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Does technology Innovation help inclusion: A quantitative analysis?

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Abstract

Purpose: Technology innovation has the potential to facilitate more diversity and inclusion. It offers data-driven insights and scalable solutions that may be used to question our perception, ensemble learning algorithm and eventually, alter behavior. This helped in formulation of objective of this paper i.e. to analyze the impact of technology innovation on inclusion at workplace.

Methodology: The study approach was primary in nature, and a descriptive research design was employed in conjunction with the literature review. Through structured questionnaires, the research was done among 250 employees from IT-ITES industry in Delhi-NCR region. This survey assesses the impact of technological innovations on employees' perception about inclusion.

Findings: The empirical results of the study reveal that technology innovation is positively associated with diversity and inclusion at workplace as technology can aid in reduction of prejudice and diversification of talent pools. Moreover, technological advancements can bring host of advantages to the organization such as profitability, creativity and employee retention.

Conclusion: Nonetheless, just like technology progresses to enable positive development within diversity & inclusion initiative, it's critical that the latter advances as well - and should we support and encourage improvements throughout the underpinning technologies to deliver bias-free outputs.

Keywords: Diversity, inclusion, technology and Innovation

Cybersecurity Protective Behaviour Model for Industrial Revolution 4.0 Business Environments

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Abstract

Adopting cybersecurity protective behavior among employees in an organization is currently a serious issue of concern due to the widespread use of the Internet of Things (IoT) in the era of Industrial Revolution 4.0 (IR 4.0). Cybersecurity issues arise due to the weaknesses of employees' behaviors, such as carelessness and failure to adopt good practices of information security. Therefore, this study aims to explore the dimensions that might influence employees' behavior to adopt good cybersecurity practices and to develop a new holistic model of cybersecurity protective behavior. The study reviews the literature in related areas, with a special emphasis on existing theories such as the Protection Motivation Theory (PMT). It also examines the importance of cybersecurity competencies among security managers in the organizations since this construct is crucial to enhance employees' protective behavior towards cybersecurity in the workplace, especially in IR 4.0 era environment. The proposed research model is important to be quantitatively tested in the future as the findings will serve as the input to the act that will enhance employee's cybersecurity protective behavior, specifically in the IR 4.0 environment.

Keywords: Cybersecurity Protective Behavior, Protection Motivation Theory, Industrial Revolution 4.0, Cybersecurity Competencies, Cybersecurity Attitude and Cybersecurity Awareness.

Post-COVID-19 Impact on Audit Quality on selected Banks of GCC

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Abstract

In order to determine how the GCC banking sector could be affected by changes in the economy, it is essential to have a solid understanding of both the industry's strengths and limitations. Our study investigates the impact of Covid-19 on Audit Quality in GCC banks. We do not yet know how the implementation of Covid-19 will impact audit quality in terms of accurate GC evaluations, how travel and meeting limits would impact auditor-client relations, or whether or not auditor independence will be a concern. The objective of the research was to analyse the effects of covid-19 on three aspects of audit quality: GC assessment, auditor-client relationship, and the auditor's independence. Three hypotheses were established in order to fulfil the objectives of the research. The study used quantitative methodology through the questionnaire. A 5-point Likert scale questionnaire was designed and each variable has 5 items in it. Google surveys were made and the questionnaires were randomly distributed online to the audit experts in GCC banks. The data were collected in excel and imported to SPSS for analysis. Different tests were performed in order to test the hypotheses of the study i.e. correlation and regression. The results of the analysis revealed that all three null hypotheses were accepted.

Keywords: covid-19, audit quality, auditor-client relationship, auditor independence, going concern assessment.

The Good and Bad Use of Humor at Workplace: Conceptualization and the Empirical Evidence

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Abstract

A vast body of literature emphasizes the essential role of workplace humor and links its different types with positive or negative impacts on employees' performance. However, there is a limited understanding regarding how newcomers respond to workplace humor and experience individualized changes in them. Building on the social identity theory, this article develops a unique process model to understand the linkage between workplace humor and loneliness among newcomers. Further, it identifies the underlying mechanisms and conditions which impact the social identity changes of newcomers during this process. For testing the proposed model, empirical data were collected from managers working in software industry in Pakistan and structural equation modeling was conducted for computing statistical results. The finding suggests that exposure to workplace humor is likely to lead to surface acting by newcomers during the initial days of their adjustment. On the one hand, consistent engagement in surface acting is likely to lead to positive emotions among newcomers. On the other hand, lack of alignment and the perceptions of identity conflict among some newcomers will trigger negative emotions in them, which will eventually lead to their rude behavior at the workplace; such individuals are likely to experience loneliness in the workplace. Overall, the proposed conceptual model presents and tests a thorough relational process model of workplace humor, thus contributing a useful understanding of the deep and internalized change experiences of newcomers.

Keywords: Loneliness; Negative emotions; Rudeness at work; Social identity theory; Surface acting; Workplace humor

Capital Budgeting Strategy and the Pecking Order Theory: A Fresh Look from the Field

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Abstract

Purpose – While the pecking order model of capital structure is associated with information asymmetry and postulates that firms prioritize internal financing over external financing, tests of the theory have been unable to establish that it is the first-order importance in determining a company's capital structure, hence this is revisited in this paper based on a new dataset.

Design/methodology/approach – A structured questionnaire was distributed to 202 financial and project managers and experts working in publicly quoted companies in Muscat. The data analysis was performed with IBM SPSS. A board of experts and Cronbach's Alpha coefficient determined the instrument's validity and reliability. Outputs from a focus group discussion held in May 2022 were integrated with the survey results.

Findings – Internal financing accounts for 36.6%, and debt sources, including Islamic financing, account for 24.4%. The balance of 39% is attributed to the government and other funding sources. It was inferred that the pecking order theory holds good to the extent that firms prefer internal financing and debt over new equity issuance.

Research limitations/implications - The research was limited to big firms. The study's results include 26.2% unspecified "other" funding sources. Future studies may revalidate the current findings by including a financial statement analysis of sample firms and extending the project to smaller businesses.

Practical implications – How capital projects are financed significantly affects a firm's sustainable cost of capital, profitability, leverage, dividend policy and valuation. Markets where firms are wary of issuing traditional funding instruments, such as debt securities and new equities, need a high level of creativity and innovation to deepen their capital markets.

Originality/value – The paper represents a valuable addition to applied corporate finance literature with a new dataset for empirical testing of the pecking order theory of a firm's capital structure.

Keywords: Capital budgeting, Financial economics, Financial strategy, Government policy, Pecking order model.

A Study on Factors Restraining the Growth of Financial Inclusion in the Digital Age

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Abstract

Purpose – For achieving the objectives of financial inclusion using the digital platform, people need to use digital financial products without any constraints or barriers. This study aims to establish the mediating effect of barriers to using the digital platform in the relationship between Digital Financial Inclusion (DFI) and usage of digital financial products for different purposes with data collected from an urban and rural population.

Design/methodology/approach – A research model was developed to test the mediating effect of barriers to use in the relationship between Digital Financial Inclusion (DFI) and usage of digital financial products. The data was collected from 650 respondents in the Puri district, Odisha, India, and structural equation modelling in partial least square (PLS) combined with bootstrap was applied to analyze and test the hypotheses of this study. The direct and indirect effects of digital usage were tested through barriers to use as a mediator.

Findings – The findings from the PLS-structural equation modelling (SEM) revealed that the usage of digital products for different purposes has both direct and indirect impacts on DFI. Moreover, DFI is influenced by certain factors that acted as barriers encountered by people while using a digital platform.

Practical implications – The present study is going to give insight into the advocates of DFI and promoters of digital financial products. People must be encouraged for using digital products by removing the constraints that restrain digital use.

Originality/value – The current study gives useful insight into the critical mediating role of barriers to use the of digital products in the usage of digital products and achieving the objective of DFI.

