and are more likely to consider hiring recent college graduates who have completed an applied learning or project-based learning experience. (Hart Research Associates, 2015).

Building experiences into the curriculum through service learning and community engagement can better prepare students to enter the workforce, engage civic-mindedness, and build problem-solving and critical thinking skills that can continue to serve them long after graduation. In addition, students provide reciprocal value to community partners through knowledge sharing and transfer in a mutually beneficial exchange.

In this special session, we share three experiential learning initiatives successfully integrated into distinct business courses. The existing Long Term Care Management course at Slippery Rock University has recently integrated community and civic engagement into course design and outcomes. Through community and campus partnerships with OCEL, Quality Life Services, and Don't Stop Dreamin', students in this course experience reciprocity in action while building civic and community identities. The Principles of Marketing course at Point Park University

was adapted to integrate a community and civic engagement experience with the City of Pittsburgh Office of Nighttime Economy as a partner in three sections of the course in a way that immerses students in the community while supporting marketing course objectives, enhancing student learning and providing the community partner with valuable, needed marketing support. The Sales and Revenue Generation course at Duquesne University was designed to integrate experiential learning as a means to achieve course outcomes with an academic unit partner, enhancing students' understanding of professional selling while assisting university athletics with ticket sales.

Session 26: Sylvan Room

10:20 am – 11:20 am

Accounting and Pedagogy Topics

Session Chair: *Joseph Cunningham, Wilson College*

Development of a Periodic Table of Elements for Accounting, Version 5

John Olsavsky

State University of New York at Fredonia

Since 1869 physics has been developing a periodic table of our world's natural elements. This paper describes the development of a Periodic (and point in time) Table of Elements for Accounting, Version 5 (TEA5). TEA5 a visual model of accounting's version of its elements promulgated by the FASB in Statement of Financial Accounting Concepts No. 6 Elements of Financial Statements. The table shows the contents, structure and interrelationships of the ten existing elements and the articulation of the financial statements in which they are contained in a one-page handout. A set of three proposed additional elements for the statement of cash flows is included.

Designing an Effective Data Visualization Course: A Quality Assurance Case Study

Cory Ng

Temple University

Sheri Risler

Temple University

Data has become an increasingly important asset to businesses because of the valuable insights that can be gained through analysis. Demand for employees with expertise in business analytics will continue to rise in the foreseeable future. However, traditional business curricula typically do not adequately prepare students to perform data analytics for decision making. Colleges and universities can help students develop their data analytics and visualizations skills by integrating this content into existing courses such as accounting and finance, or by creating stand-alone courses.

This paper discusses how business instructors can design an effective introductory data visualization course by utilizing an integrated course design model, providing students with an opportunity to master all levels of Bloom's cognitive taxonomy. We accomplish this by describing the course design structure and assessment methods used in a graduate-level data visualization accounting course at a large public university in the Northeast region of the United States. The pedagogical methods described in the paper include traditional lecture, active learning techniques, out-of-class reading and writing assignments, summative assessments through multiple choice exams, project-based assignments, and peer learning. This paper also describes the training and teaching resources available for instructors interested in teaching a data visualization course. We conclude by reporting the results of student feedback surveys,

pre-test and post-test scores, and final projects as part of a quality assurance initiative to determine whether or not course learning objectives were met. The results suggest the integrated course design method was effective.

Course Re-Design with Technology: A Comparative Assessment of the Learning

Outcomes

Elkanah Faux
Augustin Ntembe

Montgomery College
Bowie State University

Business Statistics course is a graduation requirement for all undergraduate programs in the College of Business at BSU. A high percentage of failures and poor student's performance, lack of motivation by students to work consistently throughout the semester, and a pattern of low concept retention led to a redesign in 2014. Before the redesign, the average rate of success in the course, as measured by the proportion of initial enrollees who ultimately achieve a grade of C or better, typically was around 50%, which by all standards was considered low. It is against this backdrop that a transformation initiative was launched by the University to enable a new paradigm of teaching and learning leveraging technology and to adopt new ways to improve teaching and student learning outcomes. The approach utilized in Business Statistics was to modify the mode of course delivery in order to improve the learning outcomes. The key performance outcome measure was the students' percentage grade at the end of the course. This variable was hypothesized to be affected by students' demographics, failure rates, grades in specific assignments, amount of efforts spent on reading and practice measured with the performance in Hawkes certification. Non-parametric tests for independent samples was used to find the difference in performance between a control group which was another section of the course taught by another instructor and an experimental group taught by me. The results show that the null hypothesis for both groups are similar no matter the mode of instruction.

Session 27: Willow Room

10:20 am – 11:20 am

Business and Organizational Strategies Topics

Session Chair: *Laurie Powers Breakey, Penn State-DuBois*

Influencer Based Marketing: The New IBM

Matt Fuss

Geneva College

The paradigm for merchandise marketing has shifted. The new frontier is what may be called Influencer Based Marketing or IBM. IBM has particular traction in the online merchandise arena where the popularity of a single internet personality drives the consumptive behavior of customers. In established marketing paradigms, consumptive behavior is driven by the 4-P's: product, price, promotion and placement (distribution). IBM encompasses all the P's, but completely revolutionizes promotion. In order to connect to the millennial and i-generation, IBM makes use of social media stars as purveyors of branded merchandise. The originator and guru of IBM is a company called Moby Dick Unlimited (MDU) out of Columbus, Ohio. The founder and CEO Brandon Fuss-Cheatham has created a system in which brands are crafted around social media stars and sold to their followers via websites created and maintained by Moby Dick Unlimited. The IBM system created by Moby Dick Unlimited is particularly revolutionary in that it is scalable and works for burgeoning stars as well as those personalities with much more market clout. IBM is a comprehensive re-visioning of marketing strategy for

the 21st century. This analysis examines IBM, focusing on the practical market applications of the new system. By juxtaposing traditional marketing promotional activities and the new IBM strategies, analysis suggests IBM is far more effective for reaching today's younger generations.

Restructuring of General Motors in Global Market: The Case of GM South Korea

Won Yong Kim

Augsburg University

Sadie Paulsen

Augsburg University

The world is nowadays becoming more connected than ever with internet access. With this change also came a shift in the business world, allowing companies to expand into new markets. One example is General Motors' global expansion to places such as South America, India, and South Korea. However, success is not promised in every country. We focused our research on GM South Korea and how it makes decisions to restructure financially and operationally based on its relation to other global subsidiaries and to South Korean economy. We define different types of restructuring in a company and how they would apply to our specific case. Then, we examined the circumstances around General Motors' entrance of Korean market through the purchase of Daewoo Motors. We also analyzed the effects of bankruptcy on the Korean subsidiary in the financial crisis of 2008, rumor circulation in the business world, and the response of the car manufacturer to mass-scale worker strikes and union protests in years to come. By looking at these changes, we can pinpoint when operational restructuring, such as selling subsidiary companies in time of crisis, would be used in addition to financial restructuring, such as offering workers redundancy packages during the shutdown of one of the production plants. Furthermore, we look at General Motors' restructuring plans in specific countries to compare global restructuring to domestic. By exploring the subjects, we can also apply GM's case to other businesses to better understand how global strategy of Multinational companies affect each international subsidiaries.

