


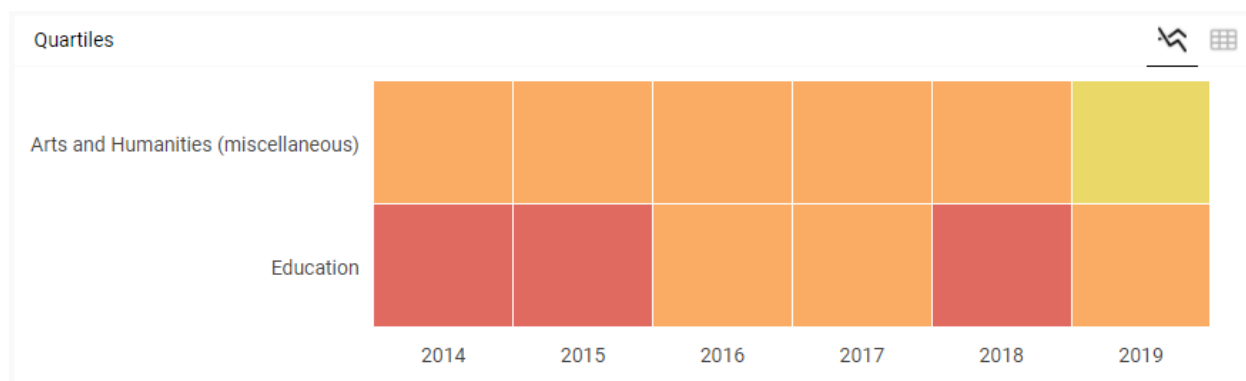
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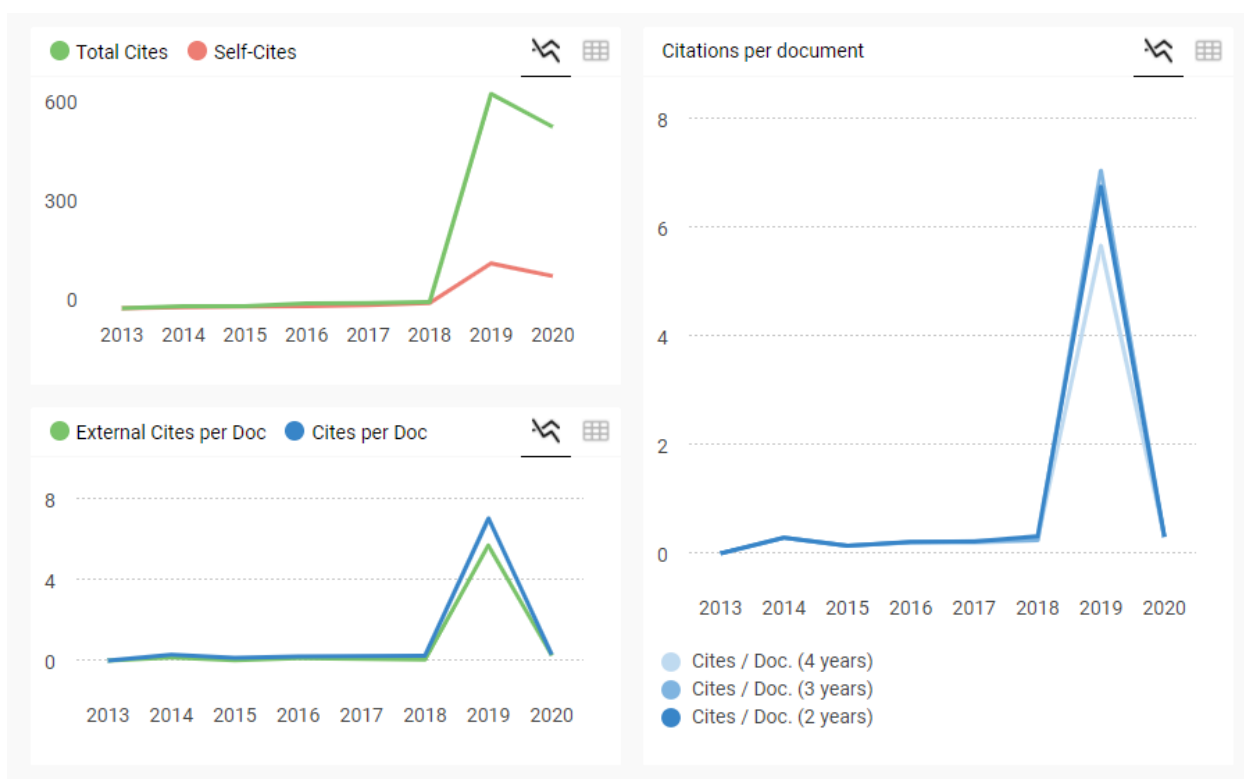
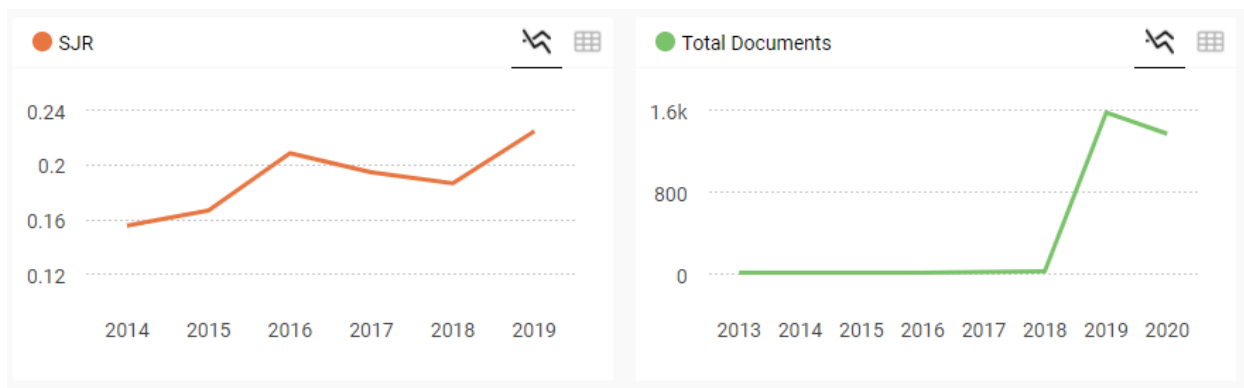
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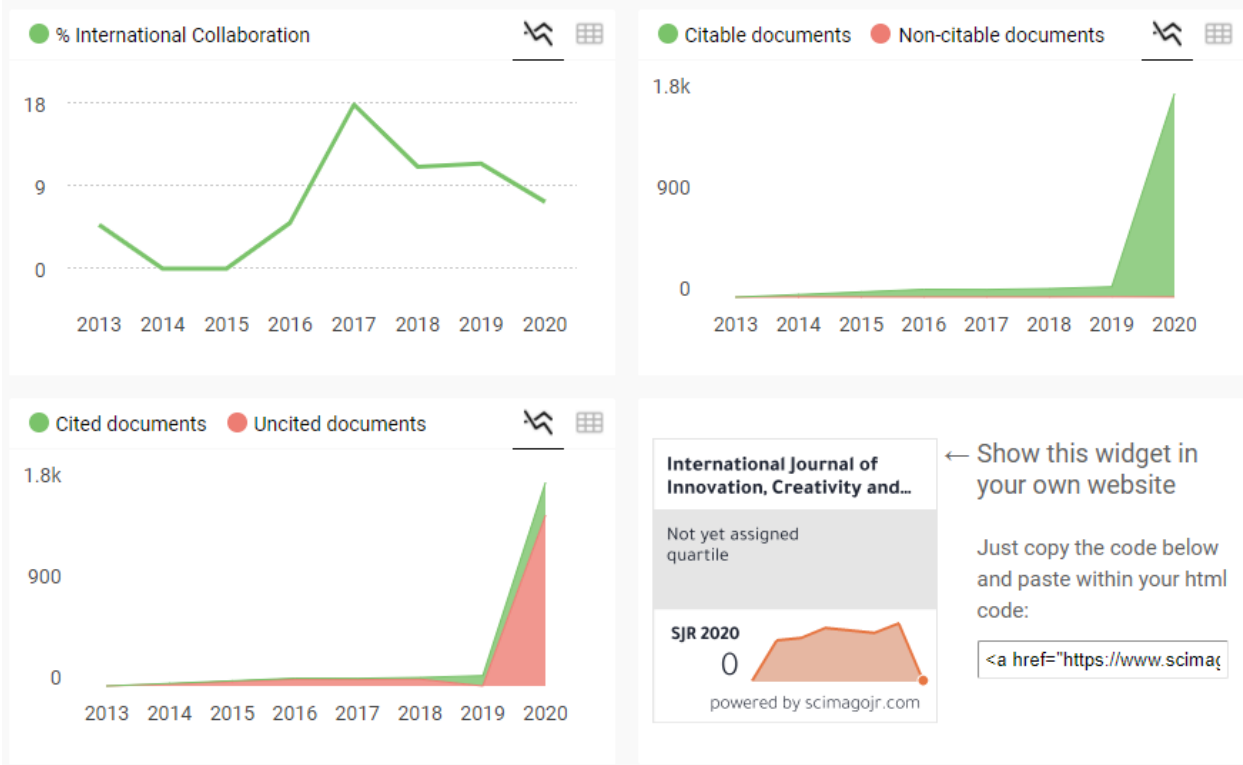
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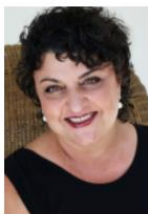


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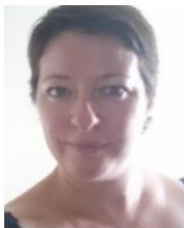
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Vol 15 Iss 4