Keywords: Digital Financial Products, Digital Financial Inclusion, Barriers, PLS-SEM

Proposed Legal Framework for New International Trading Order based on “Civilized Ranking System of States”

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Abstract

This research proposes a legal framework of a new international trading order based on the “civilized ranking system of States” indexed upon human rights protection status. It can be a better response to the difficulties of the UN or other international organizations in saving the people from racial and ethnic aggressions, discriminations, state-sponsored forceful dislocation of peoples, multicultural and multiethnic repressions, scourge of wars, etc. The proposed trading system can be enforced under UNCITRAL and its recently contemplated body “the permanent appellate mechanism”. The research does not aim at repeating the existing vast literature about the weaknesses of the UN Security Council in enforcing of the State’s obligation under the UN Charter, rather it proposes an alternative or complementary to it, a safer approach termed as “the trade facilitation or under-privileging a State below in the civilized-ranking (e.g. imposing tariff barrier)” in entering into the international trade relationship. This ranking of the States may be prepared and published in the UN online databases of the UNCITRAL based on the reports of independent human rights committees functioning nationally and internationally. The publication team may be composed with the member-States elected periodically. The proposed trading order is expected to operate as a great backward force in enforcing the State’s obligations under the UN Charter and its derivative treaties. It will also aid enforcing the international law which is presently being enforced on the traditional principle “pacta sunt servanda” (meaning that States will endeavor in “good faith” to comply their obligations under international law), but the success of this good faith principle is now a great debated issue. Thus this article aimed at: (i) determining the indexing factors, (ii) why the factors are important, (iii) relevant issues under international law, (iv) enforcement mechanism of the proposed system, and (v) supporting institutional infrastructure for it.

Keywords: International Trading Order, Civilized Ranking System of States, Human Rights Protection, UNCITRAL (United Nations Commission on International Trade Law), Trade Facilitation

The Role of Green Leadership in fostering Employees' Green Behaviors: The Mediating Role of Green Psychological Climate

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Abstract

Over the last few decades, environmental issues have been a significant concern not only for academics but also for governments and organizations; Companies are altering their approach to sustainability from avoiding negative repercussions to gaining a competitive advantage through green efficiency or green growth. Environmental sustainability is more than just "doing good." Because of resource scarcity and technological advancement, sustainability has become crucial to industry competitiveness.

There is a rising trend in social psychology literature identifying that employees attain behaviors through sensing others and then endeavoring to show similar patterns of behavior, Accordingly, green leaders can Inspire and influence their followers' green behavior by demonstrating green practices, because leaders act as role models. Green leaders, like task-oriented leaders, are concerned with long-term and sustainable success through integrating employees' green values with organizational green values and promoting employee green behavior. Furthermore, the green idealized effect is a leadership attribute demonstrated by managers who serve as role models in environmental concerns, encouraging green behavior in their colleagues by setting a good example.

This study will investigate the impact of green leadership on employees' green behaviors in the hotel business, based on theories of social exchange, social identity, social learning, and organizational support. In addition to the proposed relationship, a green psychological climate will be employed as a mediating variable.

Keywords: Green Leadership, Employees' Green Behaviors, Green Psychological Climate.

An exploratory study in determining taxpayers' adoption of the E-FILING system

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Abstract

The employee's personal file includes all of their employment-related paperwork, like their resume, employment documents, transfer letter, appraisal/increment letter, and promotion letter. It also includes their personal identity proof, bank related proof, qualification documents, and documents pertaining to previous employment. Additionally, copies of legal papers like nomination forms and EPF are included.

Personnel records are a way for a company to remember all the information about its employees. They can be written down in a variety of formats, like charts and diagrams. This information is used to help the company carry out its duties.

The HR department keeps records of everything that happens in the company, so you can know everything about the employee's experience working there. If a company loses important employee records, it may not be able to comply with government regulations and could face legal challenges. To make sure it is able to operate effectively, a company needs to keep accurate employee files. This way, managers can track employee performance and make good decisions.

However, statistically speaking, records keeping does not significantly influence records availability. Based on the findings and conclusion made, the existing E-filing system in the HR department needs to be improved. The organization should ensure that every employee involved in the handling of personnel documents should undergo proper training to guarantee the safety and accuracy of the filing. In addition, there should be a supervisor to keep track on the files of every employees of the organization including those who are new joiners and those who are resigning.

Keywords: Employee Records, Personnel Files, HR Department, Records Keeping, E-filing System

Supply chain risk mitigation strategies and performance: an empirical analysis for pump & motor manufacturing firms in India

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Abstract

Of late, the typical supply chain has been becoming more complex and interconnected. Recent trends such as globalization, outsourcing, Industry 5.0, adaptation of new technology, reduced product life cycle, outbreak of coronavirus and global energy crisis are conferring more risks in supply chain irrespective of industries. Consequently, organizations implement different supply chain risk mitigation strategies to mitigate supply chain risks. In spite of wide range of benefits in different dynamic global business scenario, supply chain risk mitigation strategies has received very slim attention on the subject of managing risks in the supply chain. Particularly, there is a limited studied on firms' supply chain risk mitigation strategies and supply chain performance. The purpose of this paper is to identify the supply chain risk mitigation strategies adopted by SMEs and analyze how supply chain risk mitigation strategies impacts the performance of SMEs. Based on the above research objectives the descriptive study was applied in this paper. The survey instrument was adopted and data were collected from 70 SMEs' of pump and motor manufacturing units in South India by using purposive sampling techniques. The primary data was collected from key people of SMEs such Owner, Production Manager and SCM Manager. Reliability and regression analysis made and testing the hypothesis on SCRM strategies of SMEs of pump and motor manufacturing units. Data were entered into SPSS version 19 for the analyzing the data and Structural Equation Model (SEM) used by Amos 21.0 for analyzing the data. Six supply chain risk mitigation strategies were identified such as avoidance strategy, supplier development activities, supply chain collaboration, control strategy, flexibility and redundant strategies. Results showed that supply chain risk mitigation strategies have positive impact on supply chain performance. The major limitation of this study is that data were collected from a single industry and in a single country. Understanding on subject of various supply chain risk mitigation strategies can mitigate the negative effects of supply chain risks. SMEs' owner should enlighten the advantages and disadvantages of various supply chain risk mitigation strategies and when they are suitable to apply and will improve the firm's performance and business excellence.

Keywords: Supply Chain Management, Supply Chain Risk Management, Mitigation strategies

A critical assessment of the Covid-19 (Miscellaneous Provisions) Act 2020 of Mauritius as a means to achieve business excellence amidst the new normal post-covid challenges

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Abstract

Business excellence is the achievement of great stakeholder results through the adoption of outstanding organizational practices, all of which are founded on a set of core ideas or principles shared by world-class companies. The role of legislations in contributing towards business excellence often goes unnoticed despite being of utmost importance. Great stakeholder results can be arguably achieved if there are robust legislative frameworks that support business. This statement has become much more relevant in the post covid-19 era around the world and definitely in Mauritius.

The paper proposes to critically assess what role legislations, in particular the Covid-19 (Miscellaneous Provisions) Act of 2020, have played in Mauritius in view of achieving business excellence. Relevant literature is firstly perused to highlight the link between business excellence and the law. This is followed by an analysis of legal amendments made to factors that may affect business excellence such as employment practices, insolvency practices and companies' related considerations. The paper then assesses the effectiveness of such measures and whether they should be maintained or redefined in the post covid-19 era for business excellence in general in Mauritius.

The paper also focuses on necessary lessons that need to be drawn from the covid-19 pandemic experience and its impact on business excellence from a legal perspective. Primary interrogations such as the need for the law to be pro-active and the reliance of businesses on legislations to rectify the ill-effects of covid-19 are also to be examined.

Keywords: Mauritius, business excellence, legislations, post covid-19 era, Covid-19 (Miscellaneous Provisions) Act 2020.

The Effect of Perceived Leader Behavior on Organizational Commitment among the faculties of Higher Educational Institutions in the Sultanate of Oman

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Abstract

Educational Sector is one among the pivotal service sectors of the Omani Economy. Higher Educational institutions [HEI's] in Oman are undergoing a rigorous institutional and academic accreditation process to ensure that HEI's provide quality education which meet international standards and requirements. During this process, faculty members of HEI's experience tremendous emotional stress which affects their level of organizational commitment. In this context the leaders of HEI's are instrumental in fostering organizational commitment by providing emotional as well as physical support to the faculties. Consequently, it is required that leaders of the HEI's elucidate what is expected from the faculties including clear task specification, be considerate and to involve them in the decision making process. This research is an attempt to analyze the impact of perceived leader behavior on organizational commitment among the HEI Faculties in Oman. The research follows a descriptive pattern and use quantitative methods wherever necessary. A structured questionnaire in five point Likert scale is distributed to faculties of HEI's in Oman. Sample Size for the research comprised of 150 faculty members. Convenience sampling method was resorted and data analysis was done using SPSS 21. The research findings revealed that perceived leader behavior is a strong predictor of organizational commitment among faculties of HEI's in Oman.