Pecunia Non Olet: Business Models and Management Practices of The Catholic Church

Brosh M. Teucher

Western Connecticut State University

With an estimated net worth of over 30 billion USD, The Catholic Church is a global organization affecting nearly 1.3 billion people worldwide. Given the scope of the Church's reach and economic impact, this paper aims to identify the dominant business models and management practices of the Catholic Church. The paper opens with a review of academic business research on the Church. Next, a selective and critical evaluation of recent public information is presented. Last, this information is mapped onto contemporary management theories to identify dominant management practices and business models. The paper concludes with a discussion of future business research on the Church and implications for Catholic Church's management practitioners.

Session 28: Logan/Harris Room

10:20 am – 11:20 am

Business, Ethics and Legislation Topics

Session Chair: *Cori Myers, Lock Haven University*

Effect of Shareholder Value Perspectives on Ethical Decisions in Emerging Market: The Role of Egoism and Ethics of Autonomy

Fuan Li

William Paterson University of New Jersey

The shareholder value model of corporate social responsibility has been shown to be the root cause of the widespread unethical business practices in emerging economies, which have drawn increasing attention from both policy makers and business ethicists. The present study aims to extend previous research by investigating how two different ethics, i.e., ethical egoism and ethics of autonomy affect business decision makers' shareholder value perspective as well as ethical decisions. Ethical egoism and ethics of autonomy are both originated from market ethic introduced by economic reforms in the emerging markets. However, these two ethical systems relate to ethical decision making in different ways. Ethical egoism positively relates to shareholder value perspectives and negatively relate ethical decisions. In contrast, ethics of autonomy has a negative effect on shareholder value perspectives but a positive effect on ethical decision making. The findings demonstrate a clear distinction between ethical egoism and ethics of autonomy in their effects on the relationship between shareholder value perspectives and ethical decision making. The theoretical and managerial implications of the results are discussed.

Honesty is the Best Policy

Peter Huegler
Cori Myers

Lock Haven University
Lock Haven University

Rhetoric on business ethics indicates that some of the best ways to break the cycle of unethical behavior include espousing business values with ethics as a focal point, establishing a code of conduct, recruiting employees who share those values, training employees about ethical norms, and implementing strict policies with heavy punishment for unethical behaviors alongside attractive rewards for being ethical (Goldfield, 2015; Dubois, 2012; Bazerman & Tenbrunsel, 2011). Part of the solution may reside in dealing with ethics and honesty more during college and high school to address unethical and dishonest behavior during these formative stages. Developing a comprehensive approach to ethics and academic honesty at a given institution requires a study of the issues that exist there. This paper describes the study and results of student perceptions of academic (dis)honest behavior in the business and accounting programs at a small public university as a first step in taking a more proactive approach to developing managers, employees, and people who are better equipped for ethical decision making.

Session 29: Holmes/Foster Room

10:20 am – 11:20 am

Technology Topics Workshops

Session Chair: *Andrew Mangle, Bowie State University*

Engaging Digital Natives Through the Use of Digital Content Curation for Research

Jayanthi Rajan
Soma Ghosh

Albright College
Albright College

Background: Connecting with Digital Natives and engaging them in the process of research continues to be a challenge. Students are extremely comfortable with social media. They are already engaged in the process of personal content curation through Facebook, Twitter, Snapchat, or Instagram accounts. They can apply the same process of judgment, filtering, and

connection techniques to more academic endeavors like database usage, academic research, and class projects.

Digital Curation is the process of collecting, grouping and sharing digital content. Curation forces students to judge and organize their resources by categorizing information. In terms of Bloom's taxonomy of educational objectives, digital curation covers a variety of thinking skills: labeling, naming, listing, organizing, applying, judging, evaluating, analyzing, and synthesizing.

This workshop will showcase the use of Digital Curation for research in a first-year seminar course. The objective of this active learning pedagogy is to enhance student attention by integrating context and purpose in their research process. Curation helps students make relevant connections between different content and organize it into categories and themes.

Popular tools like Scoop.it, Pearltrees, Lessonpaths and Pinterest are used by students to collect and curate information. Curated collections or playlists of information are followed by other students in class who can take advantage of filtering that has been done.

Our workshop will illustrate the methodology of the use of digital curation for research during the course project. The interactive workshop will include hands on experience with digital curation tools. We will share effective teaching tips, assessment and evaluation of the process.

Ending Poverty Through Cryptocurrency

Andrew Mangle

Bowie State University

A solution proposed for ending poverty is Universal Basic Income (UBI). UBI is the concept citizens would receive funding to cover the cost of living without any preconditions or constraints. Historically, UBI is considered challenging to audit and administer without adequate technology and policies to monitor and track effectiveness. Several of the critical properties of Cryptocurrency and the underlying features of Blockchain technology offers a chance to reflect on UBI. Cryptocurrency initiatives to address UBI have already started, and the panel provides an opportunities to discuss existing and propose better ways of constructing UBI specific cryptocurrency solutions to end poverty.

Security, Digital Citizenship, and College Students. Is the IoT Changing Students' Perception of Personal Security?

Michalina Hendon

Jet Mboga

Cassandra Bennett

Bloomsburg University of Pennsylvania

Bloomsburg University of Pennsylvania

Bloomsburg University of Pennsylvania

The need to increase education in digital security is becoming a prevalent issue as the arms race to secure cloud storage and vulnerabilities of critical data is survival of the fittest. Digital security is a common theme in the news again and again, as many involved in the new age of the IoT (internet of things) have an understanding in the process of storing and retrieving data from their devices, the security of that data should also come into question. As IT (information technology) students engage in coursework to understand the propensity of their digital actions online, IT students are not the only ones affected, security is a multidisciplinary issue. Students' digital citizenship and education in their personal security will be explored in this review of literature.