[Pdf](#) **Financial Literacy and Financial Planning in the Retirement Family**

Neti Budiwati^a, Fazar Nuriansyah^b, Deni Nugraha^c, ^{a,b}Faculty of Economics, Universitas pendidikan Indonesia, Indonesia, ^cFaculty of Economics Education, Universitas Swadaya Gunung Jati, Indonesia, Email: netibudiwati@upi.edu ^a, fazar@upi.edu ^b, deni.babeh@gmail.com ^c

This theoretical literature study aims to provide an overview of the concept of the importance of financial literacy in financial planning, especially in old age. Financial knowledge in managing finances is very important, especially towards retirement age. Readiness to face retirement is the ability of individuals to make their lives comfortable in retirement, this can be achieved if the individual makes preparations. Individuals who work must be responsible for the life in retirement that they will face, including individuals who work in government. Government employees with pension fund facilities are not guaranteed to be able to live comfortably in retirement. The method used in this study is literature study. The findings of the study in general show that there are still many workers who have not done financial planning properly, due to a lack of understanding of the financial aspects that must be prepared for retirement. This condition is a serious problem considering financial literacy has a positive effect on financial planning, especially readiness to face retirement. Pages 1 to 14

[Pdf](#) **Finding Unexpressed Good Faith in a Commercial Contract in Australia**

Muhammad Jibriil, Melbourne Law School, The University of Melbourne Email: Muhjibriil.law@gmail.com

Good faith is one of the doctrines in contract law. The *Renard Constructions (ME) Pty Ltd v Minister for Public Works* ('*Renard Constructions*') case in 1992 is acknowledged as the watershed of the good faith doctrine in Australia. However, it is well known that good faith's existence and position in Australian contract law is uncertain. The source of this uncertainty is because even though a lot of courts support the existence of good faith in commercial contracts, the High Court of Australia is still reluctant to elucidate this issue. Moreover, the good faith obligation is used on many occasions, which leads to the difficulty to formulate such a duty. Therefore, this paper will discuss how Australian courts do find the duty of good faith, especially when such duty is not expressly stipulated in the contract. In answering this issue, this paper has used a case-based approach. The researchers found that the courts incorporate good faith through implication in fact, implication in law, and in construction methods. However, each court has its own perspective in using these methods to find good faith in a contract. Pages 15 to 30

[Pdf](#) **The Impact of the Coronavirus Pandemic on Auditing Quality in Jordan**

Dr. Khalil S. M. Abu Saleem, Associate professor in accounting, Faculty of Business & Finance, The World Islamic Sciences & Education University (W.I.S.E), Amman, Jordan. Email: Khalil.Abosaleem@wise.edu.jo

The research aimed to identify the impact of the coronavirus on auditing quality in Jordan. Due to the hazardous situation of movement in Jordan, the researcher contacted six international audit firms by phone to examine the impact of the pandemic on the auditing quality to collect the data. All of the auditors who were contacted by the researcher confirmed that the coronavirus affected the audit quality in Jordan, and due to social distancing and restrictions on movement, the auditors face difficulties in collecting proper evidence which may increase the possibility of making wrong opinions regarding the auditing performance by them. For carrying out an effective study, the researcher used a secondary method of data to gather information on the research topic. Also, in order to carry out the research in a dynamic manner, the researcher has adopted a systematic review method to clarify the processing auditing pattern in the field. Pages 31 to 40

[Pdf](#) **The Effects of COVID-19 on International Students in South Africa**

Sunday Olawale Olaniran^a, Chinaza Uleanya^b, ^{a,b}Education Leadership and Management, University of Johannesburg, South Africa, Email: chinazauleanya@yahoo.com

The outbreak of COVID-19 pandemic has put the entire world in a state of abrupt confusion and panic. This has affected different sectors in various walks of life: inclusive of education. People tend to continuously live in fear while seeking support from their governments. Conversely, governments and institutions of learning attempt to combat the pandemic by employing different strategies in order to help their citizens, however, foreign nationals in different countries seem to be left-out. Hence, this paper was targeted at examining the lived experiences of international students in developing nations during the COVID-19 pandemic. A review method was adopted for the study. Hence, relevant literature was reviewed. The findings of the study show that developing nations like the world have been badly hit by the outbreak of COVID-19 pandemic, and the effect tends to be more severe for international students as focus was more on the citizens than foreign nationals. Also, the increasing rate of the pandemic affected the operation of higher education institutions through the imposed closure of university residences which exposed many international students to undue hardship. The study therefore recommends that there is an urgent need for the institutions of higher learning in developing nations to rethink their policy on internalisation towards a better welfare structure for international students. Pages 41 to 53

Pdf The Impact of Top Management Commitment, Green Purchasing, and Supply Chain Management Practices on Operational Performance

Hotlan Siagian^a, Zepelin Jiwa Husada Tarigan^b, ^aAssistant Professor, Faculty of Business and Economics, Petra Christian University, Indonesia, ^bAssociate Professor, Faculty of Business and Economics, Petra Christian University, Indonesia, Email: ^ahotlan.siagian@petra.ac.id

Globalisation has forced the manufacturing industry to take care of environmental sustainability. This research examines the impact of top management commitment, green purchasing, supply chain management practices on operational performance. This research distributed questionnaires to 150 manufacturing companies in East Java, Indonesia, and 135 questionnaires were returned and completed correctly. Of the 135, only 81 questionnaires were considered valid due to the respondent profile relevance. Data analysis used the Partial least square, utilising the SmartPLS software. The results reveal that top management commitment directly influences green purchasing and supply chain practices. However, top management commitment does not directly affect operational performance. Green purchasing affects supply chain management practices and operational performance. Supply chain practices directly affect operational performance. This study provides insight for managers to improve the company's operational performance. This study also contributes to the current research on supply chain management theory. Pages 87 to 102

Pdf Speaking Difficulties and Pedagogical Implications in a Multicultural Setting

Melanie A. Turco, Western Mindanao State University, Zamboanga City, Philippines, Email: turco.melanie@wmsu.edu.ph

One of the essential skills to develop when learning a language is the ability to speak. However, becoming actual speakers of a language is understood to be the most challenging skill to achieve. Further, speaking difficulty is articulated from the teachers' standpoint with little regard for learners' perspectives. This study reports on perceived speaking difficulties among second language learners in a multicultural context. Analysis reveals speaking difficulties as social anxiety, linguistic difficulties, inhibition and language anxiety. Among these difficulties, language anxiety emerges as most prevalent. On social anxiety, the impact of a positive learning atmosphere and establishing rapport among second language learners cannot be understated. It is evident that a focus on reading unfavourably disturbs the balance of instruction among the four skills. Also, activities focus more on reading skills and less on oral communicative tasks. Inhibition emanates mostly from the fear that committing mistakes will result in criticism, bullying, and annoyance. Assessment comes usually in a form of graded recitation that heightened students' anxiety. Further, the significance of speaking is stressed but activities are very limited to enhance this skill. Teachers always emphasised the importance of speaking skills but examinations mostly assess writing and reading skills. Pages 103 to 114

Pdf Inspecting the Language of Exclusion: Transitivity Analysis of the *Orang Asli* Community in Selected Malaysian Print Media

Marlina Jamal^{1*}, Marcia Jane Ganasan², ¹Senior Lecturer, School of Languages, Literacies and Translation, Universiti Sains Malaysia (USM), Penang, Malaysia. ²Independent Researcher. Email: ¹marlina@usm.my, ²g.marcjane@gmail.com

Purpose of the study: This study deals with the examination of micro structures (transitivity structures) in chosen news articles regarding the *Orang Asli* community published in The Star. The primary aim of this research is to scrutinise the portrayal of the community in the aforementioned newspaper. **Methodology:** Analysis was conducted on a total of 12 news articles which appeared in *The Star*. The study utilised Halliday's Systemic Functional Linguistic and van Dijk's Theory of Ideology and the community's portrayal is reviewed through transitivity analysis of the selected news articles. The linguistic analysis was complemented with van Dijk's Theory of Ideology in order to discover the 'self' versus the 'other' polarisation in the news reports chosen for this study. **Main Findings:** Findings revealed that similarities and consistencies in terms of findings can be clearly observed whereby the community is labelled as being dependent and traditional, as well as being protestors and liable toward their own pitiful state of life. **Applications of this study:** The method proposed in this study is replicable in studying elements of discrimination in media texts and other discourses. **Novelty/Originality of this study:** The findings of this study are important in bringing to the surface the need to diminish discrimination towards the community, and the study advocates for media to practice fair portrayal of the *Orang Asli* community. Pages 115 to 132

Pdf Loan Repayment Status Prediction

Natthaphong Luangnaruedom¹, Somchai Prakanchaen², ¹Lecturer of Information System for Digital Business Department, College of Innovative Business and Accountancy, Dhurakij Pundit University, 110/1-4 Prachachuen Road, Lak Si District, Bangkok 10210 Thailand, e-mail : Natthaphong.Lua@dpu.ac.th; ²Research consultant, College of Innovative Business and Accountancy, Dhurakij Pundit University, 110/1-4 Prachachuen Road, Lak Si District, Bangkok 10210 Thailand e-mail : Somchai.Pra@dpu.ac.th