Keywords: Stress, Perceived Leader Behavior, Organizational Commitment.

Re-investigating Organizational Excellence

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Abstract

This study aims to assess Organizational Excellence (OE) performance among selected industrial companies operating in Jordan. To achieve the study objective, the researcher developed a questionnaire consisting of (20) items, distributed among Four dimensions. The study population consisted of Eighty (80) industrial companies listed on Amman Stock Exchange, employing (1262) managers. A random sample was drawn from the listed companies, consisting of 26 companies, i.e. (32.5%). The random sample size was determined to be (295) managers. The researcher then collected the data and used SPSS for analysis.

The most important result of the study is as follows:

- OE performance assessment scored high (3.95) on 5-point rating scale.
- Four critical pillars of OE were analyzed: People Excellence, Operational Excellence, Leadership excellence, and Strategy excellence.

While the main recommendations of the study are the following:

- To enhance OE concept and wide spread OE indicators in the industrial companies operating in Jordan so as to promote the company's image and enhance performance.
- Adopt learning, development and creativity at work.
- Encourage employees to outperform by educating them on the importance of excellence through training courses, lectures and workshops.

Keywords: Organizational Excellence, Strategy Excellence, Structure Excellence, Leadership Excellence, Employees Excellence, Industrial Companies, Jordan.

Business Excellency Using Six Sigma Green Belt Tools

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Abstract

Defining the goals of a company and making them a reality is the objective of every CEO. However, without proper tools and strategies, an organization cannot succeed. Six Sigma Green Belt Tools are used to enhance the effectiveness of processes greatly, address defects, and streamline production workflows. Using them will depend on your budget, objectives, and upcoming project milestones. Six sigma green belt helps you execute these tasks in a short span of time. Knowledge retrieval is a decisive part of the performance of a knowledge management system. In order to enhance retrieval accuracy, an effective performance evaluation mechanism is necessary. Nowadays, there is not a standard evaluation framework for knowledge retrieval evaluation, because the evaluation set up is still technology-dependent, focusing on specific elements of the search context. The laboratory-based evaluation is not suitable to evaluate the knowledge retrieval process, since knowledge is dynamic, constantly changing and evolving. Besides, ambiguous query is also an important factor for the performance of knowledge retrieval systems. In order to improve the performance of knowledge retrieval, this paper proposes an evaluation mechanism using Six Sigma methodology to help developers continuously control the knowledge retrieval process. Specifically, this study involves the following tasks: (i) proposes a general knowledge framework based on the analysis result of knowledge retrieval, (ii) designs the knowledge retrieval evaluation framework using Six Sigma's Define-Measure-Analyze-Improve-Control (DMAIC) process and other tools (iii) develops the related technologies to implement the knowledge retrieval evaluation mechanism. The knowledge retrieval evaluation mechanism allows system developers to maintain the system with ease and meanwhile enhance the accuracy in business Excellences. Since it's a continuous process, it's always recommended to use tools that fit business requirements and not be restricted to just one or two options. Six Sigma Green Belt tools and methodologies can be used regularly or for specific periods. The goal is to get employees working towards a long-term goal and make sure they understand the implications of every step of the process. Six Sigma tools are a critical component of the business process and are designed to reduce manufacturing defects down to as few as possible. Every business wants to identify flaws and vulnerabilities in its manufacturing pipelines six tools drive revenue growth, reduce inefficiencies, improve business processes, and enhance employee productivity.

Keywords: Business Excellence, Six sigma Green belt tools, Sigma's Define-Measure-Analyze-Improve-Control (DMAIC) process and other tools, continuous improvement, knowledge management.

Benchmarking: The essence for quality driven Hospitality Education

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Abstract

All successful companies are constantly benchmarking their competition. They have to know what they have to match up with day-in and day-out if their company is going to be successful. Benchmarking is the process of comparing one's processes of operating a business to the best in the same industry or of other industries. The progression route to benchmarking is continuous and includes performance metrics as a measure for the comparative process. Benchmarking incorporates three distinct dimensions in the measurement process; quality, time and cost. Education sector involves multifarious deliverables to be fulfilled and scaled continually. It is not only the process and structure of delivery that plays a major role in the transformational process but it also the human aspect of transition that evolves as a core element of the benchmarking process. The study shall encompass the elements of benchmarking, its importance and the projected impact in the education sector with special reference to Hospitality education.

Keywords: Benchmarking, Comparative Analysis, Performance Metrics, Education Sector, Hospitality Education

Customer Centric Social Entrepreneurship Business Models and Their Solutions to Livelihood Issues in Tamil Nadu, India

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Abstract

Social entrepreneurship as we all understand touches upon social problems with an entrepreneurship approach and is supposed to settle issues creating a sustainable and self-regulatory framework that shall be applied to similar situations with customized variations. This idea is gaining momentum in India presently while it is well developed in European and American countries but the approach there is mostly mass production and product management and here in India it is predominantly livelihood issues and their management through business ideas. Since it is livelihood based, here the proposed business models do not work sustainably and that the social enterprises close off within a short period which defeats the purpose of social entrepreneurship as a continuous adaptable model(s). The present study highlights in Tamil Nadu, India, three organizations are identified which work in developing livelihood of vagary people, supporting visually challenged to access public places like railway stations by self and a tribal group that produces haritaki and haritaki powder and trying to market them without middlemen.

In all these three organizations there isn't an objective based business model which when competes in the general market, finds difficult to sustain and that they look for funding from external agencies, this needs to be avoided and case study method is adopted and data would be collected by a qualitative questionnaire wherein customer affinities are to be understood leading to separate business models suiting their needs. In case of haritaki production and business, possibly identifying wholesalers across India and supplying them directly would be a solution and that needs more discipline and professional approach from the tribal entrepreneur and how it is to be supported would be found out, likewise in other two cases to a revenue making model is to be identified through which a framework shall be developed that shall be applied across social enterprises.

Keywords: Social Entrepreneurship, Haritaki powders, Customer centric, Livelihood

Lean Six Sigma & Industry 4.0: Genesis, Evolution: A Systematic Literature Review

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Abstract

The purpose of this paper is to present a systematic literature review in the field of focused improvement strategies adopted in industries in synergy with concepts laid down in Industry 4.0 approaches. A very focused and industry-wide diverse set of publications from the year 2010 to year 2022 by different researchers and practitioners were reviewed. The selected papers from respected journals demonstrate a thought process that essentially revolves around combining the focus of lean six sigma and the benefits of Industry 4.0. While Lean Six Sigma has been one of the guiding principles for sailing through ever competitive challenging business environment, the benefits of Industry 4.0 concepts, which are more recent in nature, are already accepted to be having synergistic effects while employed together. The big data bank available with the cyber-connected physical factory equipment and Artificial Intelligence proctored Machine Learning is already helping business professionals with options to deal with quality challenges in products and services. With the concepts laid down in Industry 4.0, problem-solving perspectives in the industrial domain have changed completely. A detailed study is conducted to understand how the improvement concepts like Lean Six Sigma can evolve to the next level when employed along with the commissioning of newer machines capable of delivering the industry 4.0 objectives. Therefore, it is important to understand the approaches so far, and how the present perspectives are evolving amid the changing industry dynamics. Through this study, the authors have also tried to make a content map and its distributions across the nations, journals, industries, and research groups in industry and academia.

Keywords: Improvement Methodology; Lean Six Sigma; Industry 4.0.