Session 30: Sylvan Room

11:25 am – 12:25 pm

Taxation, Accounting and Finance Topics

Session Chair: *Joshua Michael Chicarelli, California University of Pennsylvania*

College Funds: Accumulation - Distribution - Taxation

Mary Recor

College of Staten Island at City University of New York

The thought of attending college brings about a kaleidoscope of emotions: excitement, learning, adventures well as expense. There are many thoughts that come to the minds of both parents and students when it comes to the task of dealing with college expense. The focus of this paper is to examine the options available to handle or deal with this process. It will examine different vehicles available to assist in the accumulation of funds such as 529 Plans, both private and public plans. In addition, custodial accounts and trusts will be examined. Also, a discussion regarding 529 Plan contribution limitations on an annual basis and the total accumulation limitation will be reviewed. Also, financial aid possibilities will be analyzed. Different saving approaches impact financial aid in a different manner. Both assets and income of both parents and students must be considered. These concepts will be developed by considering tax strategies and techniques such as current gifting and the 5 year approach. New developments brought about by The Tax Cuts & Job Creation Act has impacted Educational Savings and will be discussed. By using the method of comparison concerning the different vehicles, the tax consequences and the financial aid impact, one will be able to make the best choice. Parents, students, and grandparents too, can be better prepared.

The Relative Valuation of Income Tax Avoidance Methods and the Moderating Impacts

Joshua Michael Chicarelli

California University of Pennsylvania

This research explores whether corporate size has a moderating effect on the valuation of alternative income tax avoidance methods. It expands on the work of Inger (2013), who determined that shareholders value alternative methods of income tax avoidance differently. Specifically, this research aims to determine whether there is an optimal income tax position, which can be determined based upon corporate size. Utilizing a multivariate regression model for both large and small companies in this sample, this research does not find evidence supporting an optimal income tax avoidance position based upon size. The findings are useful to practitioners as they fail to support the proposition that income tax avoidance methods are valued by shareholders and the extent to which they are valued.

Advantages and Challenges of Using a Personal Finance Budgeting Assignment

Rick Hedderick

Penn State-Erie

Brian Boscaljon

Penn State-Erie

Phil Stuczynski

Penn State-Erie

In an introductory personal financial planning course students are introduced to personal budget planning concepts. Students are assigned the task of creating their personal financial budget based on the time period of when they graduate from college, begin their career, and move out of their parents' home. The purpose of this assignment is to prepare the student to plan for

saving and managing expenses that were most likely previously paid for by the students' parents. Additionally, students learn about income taxation, different investment accounts available to individuals to help them save money to achieve their financial goals as well as various insurance products available to help manage potentially major financial losses. All of these have a monetary cost that must be accounted for in the budget. In the second week of the semester students are required to research apartment rent costs and starting salaries for their career major in the geographic area they plan to live after graduation. This information is the basis of their forecasted starting salary and housing costs that the student will use to begin to design their budget. Throughout the semester students learn about 401ks and IRAs along with insurance products covering health, auto, homeowners, life, disability and long term care. These are all additional line items on the student's budget. The benefit of this assignment is that the day the student graduates they already have a realistic spending/saving plan in place.

Session 31: Willow Room

11:25 am – 12:25 pm

Human Resources Management and Consumer Behavior Topics

Session Chair: *Woosoon Kim, Alvernia University*

Martial Arts Industry: Literature Review on Martial Arts Participation

Woosoon Kim

Alvernia University

The increase in the number of and participation in recreational activities and competitive sports is a global trend, as awareness of health and well-being has increased. In line with this global change, the martial arts industry also has been evolving into a competitive marketplace (Hackney, 2013; Ko, Kim, & Valacich, 2010). However, there were not many studies conducted to define the martial arts participation motivation. The current study reviewed literature to develop a better understanding of motivational factors associated with martial arts participation. The martial arts participants have a diverse need, but their primary motivations are in the four primary domains: physical, psychological, behavioral and social. The psychological domain has two sub-domains including affective and cognitive. The six domains have the following motivational factors such as strength, endurance, fitness, fun, autonomy, self-esteem, concentration, self-discipline, leadership, affiliation, social facilitation, and others. This literature review can provide a better understanding of martial arts consumption behavior to develop consumer profiles. Administrators of martial arts programs also may use the findings of this study to formulate the marketing strategies.

Fear and Loathing in the US: A Somber Journey to the Heart of the American Workforce

Brosh M. Teucher

Western Connecticut State University

This paper examines a multi-dimensional trend that challenges both the US workforce and US organizations. The trend is composed of: Dope, Debt, Disease, Distraction, Disillusionment, Dumbing-down, and Delayed adulthood. The "Dope" dimension relates to the rise in use of both legal and illegal drugs. "Debt" relates to the growing college and credit debt that is amassed by individuals. "Disease" addresses the rise of debilitating health conditions affecting both youth and adult populations. "Distraction" refers to the increasing use and negative impact of technology on individuals' cognitive, emotional, and social functioning. "Disillusionment" focuses on the negative shift in attitudes towards work, employment, and institutions. "Dumbing-down" identifies declines in performance in the K-12 and postsecondary education

systems. Last, “Delayed adulthood” refers to the growing tendency of young adults to push the achievement of adult roles to older ages. Drawing on diverse disciplines and lines of research the paper proposes that individually, each dimension presents major challenges to the education, skill level, job-preparedness, and performance of the U.S. workforce. Furthermore, it is proposed that dimensions combined pose a significant threat to all American organizations and institutions. The paper concludes with a discussion of future business research and implications for management practitioners.

Assessments of Undergraduate Health and Fitness Programs

Scott Bradshaw

Kutztown University of Pennsylvania

Nationwide, universities and colleges are participating in health initiatives such as exercise in medicine, health and wellness expositions, and administering assessments to promote a healthy and active lifestyle for all. Among some of the assessments conducted at the health and wellness expo hosted each semester by Kutztown University, were the hand dynamometer and push-up assessments. The purpose of this research was to determine and compare the upper body strength and endurance of students using the two assessments. The participants included 400 males and females, ages 18 and older over the course of one academic year. The maximum push-up test was based on correct technique while the hand strength test was based on a 3 second grip, attempted 3 times on both the dominant and non-dominant hand. Descriptive statistics were used to analyze the data collected from the assessments.

The descriptive results indicated that males possess greater upper body strength than females for both tests. The sophomore’s upper body strength and endurance were also greater across the classification, and 27% of male and 8% of female had equivalent push-up and handgrip strength and endurance. When comparing the dominant hand grip test, the dominant hand scores were higher by 135 for females while the males were higher by 9%.

These findings reveal student’s lack muscular strength and endurance, a key component of fitness. However, with simplistic assessments like the push-up max test and the handgrip test being conducted each semester, this could generate and encourage activities geared towards improving upper body strength and endurance among all college students.