The aim of this research is to construct the debtor's loan repayment status pattern. These patterns were used to classify the new arrival of a prior debtor. There were two kinds of loan repayment status patterns: certain, uncertain rule (can't classify to particular decision variable value). Exclusion of inconsistent classifying of a decision attribute observation, the research classification rules are generated by the Rough set technique, and a decision tree. The best accuracy classification rule is used to predict loan repayment status of a new interest observation. A new arrival debtor could be classified by their possibility of their loan repayment status by using a similarity measurement with trained loan repayment status pattern. The attribute selection is performed in order to choose the significance attribute which is related to the decision variable. The experimental classification rules, that are generated from only a relevant attribute on a class variable loan repayment status, gives more accuracy than the model that is generated with all the conditional variables. The inconsistent observations are composed of type I and type II error which reduce the accuracy in the classification prediction. Nevertheless, inconsistent observations were also generated in their pattern. These patterns are used to predict whether the newly arrived customer and current customer will be an uncertain LRS level or not. Pages 133 to 153

Pdf Determinant of satisfaction of Medan city people for medical treatment abroad

Rahmat Alyakin Dakhi^a and Ivan Elisabeth Purba^b ^{a,b}Sari Mutiara Indonesia University

There has been a tendency in the community of Indonesia to conduct health checks and treatment abroad which is a separate challenge in health services. This study aims to analyze predisposing factors, supporting factors, and need factors related to the satisfaction of the people of Medan who utilize health services abroad. This research is a survey research with an explanatory research approach conducted at the Port Health Office of Kuala Namu International Airport. The study population was all residents of Medan City who had been treated abroad for the period March - July 2019 with a sample size of 86 respondents. Data collection was done through direct interviews with respondents using interview guidelines. Data processing is done through editing, coding, entry and data cleaning. Analysis was performed using Chi Square Test. The results of this study indicate that there are two predisposing factors related to satisfaction, namely: previous medical history and family income; there are eight supporting factors related to satisfaction, namely: admission services, doctor services, nurse services, patient food services, medical support services and medicines, hospital physical facilities, inpatient room facilities, and cost services; and there are four need factors related to the satisfaction of the people of Medan who utilize health services abroad, namely: confidence in recovery, cost assurance, information clarity of disease and medical action, and medical technology. Based on these results, the researchers suggest that improvements in these factors are needed to reduce the tendency for Indonesian society to increase, especially Medan City, to provide health services abroad. Pages 154 to 174

Pdf The Function of the State in the National Innovation System in Some Developed Countries and Valuable References for Vietnam

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In the current time of knowledge economy, globalisation and changing times, the capacity to innovate is decisive for the development of a country. The Government of Vietnam affirmed that innovation is the driving force of development and a key factor for rapid and sustainable development. As a country in transition, to promote innovation in Vietnam, it is necessary to solve many different problems, in which the State's positioning of the right function and good implementation of the role in building a national innovation system is of particular importance. In this context, it is necessary to study the function and role of the state in building the national innovation system in some countries around the world, thereby drawing some experiences for Vietnam. By clarifying the concept of the national innovation system, this study mentions and analyses the experiences of some developed countries in building the national innovation system, thereby drawing some suggestions for Vietnam. Pages 175 to 186

Pdf An Indonesian Case Study of Computer Operating Familiarity Levels on Computer Based Tests at Vocational High Schools

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The research was applied to two groups respondent students of class XII Vocational High School with the ability to do the same questions, but different test media. Computer Based Tests (CBT) respondents were assigned random assignments. The results showed the average difference in the results of the assessment between the Paper Based Test (PBT) and CBT was 19.85 with a standard deviation of 2.076. The results of statistical calculations showed a t count (9.562) > t table (1.972) with a probability < 0.05. The level of familiarity in respondents corresponds with operating a computer, but it turns out that the average score of the CBT test model is lower (49.87) compared to PBT (69.72). This shows that testing using CBT requires students to be more than able to operate computers. It requires the habit of using the CBT model so as not to be psychologically burdened by anxiety factors. Pages 187 to 200

Pdf Explanatory Factors for Asymmetric Cost Behaviour: Evidence from Jordan

Dr. Lina Fuad Hussien^a, Dr. Samer Mohammed Okour^b, Dr. Hani Ali Al-Rawashdeh^c, Prof Dr. Osama Abdul Moniem Ali^d, Dr. Omar Mohammed Zraqat^e, Prof Dr. Qasim Mohammad Zureigat^f, ^{a,c,d,e}Accounting Department, Jerash University, Jerash, Jordan, ^bAccounting Department, The World Islamic Sciences & Education University, Amman, Jordan, ^fSulaiman AlRajhi School of Business, Sulaiman AlRajhi University, Al Bukariyah, Al Qassim Province, Kingdom of Saudi Arabia. Email: ^al.foaad@jpu.edu.jo

This study aimed to explore the explanatory factors associated with agency problems in the phenomenon of asymmetric cost behaviour in Jordanian companies, where the effect of board compensation, free cash flow, company size and internal control quality on the level of cost stickiness in industrial and service companies in Jordan were explored during the period 2009-2019 in Jordanian companies. The asymmetric cost behaviour was measured using the Weiss (2010) model. The study found that there is no effect of board compensation on the level of costs stickiness. The results also showed that there is an effect of the free cash flow ratio available to Jordanian companies on cost stickiness; also results showed that the size of firms is an important explanatory factor in cost stickiness. Regarding the quality of the internal control, the study indicates that the decrease in the quality of the internal control system increases the degree of cost stickiness. Pages 201 to 219

Pdf The Extent of the Effect of Distance Learning on the Acquisition of Basic Learning Skills Among First-Grade Students from Jordanian Schools' Teachers' Perspective During the COVID-19 Pandemic

Abeer N. Deranieh, Department of Educational Studies, Arab Open University – Jordan Branch, Email: a_deranieh@aou.edu.jo

This study aimed to identify the extent of the effect of distance learning on the acquisition of basic learning skills among first-grade students from the perspective of Jordanian school teachers during the COVID-19 pandemic. The descriptive analytical approach was used to suit the purposes of the study, and the study sample was chosen randomly from (356) male and female teachers in public and private schools affiliated to Qasabat Amman District in Jordan, and the results of the study showed that the effect of distance learning on the acquisition of basic learning skills (reading, writing, and numeracy) among first-grade students from the perspective of Jordanian school teachers during the COVID-19 pandemic was of an average level, and that distance learning had a negative impact on students' acquisition of basic learning skills (reading, writing, and numeracy), and the results showed statistically significant differences at a significance level of (0.05) in the effect of distance learning on the acquisition of basic skills among first-grade students from the perspective of Jordanian school teachers during the COVID-19 pandemic. These differences are attributed to the school type variable, and in favor of private schools, and the study recommended the necessity of holding training courses for teachers on distance learning to be able to interact with educational content and deliver it to students during crises which that call for the practice of distance learning. Pages 220 to 244

Pdf Examining the Relationship Between PsyCap and Readiness for Change: Implementation of E-learning Among Lecturers During Covid-19

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The impact of the Covid-19 disease pandemic caused the official government ministry of education in Indonesia to take a strategic step, conducting teaching by e-learning. In the university context, for lecturers who are technologically illiterate, the use of e-learning could be a burden and difficult to learn quickly. It required a readiness for change to adapt and learn e-learning. An antecedent that is considered to shape readiness for change from an individual perspective is Psychological Capital (PsyCap). Therefore, this study, in addition to understanding the readiness for change based on PsyCap by Indonesian lecturers, also provides empirical evidence of the PsyCap dimensions of readiness for change. The data process was conducted using SmartPLS 2.0. The results indicate that self-efficacy, optimism and resilience have significant effects on readiness for change, while hope has no significant effect on readiness for change. Pages 245 to 261

Pdf Standard Progressive Matrices (SPM): Validity and Reliability

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The aim of this research was to study the validity and reliability of Standard Progressive Matrices (SPM) in Jordan. To achieve this goal, the researchers applied the test on a stratified random sample, which consisted of 414 subjects chosen from a selection of secondary schools in Amman, whose ages ranged from fifteen to seventeen years old. The research reached a number of results, the most important for the validity section were: (1) good difficulty and discrimination indexes for the items; (2) significant correlation with the achievement test; (3) a significant difference between the average scores of the normal students and the gifted students when used Contrasted Groups method (4) a significant correlation with the SCAT; (5) a significant difference between the highest 15 percent of scores and the lowest 15 percent of scores when selected from the extremes of the distribution; (6) Confirmatory factor analysis (CFA), which insured the theoretical building for the items according to Spearman's theory of intelligence. Alongside, the results for the reliability section were: (1) internal consistency – with an alpha coefficient of 0.92; (2) split halves – 0.81; (3) test-retest – 0.69 – which showed significant correlation; (4) correlation between each item individually with the total score of the tests, which showed significant correlation for 59 items. The study recommend developing norms for the test, then to use it as a primary step to select the talent. Pages 276 to 293

Contemporary Printmaking Art between Marginalisation and Regeneration

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Historically printmaking emerged first as a craft associated with book-making, and then developed as a social anti-aristocratic genre of visual arts. Consequently, printmaking has not acquired the attention and support of the art establishment that other media of visual arts such as painting and sculpture was privileged with. One major critical issue with printmaking is the conventional classification system of visual arts media was based on the notions of 'rarity' and 'authenticity', which may have contributed to the downgrade of the value of printmaking due to its repeatable nature. The consequences of that limiting classification of printmaking are still evident in contemporary art despite the widespread recognition of printmaking as a creative medium of visual arts. The survival of contemporary printmaking art as an art medium depends greatly on the flexibility of embracing the ideological liberation that has changed the contemporary art practice in general, by opening up the printmaking medium to all the creative potentials of interaction, integration, and incorporation with other media of visual arts regardless of the limiting traditional classifications. Pages 294 to 305

Effectiveness of First Aid Training Program Package on Teacher Performance at Secondary Industrial Technical Schools