Production Process Improvement Using Discrete Event Simulation: A Case Study

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Abstract

Process improvement can range from simple changes to major shifts, where the objective is to make the process better, easier, and faster. Today, the ability to improve current processes to meet the needs of a global and competitive market is extremely important. In this paper, a case study from a manufacturing company involved in producing various aluminum casting products is presented to see the implications of the planned improvement activities. Difficulty in handling too many work-in-process parts, unnecessary motions or movements, and excessive waiting time are identified as non-value-added activities across the process value stream. Meanwhile, process cycle time, throughput time, and output quantity are selected as performance measures for this study. A comprehensive discrete event simulation model was developed to imitate the current process. It is then used to optimize the interaction between the components by reducing the mentioned waste, to analyze improvement opportunities, as well as to measure the possible advantages of the proposed actions. The results obtained from the simulation experiments will allow the case study company to evaluate real-time perspective on how improvement activities can directly improve operational performance measures. In addition, it can minimize the risks associated with making decisions in changing existing practices to achieve desired targets.

Keywords: Process improvement, Operational performance, Discrete-event simulation.

Performance measurement tools & techniques

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Abstract

The main aim of the study was to identify the challenges faced in the process of performance management, The main challenge was identified to be the diverse workforce and the problem of managing large and diverse workforces, The profit minded leadership structure was found to be another factor that led to lack of effective initiatives of performance management, TQM and Six Sigma were found to be effective tools for measuring performance in an errorless way, The integration of digitized performance measurement tools was also found to be an effective suggestion for enhancing the productivity of the workforce, It was further recommended through the study that the collection of employee feedback regarding the challenges faced in their performance could be done through the use of 360-degree feedback collection method, One of the main challenges that was identified was the lack of reliability in the process which could be mitigated through the suggested strategy of technological implementation for accurate and errorless evaluation of employee performance, Through the study it was also found that the UAE's service sector might win the Business Excellence Award for customer satisfaction in the global market if the language barrier were eliminated, This would lead to the progress of service sector of the country.

Keywords: Performance Management, Diverse Workforce, Profit-minded Leadership, TQM (Total Quality Management), Digitized Performance Measurement.

A model building approach on the effect of Word- Of -Mouth in the purchase of mobile phones

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Abstract

A study was conducted on the customers of Mobile Phones in the city of Coimbatore, India, In order to assess the extent of Word-of-Mouth Influence on the brand selection. The study aimed at solving the age old problem of subjective decision-making in the field of marketing by practitioners and bring more clarity and direction in many decisions involving the psychological influences on humans in their decision making which in the present realities is the influence of WOM. This paper brings forth the WOM influences as well as the interactions of these influences through model building and factorization and extracts and clearly give solutions to the marketing oriented decision dilemmas objectively, making the decisions more efficient and productive.

Keywords: Word-of-Mouth Influence, Brand Selection, Marketing Decision-making, Psychological Influences, Mobile Phones.

Paper No. ICBEQM202302

Implementation of Green Supply Chain with references to Small Scale Industries in Coimbatore District, Tamil Nadu.

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Abstract

The aim of this paper is to identify the lean and green wastes accruing in the small scale industries in India and recommending the suitable waste reduction methods and techniques for eliminating waste i.e. implementation of Green Supply Chain. Three South Indian companies will be taken into account for this paper. It is descriptive research and structure questionnaire will be used for analyzing the implementation of Green Supply Chain Management (GSCM) in South Indian SSI's. Primary data will be collected through structure questionnaire from the respondents such as manager, director or owner of SSIs. This study will contribute to identify the lean wastes in the process which could be eliminated by practicing suitable lean tools and methods. This paper will give the guidance to SSIs for practicing the disposal of wastes. As a result of it a comprehensive lean and green model will be suggested for the industries which includes both lean and green waste reduction techniques and it also helps in achieving both lean and green business results.

Keywords: Lean and Green Wastes, Small Scale Industries (SSI), Green Supply Chain Management (GSCM), Waste Reduction, Lean Tools and Methods.

Study on Consumption Pattern of Middle-Class Consumers on Food Items in New Normal

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Abstract

The pandemic Covid-19 has influenced every aspect of a consumer's life; some are temporary while few others are long lasting with greater impact on consumer behavior. The Indian consumer goods industry has been greatly affected by these radical changes and in the present scenario it is vital to identify these challenges and their impact in the present and the future. Anyone who has survived this pandemic situation can vouch for the immense pressure created from the fear for one's own life, health and the simultaneous well-being of his family, availability of essential items, safety of the job and so on. Restrictions in the form of lockdown and self-isolation disrupt normal life of the people to a considerable extent as we gasp for breath in the shells of our homes. The paper will thus be an attempt at assessing the impact of the pandemic on consumer perception and behavior. It will examine if the changes are temporary and will revert back to the pre- Covid scenarios or whether they will remain the new norm for years to come, in terms of consumption pattern of food items in new normal.

Keywords: Consumption Pattern, Middle-Class Consumers, Covid-19 Pandemic, Consumer Behavior, New Normal

Customer Attitude towards Bitcoin Adoption in the Banking System in Mauritius

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Abstract

Bitcoin is a decentralized electronic currency that may be used everywhere in the world. Peer-to-peer transactions fuel the network, and encryption is employed to confirm the validity of these transactions worldwide. Block chain technology may be used to maintain a public distributed ledger. Generally, the public is entitled to obtain newly created Bitcoins as a reward by participating in a process known as "mining." Investors may also think of it as a feasible investment due to the possible future earnings this cryptocurrency may provide. The goal of this study is to determine if and to what degree Bitcoin can be integrated into Mauritius' financial system since its introductory into the financial system of the market is relatively new. Furthermore, comparatively with other markets in the region, and despite being a desirable platform for mining and investing, Bitcoin poses a challenge to traditional financial institutions and governments. As a result, a qualitative study was conducted to assess the opinions and viewpoints of potential customers with diverse ethnicities and socioeconomic backgrounds are necessary with respect to Bitcoin transactions. The study included respondents who were familiar with both Bitcoin and traditional transaction techniques. The study's findings indicated that Bitcoin has the potential to replace the current monetary system in the future, but only if there is enough awareness, a user-friendly interface, real-world benefits, and efficient risk management.

Keywords: Bitcoin, cryptocurrency, banking sector, customer knowledge, customer use, customer benefits, perceived risks

Women Entrepreneurship in Indian Tourism Industry with Reference to Coimbatore District

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Abstract

Entrepreneurs play vital role in socio-economic welfare of the nation. Entrepreneurship development is an important factor of women empowerment. A woman needs to be encouraged to start her own business to improve their standards economically as well as to improve their status in the economy. In Indian society, marriage and family are valued more highly than careers and social lives. It is projected that women will spend more time with their families. Women are not urged to travel widely to take advantage of business prospects. Family members do not support female business owners. They are hesitant to put money into a venture started by a woman entrepreneur.

Tourism is different from other products. It is highly dependent on seasonal factors and customer's satisfaction. As other industries, tourism also welcomes and encourages women participation not only as skilled and unskilled manpower, but also as a business leaders and entrepreneurs. As a parent industry, tourism supports and encourages other allied areas to contribute more and create employment and business opportunities. The tourism industry has undergone significant diversification over the past fifteen years and is now the one with the fastest rate of growth globally. Women in the workforce are progressive globally, although they are underrepresented in the tourism industry. Women are concentrated in the lowest-paying and least-skilled areas of the industry, and they perform a significant amount of unpaid work in family tourism, according to the United Nations World Tourism Organization (UNWTO).

The aim of the present study is to examine the status of women entrepreneurs in Coimbatore district, Tamil Nadu, India

Keywords: Women Entrepreneurs, Entrepreneurship Development, Women Empowerment, Tourism Industry

The effect of various external factors and perceived risk as moderator on EdTech Platform adoption in India by applying the UTAUT Model

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Abstract

Purpose: This paper investigates the effect of various external factors on edtech learning platform adoption intentions of individual users in India and aims to determine the moderating effect of perceived risk in the relationship between performance expectancy and edtech platform adoption intention. Similarly, to determine the moderating effect of perceived risk in the relationship between effort expectancy and edtech platform adoption intention.

Design/Methodology/Research Approach: By using a structured questionnaire, a survey of edtech platform users was conducted in India. The proposed framework was examined through structural equation modelling using SMART PLS4.0.