Session 32: Logan/Harris Room

11:25 am – 12:25 pm

Economics/Accounting Topics

Session Chair: *Lisa Marie Walters, State University of New York at Fredonia*

The ABC Mechanism for Incentive Compatible Elicitation of both Utility and Probability Weighting

Yi Li

Slippery Rock University of Pennsylvania

A new payoff mechanism under a multiple-round experiment setting, Accumulative Best Choice (ABC) mechanism, is introduced. I show that ABC is incentive compatible with general risk theories with well-behaved preferences. I also report a necessary and sufficient condition for a payoff mechanism being incentive compatible for general risk models. Also, I test the empirical validity of ABC in the lab and find that individuals' choices under ABC are

statistically not different from those observed with the one-task design. ABC supports unbiased elicitation of both utility and probability weighting as well as testing risk models with or without the independence axiom.

The Influence of Distance on the Decision to Naturalize

Melissa Groves

Towson University

This paper uses individual level data to investigate the extent to which the distance an immigrant travels from their home country influences their propensity to naturalize in the United States. By merging Integrated Public Use Microdata Series (IPUMS) data downloaded from the Minnesota Population Center at the University of Minnesota for the United States with other forms of publically available data, we are able to model the ways in which proximity to home country influences an individual's decision regarding naturalization. We utilize composite variables and fixed effects in a simple least squares framework to maximize sample size and control for standard variables that influence an individual's naturalization decision. We anticipate finding that immigrants traveling a greater distance will have a higher probability of naturalization and become fuller participants in US society. We hope that this research will help us to better understand the motivation behind naturalization and how factors may impact the likelihood that an individual will choose to fully integrate into US society. By doing so, it will expand upon our prior work (Woroby and Groves (2016) and Woroby, Groves and Sullivan (2018)) and contribute to the growing body of literature on naturalization decisions. Preliminary findings suggest that distance has a strong and positive impact on origin and well as other compounding factors (geographic/political/economic) that may complicate the relationship between naturalization and distance.

Improving the 1040 Process through the Application of Lean Principles: A Case Study

Mark Nickerson

State University of New York at Fredonia

Linda Hall

State University of New York at Fredonia

Processing of individual tax return forms (Forms 1040) are the mainstay of many CPA firms. In fact, 2016-17 NSA Income and Fees of Accountants and Tax Preparers in Public Practice Survey Report reports that 57.3% of gross income from those firms surveyed comes from tax-return preparation. Thus, the management of the process to complete these forms in a timely fashion is a critical component to the increased profitability of the firm. Although several workflow management systems already exist and are used by firms, studying the efficiencies of processes can help improve Form 1040 realization; that is, net client fees as a percent of total fee revenue.

This paper documents the investigation into an accounting firm's existing workflow processes for preparing individual tax returns with an emphasis on identifying the predominant wastes as categorized by the principles of lean management. Lean management is an approach to process-management well-regarded within the manufacturing and healthcare arenas. Hallmark to lean is the identification of "muda" or waste that burden a process, followed by an evaluation of issues that contribute or cause the muda. Actions are then taken to address these issues, resulting in greater efficiencies for the process under study. We hypothesize that this approach can be readily applied to accounting firms and improve the existing workflow processes, thereby improving the profitability of the Forms 1040 preparation system.

In our investigation, specific lean tools are applied to assist in the identification of muda within the firm's individual income tax return preparation process. An evaluation of the predominant sources of muda are made to understand the factors that contribute to these sources, followed by a recommendation of corrective actions to minimize or eliminate the predominant waste contributors. We also recommend a strategy to sustain the improvement. Lastly, we recommend avenues of further study regarding lean applications within the accounting field.

Session 33: Holmes/Foster Room

11:25 am – 12:25 pm

Technology, Education, and Social Responsibility Topics

Session Chair: *Susan Aloï, West Virginia Wesleyan College*

Application Development for Business: Deploying Before Regulations and Policy

Loreen Powell

Bloomsburg University of Pennsylvania

All technology including the financial technology (FINTECH) moves faster than regulations and policy. Too often, an application (app) is created and placed onto the market to see what happens. A simple concept gone wild because of a "Free" perception. As a result millions of consumer's data are at risk and millions of aging consumers are excluded. This paper discusses the wave of FINTECH innovations including 3rd party smartphones apps for mobile banking, investing services and cryptocurrency that are competing with traditional financial methods. Specific generational cases and challenges with regards to regulation and policy for FINTECH are also presented.

Deliberative Dialogues on the Role of Business in Society

Susan Aloï

West Virginia Wesleyan College

Joshua Ray

Tusculum University

Glenn King, Jr

Wallace Community College Selma

According to the World Economic Forum (January 2014), the role of business over time has remained fairly constant: to provide goods and services that people need and want. Decades ago, business students were taught that the primary, or even sole, role of business was to maximize profit for the owner(s). As famously stated by economist Milton Friedman, "The social responsibility of business is to increase its profits...our first social responsibility is to maximize shareholder profits" (NYT, Sept. 1970). More recently, however, society has developed higher expectations of business due to increased community and global problems, consumer demands, and changes in employee motivation.

Our communities face growing challenges in areas such as public health, education, social inequality, and environmental pollution. Market-based organizations can play an important role in addressing these challenges through healthcare provision, better housing, improved nutrition, help for the aging, greater financial security, environmental sustainability, etc. (HBR; Stephan, et al). Due to increasing reports of fraud, corruption, and wrong incentives driving business decisions, society has grown to distrust businesses (HBR). We now expect more of businesses than simply the provision of goods and services – we want these goods to be safe, well-made, and provide good value. We want business leaders to be ethical, and we want businesses to contribute to the well-being of our communities. In addition, today's new employees, the

“millennials,” are concerned with the mission and goals of the organization in which they spend their working days. Research (Pink, 2011) indicates that most employees are at least as much, if not more, motivated by purpose as they are by profit.

What do these more recent trends regarding perceptions on the role of business in society mean for the education of business students? What is the responsibility of business schools and their faculties in ensuring that business students are introduced to a variety of perspectives and approaches regarding the role of business? While “debate about the business of business schools continues to rage in academic journals,” some faculty are advocating for a “substantial change in business schools so that they produce, and engage with, knowledge and practices that serve the public interest” (Contu, ACBSP, January 2017).