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Background: In the supervision and prevention of health hazards, teachers of secondary industrial techniques have an important role. Therefore, due to their curiosity, lack of experience, those teachers are exposed to injuries and accidents. **Aim of the study:** to evaluate the effectiveness of the first aid training program package for teachers of secondary industrial technical schools on their performance. **Design:** A Quasi- experimental study design was used in this study. **Setting:** the current study was done in Farskour industrial technical secondary school in Damietta City on all available teachers is using three tools. **First tool:** A questionnaire with two main components: the first part involved socio-demographic data and the second part involved knowledge of industrial technical school teachers about first aid. **Second tool:** Psychological and coping questionnaire. **Third Tool:** common emergency problems in the Observational Checklist. It included two parts: assessment of the safety of the school environment and assessment of schoolteachers' practice regarding first aid. **Results:** There was a statistically significant improvement ($P < 0.0001$) in the mean score of the total study sample's knowledge regarding first aid. Post and follow up implementation of the program were 80.0 ± 9.9 and 71.9 ± 11 . There was a statistically significant improvement ($P < 0.0001$) in the mean score of the study sample's overall practice with respect to first aid. Post and follow up implementation of the program were 75.2 ± 9.7 and 74.3 ± 11.4 compared to pre implementation of the program which was 60.1 ± 6.2 . **Conclusion:** implementation of training program package for industrial technical schoolteachers improved their performance regarding first aid. **Recommendations:** Continuous implementation of educational training programs for secondary teachers regarding first aid for the early prevention and management of injuries and accidents among students. Pages 306 to 327

The Mediating Role of Career Development: A Study of the Effect of Job Characteristics and Job Placement on Employee Performance

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The purpose of this study is to develop an understanding of the effect of job characteristics on job placement, career development, and employee performance at the Steam Power Plant (PLTU) outside of Java Island PT PJBS. The research sample is organic employees who received training at least once, with a total of 300 employees. The research sampling method is based on area proportional random sampling. The analysis method of SEM-PLS is used to analyse the relationship between job characteristics and job placement, career development and employee performance. The results showed that job characteristics had a significant positive effect on job placement, job characteristics had a significant positive effect on career development, job characteristics had a significant positive effect on employee performance, job placement had no significant effect on employee performance, and career development had no significant effect on employee performance. Job placement and career development cannot mediate the relationship between job characteristics and employee performance. It is hoped that further studies can further explore the role of job characteristics on employee performance at the PLTU unit outside Java island, PT PJBS Indonesia. It is important to carry out further studies where data are taken from various work units and research areas of PT PJBS or other organisations. Job characteristics play an important role in the PLTU unit outside the Java island of PT PJBS. The results of this study can be used to redesign jobs and training for employees of PT PJBS to ensure a high level of performance. Pages 328 to 343

Trauma-Informed Neurofeedback and Expressive Arts Therapy: Wilson Disease Case Report

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A case report on enhancing self-regulation skills through QEEG-guided neurofeedback was conducted for a subject who has been diagnosed with Wilson Disease (WD). The trauma-informed neurofeedback training protocols were developed to improve the client's self-regulation skills in order to address his psychological symptoms and cognitive impairment. The protocols were developed based on the findings of the prior empirical research as well as the QEEG brain mapping assessment of the client. In this case report, the utilisation of expressive art therapy application was highlighted in facilitating the therapeutic process for the clients having difficulty in verbal communication. The QEEG brain mapping assessment result pre-and-post intervention were compared to determine the progress of the client's brainwave activity pattern. Meanwhile, the self-report diary of the client's parent was used to follow up his conditions. The outcome indicated that the developed protocols of trauma-informed neurofeedback training and expressive art application were helpful in improving the self-regulation skills of the client. Pages 368 to 387

Exploring International Postgraduate Students' Experiences at a South African University

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South Africa is one of the few countries in the Sub-Saharan Africa that are making concerted efforts to attract international students to institutions of higher learning. However, an array of studies has revealed both pleasant and unpleasant experiences faced by international students while studying in South African institutions. This study explored the experiences of international postgraduate students studying at a University in the KwaZulu-Natal Province of South Africa. Qualitative research method was employed in the study. Data was collected from nineteen (19) international students currently registered for postgraduate studies in the university. The social learning theory was used to underpin the study in relation to the experiences of the international students while studying in South Africa. A questionnaire with open-ended questions was used to collect data from the participants. Data collected was analysed through thematic data analysis method which brought about construction of various themes which include acclimatisation, socialisation, academic terrain, and financial affordability, among others. Findings of the study revealed affordability of tuition, a conducive environment, adaptability, quality of education provided, amongst others, are experiences which incite international students migrate to study in the selected South African based university. However, securing funding is a major challenge to many of the participants. Based on the findings, therefore, the research study recommends the introduction of a special endowment fund by South African universities to attract the attention of prominent wealthy personalities within the continent. Such an endowment fund could be used to sponsor indigent students from Africa to study and conduct research in any of the South African universities. Pages 388 to 406

Pdf Multicultural Education Design Based On “Doing Good” According to the Old Testament

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Doing good is universal in which all people with various religious, ethnic and other backgrounds must be happy to do good. The problems that arise in the question are as follows: What are the values of doing good according to the Bible? What is the challenge of “doing good” according to the dimensions of Multicultural Theology? How is the implementation of Multicultural Theology education about doing good into a Christian ministry? The answer is: (1) Good deeds are commands given by God to His people. If a human being wants to be said to be good, he is obliged to do good. Because good deeds have a universal character. (2) The challenge of “doing good” in the dimension of multicultural theology is: the challenge of “doing good” in theocentric, the challenge of “doing good” in Christocentric (the principle of the Incarnation, the principle of salvation, the principle of the Holy Spirit, and the principle of the Naturality of the Church) and (2) the challenge “Doing Good” from Theocentric to Christocentric. (3) Multicultural theology regarding “doing good” becomes a very influential implementation to lead someone to enter the concept of theocracy which is then sharpened to Christocentric. Here the value of the Great Commission of Jesus Christ to win people becomes real and can be implemented properly. But, of course, the work of the Holy Spirit in the believer is critical to the success of the Great Commission mission. Pages 407 to 419

Pdf Effect of Microfinance & SME Facilities on the development of Agriculture and entrepreneur Women: Evidence from Punjab, Pakistan

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Working Women have highly contributed to the economic growth of developing economies. The disappointment of the vast majority of women was entrepreneurial and agriculturist, particularly, in the country and semi-urban territories are to a great extent because of the failure to completely misuse the Microfinance Institution administrations offered to them. The reason for this paper is analysing the power of microfinance benefits for women development, possessed little and moderate undertakings and farming part in Pakistan. To accomplish this target, the investigation concentrated on three MFI offices including Micro credit, Business the board preparing and Group reserve funds. Every factor was investigated to decide its impact on the development of SMEs which was estimated as far as rate development in deals. We utilized the elucidating research approach and gathered the information from 240 women possessed SMEs in Southern Punjab by utilizing irregular inspecting strategy. The examination proof that women need collaterals to meet the criteria for small scale credit offices, while advance application process was long and financing costs on miniaturized scale advances was high. The examination additionally settled that business preparing administrations were offered to an extremely little degree, participation was not normal and there was no follow up on execution warning administrations offered during such preparing. The examination likewise settled the women SME and little agrarian landowners exceptionally take part in bond investment funds, that degree of gathering reserve funds impacts the measure of smaller scale credit given. The investigation additionally uncovered that there was a solid positive connection between the gathering reserve funds and development of women claimed SMEs, while there was a feeble relationship between small scale credit and development of women possessed SMEs and furthermore a frail connection amongst preparation and development of women claimed SMEs in Southern Punjab, Pakistan. Pages 420 to 445

Pdf Bureaucracy Transformation to Address Globalisation Challenges

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Transformation is a pre-requisite for all layers of society to survive any global and internal challenges. Despite being the most critical, bureaucratic transformation should not be conducted only at the structural level as the transformation should apply holistically. It should start with the readjustment of a mindset that improves the clarity of organisational vision and mission, followed by the strengthening and renewal of organisational work. Bureaucratic transformation must simultaneously apply four steps: reframing, restructuring, revitalisation, and renewal, to cope with globalisation. In this era, investment and trade liberalisation positively trigger countries to produce the best goods and services to attract global markets. To have competitive products and gain market trust, enterprises need to meet the performance requirements in terms of time, cost, responsiveness, product line, and quality. Driving institutions to meet the requirements and increasing their competitive performances are the positive effect of investment liberalisation and free trade. Pages 446 to 456

Pdf Comparative Study About the Effectiveness of Promoted and Selected Educational Leadership

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A comparative study was designed to measure the effectiveness of promoted and selected educational leadership working in the public secondary schools. This research framework was descriptive in nature and survey design was followed. Study was limited to the province of Punjab. All the SSTs working under the control of promoted and selected leadership were the population of the study. The sample comprised of 648 SSTs selected via multistage random sampling technique. Researchers framed a survey questionnaire for data collection based on the four point likert scale having 30 items. The validity and reliability were assured through expert opinions and pilot testing. The reliability of the questionnaire was 0.95. Descriptive and inferential statistics was used for data analysis. The findings of the study showed that a significant difference was found between both types of educational leadership. Direct selected leaders were highly effective as compared to promoted leaders regarding exertion for making a good school team, passion for the academic achievement of students and use of NSB & FTF. That the education department should arrange continuous professional development and in-service training regarding utilization of school funds was recommended. Pages 457 to 471

Pdf Exploring the Perceptual Modalities and Achievement in the Higher Education Settings