Findings: The study found significant effect of external factors i.e. E-Wom, perceived information quality, perceived awareness, availability of resources, perceived trust, perceived security and perceived enjoyment on edtech platform adoption intention of individual users. In respect of moderating variable/factor result, perceived risk significantly moderates the relationship between performance expectancy and edtech adoption behavioral intention. Similarly, perceived risk significantly moderate the relationship between behavioral intention to adopt edtech platform and effort expectancy.

Practical Implication: The result of this study could be used to increase the use of edtech platform among existing and potential users.

Originality/Value: This study investigates the effect of various different external factors on edtech platform adoption intention in India which has not been explored by previous literature.

Keywords: UTAUT Model, Perceived Risk, Edtech platform, Adoption intention and external factors, India.

Study of mediating effect of trust on Indian Consumer's usage behavior towards sharing economy

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Abstract

The use of technology in industrialized nations has been the subject of much of the current scholarly discussion on the sharing economy. However, the rapid increase in the use of mobile technologies in developing nations has created an ideal environment for the sharing economy. This research is necessary due to the dearth of indigenous theories in India's accommodation industry and the sparse use of the extended Unified Theory of Acceptance and Use of Technology (UTAUT2). The UTAUT 2 model was extended in this study by examining the mediating role of trust on behavioral intention and usage behavior. This empirical study investigates how Indian consumers' usage behaviors are influenced by factors such as social influence, facilitating conditions, hedonic motivations, trust, effort expectancy, performance expectancy, price value, and habit. This study's primary goal is to examine the role of trust as a mediator in the relationship between users' behavioral intentions and usage behavior in the context of Airbnb in the Indian accommodation sector. Based on the collected data from Indian Airbnb customers, the findings highlighted the crucial importance of trust in mediating the effects of users' behavioral intentions and usage behaviors on Airbnb. This research assists in developing practical strategies for changing consumer behavior. The findings of this research may be taken into account by stakeholders in the accommodation industry and sharing economy platforms when making future decisions. Overall, the results offer conclusions that are in line with current ideas and add to practical strategies for the expansion of consumer behavior towards Airbnb and other sharing economy platforms.

Keywords: Sharing Economy, Mobile Technologies, Unified Theory of Acceptance and Use of Technology (UTAUT2), Trust, Airbnb.

Dealers – Customer Relationship Management and Customer Loyalty: The Automobile Industry Perspective

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Abstract

Purpose-The study aims to focus the influence of relationship marketing involving basic facts commitment, competence, communication and conflict resolution on the one hand and customer loyalty on the other as well as the mediating impacts of trust and relationship quality.

Design and Methodology-Automobile customers in few states of India were surveyed by using a questionnaire. Data for the study was collected from 300 customers. The relationship between the constructs was measured using multiple regression analysis.

Findings-The findings represent that relationship marketing dimensions, especially communication, commitment, competence and conflict handling are directly and indirectly (through relationship quality and trust) related to customer loyalty. Additionally, loyalty is directly related to relationship quality and trust.

Research limitations/Implications-The Automobile sector in India is the study's primary focus, although the findings may also be applicable to other service industries. By determining the pertinent RM foundations in the industry, additional studies that adapt or replicate the current study in other industries will aid in advancing the state of knowledge in the customer relationship management domain.

Keywords: Customer Relationship Management, Automobile, Competence, Communication, Commitment, Conflict handling.

The Impact of COVID-19 on Purchase Behavior towards FMCG Products: A Literature Review

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Abstract

The FMCG industry is seeking rapid growth in India with a variety of industries, including food, beverages, cereals, cosmetics, and others. The research examines the effects of the coronavirus pandemic on India's FMCG industry and customer behavior. According to the study, the coronavirus pandemic has a significant impact with the FMCG industry, and labor migration to workers' home countries has a negative impact on employment in India. The companies' remedies to this issue include implementing protective processes, sanitation and sanitization techniques, an updated sourcing strategy, bringing on new vendors, streamlining their product range, doing an examination of disaster or emergency management plans, and more. The FMCG industry can deal with the coronavirus epidemic in this way.

The article's major goal is to examine the effects and consequences of the 2019-nCoV novel coronavirus on the FMCG industry in Delhi and the National Capital Region. Focus groups held online throughout the duration of movement restrictions were used as a qualitative tool to achieve the research purpose. Four informants were chosen for our data collection process based on their professional relevance to the FMCG sector. The analysis of already existing documents. According to this report, COVID-19 significantly harms the fast-moving consumer goods (FMCG) sector. In addition to providing potential corporate initiatives, the informants present the dreadful situation facing the sector during this pandemic. In order to help practitioners and policymakers better understand why managing the response to infectious disease outbreaks is so important for a country's economy, society, and status in the international community, this article explores the effects of COVID-19 in India.

Keywords: FMCG Industry, COVID-19, Purchase behavior, Policy makers, customer behavior.

Engaging employees of the insurance sector to develop value-based goal identification through Gamification

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Abstract

The recent volatility in the economies have triggered an unstable situation to attract and retain employees on a global scenario. Most of the organizations are adopting a simple strategy wherein they are saying yes to all demands of their employees. This seems to be the best approach in the current scenario but a myopic one as it would only focus on the current needs of the employees but in the long term their impact is minimal. The approach should be more of a long-term perspective with sustainable and thriving growth for the employees. This can only be developed when employees develop a value-based goal identification mindset through being subjected to pre-determined gamified situations where they are effectively engaged and motivated. Gamification is a very powerful means of developing a process of self-influence which will further evolve into self-leadership, wherein they will start looking at their work with a sense of purpose, meaning and value. We have used the self-mediation model to develop some conceptual theorems and a model on how employees can be subjected to gamified environments to align their core values with their work tasks for achievement of personal interests and organizational outcomes by going into a state of self-concordance.

Keywords: Employee Value Proposition, Talent Management, Insurance Sector, Gamification

Comparative analysis of emerging market performance in the Pharmaceutical industry in Pakistan

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Abstract

This study aimed to look at the KSE 100 index's pharmaceutical industry company performance over the last ten years. It demonstrates the link between the profitability of companies and how skillfully they utilize shareholder capital. It offers a thorough financial analysis of the pharma industry of the Karachi Stock Exchange (KSE 100) index, taking liquidity and profitability for the years 2011 to 2020 into account. This study has adopted the use of the Generalized Method of Moments (GMM), with Tobin's Q represented by Return on Equity (ROE) as the dependent variable, and five independent variables, including Total Assets, Total Liabilities, Owner's Equity, Liquidity, and Profitability Ratios. The findings show that external finances are the most important variable influencing investment in the pharmaceutical sector. The profitability graph also demonstrates a consistent rise throughout the time period stated, followed by a sharp decline in 2020, whereby Covid-19 can be attributed as a contributing element. The study's last contribution is to extend the sample period to include more than 10 years and to include other models, such as market value added (MVA). The economic value added (EVA) and capital asset pricing model (CAPM) are necessary and are being evaluated for the study to analyze various elements that may affect the financial performance.

Keywords: Financial performance, Financial ratios, Return on equity (ROE), Tobin's Q, Generalized Method of Moments (GMM).

Digital Transformation and its impact on Indian Business Model

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Abstract

Wider usage of smartphones and internet users has demanded every business model for digitalization to survive in the competitive market. It is evident that Digitalization also brings strong governance through digital data control. But transforming the conventional methods to digitalization requires necessary resources, a specific organizational structure, and extended support from all the stakeholders. Hence this study aimed to conduct a structured literature survey to understand the success and adversities faced by businesses through digital transformation. The research reveals that the field of digital transformation is still developing and it has created technological, business, and societal impacts. Further the results indicate that the system requires more assets and capabilities to transform digitally.

Keywords: Digital transformation, digitalization, structured literature survey, conventional method.

The Influence of Employees' Demography on Quality Performance in Banking Sector: An Empirical study

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Abstract

This study aims to assess the relationship between employees' demography (Age, Gender, Educational history, and years of work experience) and Quality Performance Indicator (QPI) in the banking sector. multiple regression analysis was used to test the conceptual framework developed by this research, and to further understand the influence of gender t-test was conducted as well. A total of 327 employees' data working in the banking sector was collected out of which 191 pertained to male employees and the remaining 136 were female employees. The research results indicated that there is a statistically significant relationship between employees' demographic elements and the QPI.