To explore these questions, the three authors (Aloi, King, Ray) from three small, private colleges utilized the Kettering Foundation framework of deliberative dialogue as a pedagogy in several of their business courses. The Kettering Foundation framework involves training groups to address and respond to difficult issues in a systematic fashion by asking a series of questions. Example questions include: When you think about this problem what worries you? and What is the deeply held belief or principle that drives this concern? This framework is used to facilitate discussions involving difficult subjects. Specifically, for our purposes, business students from our schools participated in naming and framing an issue - the role of business in society - and weighing alternatives utilizing the deliberative dialogue process. We were interested in how this process would function across the different contexts presented in our respective schools. What we found was that this process was effective regardless of the type of student (i.e. traditional vs. non-traditional), the level of student (i.e. undergraduate vs. graduate), and the supporting pedagogy (i.e. class discussion, interaction with advisory board, community involvement). (Abridged.)

Using Business Skills to Fight Addiction

Tracie Dodson

Kelly Terhune Sharp

West Virginia Wesleyan College

West Virginia Wesleyan College

For the past several years, the drug epidemic has grown at an alarming rate and has had significant impacts both nationally and locally. In West Virginia, the nation’s per capita leader in overdose fatalities, more people die annually from drug overdoses than from car accidents. While Business Schools and their faculty and students may not be able to have a direct impact on the drug epidemic, there are ways to make an impact using business-related knowledge, skills, and abilities. This presentation will focus on how to transfer business knowledge, and the associated soft skills, to meet the needs of local residents in active recovery. Specific areas covered will include understanding the problem, creating relationships, conducting a needs analysis, determining direction (based on identified need and capacity), designing the curriculum, administration of workshops, program evaluation, and reflection. While the information presented will be based on a single institution and partner-program, the presentation will provide enough data for replication on other campuses.

Finance Topics

Session Chair: *Pawan Madhogarhia, York College of Pennsylvania*

Determinants of REIT Entries and Exits

Jiajin Chen

Stockton University

This study analyzes 545 entry and 459 exit events of publicly traded real estate investment trusts (REITs) during the period of 1973 to 2015 and examine if the stock market valuation and property market valuation of REITs affect the timing of REIT entry and exit. The evidence of this study indicates that more REITs enter (exit) the stock market when the estimated total returns of the income properties are low (high). The evidence also indicates that the general stock market performance does not seem to affect the net entries of equity REITs. Mortgage REIT net entry seems not to be correlated with the mortgage interest rate nor with the stock market index during the same period.

Optimal Capital Structure Based Market Reaction to Altman Z-Score

Jason Eric Heavilin

Clarion University of Pennsylvania

The market compensates firms that increase risk. However, when high bankruptcy risk is reached, the market penalizes firms. We analyze the market reaction to risk to identify the point the market goes from compensating to penalizing firms. We use the Altman Z-Score to measure risk levels and study the market reaction to changes in the score. This method identifies optimal capital structure through market reaction to changes in bankruptcy risk. This method identifies short term and long term adjustments that can be executed to achieve immediate optimal capital structure and subsequently long term sustainable optimal capital structure.

Can Simple Strategies Beat S&P 500?

Pawan Madhogarhia

York College of Pennsylvania

Buy and hold strategies typically outperform active management of portfolios. Few active strategies though outperform passive strategies on a consistent basis. This study is an attempt to back-test some simple active strategies that most investors can replicate with little effort. Criteria for these strategies include size and/or value strategies applied within the S&P 500 index. Other criteria included short interest and comparable ratios. These strategies consistently outperform the S&P 500 index total return over a long period of time. Size factor generated an excess annualized return of 8.54% over a 15 year period and a combination of size, value and other factors generated excess annualized return of 20.4% over the same period. Combination strategy generated a cumulative return of 2849% relative to 704% for the size factor and 1019% for the value factor over this 15 year period. This study corroborates the emergence of smart beta strategies and factor based investing that is becoming popular in this era.

Economics and Organizational Behavior Topics

Session Chair: *Uldarico REX Dumdum, Marywood University*

Employment Change in Virginia and its Workforce Investment Areas from 2000 to 2017

David Doorn

West Chester University of Pennsylvania

In this paper we investigate the employment experience of Virginia through the last two economic recessions and subsequent recoveries. While many are familiar with how the nation as a whole has done in the employment arena, we find it informative to take a closer look at the diversity of employment growth experiences across the state and investigate some of the drivers behind those differences. One important factor in this is variation in employment distribution across industries within each of Virginia's fifteen Workforce Investment Areas (WIA) across the state, with some industries being more important to growth in some areas of the state than in others. The employment distribution in conjunction with the performance of each industry in an area, relative to both statewide industry performance and the aggregate performance of all industries, goes a long way toward explaining the disparity in employment growth rates across the state. To break this down we apply a dynamic shift-share analysis that decomposes the employment experience of each MSA in each year into separate components based on relative industry performance across NAICS Supersectors. We then construct graphics that facilitate the discussion and illustrate the differing contributions of each industry in a straightforward fashion.

Workplace Violence and Fatalities: A Macro Perspective

Ray Gibney

Marick F. Masters

Ozge Aybat

Thomas T. Amlie

Penn State-Harrisburg

Wayne State University

Penn State-Harrisburg

Penn State-Harrisburg

Employees bring non-work stressors to work. Criminology and sociology researchers have frequently focused on environmental factors, such as economy, that are correlated with violence in the community; whereas organizational and psychology scholars have focused on individuals factors such as personality. The current study compares known correlates of communal violence, both fatal and non-fatal, with workplace violence. The data for fatal and non-fatal workplace violence were collected from the Bureau of Labor Statistics (Bureau of Labor Statistics, 2012) and State populations were collected from the United States Census Bureau (www.census.gov). The initial results suggest differences between communal and workplace violence. Different factors were associated with fatal and nonfatal violence. For example, population density of males was positively correlated with workplace fatality, but negative correlated with non-fatal violence; unemployment was significantly correlated with workplace violence in all sectors; and poverty density was not significantly correlated with workplace fatalities nor with nonfatal workplace violence. This research offers practical implications for workplace safety as well as directions for future research.

Building Sensemaking Capacity: Drawing Insights from Anthropological Thinking

Uldarico REX Dumdum

Matt Artz

Marywood University

Azimuth Labs

Businesses, according to an IBM global study of 1500 CEOs, are facing a rapid escalation of complexity. Capitalizing on complexity and customer intimacy to create innovative ways of delivering value are business' significant challenges. The study further revealed that "enterprises today are not equipped to cope effectively with this complexity in the global environment." To help address this problem, we advocate drawing insights from anthropological thinking.

Increasingly, traditional business practices are proving not fully adequate to identify, interpret and robustly understand implications of emerging developments. This is due to our tendency, whether we are trying to make sense of consumer markets, design products or lead a corporate culture, to often try to understand problems we face based on what we already know, instead of seeking that which we truly do not.