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The learning process is an essential component of learning experiences. Enhancing the learning process is a vital aim for many researchers and educators. Exploring students' various perceptual learning modalities helps instructors to integrate different learning styles into teaching and learning environments. This research study aims to explore the learning styles of higher education students in the United Arab Emirates (UAE), and their academic achievement, and present recommendations for best practices to enhance pedagogy, assessment, and achieve learning outcomes. For this paper, learning styles are explored through using the *Perceptual Learning Style Inventory* (Academic Senate for California Community Colleges, 1995). Academic achievement is measured by students' Cumulative Grade Point Average (CGPA). Data analysis revealed that visual and interactive perceptual modalities were found to be the dominant learning styles among higher education students in the UAE. Haptic and olfactory were found to be the less preferred learning styles among students. Higher education students in the UAE are identified with high academic achievements. Pages 472 to 486

Pdf Hedonic or Utilitarian Value Prevails? A Satisfied Client Creates Positive Word of Mouth

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The domain of hedonic and utilitarian values remains relatively unexplored in Eastern countries. Utilitarian evaluation of the consumption experience is intellectual, while hedonic evaluation is full of feelings. Prior studies call for the investigation of hedonic and utilitarian values in the retail outlets in Eastern countries, which present an ideal environment for exploration. A conceptual model marks the relationships between hedonic value, utilitarian value, customer satisfaction and word of mouth. This model is empirically tested using survey data collected from retail store shoppers, and analysed using Partial Least Squares Structural Equation Modeling (PLS-SEM). The results reveal a significant and positive relationship between hedonic value and utilitarian value on word of mouth with the mediating effect of customer satisfaction. This study bridges the research gap by examining the link between hedonic value and utilitarian value and its impact in the retail context. It also provides valuable consideration for managers to know how these values affect word of mouth with the mediating effect of customer satisfaction. Pages 487 to 506

Pdf The Role of Social Support and Perceptual Barriers on the Work-life Balance of Female Employees in Pakistan – A Phenomenological Study

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The study attempted to examine the lived experiences of female employees on the lines of support system, and perceptual barriers they face during their career progression and how that influences the management of their dual roles at both the workplace and at home. A phenomenological approach is adopted to carry out this research, through designed conversational interviews drawn from a sample of 12 working women from different organisations in Karachi, Pakistan. The study investigates various support systems upon which women depend to fulfill their multiple roles and have found husbands, parents, mothers-in-law, and bosses, along with sound management policies to be of significant importance. The study also identified greater acceptance of working women and found that there streams a positive attitude about their work from their social constructs. The findings of the study may help to improve management policies at workplaces, allowing them to alter their strategies while dealing with female workforce. Pages 577 to 597

Pdf The Ostracism Effect on Counterproductive Work-Behaviours through the Mediating Role of Defensive-Silence, Emotional-Exhaustion, and Job-Dissatisfaction

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The purpose of the current study is to determine the relationship between workplace ostracism and counterproductive work behaviour (CPWB) among banking sector employees in Pakistan. However defensive silence, employee's emotional exhaustion, and the role of job dissatisfaction are also assessed through a sequential meditational approach. For this purpose, data were collected through an adopted construct from 500 employees working in various commercial banks in the district of Bannu, Pakistan. Principle component analysis via SPSS and a serial mediation approach were applied to validate the model through Preacher and Hayes macros. Results indicate that only two paths (emotional exhaustion and job dissatisfaction) depict a significant relationship during single mediation, while double mediation results show significant path association. Finally, the relationship between ostracism and CPWB through triple variables in serial mediation also depicts significant results. The direct relationship between ostracism and CPWB can be better explained by the meditational role of defensive silence, emotional exhaustion, and job dissatisfaction. Pages 598 to 618

Pdf The Challenges of Integrating Women in Leadership Positions in the Technology Industry

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The technology industry seems lacking as in the sector women are more underrepresented in leadership positions; not only that but they are also underpaid, often passed for promotions and faced with everyday sexual harassment (McDonald and Charlesworth, 2015; Vivek, 2016; Waldring, Crul and Ghorashi, 2015). This paper aims to explore the challenges of integrating women in leadership positions in the technology industry. Therefore, to reach the aim of this study, a qualitative research method was used, and an in-depth interview approach was employed to explore the challenges of integrating women in leadership positions in the technology industry. The findings revealed that the main challenges faced by women in the advancement of their careers in the technology industry involve gender discrimination, the working environment and sexual harassment. Pages 619 to 653

Pdf The Degree of the Change Management Practice from the Leaders of Public Education Schools Point View in the Governorate Jeddah - Field Study

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Objectives: Revealing the degree of change management practice from the point of view of the leaders of public education schools in Jeddah, and identifying the strengths and opportunities for improvement. The impact of each of the variables (scientific qualification, experience in education, number of training courses in the field of leadership) in the reality of the practice of change management from the point of view of the leaders of public schools in Jeddah. **The study methods:** In order to achieve the objectives of the study, the researcher used the descriptive approach. The current study population consists of the leaders of the public schools of public education in the governorate of Jeddah, who numbered (510) leaders. After studying the educational literature and previous studies on the topics of change management, the researcher built and developed a questionnaire to identify the degree of leadership of the school leaders to manage change from the point of view of the leaders of public schools in Jeddah. **The main results:** The practice of the leaders of public education schools in Jeddah to manage change came at (very high) from their point of view. There were statistically significant differences at the level of (0.01) among the average responses of the leaders of general education schools in Jeddah in favor of the responses of school leaders who have a scientific qualification (BA). **Study Recommendations:** - Support senior management of change to achieve internal and external beneficiary satisfaction. - Raising the level of change management for school leaders. - To spread the culture of change management and improve its level in general education schools. - Provide an effective incentive system to contribute to the achievement of the goals of the school and linking it to the performance of employees. Pages 654 to 679

Pdf Tourism's Personnel Competency in the Eastern Economic Corridor

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The objectives of this research are to study the competency prototype of tourism personnel in the Eastern Economic Corridor (EEC), to study factors and conditions that affect the development of core competency of tourism personnel in the EEC, and to investigate the guideline promotion of the competency prototype of tourism personnel in the EEC. A mixed methods research methodology was used in the study to compose the quantitative research with qualitative research. The questionnaire was used as tool for data collection from 470 tourism personnel for quantitative research. In the qualitative research an in-depth interview was conducted with 5 groups of people that represent provincial tourism offices. The quantitative research results revealed that the research core of tourism's personnel competency in the EEC was at a moderate level. The prototype of tourism competency is composed of 3 core components are; knowledge competency, skill competency and attitude competency. The knowledge competency covers 3 aspects of 1) Basic knowledge in foreign language such as English and, Asian groups in the aspect of knowledge on basic Asian language, history of each country, local products. 3) Special knowledge of technology and tourism management and 4) analytical thinking and skill development including communication skills with tourists, place introduction skill, technological skill, traditional conservation or local value skill including the skill of facticity of administration and management. The attitude aspect covered awareness cultivation in aspects of human relationship and leadership. Most of the aspects were at a moderate level. Moreover, factors and conditions that affected development of the core tourism personnel competency in EEC were organization factors and personal factors, factor and condition of the organization. The guideline of core competency promotion of tourism personnel in the EEC also covered the upstream period, the governmental sector should build the alliance group and at the downstream period, the government sector should establish a work unit to monitor and evaluate the training results and competency development of tourism personnel by considering their achievements. Pages 480 to 492

Pdf Integrity and Commitment of Local Government: Perspective of the Value of Kalo Sara Local Wisdom

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This article describes the integration between the salient values of Kalo Sara's local wisdom and internalisation in maintaining commitment and integrity. This paper provides an insight into the urgency of commitment and integrity found from the principles of local wisdom values. There are two principles of opinion on which to base it. First, the Tolaki people have a variety of local cultures that automatically bring out noble values in their lives. Second, the local government policy makers in a government. Unfortunately, based on statistical data, currently the commitment and integrity in governance still lacks understanding of the value of honesty, so that the implementation of local wisdom values is still lacking in the management of local government. And the steps must be started from reform and reorientation of education that is based on values. Pages 493 to 504

Pdf The Impact of Music's Volume on Consumer Reactions

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This article describes the impact of a variation of the loudness on the responses of the customers in a supermarket. Following experiments on the field, the results revealed the existence of some variations of some cognitive and emotional answers of the customers due to the variation of musical volume (low vs. high). Also, comparisons of the responses between the Individuals Subjected to a position of lack of music and others Subjected to a musical condition (low volume and high volume) Revealed-have notable differences in Some Behaviors. Pages 505 to 527

Pdf The Implementation of Qur'anic Management to Develop the Islamic Campus at UIN Malang Indonesia

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This study aims to analyze the implementation of Qur'anic management to develop the Islamic Campus at UIN Malang Indonesia. Researchers used the qualitative research methods and the data analysis techniques with interactive analysis models, the results can be concluded as follows: 1) Making the values of the Qur'an as the guides in developing the campus in activities of *dhihr*, think and do good deeds; 2) Inspire "IQRO = READ" from QS. *al-Alaq*: 1-5 to analyze the campus internal and external environment; 3) Being an inspiration from "QUM = RISE" from QS. *al-Muddatsir*: 1-7 to develop the campus; 4) Formulating a vision, mission, and Islamic campus traditions that contain the core of values and the core of belief; 5) Developing the concept of *Arkan al-Jami'ah* (University Pillars) which consists of nine components which include: a) reliable human resources, b) mosques, c) student Islamic boarding schools (*ma'had*), d) libraries, e) laboratories, f) study/lecture rooms, g) offices as service centers, h) dormitories, i) broad and solid sources of funding. The success of implementing the Quranic management to develop the Islamic campus is if it succeeds in changing the vicious circle full of problems into the circle of angels full of grace in the campus environment. This study found the model for implementing Qur'anic management to develop the Islamic campus. Pages 528 to 545

Pdf Effects of Dodge & Crick's SIP on Developing Working Memory, Inhibition and Cognitive Flexibility Among Children with ASD

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The purpose of this study was to investigate the effect of Dodge and Crick's Social Information-Processing Model on developing working memory, inhibition and cognitive flexibility among primary school children with autism spectrum disorder. For the purpose of this study, a two-way repeated measures ANOVA, with pre-post testing in two groups was employed. 32 (29 boys and 3 girls) were previously diagnosed by the school licensed psychologists not associated with the current study, based on the DSM-5. Findings from this study revealed the effectiveness of Dodge and Crick's Social Information-Processing Model on developing working memory, inhibition and cognitive flexibility among primary school children with autism spectrum disorder. Pages 546 to 567

Pdf Entrepreneurial Leadership and Creativity in Projects: A Moderated-Mediated Mechanism.