The research offers human resource managers and quality managers in the banking sector an in-depth analysis on the relation between employee's demography and their quality performance. The research offers several practical implications, that will enhance HR planning and monitoring systems, and smooth implementation of new quality procedures, frameworks or systems.

Keywords: Quality performance, employees' demography, quantitative methodology, linear regression, banking sector.

Case Study for assessing the level of development of QMS in the digital transformation

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Abstract

Existing studies do not have a system of indicators that fully reflects the role of the QMS in achieving the strategic goals of organizations and enterprises; they do not take into account the factors of digital transformation, as well as in most works there are no empirical studies. Thus, conducting a large-scale assessment of the development of the QMS is both a practical and theoretically significant task.

The purpose of this work is to assess the development of the QMS in the context of the digital transformation. The authors in this work collected data based on a developed special questionnaire in which managers of 11 public and private companies were asked to evaluate not only the characteristics of personal activities for the implementation of the QMS, but also to find out the opinion of experts about the conditions in which they have to implement the QMS. The survey questionnaire includes five blocks of questions that characterize indicators for assessing the orientation of the QMS to achieve the strategic goals of the organization; manufacturing ability, flexibility, security and innovations of QMS respectively. Questions were formulated as statements with which the respondent can agree or disagree on a 'Likert scale' from. The relationship between the indicators characterizing the level of development of the QMS was determined based on the calculation of the 'Pearson correlation coefficient'. This work identified a hypothesis that considers the advanced development of the QMS in the conditions of digital transformation is possible with a high level of consistency of the QMS with the strategic goals of the organization, flexibility, manufacturing, and innovation of the QMS. Moreover, the level of QMS development is different for diverse types of companies. According to the obtained results, in private companies, the level of QMS development is higher than in government. The unavailability of such support encourages private companies to develop and implement innovative and effective ideas in the field of development and digitization of the QMS. In companies with foreign management models, QMS development indicators were higher than in companies with national management models. Organizations with foreign management models have more wide experience in quality management in various regions and can apply the best practices in the national market.

Keywords: Quality Management System (QMS), Digital Transformation, Strategic Goals, Manufacturing Ability, Flexibility and Innovation.

Impact of High-Performance Work Practices on the Organizational Performance, a mediated model for Restaurants in Oman

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Abstract

High-performance work practices include empowering the employee with higher task, autonomy, reducing job titles and layers of management, implementing various extensive training programs, high employee selectivity and encouraging information-sharing programs. High performance work practices (HPWPs) are becoming new trends in businesses in recent years. Businesses are focusing on the implementation of HPWPs to improve performances. The purpose of this study is to better understand the relationship between high-performance work practices (HPWP) and organizational performance through a multi-dimensional model of the relationship between HPWP and performance, which conceptualizes HPWP according to the ability, motivation and opportunity (AMO) framework. HPWP are conceptualized as HR practices capable of enhancing the AMO of employees to contribute to organizational performance. Three HPWPs; selecting staffing, training and employee involvement are included in the study and focus will be on exploring the impact of HPWPs on the restaurant workers in Oman. Data will be collected from 250 employees working in different restaurants in Oman. As the performance of the employees is always affected by the role of leadership in any organization; this study has taken the mediating role of leadership. The results will explore and explain the impact of all the three HPWPs on the organizational performances through the mediating role of leadership.

Keywords: High-performance work practices, selective staffing, training, employee involvement, leadership, organizational performance, Restaurants Oman

Relationship between Salary and Employee Happiness Level on Shaping Business Productivity Outcome: UAE Centric Study

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Abstract

The very happening trends of 'Quiet Quitting' and great resignation in these few years have caused businesses tremendous time and money. This in turn highlighted the pressing need to have better human capital management. Winning over the employees before they decide to quit is crucial for the business productivity. Hence, in this period of volatile changes, it's questionable how much salary has a say in job satisfaction and employee wellbeing. In our UAE centric study, we analyzed the relationship between the levels of income and subsequent levels of happiness, which in turn led to job satisfaction. We employed the Oxford Happiness Questionnaire on our 100 working professionals based in UAE falling to varying salary brackets. The proposed results highlighted how varying salary brackets have shaped differing happiness outcomes among employees. The practical and theoretical implications of the study call out for actions of business excellence through effective employee management.

Keywords: Business Productivity, Human Capital Management, Job Satisfaction, Employee Well Being.

An Assessment of Total Quality Management Implementation in UAE Higher Education Institutes and Examining its Impact on Overall Organization Performance: A conceptual model

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Abstract

The implementation of quality management strategies is a global phenomenon, particularly in organizations in developing countries, which have used different quality management systems to improve the quality of their services and to satisfy their customers. This study was conducted to explore the perceptions of senior academic employees about the adoption and implementation of TQM in the higher education sector. The aim of this study is to assess the level of TQM implementation and to examine its impact on organization performance, focusing on accredited universities in the UAE. In addition, this research identifies the roles that employee satisfaction, service quality, and students' satisfaction play in mediating the relationship between TQM implementation and organization performance. The empirical data was collected via a self-administered questionnaire using the drop-off technique. Senior academic employees filled out questionnaires examining five variables: TQM, employee satisfaction, service quality, student satisfaction, and organization performance. Of the 180 questionnaires distributed, 99 were usable and analyzed, yielding a response rate of 55.6%. Descriptive and inferential statistical analysis methods were used to analyze the data using the Partial Least Square Structural Equation Model (PLS-SEM) with SmartPLS. The results in this study reinforce the positive effects of TQM on service quality and employee satisfaction. It was also found that TQM significantly affects the organization's performance through the mediation role of service quality provided by the higher education institutes. The research paper has contributed to the current TQM literature regarding the association between TQM factors and organization performance that will deliver significant knowledge to academic executives, to enhance their existing TQM practices and successively improve service quality.

Keywords: Total Quality Management (TQM), Higher Education Sector, Organization Performance, Employee Satisfaction, Service Quality.

Echoes on Organizational Development Implications: A Roadmap to Business Excellence

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Abstract

This article proposes a model for Organizational Development (OD), and how it applies to changes in the strategy, structure, and/or processes of an entire system. The core concept of OD is the application and transfer of behavioral science knowledge to the planning and implementation of strategies, and processes that lead to organizational effectiveness. The variables namely, human process interventions, techno-structural interventions, and strategic change interventions are the key parameters leading to continuous improvement in organizations. Due to the economic changes in the UAE, it is imperative to pursue business excellence in organizations. The study is conducted on the UAE-based construction industry with the help of a self-administered questionnaire and interactions. All the hypotheses are tested through SEM and the results lead to a proposed model. Additionally, the article describes how the model works as a tool for change agents in organizations. Hence, it proposes a roadmap for the firm to become a learning organization with self-managing teams and is dynamic in strategy making, in its path towards business excellence.

Keywords: Organizational development; team building, work design, organizational design, change management.

The effects of Attractiveness, Facilities, And Accessibilities to Visitor Satisfaction in CISAAT Tourism Village

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Abstract

Tourism has a big contribution to the country's development. especially in economic growth. In 2020, while the pandemic happened and lockdown policy applied around the world, the tourism sector drastically decreases. In Indonesia, tourism contribution decreased by about Rp. 27.5 billion to GDP. Therefore, the Ministry of Tourism and Creative Economy introduced village tourism to improve the tourism sector during the post-pandemic era. Attractiveness, facilities, and accessibility are the most important in the tourism sector. Cisaat tourism village was selected because the village has interesting characteristics of tourism in culture and nature destinations. This study aims to determine the effect of attractiveness, facilities, and accessibility on visitor satisfaction in the tourist village of Cisaat. The research method used in this study is used quantitative methods. The data collection technique was using a questionnaire. Respondents in this study were people who had visited Cisaat village with a minimum of 100 respondents. Questionnaires have been distributed and collected 121 respondents who have been tested with validity and reliability tests before testing data analysis. Based on the results of the validity test and reliability test, it is known that the measuring instrument used in this study is valid and reliable so it is feasible to use as a measuring tool. Then the data analysis was used using multiple linear regression techniques. The results of the study showed that the variables of attractiveness, facilities, and accessibility have a positive and significant effect on visitor satisfaction in the Cisaat tourism village.