The value-add of drawing insights from anthropological thinking is found in its ability to help uncover unknown unknowns that exist and explain the "why." To more effectively address the most pressing business problems and make better strategic decisions, we need to build sensemaking capacity to "make the strange familiar and the familiar strange" while developing empathy to understand humans and giving them a voice.

This paper provides examples of successful corporate breakthroughs aided by insights drawn from anthropological thinking. It highlights how theories and methods of anthropology, particularly ethnography and phenomenology, can be applied to help develop a rich understanding of complex business situations. The paper also provides some suggestions for incorporating anthropological thinking towards building our sensemaking capacity.

Session 36: Logan/Harris Room

1:40 pm – 2:40 pm

Corporate Reporting and Finance Topics

Session Chair: *Roger Hibbs, Kutztown University of Pennsylvania*

Extending Corporate Reporting: Identifying Fundamental ESG Indicators of SDG Achievement

A J Stagliano

Saint Joseph's University

Business leaders say they must measure what they seek to manage. In recognition of this basic assumption, companies need to take action on significant new facts about their presence in the economic marketplace: (1) the rate at which they consume resources—resources such as water, soil, biodiversity, clean air—now exceeds the pace of renewal for these input factors; (2) the actual risks that firms are exposed to include non-financial aspects including demographic change, environmental modifications, and alteration in climate; (3) stakeholders increasingly demand that the full-cost impact of company operations/existence be disclosed forthrightly by management.

Corporate reporting should clearly identify SDG-related performance goals right alongside the standard financial targets that management expects to achieve. Unfortunately, while commonly accepted measures of economic outcomes are well-established, the reporting of social, environmental, and sustainability results is not. Companies should report what impact they seek to have on the SDGs. Then, they must disclose whether the objectives that were set have been met. Reporting of that type necessitates measurement; neither the model for such measurement nor the collateral disclosure has yet to be fully developed.

This research seeks to assist in the emergent broadening of disclosure standards that stretch beyond mere financial results. Adding new metrics in the environmental, social, and governance (ESG) areas will allow companies to send more transparent messages about their effect on the people and planet portions of the inimitable “triple bottom line” reporting paradigm.

Corporate Blockholders and Financial Leverage

Thuy Bui

Slippery Rock University of Pennsylvania

This research investigates the relationship between corporate block ownership and firm financial leverage. Corporate blockholders, which are nonfinancial firms who hold more than five percent equity in a target industrial firm, can affect the target firm’s policies through their business relationships, monitoring, or expropriations. I find that corporate block ownership is negatively related to the target firm’s financial leverage. In addition, corporate blockholders often obtain board seats of the target firm, indicating an active involvement of corporate blockholders in governance activities. Further analysis indicates that the negative relationship between corporate blocks and leverage becomes stronger when corporate blockholders have greater board representation on the target firm, when the firm has higher agency costs, and when there is no product market relationship between corporate blockholders and the target firm. Overall, my findings suggest that corporate blockholders play an important monitoring role and can substitute for other monitoring mechanisms including leverage and institutional investors.

The Asset Location Decision: A Canadian Study

Curtis Davis

Munulife, Canada

Jonathan Kramer

Kutztown University of Pennsylvania

John Walker

Kutztown University of Pennsylvania

While much attention has been given to the asset allocation decision in the literature on investing, much less attention has been given to the asset location decision. The asset location decision refers to the decision to hold investments in a tax-free or tax-deferred account versus a taxable account. In this paper, we focus on the tax cost in dollar terms and use Canadian tax rates to calculate when it makes sense to invest in each type of account. We also use historical rates of returns to determine the frequency with which these decision rules reverse.

Marketing, Innovation, and Information Technology Topics

Session Chair: *Roderick Lamar Lee, Penn State-Harrisburg*

An Integrative Model of Service Experience – Customer Value as a Missing Link Between Restaurant Quality and Behavioral Intentions

Gauri M Kulkarni

Mika Yrjola

Hannu Saarijarvi

Timo Rintamaki

Johanna Joensuu

Towson University

University of Tampere, Finland

University of Tampere, Finland

University of Tampere, Finland

University of Tampere, Finland

Customer experience has become an increasingly important construct in service research and management. Restaurant and hospitality management make no exception: restaurant experience has gained a vast amount of scholarly attention during the past decade. Prior research has addressed restaurant experience through perception of restaurant attributes, such as food quality, service, and restaurant environment, i.e. uncovering what restaurants are like, and linking those perceptions with key outcome measures. However, only limited attention has been placed on understanding what kind of value customers eventually perceive (economic, functional, emotional, symbolic) as a result of those attributes. Understanding what type of value customers perceive, however, determines their preference formation and future behavioral intentions, and provides important insight for managing customer experiences. Consequently, the purpose of this study is to introduce a customer value perspective to restaurant experience that connects the quality attributes to value perceptions, as well as the behavioral intentions representing the outcomes of the restaurant experience.

Data from a large quantitative survey (n=1533) is used to verify the proposed integrative model of restaurant experience. The dynamics of the model are further explored by using the model to contrast two different restaurant contexts that prior literature has addressed as different in nature: dining and lunch restaurant experiences.

The study introduces an integrative model for analysing the antecedents, outcomes, and implications of restaurant experiences. It extends prior research by incorporating economic, functional, emotional, and symbolic customer value dimensions as key constructs in understanding restaurant experiences.

Online Seniors Social Network Site Activity, Social Capital, and Social Support

Roderick Lamar Lee

Rhoda C. Joseph

Penn State-Harrisburg

Penn State-Harrisburg

The global population of aging adults continues to increase at a rapid rate. Aging adults tend to experience major life changes (e.g. retirement, mobility issues, moving to retirement communities, etc.) that result in disruptions in their social networks. The negative consequences include social isolation. Despite a growing body of research on older adults social network site (SNS) use, scholars have not fully explored how online seniors appropriate SNS in order to maintain social relationships and access social benefits (i.e., social, emotional,

and informational support). In order to address this problem, this study examines the relationship between online seniors SNS activity, SNS features, and the social benefits derived from bonding and bridging forms of social capital. We conclude with implications for research as well as a broader understanding of how SNS can better be designed to support the development and maintenance of social capital of older adults.