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For managers/leaders without creativity and innovation, it's difficult to compete effectively on the market. Employee top success is not often enough to achieve a strategic edge in which creative attitudes and innovation can be counted as materials to create. An entrepreneurial leadership style is recognised as a crucial source of enhancing creativity in project-based organisations. However current research will provide empirical evidence in which leadership leads to creativity in projects through Innovative Work Behaviour (IWB) and Entrepreneurial Self-Efficacy (ESE) as a moderator. For this purpose, the leaders/managers in the project-based organisations are in the twin cities of Peshawar and Nowshera, KP; Pakistan was taken as a population of the study. All the four variables were measured through adopted instruments from the previous studies. Due to time, cost and other constraints, the study has employed the convenience sampling technique to gathered data. The collected data was run through various statistical techniques such as data cleaning, internal consistency, CFA and relationship via Structural Educational Modelling using CB AMOS 23. The results of the study found that Entrepreneurial leadership has significant and positive association with creativity in projects. The study also examined that innovative work behaviour partially mediates the association between Entrepreneurial leadership and has significant and positive association with creativity in projects. Further, the study also found that entrepreneurial self-efficacy moderates the association between entrepreneurial leadership and has significant and positive association with creativity in projects. Pages 568 to 586

Pdf	<p>Barriers to the National Innovation System of Pakistan: Exploring the Stakeholders' perspectives</p> <p>Muhammad Anwar ul Haq^a, Mirza Ashfaq Ahmed^b, Mirza Naveed Shahzad^c, Sobia Shabeer^d, Sana Muneer^e, ^{a,b,d}Department of Management Sciences, University of Gujrat, Pakistan, ^cDepartment of Statistics, University of Gujrat, Pakistan, Email: ^aanwar.haq@uog.edu.pk</p> <p>This research has explored the barriers to the National Innovation System (NIS) of Pakistan from a stakeholder's perspective. This study contributes to literature on the innovation system by recognising the significance of NIS for economic performance. The semi-structured interviews were conducted to gather data from directors of ORICs and selected Chambers of Commerce and Industry from the Federal capital and the Punjab province in Pakistan. After the collection, the data was analysed through NVIVO software, version 11. The participants highlighted the barriers to innovation in Pakistan. The thematic analysis shows the systematic problems which may stimulate policy makers to improve policy. This research has proposed to reduce the barriers to innovation in Pakistan and therefore encouraging innovation, through increased efficiency and effectiveness, to accomplish higher competitiveness levels. Pages 587 to 608</p>
Pdf	<p>Roles of Universities in Rural Farmers' use of Extension Suite Online System as Solution for Subsistence</p> <p>^aOlukayode Oki ^bChinaza Uleanya, ^cJose Manappattukunnel Lukose, ^{a,c}Information Technology Department, Walter Sisulu University, Eastern Cape, South Africa, ^bDepartment of Education Leadership and Management, University of Johannesburg, Gauteng, South Africa, Email: ^achinazauleanya@yahoo.com</p> <p>Agriculture plays a pivot role in the economic development of any area: urban and rural inclusive because it is a source of employment and sustainable livelihood. Conversely, Information Communication Technology has brought to the fore efficient ways of information dissemination for agricultural development. This study investigates the impact of using Extension Suite Online System (ESOS) for farming. Qunu Area in the Eastern Cape Province was selected for the study. Qualitative method was adopted for data collection through the use of semi-structured interviews conducted for eight conveniently selected subsistence farmers servicing the area. The collected data was coded and thematically analysed. A finding of the study amongst others showed that information is paramount for farmers. Also, the introduction of the ESO system to the Qunu rural farmers helped to close the information gap that was initially a challenge and it fascinated young people who perceived agriculture as a sector for older people. However, findings further revealed that most farmers in the rural area are computer illiterate and this affects their appreciation and use of the ESO system. The study recommends amongst others that universities should organise short term programmes on computer literacy and other useful skills for rural farmers. Pages 609 to 625</p>
Pdf	<p>Improving Environmental Quality Through the Empowerment of Dryland Farmers: A Case Study in Walanae Watershed, South Sulawesi</p> <p>Mithen Lullulangi^a, Faizal Amir^b, Bakhrani Abdul Rauf^c, Nurlita Pertiwi^d, Rahmansah Lecturer^e, ^{a,b,c,d} Lecturer Faculty of Engineering, Universitas Negeri Makassar, ^eCivil Engineering and Planning Universitas Negeri Makassar, Email: mithen@unm.ac.id, faizal Amir64@unm.ac.id, bakhrani@unm.ac.id, nurlita.pertiwi@unm.ac.id, rahmansah@unm.ac.id</p> <p>The aim of this research is to improve the environmental knowledge and attitudes of dryland farmers in the Walanae watershed. It was conducted using the Pre-test-Post-Test Control Group Design. A total of 40 respondents, consisting of 20 people each in the experimental and control groups, were selected by purposive random sampling. In addition, several experimental steps including (1) a preliminary test to determine the environmental knowledge and attitudes of the farmers before empowerment, (2) empowering them to improve those qualities, and (3) a final test to determine the level of improvement, were conducted in the experimental group. Furthermore, some other tests were performed for the control group, including (1) a preliminary examination to specify the attitudes and environmental knowledge of the members of the group, and (2) a final test to determine the level of those qualities in comparison to that of the experimental group. Data was analysed through descriptive and inferential statistical analysis, with the inferential model using the Paired-Sample T-Test. The results showed that the empowerment had a positive and significant effect on the farmers, as it improved their environmental knowledge and attitudes from an extremely low category to a high category. Furthermore, it could be a model for empowerment in other places. Improving the above qualities in farming communities can protect the environment, especially in Indonesia, one of the largest oxygen-producing countries in the world. In addition, it can reduce global warming for the interest of the international community. Pages 626 to 636</p>
Pdf	<p>The Role of E-WOM Communication impact to Consumer's Purchasing Intention to Healthy Food Products: An Empirical Study to Testing the Mediator and Moderator Variables</p> <p>Wasutida Nurittamont, Marketing Department, Faculty of Business Administration and Information Technology, Rajamangala University and Technology Suvarnabhumi. 60 Moo 3 Asian Highway, Phra Nakhon Si Ayutthaya, 13000, Thailand, Email: wasutida_9919@hotmail.com</p> <p>The growth of information technology was significant to environment dynamic change. This study aimed to examine the impact of electronic Word Of Mouth (e-WOM) communication on purchasing decisions to healthy food products of working-age consumers in Bangkok, Thailand, and testing the mediator and moderator variables. The questionnaire was the tool to collect data from 385 consumers purchasing healthy food products. Non-probability sampling was done by purposive and descriptive statistics and regression analysis by entering for testing hypotheses. The result found that e-WOM communication impacts purchasing decisions of working consumers to healthy food products. Also, consumers' data exposure was a partial mediator variable, and technology acceptance was a moderated variable. The result can be used as a guideline for healthy food product businesses to develop marketing communication channels and enhancing consumer's acceptability of technology, leading to creating a marketing strategy for competitive advantage. Pages 637 to 652</p>
Pdf	<p>Foreign Direct Investment, Financial Development and Economic Growth: New Empirical Evidence from Pakistan</p> <p>Samia Nasreen^{a*}, Fatima Mubashir^b, Muhammad Awais Anwar^c, ^{a,b}Department of Economics, Lahore College for Women University Lahore, (Pakistan), ^cDepartment of Economics and Business Administration, University of Education, Lower Mall Campus, Lahore (Pakistan), Email: ^{a*}sami_lcu@yahoo.com, ^bfatimamubashir3@gmail.com, ^cawaisanwar007@yahoo.com</p> <p>The main objective of the present study is to explore the effect of foreign direct investment (FDI) and financial development on economic growth in Pakistan using time-series data covering the period from 1986 to 2018. The role of financial development in FDI-growth nexus as well as contribution of FDI in finance-growth relationship is also examined. A composite measure of financial development index is constructed by utilising various indicators from banking sector development and stock market development. Existence of cointegration among variables has been checked using Johansen cointegration and Gregory-Hansen cointegration tests. Moreover, fully modified ordinary least square (FMOLS) and dynamic ordinary least square (DOLS) techniques have been employed to assess long run parameters. Findings of long run estimates indicate that FDI and financial development are positively related to economic growth. Moreover, the influence of FDI on growth is enhanced with the improvement in financial sector development. Empirical findings also support the view that FDI inflows contribute in augmenting the effect of financial development on economic growth. The findings of the present study offer some important implications to policy makers in Pakistan. Pages 653 to 675</p>
Pdf	<p>Protection of the Elderly from Abuse in Jordanian Law</p> <p>Dr. Shatha Ahmad Al-Assaf, Assistant Professor in Constitutional Law, Faculty of law, Isra University, Jordan. Email: shatha.alassaf@iu.edu.jo</p> <p>DOI:10.53333/IJCC2013/15455</p> <p>The increase in the numbers of elderly globally and nationally has led to more attention to the rights of this most vulnerable group and the necessity to provide an effective legal protection against elder abuse. The significance of this research lies in the fact that it is necessary to protect elder people against abuse, as they are a vulnerable and susceptible group. Hence, this research revolves centrally around the extent to which the legal protection Jordanian laws provide to elder persons against abuse compared to the international standards. The research followed the analytical and comparative method, by conducting a comprehensive review of the Jordanian legal texts, analysing them and comparing them to the international standard. This research concludes that the protection provided by the Jordanian legislations and international conventions against elder abuse is not sufficient. The research provides several recommendations including criminalising all types of elder abuse, imposing deterrent sanctions and explicit provision for mandatory reporting of abuse cases. Pages 676 to 688</p>