Keywords: tourism village, attractiveness, facilities, accessibilities, and visitor's satisfaction.

Comparative Analysis of Emerging Computational and Deep Learning Techniques for Modelling Share price movement in Stock Exchange

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Abstract

This study aims to analyze the share-price movement of Karachi Stock Exchange (KSE 100) index for period of 10 years including Covid-19 era. A comprehensive financial analysis of the KSE (100) Index for the period 2012 to 2021 will be carried out by integrating large volumes of multimodal data from Bloomsburg and other financial data sources. An exhaustive experimentation will be carried out to compare the classical Auto Regressive Integrated Moving Average (ARIMA) models with emerging deep learning models such as Transformers for modelling the high-fidelity trends in the share price movement for KSE 100 index. In addition to the classical time series data, these models will ingest large volumes of unstructured data such as news to learn the dynamic interplay of various geopolitical factors in predicting the share price movement. A model with superior predictive performance on this task will be employed to devise trading strategies and inform routine buying and selling decisions to maximize the profitability performance of trading firms. State of the art AI expandability methods will be used to understand interplay amongst multimodal variables informing the share-price movement of stocks. This study has huge implications for traders by enabling algorithmic trading where computational algorithms will help experts through data driven actionable insights to make good decisions under uncertainty.

Keywords: Share Price Forecasting, KSE 100 index, Covid-19 era, Artificial Intelligence, Deep Learning, Algorithmic Trading, Time series Analysis.

The Comparative Analysis of Machine Learning Models on Share Price Movements of Firms listed on US Stock Market

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Abstract

This study aims to analyze the effect of the Special Machine Learning Model i.e., Autoregressive integrated the moving average Model (ARIMA Model) on share price movements for a period of the last 20 years i.e., Year 2000 to the Year 2020 on data of S&P 500 Companies listed on US stock Market. Data has been collected from different sources like Yahoo finance, Bloomberg. Further, this study also examines the effect of other linear regression Models i.e., Artificial Intelligence (AI), Tab Net, Fastai Tabular, Prophet, and Transformer networks have been utilized to validate the accuracy of the models by using independent variables i.e., interest rate and foreign exchange rates and forecast future stock price movements. Moreover, it has been found that ARIMA has performed better than other Models by taking the accuracy of share price movements with other independent variables i.e., foreign exchange and interest rate. Furthermore, it assists in financial trading and buying and selling of stock. Finally, this model is a useful tool for economists, researchers, and investors to understand the current state and future potential of the stock market.

Keywords: Interest rate and foreign exchange rates, ARIMA Model, Artificial Intelligence (AI), Tab Net, Fastai Tabular, Prophet, and Transformer networks.

Customer Loyalty Prediction using Artificial Intelligence

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Abstract

Customer loyalty is a very critical for any business for these two points. The first one, the customers are rare means it is much easier to get it obtained from an old one than from a new customer. The second point, customer loyalty has a beneficial influence on the returns of the business. The developments in artificial intelligence, such as deep and machine learnings, had a vital role in serving humanity in diverse areas like management, medicine, education, and farming. Numerous deep and machine learnings models were applied to assess the loyalty of customers. We implemented numerous investigates using data set gathered from the website of Kaggle. This data set contains 130,000 records from companies that work with airline travelling. After pre-processing the data set, we split it to train, valid, test data sets. The machine and deep learning models were trained, validated and tested and there results were collected in terms of F1-score, accuracy, Precision, Recall, and time performance. The best machine learning model was “Extra Trees Regressor” that achieved F1 accuracy of 99.01%. In the mean times, the proposed deep leaning model achieved F1 accuracy of 99.48%,

Keywords: Customer loyalty, Machine Learning, Deep learning, Airline Customer loyalty.

Comparative Analysis of Emerging Market Performance in Pakistani Stock Exchange

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Abstract

This study aims to examine the firm performance of the cement industry of the Karachi Stock Exchange (KSE 100) Index over the last 10 years including period of Post Covid-19. It shows the positive or negative relationship of profitability of the companies that tactfully utilize resources of the shareholder's wealth. It provides a complete financial analysis of the cement industry of the KSE (100) Index considering the liquidity and profitability for the period 2011 to 2020. It has adopted the utilizing of Generalized Method of Moments (GMM) by using five independent variables i.e. total assets, total liabilities, owner's equity, liquidity, and profitability ratios, and Tobin's Q by Return on equity (ROE) as the dependent variable. The result identifies that external finances are the key significant factor in determining investment in the Cement industry. Further, the profitability graph shows that regular increase in the mentioned period with a sudden drop in the year 2020 which Covid-19 can be associated as a causing factor. Lastly, the contribution of this study is to increase the sample period for more than 10 years and other models like Market value added (MVA), the capital asset pricing model (CAPM) and economic value added (EVA) required and being tested for the research to analyze other factors that may influence the financial performance.

Keywords: Financial performance, Financial ratios, Return on equity (ROE), Tobin's Q, Generalized Method of Moments (GMM).

The Impact of COVID–19 Pandemic on Sustainable Entrepreneurship among SMEs in Mauritius.

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Abstract

Sustainable development has emerged as a powerful, albeit divisive, idea for business, presenting both advantages and disadvantages. Small and Medium Enterprise (SME) growth in Mauritius is not an archaism to the economy of Mauritius, as it dates back to the 1960s, as a result of a growing interest in building SMEs in recent decades. SMEs are important for economic growth and job creation, and it is becoming increasingly clear that fostering SME growth is crucial for reducing poverty. Forecasts indicate that SMEs account for more than 95% of all firms globally and employ more than 60% of the workforce, notwithstanding the difficulty in collecting up-to-date information. SMEs are impacted by both their internal and external environments, including changes in the attitudes of customers, suppliers, and competitors. SMEs are more susceptible to the consequences of globalization than large firms, and competition from low-cost producers makes their situation worse. Innovation must be the guiding principle since it has the power to transform a company's vulnerability into any type of opportunity. Investigating the difficulties that SMEs are expected to face in this respect is essential given that the concept of sustainability is quickly and increasingly taking importance with customers. This allows for the correct solutions to be recommended, helping SMEs to become sustainable businesses. Additionally, there hasn't been any analysis or research on sustainable SMEs in the Mauritius setting. As a result, another goal of this research is to close this gap by adding to the body of knowledge already available about the difficulties faced by SMEs in Mauritius. The analysis shows that sustainable entrepreneurs are likely to perceive administrative start-up challenges, financial start-up challenges, a lack of sufficient information on how to start a business, and a fear of personal failure, which is also a fear of rejection, which implies that fear of personal failure and sustainable entrepreneurs are likely to perceive these challenges. In order to establish and implement intentional policy that focuses on the sustainability strategies for the SMEs, it is advised that the Ministry of Commerce analyze the present legal framework for the business assistance of the SMEs.

Keywords: Sustainable development, Small and Medium Enterprises (SMEs), Economic growth, Innovation, Sustainability challenges.

A Study of Customer Perception Towards the Adoption of Mobile Payment Services. The Case for Mauritius.

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Abstract

In the world of mobile business, mobile payment is the game-changer. The emergence of innovative technologies, termed "FinTech" is now disrupting the financial sector. With the expansion of the Internet and the easy availability of Internet utilization, the tendency of cashless transactions has accelerated in recent years. Consumers are increasingly using mobile payment apps to make digital payments due to ease of accessibility. A study of the customer's perspective on the adoption of payment systems in Mauritius has been carried out in this study. Particularly, the variables that influence user adoption of mobile payment systems, as well as those that act as obstacles to adoption will be analyzed. In this regard, a study was administered utilizing an online questionnaire as a research tool. The Technology Acceptance Model's classic variables are implemented in the study's model. The survey revealed that mobile payment is widely used in Mauritius as all the respondents targeted made use of mobile payment. With digitalisation sweeping across the industry, Mauritius is definitely entering the fourth industrial revolution. As per the demographic data that have been collected, younger individuals are more interested in using mobile payment applications than the elderly. In addition, several works by various academics are explored. Compatibility and ease of use are the primary determinants of mobile payment adoption, according to the findings of this research. In addition, this study establishes the groundwork for future research and contributes to the literature on issues that emerging economies may confront. Overall, the study provides critical information on contactless payments in Mauritius.