Effects of Manufacturing Firms' Strategies on Innovation: A Holistic View

Jeffrey Yi-Lin Forrest
Sunita Mondal
Reginald Tucker
Canchu Lin

Slippery Rock University of Pennsylvania
Slippery Rock University of Pennsylvania
Louisiana State University
Carroll University

This paper examines both theoretically and holistically which of the sixteen strategy-related factors empirically identified in the literature actually represent the primary forces underlying the innovativeness of a manufacturing firm and which ones are secondary. After developing a general systemic theory of why the firm needs to have clearly stated missions and a long-term, unwavering ambition, on the basis of the systemic yoyo model the rest of the paper classifies the sixteen particular variables, regarding the overall strategic orientation, growth strategies, and operational strategies, into primary and secondary forces underlying the innovativeness of the firm. And practically useful recommendations for managerial decision making are provided, showing the potential real-life benefits of this research.

Session 38: Sylvan Room

2:45 pm – 3:45 pm

Business Education and Technology Topics

Session Chair: *Kustim Wibowo, Indiana University of Pennsylvania*

Closing the Skills Gap Through Open-Education Training Programs

Joseph A. Rosendale
Eric Zeglen

Indiana University of Pennsylvania
Pennsylvania State System of Higher Education

In the ever-expanding higher education marketplace, online and distance offerings continue gaining momentum with students, faculty, and administrators. One specific area relevant to organizations struggling to efficiently and effectively close the skills gap -- evidenced in myriad national reports -- include Massive Open Online Courses (MOOCs) and similar non-degree, free-sourced courses.

Using data obtained from over 200 hiring managers, this presentation will discuss research supporting organizations' exploration and utilization of MOOCs and similar free-sourced, online education courses as a means of employee training and development in a quasi-outsourcing capacity. Positive implications suggest potential time and cost savings to the organization, increased employee efficacy on the job, and increased employee morale. Consequences associated with the absence of personal interaction with faculty, perceptions of academic dishonesty, and lack of communication-related development will also be discussed.

Determining and predicting the extent to which MOOCs can mitigate current workforce needs is not a primary focus of this presentation. However, within the exploration of the topic area, extant literature and empirical research points to non-degree, online training programs as having

the educational potential to increase skilled labor in many workforce sectors while filling the short-term, technology-specific training gap faced by employers.

A Readability Analysis of Undergraduate Textbooks in Operations Management

Mojtaba Seyedian

State University of New York at Fredonia

Lisa Marie Walters

State University of New York at Fredonia

John Olsavsky

State University of New York at Fredonia

Selection of a textbook for use in introductory operations management courses can be challenging. Many criteria may be considered in such decisions, including a textbook's readability. Applying a widely-used readability index, this study analyzes the predicted readability of five popular operations management textbooks. ANOVA testing is performed to determine whether significant differences exist between the texts. The study finds no compelling evidence, regarding readability, to select any one textbook over any other within the study. The findings can be useful to adopters and editors of introductory operations management textbooks.

Accounting - Our Numbers are Down: Are Millennial Students Afraid of a Challenge?

Karen Robinson

York College of Pennsylvania

This proposal is intended to incite a panel discussion of what to do about the decreasing enrollment in accounting programs. This researcher observed that students tend to change major from accounting to one they consider easier when a grade of B or higher is not earned in one or both introductory accounting courses. A discussion with instructors in the same department suggest like suppositions. The purpose of this research is to determine if other accounting programs are undergoing similar experiences and, if so, examine current literature to explore the bases for this issue and the recommended resolutions. The tools to success in accounting courses and careers are readily available; however, students apparently no longer enjoy the challenge of learning the key concepts that would likened them to a successful career in the field. The use of outcomes from this panel discussion may aid instructors in improving students' success rates and increase enrollment in accounting programs.

Session 39: Willow Room

2:45 pm – 3:45 pm

Healthcare Industry and Technology Topics

Session Chair: *Sushma Mishra, Robert Morris University*

Inbound Health Tourism: Measuring Attitudes of Health Industry Employees

Christine A. Lai

SUNY Buffalo State

Kvarner Health Tourism Cluster (KHTC), located in Western Croatia, includes members from medical, touristic and university sector, as well as accompanying services with the goal of creating a recognizable and competitive health tourism product on the local and international level. To better understand the attitudes of the practitioners associated with KHTC regarding inbound medical tourism, a questionnaire was distributed to the members in the summer of 2017. The questionnaire consisted of forty-four criteria that were presented in Likert scale format and four open ended questions. Sixty-seven percent of the survey participants were

marketing managers in their respective KHTC organizations. Remaining participants were classified as non-marketing members. To determine if the marketing managers responded differently than non-marketing employees a one-way ANOVA was performed to compare their mean scores of responses to Likert questions. The analysis revealed that both groups of respondents, marketing managers and non-marketing employees, had similar means ratings for forty of forty-four question variables. A Pearson Correlation was performed to compare respondent years employed in the medical tourism industry and respondent ratings scores of Likert criteria. The Pearson Correlation revealed that some criteria were negatively correlated with rating scores. As respondents had less time employed in the medical industry, they were more likely to rate seventeen of the forty-four Likert measured criteria higher than respondents working in the industry for a longer period of time. Overall, analyzes show that employment “type”, marketing v. non-marketing employment, had a lesser impact on the respondents’ ratings than years employed in the medical tourism industry.

Factors that Influence the Use of “Work Around” Due to Technologies Used by Nurses in Health Care

Sushma Mishra
Peter Draus
Natalya Bromall

Robert Morris University
Robert Morris University
Robert Morris University

The use of Electronic Medical Records (EMR) and other technologies is prevalent in healthcare settings today. However, there is multiple situations where nurses could be “working around” a given practice/process in order to get their job done in time. This study explores factors that potentially lead to working around a given process and notes possible implications of these non-compliance scenarios by nurses on hospital floors providing quality service to patients. A survey with possible scenarios suggesting workarounds was administered. Respondents suggest that they have at least one or more than once worked around a process to get the job done. The possible workarounds that are used informally and the nurses find, at a varying degree, it acceptable to be able to do their work. Implications are drawn.

Why Analytics Needs Ethnography

Matt Artz
Uldarico REX Dumdum

Azimuth Labs
Marywood University

Big Data analytics have increasingly gained prominence in business because it has provided beneficial insights regarding emerging trends, behaviors and preferences. Relying exclusively on analytics to address the vast majority of business uncertainties, however, is detrimental to our ability to solve problems. Madsbjerg and Rasmussen, in a WSJ article, insightfully captures the essence: “By outsourcing our thinking to Big Data, our ability to make sense of the world by careful observation begins to wither, just as you miss the feel and texture of a new city by navigating it only with the help of a GPS.”