Pdf The Key Drivers of Rising Healthcare Spending in the USA

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Healthcare in the United States of America is the most expensive in the world. Despite this, Americans had poorer health outcomes compared to other high-income countries. This study aimed to identify the key drivers of rising healthcare spending in the US and better understand these drivers' interrelationships. The researchers conducted a thematic content analysis of high-quality content on Quora, a question-and-answer website. The content analysis revealed many different drivers of the rise in spending. The top five drivers identified were regulatory capture, profit-focus of the system, the health insurance industry, misaligned incentives, and greed. Regulatory capture was the root driver of most of the identified drivers. The health sector and the insurance industry have been consistently among the top financial contributors to lobbyists and political campaigns in the United States. Fixing the American healthcare system requires setting the foundation for a legislative environment free from the influence of political money. Pages 689 to 707

Pdf Using Moodle for Curriculum Delivery in Higher Institutions during the Covid-19 Pandemic

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This study presents a discursive review on the use of Moodle as an online tool to salvage education during the COVID-19 pandemic, most especially in developing countries across the globe. The author explores and discusses various studies to establish what is known and unknown about the use of Moodle by academics to deliver the curriculum in higher institutions. Learning Management System (LMS), with the most popular - Moodle known among students in South African higher institutions, is not a new concept. It has globally been used in most developed countries for many decades to significantly impact the education system across the globe. Its use has been a huge success in the educational system as it makes learning experiences to be available to students at their convenience. Thus, the declaration of COVID-19 as a pandemic by the World Health Organisation (WHO), did not affect curriculum delivery in the developed countries. However, with the lockdown procedures in many developing countries, educational institutions including higher institutions of learning (HEIs) in Africa ceased all teaching and learning activities for several months. However, South African higher institutions reviewed curriculum delivery and resulted in full use of Moodle for teaching and learning activities to salvage the 2020 academic year. Pages 708 to 727

Pdf Omar Haroon Al-Khaleefa: A Sudanese Scientist in the Fields of Creativity, Intelligence, Giftedness, & Educational Psychology - a Biographical and Bibliographic Study in the Period (1987-2019)

Prof. Salaheldin Fararh Attallah Bakhiet^a, Dr. Samir Ibrahim Bakhit^b, ^aKing Saud University, Department of special Education, College of Education, Saudi Arabia. ^bAssociate Professor, Department of library & Information Science, Alneelain University, Sudan, Email: ^abakhiet@ksu.edu.sa, ^bsamirbakhit2@yahoo.com

This study aimed to introduce the Sudanese psychologist, Professor Omar Haroon Al-Khaleefa, through monitoring of his biography, as well as a bibliographic work of his scientific and intellectual contributions in the field of educational psychology for the period 1987-2019. The investigation revealed that his scientific, intellectual, counseling and training contributions were varied. The study established Professor Omar Haroon Al-Khaleefa as a distinguished scientist with 157 scientific and intellectual publications: the MA thesis, the Ph. D dissertation, 9 books, 1 edited chapter, 97 articles in Arabic journals, 47 articles in English journals, 1 article in a French journal. These articles were published in 59 journals: 15 in international journals, 34 in regional journals and 10 in local journals. He supervised 42 Ph. D dissertations and 31 MA theses. Furthermore, he participated in 43 conferences in more than 20 countries. He was the main speaker and a prominent member in the organizing committees of some of those conferences. He even chaired some of those conferences. Pages 728 to 766

Pdf The Mediating Role of Creativity in the Influence of the Entrepreneurial Mindset on Corporate Entrepreneurship

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Entrepreneurship is one of our economy's most significant component and a skill that is taken into account when starting a business or even when striving to be an excellent worker. The purpose of this research is to evaluate the role that creativity in the northern Jordanian banks plays in the relationship between the entrepreneurial mindset and corporate entrepreneurship. The sample consists of 363 bank employees from various departments. They were conveniently selected and analysed by Structural Equation Modeling (SEM). Results showed that creativity has a positive and significant impact on the relationship between the entrepreneurial mindset and corporate entrepreneurship. The results also showed that the entrepreneurial mindset had a significant and positive impact on corporate entrepreneurship. According to the research results it was recommended that: All bank employees need to work on an entrepreneurial strategy at their various levels and roles in positions of responsibility in the fundamental concepts, associated with methods of the entrepreneurial mindset in terms of enhancing their operations to provide their clients with a successful and modern service. Pages 767 to 783

Pdf A Comparative Analysis of Unlevered and Levered Beta and its Impact on Firm Performance

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This paper examines a comparative analysis of unlevered beta and levered beta and its impact on firm performance. Panel data of 15 cement companies listed on PSX with duration ranges from 2008-2017 are used. For analysis of data descriptive statistics, correlation and Panel estimate generalised least square (Cross-section weights) are employed. A Firm performance indicator comprises of return on assets, return on equity and Tobin's q are used as dependent variables, whereas unlevered and levered beta as independent variables. In addition to that, control variables comprising of firm size, firm growth and firm age are also used. Finding from panel estimated generalised least square (Cross-section weights) states that beta levered and beta unlevered have a positive association with all three firm performance indicators i.e; Tobin's q, return on equity and return on assets. But the value of coefficient of beta levered and unlevered varies with each firm performance indicators. It is therefore proved that unlevered beta and levered beta have an impact over firm performance, thus management should adopt necessary carefulness while taking decisions regarding inclusion of debt in capital structure and its associated risk. Pages 784 to 800

Pdf **Systematic Review of Psychological Treatments for Methamphetamine**

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No previous systematic reviews on evidence-based psychological treatments for methamphetamine use disorders were found. The Transtheoretical Model (TTM) offers a broadly applicable framework for categorising types of psychological treatments based on the processes of change involved. The objective of this systematic review of psychological treatments for methamphetamine use disorders was to identify current treatments and the processes of change they rely on, following the categorisation provided by the Transtheoretical Model. The study method is a systematic review with narrative synthesis. The following psychological treatments had the best evidence for efficacy: Gay-Specific Cognitive Behavioral Therapy, Motivational Enhancement, Contingency Management and STAGE-12. The most common processes of change belonged to the consciousness-raising and self-reevaluation categories. The least frequently used processes of change belonged to the helping-relationship categories. The available evidence indicates that training therapists to form better therapeutic relationships (the "helping-relationship" process of change in the TTM) is efficacious, but it is rarely used as the basis of treating methamphetamine use disorders. Focusing more on the helping-relationship categories is a key approach for increasing the efficacy of treatments for methamphetamine use in real-world settings. Pages 801 to 813

Pdf **Survey of the Current Situation of Linguistic Students' Informational Text Competence in Vietnam**

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This survey studies the current status of the informational text writing competence of Philological Pedagogy students in Vietnam. In order to have a complete and comprehensive view of the literacy competence of Philology Pedagogy students, we have surveyed 366 students of 11 Philology Pedagogy Universities in Vietnam. The survey questions focused on a number of issues such as students' perceptions of informational texts and their role in learning and living, informational writing skills, and awareness of factors affecting informational writing skills, and teaching methods of informational writing skills. This study uses survey methods, analytical - synthesis methods, descriptive methods, etc. The survey results are the basis for us to design teaching methods of informational text writing effectively. At the same time, it is also the basis for us to propose changes in the curriculum for students of Philology Pedagogy, in which it is imperative to focus on testing, assessing writing competence in general, and informational text writing competence in particular. Pages 814 to 831

Pdf **The Impact of Customer Relationship Management Technology Use on the Firm Performance Mediating and Moderating Role of Marketing Capabilities**

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In this aggressive market competition, firms are trying to make extensive efforts to handle their firm performance in terms of profitability, market share and customer satisfaction. Today due to advance technology world is enjoying the pace of development. But the firms in industry of Pakistan which is the main sector of economy are still fighting with the gigantic records (especially about customer). Academic and practitioner current literature purposed that customer relationship management technology use is a cause to increase the firm performance, so far literature has mixed performance assessments in the existing literature. These equivocal results may be search a mediator or moderator. For this reason, the purpose of this research paper is to see the sights of customer relationship management technology use impacts on firm performance by considering the moderating effect of architectural marketing capabilities. A theoretical model developed which is based on the information and literature. Simple random sampling technique was used for gathering the data. This study used primary data through a questionnaire. 180 out of 470 questionnaires used in this study and used correlation and regression for analyses and testing. The findings suggest that CRM technology use is associated with the three dimensions of organization performance (i.e. financial, customer, and growth). The results highlight that specialized marketing capability mediates the association between CRM technology use and performance and architectural marketing capabilities moderates the association between CRM technology use and performance. Pages 832 to 861

Pdf **An Empirical Study of the Adoption of Fintech in the Banking Sector of Saudi Arabia**