Keywords: Mobile payment systems, Technology Acceptance Model, Compatibility.

**Impact of Educational Technology on Students Learning Performance in Social Sciences:
A case Study at City University Ajman**

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Abstract

The role of using technology in learning becomes of prodigious significance because of the great implementation of technology in several educational programs, especially in learning social sciences. This paper aims to find out whether students at City University Ajman accept the use of technology in learning social sciences, and whether this use of technology tools has impact on their educational achievement. In this study, we develop a model that consists of four constructs: PowerPoint, Software, Moodle, and Internet. The aim of this model is to study the impact of these constructs on learning social sciences. To verify our theoretical framework, we employ a linear regression model whose outcomes indicates that the proposed model is significant.

Keywords: Power Points, software, Moodle system, internet, technology.

Analyzing the sustainable strategies and practices of an organization: The case of the UK-based cosmetic company

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Abstract

Sustainability is a key business objective for almost every organization today, and this principle is strived to be maintained at every point of the lifecycle. The current business and macro environment are contingent and unpredictable, and business sustainability has become the focal point of businesses. Long-term business sustainability strategies and ethical practices ensure sustainable revenues for all shareholders and stakeholders. When executed suitably, the benefits reaped by the company are manifold in both external and internal operations. We analyzed a U.K.-based cosmetic company with operations across the globe to pursue effective, sustainable competitive strategies by exploring the different dimensions of the company's respective practices. The UK-based cosmetic company's competitive advantage has been based on following sustainability principles and ethical and social practices. Our research examines how an organization in the Fast Moving Consumer Durables sector can develop and implement profitable yet sustainable business strategies. We analyze the organizational case as one Implementing the sustainable and socially responsible strategies and practices that have enhanced the company's reputation. Additionally, we have discussed the company's ethical means of associated practices with appropriate illustrations.

Keywords: Sustainable, Lush Retail, social, strategy, competitive.

Evaluating business strategies of firms in the New Normal: Evidence from the United Arab Emirates context

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Abstract

All business sectors across the globe experienced the unprecedented effects of the COVID-19 pandemic. The New Normal after the pandemic has brought new challenges and opportunities. The United Arab Emirates (UAE) is a federation of seven emirates and has gradually moved away from oil-sector dependency to domains like tourism, real estate, healthcare, entertainment and retail. The pandemic and post-pandemic triggered the country's capacity to adapt fast to rapid changes in its business sectors and work models. We have discussed how the pandemic has disrupted select business sectors and their operations and examined the strategies they adopted in the UAE. Additionally, the research highlighted the strategies, with corporate illustrations, that were both effective and ineffective. The paper concluded by giving suitable recommendations and future research implications.

Keywords: United Arab Emirates, New Normal, pandemic, strategies, sectors.

The impact of employee diversity on work performances in hypermarkets in the UAE

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Abstract

As a result of liberalization and globalization, all borders of countries were opened, many people of the world gathered in one place, and anyone could work anywhere. This led to diversity among employees in work environments in terms of age, gender, ethnicity, and many personal characteristics. The workforce is considered one of the company's biggest assets. We can easily access the revenue from the machines, but the labor force can't access it in the same way. Management must provide care and attention to employees to reach better outputs. Every employee has the potential to make a difference or influence towards productivity and growth of the organization as well as customer satisfaction and retention. On the other hand, the changing and mixed composition of the workforce may force management to examine and review the beliefs and values of each member of the organization. And managing the workforce in improper ways can lead to ineffective use of employees mainly in terms of race, gender, religion, culture, and others. To get better performance and better results for the organization, knowledge, skills, and manpower must be refined sometimes, which will make employees ready to accept challenges. Through this, we see that the proper management of employees leads to the achievement of all the goals of the organization. "For this reason, management must understand the impact of the social work environment on employee performance and beliefs". Also, employees will be able to create self-confidence and respect, and they will have effective communication skills.

Keywords: Workforce diversity, Employee management, Productivity, Organizational goals, Social work environment

Comparative Analysis of Machine Learning Models for high fidelity Trading

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Abstract

This study aims to analyze the stock price, interest rate, and exchange rate of China's stock market which is the Shanghai Stock Exchange (SEE) for a period of the last 20 years i.e., from the Year 2000 to the Year 2020. The sample period also included the period of the pandemic COVID-19. The detailed comprehensive financial analysis of SEE is carried out by collecting the data from an online data source like Bloomberg and other institutional sources i.e., Data stream and Yahoo finance. This study is also carried out with careful experimentation to compare the Auto regression integrated moving average (ARIMA) model to check the accurate future prediction in the share prices with emerging machine learning models. Furthermore, these models have devised trading strategies to inform routine buying and selling decisions for the maximization of firm performance. State-of-the-art i.e. Artificial intelligence (AI) expandability methods are also adopted to examine the effect of multi-model variables on the share-price movement. This study has enormous practical implications for traders by enabling algorithmic trading where computational algorithms assist experts through data-driven actionable insights to make good decisions under uncertainty.

Keywords: Machine Learning, ARIMA models, Stock prices, Shanghai stock exchange, Time series analysis, China stock exchange, ACP, PACP, Artificial intelligence, Deep learning.

The Impact Work-Life Balance on Employee Performance in Educational Institutions in Mauritius

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Abstract

Educational institutions are a place where people register themselves to enhance their skill and intellectual ability, as their role is to develop manpower in the society by providing people knowledge for them to develop their capabilities. Work-life balance (WLB) is an essential component as it is among the key factor for employees to avoid struggling in finding valuable time for the family without neglecting their work-related activities. In the past organization did not value WLB as a key component which can improve performance, but nowadays WLB is an essential factor with can improve productivity level in the organization. In this study, investigate how WLB has an effect on EP in the educational institution in the context of Mauritius. There were many studies in the past on the impact of WLB on EP, but there was a limited study on the impact of WLB on EP in educational institutions in Mauritius. Thus this study, explore how employees in educational institutions WLB are affected. This could be due to changes in demographic and work environments, such as a change in family structure and change in working conditions that have caused stress and fatigue to employees. For the purpose of this study a survey was conducted among 193 employees from different types of institutions in Mauritius. A regression analysis was conducted to examine the hypotheses. Accordingly, the result indicated that WLB has a positive significant effect on employee performance. Furthermore, WLB has a positive effect on employees' job satisfaction, employee engagement, and affective organizational commitment and that employee engagement of the model happiness at work has a positive impact on employee performance. The recommendations and implications for the study are discussed.

Keywords: Work-Life Balance, Job satisfaction, Employee engagement and Affective organizational commitment, Employee Performance.

Excellence leadership and its impact on continuous improvement: Conceptual paper

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Abstract

Purpose: Continuous improvement [CI] is a daily critical requirement for small and medium-sized enterprises (SMEs) to improve their market competitiveness. Through literature reading, excellence models and notional quality awards worldwide lead to continuous improvement. However, theorists and practitioners agreed on the impact of leadership, as a general concept, on continuous improvements, but excellence leadership needs to be more highlighted. Moreover, there is scarcity in the literature that discussed the CI in small and medium-sized enterprises (SMEs) in GCC region. The purpose of this paper is to identify the enablers that are achieving [CI] in SMEs. This paper will present a framework that connects the dimensions of excellence leadership and continuous improvement, using organizational learning as a mediator. The factors of continuous improvement, excellence leadership, and the mediator "organizational learning" will be highlighted.

Finding: Reading the literature reveals that excellence leadership and organizational learning have a significant impact on continuous improvement. Furthermore, excellence leadership has been shown to have a positive impact on organizational learning, confirming the pivotal role of excellence leadership in enhancing the continuous improvement.

Research limitation/ Implication: This paper provides a conceptual framework that connects excellence leadership, organizational learning, and continuous improvement. In order to conduct further research, this framework should be empirically evaluated and examined from various cultures and markets.

Value: The SMEs ecosystem in the Gulf countries is encouraging, but it is also competitive. From this angle, this paper will raise the concern of achieving continuous improvement in this potential sector.

Keywords: Continuous improvement (CI), Small and medium-sized enterprises (SMEs), Excellence leadership, Organizational learning.