If we are to gain a better understanding of our customers and the business itself, we must not miss “the feel and texture.” We need to see problems and opportunities in terms of human experience and capture and interpret data with a human context. We need to examine and understand how people live their lives from their own perspective, rather than from traditional business’ perspective. This applies to markets and products, as much as it applies to corporate culture because humans are complex and difficult to qualify and quantify. By using

ethnographic research methods, we can uncover and understand the needs and desires – the whys and the feel and texture - that drive the emotional lives of customers.

This paper argues that business need to combine analytics with ethnography for richer and even more valuable insights to move ahead in a global market. It also provides some suggestions how to combine analytics with ethnography.

Session 40: Logan/Harris Room

2:45 pm – 3:45 pm

Cryptocurrency and Cybersecurity Topics

Session Chair: *Cory Ng, Temple University*

The Future of Value: From Bitcoin to Central Bank Digital Currencies

Aaron Kohn

Baruch College

Abdullah Uz Tansel

Thammasat University

Bitcoin, due to its decentralized design, is censorship resistant without any need for a centralized authority. It has caused much speculation over the course of current socioeconomic models in terms of banking, money, privacy, and government. We examine the history of money, and how Cryptocurrencies may disrupt the current global economy by challenging the U.S. dollar standard. Furthermore, we look structures and operations of speculated and emerging Central Bank Digital Currencies (CBDC) and their mechanics. We differentiate CBDCs from current commercial digital fiat issued by banks and analyze their role as potential tools for monetary policy and examine CBDCs currently in development in Venezuela, Estonia, & Russia. We look to how CBDCs would affect tax policy, its security, monetary controls and speculate their impact in domestic markets. We argue that Bitcoin will be considered ‘good money’, Gold for the digital age, representing a new standard for international commerce.

Distributed Ledger Integrity Canary

Andrew Mangle

Bowie State University

A permission-based distributed ledger (PBDL) of node-based hashes is a novel approach to creating autonomy and resiliency in cybersecurity through the immutability and trust created by Distributed Ledger Technologies (DLT). DLT's applications already include finance, supply chain, and smart contracts highlighting current innovative approaches to a plethora of use cases across different industries. The preliminary research investigates the capabilities of storing calculated hashes on permission-based distributed ledgers in diverse operating environments including Internet of Things (IoT) and cyber-physical systems. A hash captures a specific data point - a fingerprint – of a particular system to ensure the integrity of the system. Manipulation of a single byte on the system alters the hash. The distributed ledger (DL) stores the hash in a permanent record and trust. The research refines and applies existing DLT solutions to the cybersecurity domain by evaluating the merits of DLT and integrity checks to enhance situational awareness through threat detection. Additional benefits of the approach may include increased attack effort and improved vulnerability discovery. The research contributes to the state of both technology and cybersecurity through combining DLT and hashes to create a trusted system which can be applied to industry as well as integrated into operational infrastructures.

Entrepreneurship Topics

Session Chair: *Dwight N. Carey, Temple University*

Experiential Entrepreneurship, Everything Educational (4Es of Success)

Dwight N. Carey

Temple University

Can each student launch a legal business venture with only their money in two weeks, then by the tenth week of the semester break even and be profitable? Yes! is the answer.

I created a course four years ago based on these goals. Approximately ten weeks into the semester all the students in this class must have customers, break even and be profitable. They must be seriously developing an income generating startup venture that will “hire” them upon their graduation. How is this possible, when almost all text books state that a startup will take “one” to “three” to “five” years to break even?

The time line is simple and very demanding, but also very positive and supportive. “Fast failure” and “pivoting” are a given. Conservation of resources and customer acquisition and retention become each student’s daily goal.

One week before the semester starts, I email to every student the Syllabus, the Course Description, a Pre-Startup/ 1st12 month’s Cash Flow Proforma work sheet and a Questionnaire. The later encourages each student to think and write about their entrepreneurial experiences, if any, their personal strengths, interests, hobbies and their current business ideas. This Questionnaire must be e-mail returned to me before school starts. This gives me an insight into the drives, desires and skills of each student before I greet them in the first class.

This “Welcome Package” alerts them to the facts that this is a very real-world course where the possibility of failure is losing their own money (not anyone else’s) and not realizing their entrepreneurial dreams. It also shows them that the course goals during this semester are to help them launch a financially viable and sustainable business and to become very self-confident presenters and successful entrepreneurs.

This paper/presentation and workshop are to help educators to learn how to teach their students to be real time financially independent entrepreneurs.

A Brief History of Entrepreneurship Education in China

Roger Hibbs

Kutztown University of Pennsylvania

Chun Li Ni

Dalian Polytechnic Institute, China

C.J. Rhoads

Kutztown University of Pennsylvania

Higher Education in China has been late in getting on the entrepreneurship education (EE) bandwagon. EE can be viewed as starting in 1997 at Tsinghua University and continues today. This change can be viewed as one response in China to dealing with the issues of high economic growth, the business cycle, displaced workers, and the increasing numbers of college graduates that cannot find meaningful employment. As EE has developed in China, they have

looked to outside models for input into their EE pursuits. This has had mixed results and has resulted in a developing model that focuses on regional economic issues and the adaptation of EE models to those regions in China. This is seen as a better fit in China as the country is largely organized by region. This paper describes the evolution of EE education in China with key milestones.

Driving and Hindering Factors of Implementing Total Quality Management in Small Industries in Central Pennsylvania

Mengsteab Tesfayohannes Beraki

SUNY- Farmingdale State College

Small Industries (SIs) play a dominant role in the Commonwealth of Pennsylvania (PA) economic development in general and in the industrial development process in particular. The contribution of SIs to GDP and their role in large scale employment creation ameliorate their fundamental importance in the PENN state economy. Therefore enhancing their competitiveness and sustainable growth in several dimensions, including organizational and managerial performance, is a mandatory initiative. At this time, customers' demand for goods and services is so complicated and diversified. This formidable pushing factor induces SIs to strive for continuous improvement in their operational and strategic activities. They do this mainly by the implementation of efficiency enhancement tools and methods including Total Quality Management (TQM). Their continuous improvement endeavor should focus on customers' satisfaction, process innovation and a strategic quality plan. TQM is an effective system of enhancing the overall performance of firms in terms of higher quality, efficiency and effectiveness. These are the required mandates for achieving success and sustainable growth. Shreds of evidence in the literature indicate that TQM has become a major strategy for most firms in all sectors of a national economy. This study aimed to identify and explore the critical deriving and hindering factors affecting the implementation of TQM in SI engaged in industrial activities in PA. This study focused on SI located in three Central PA counties: Union, Northumberland and Snyder. It can also enrich the understanding of TQM implementation approaches in other countries elsewhere in the United States and beyond.

Conference Concluded**4:30 pm**

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