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The unceasing evolution of technological innovations has lead to a new area of study called "FinTech". FinTech affected the shape of financial services and transformed the entire banking system from a branch-specific process to various digital channels, which are online, social, and mobile. In this context, our work aims to produce a survey of FinTech by collecting and reviewing contemporary achievements, by which a theoretical data driven FinTech framework is proposed. The methodology is based on face to face interviews with 10 bank managers that was concerned with the adoption of FinTech in Saudi banks according to Saudi Vision 2030. The findings confirm that despite a lack of budget and skills, they are continuously working to adopt the FinTech products and improve financial services in order to increase profit, market share, customers' confidence and competitiveness. Pages 862 to 873

Pdf **The Aftermath of Ostracism at the Workplace - A Moderated Mediation Approach**

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More exploration and examination about the circumstances that force individuals to behave unethically in an organisation is needed, as an unethical culture in an organisation discourages organisational innovation. Therefore, the present study aims to examine the relationship between employee expediency and workplace ostracism, which will allow the researchers to gain more insight into its practical implications. The research will draw upon the affective event theory (AET) to examine the hypothesised relationship between workplace ostracism and employee expediency, using the mediating effect of emotional exhaustion and the moderating role of moral identity. In order to test these hypotheses, 272 responses were analysed via PROCESS macro. Findings show that when employees face ostracism at their workplace, the feeling of social rejection develops into a situation in which they show affective response, which may trigger employee expediency even in the presence of moral identity. Hence, this study proves that workplace ostracism develops such feelings in employees, which makes them indulge in unethical behaviour. Pages 874 to 892

Pdf **Does Deep Acting and Surface Acting Play a Role Between Customer Orientation and Job Outcomes? A Study of Fast Fashion Boutiques**

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Since an essential element of service quality is how employees communicate with customers, customer orientation and employee's emotions become significant for sales personnel. The proposed study investigates how a relationship is drawn in the fashion clothing industry by using the person-job fit theory perspective on emotional labour. The study has employed a quantitative research method. A sample containing data of 250 people has been collected from frontline sales employees and managers working in fashion clothing boutiques of Lahore. Partial Least Square Structural Equation Modeling (PLS-SEM) was used to analyse measurement and structural model. The study outcome suggested that worker's customer orientation is positively associated with employee job satisfaction (work attitude outcome) and deep acting emotional labour perspective while negatively related to emotional exhaustion and surface acting emotional labour perspective. Results also revealed that deep acting emotional labour perspective positively mediates and surface acting negatively mediates the connection between customer orientation and job satisfaction. Whereas, in the case of customer orientation and emotional exhaustion, surface acting positively and deep acting negatively mediates the relationship. The findings also discussed the practical and theoretical implications. The research investigates a unique model in the context of the fashion clothing textile industry. Pages 893 to 912

Pdf Evaluation Study of the Physical Condition of Sports Sciences Faculty Students at the Arab American University During the COVID-19 Pandemic

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This study aims at identifying the physical condition of Sports Sciences Faculty students at the Arab American University. To achieve study objectives, the researchers used the descriptive methodology and the physical condition description test designed by Allawi (1998). Data was collected using a questionnaire with a reliability factor of 0.89, which surveyed the sample of the study consisting of 97 students from the Faculty of Sports Sciences at the Arab American University; this sample represents 23.5% of study population. The researchers used the Cronbach Alpha equation to measure the study's reliability factor scale, t-tests for two independent groups (Independent -t -test), and the One-way ANOVA test. Results of the study showed that the physical condition of students of the Faculty of Sports Sciences at the Arab American University is intermediate, and that there are statistically significant differences at the level of $\alpha \leq 0.05$ for fitness elements of agility and flexibility in favour of female students. However, there are no statistically significant differences at the level of $\alpha \leq 0.05$ for fitness elements of muscle strength, endurance and speed among students of the Faculty of Sports Sciences at the Arab American University. Moreover, there are no statistically significant differences at the level of $\alpha \leq 0.05$ in the overall degree of physical condition nor in any of the fitness elements due to the study year variable. Researchers recommend teachers to acquaint their students with descriptions of their physical condition for its importance in improving their physical, motor and skill performance. Pages 929 to 946

Pdf Preferred Learning Styles of Management Students of Pakistan

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The preferred learning styles of management students are of interest among the educators of the relevant field. The various studies explored how learning styles are the best predictors of academic performance. However, this study aims to explore the learning styles of management students in Pakistan. Henceforth, the research study focuses on the descriptive quantitative research design applied as the instrument for such a task. The outcomes of the research study highlighted that the participants are: reflective; introverted; visual; closure-oriented, random-intuitive; sharpener; synthesising; particular; field-independent; and deductive. The respondents themselves recognised as both literal and metaphoric due to their preferred learning style. As a result, the students are classified concerning their preferred styles. Furthermore, the study's findings would be fruitful to enhance preferences and learning capabilities among the students. Also, the outcomes would be favourable for teachers to develop their teaching plans connected with the learning styles. Thus, it requires a dire need for the revision of the curriculum at the university level. The students resort to learning preferences and potentials among the students, which should be relevant, adaptive and useful in a real sense for management students. Pages 947 to 959

Pdf Selective and Sustained Attention among Fencing Athletes

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Attention is awareness of the here and now in a focal and perceptive way; it is the interface between the vast amount of stimulation provided by our complex environment and the more limited set of information of which we are aware. Attention especially affects athletes; it is important in fencing, and effects the levels of performance and achievement in fencers. The aim of the present study was to determine the attention types (selective & sustained) and processing speed and to find the gender differences of fencing athletes regarding attention types. The study sample consisted of 20 subjects who were selected from the Jordan Fencing Federation. The Leiter International Performance Scale (Leiter-3) was used to evaluate the two attention types and processing speed. The results indicated that fencing athletes show greater ability in attention types; sustained attention and selective attention (Stroop effect) were high. The fencing athletes recorded higher scores on the Stroop colour congruent than the Stroop colour incongruent. Some differences were found regarding gender differences, females having significantly higher scores in the most of attention types than males, females having significantly higher Stroop colour congruent stimuli and Stroop colour incongruent stimuli results than males. Pages 960 to 967

Pdf The Taxation Constraints and Potential Solutions For Indonesian MSMEs

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This study aims to know the constraints of taxation that is currently faced by Indonesian Micro Small Medium Enterprises (MSMEs), and also to find out the potential solutions expected by Indonesian MSMEs. Researchers have conducted interviews and also observations to obtain the information needed in the study. The place chosen by the researchers was the UMKM exhibition located in the Jakarta and Tangerang areas. Researchers used the location of the MSME exhibition to facilitate research covering MSMEs throughout the territory of Indonesia. The results of this study indicate that most of MSMEs respondents in Indonesia do not yet have a sufficient understanding of taxation especially income tax rates for MSMEs. Until now, the main focus of Indonesian MSMEs is still limited to the area of marketing or market education. The paper suggests development of the brand image, managing the business finances and marketing as an identified solutions for MSME to survive in business. Pages 968 to 979

Pdf Analysing Historical Dialectics in Shahid Nadeem's Play *Here Comes Basant Again*

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The present study aims at analysing the artistic role of dialectics in the context of different ideologies in Shahid Nadeem's play *Here Comes Basant Again* that was produced in 2014 by a Lahore based Pakistani playhouse Ajoka. The theoretical framework for the present study comes from Bertolt Brecht's theories on theatre and playwriting that are collected in his famous book *Bertolt Brecht on Theatre: Development of an Aesthetic* (1964). The surge of terroristic fanaticism that appeared in Pakistan in the last decades of the previous century is still continuing. Terroristic activities of the Taliban, in the play under discussion, are dynamically pitched against the indigenous centuries' old cultural festivities like kite-flying in the spring; this festival is called *Basant* in the local idiom. This dialectical confrontation is on various levels and in multiple configurations. The interrogative text and the 'quotational acting' both stir the rational faculties of the reader/spectator to prepare them to reject the unexciting ideology and vote for the healthy structure. The dialectical moves and volleys between the colonial forces of terrorism and the playfulness based local modes of entertainment theatricalise/aesthetise both the negative image of the Talibanistic zealotry and the positive face of the culturally sweet Pakistan. This agitprop theatrical production, on the one hand, effectively alerts the spectators of the dehumanising invasion of religious bigotry and, on the other hand, it encounters them to their own life giving forces like kite-flying. Pages 980 to 990

Pdf The Impact of Transformational Leadership Style on Organisational Commitment: Imam Abdulrahman Bin Faisal University as a Case Study

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Based on the review of the existing literature on the topic, this study's findings show that the style of transformational leadership may influence employees' organisational commitment. The purpose of this study was to investigate the impact of transformational leadership on the organisational commitment of the staff members working at Imam Abdulrahman Bin Faisal University. A total number of 384 questionnaires were distributed out of which 171 were returned representing a 45% response rate. This study's findings show that the style transformational leadership has a positive effect on the organisational commitment of the University's staff members. Also, in terms of employee gender, there are no significant differences between the members of staff with respect to their opinions about the availability of leadership styles for managers and the organisational commitment. Pages 991 to 1012

[Pdf](#) **The Advancement in Information and Communication Technologies (ICT) and Economic Development: A Panel Analysis**

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This study analyses the impact of advancement in information and communication technologies (ICT) on economic development over the period of 2000 to 2017 in the case of 87 developed and developing countries. The developed and developing countries are selected following the ranking of the International Monetary Fund's World Economic Outlook Database, October 2018. This article uses three types of analysis: the first is based on the whole sample, and for comparative analysis developed and developing countries' analysis are done separately. The results of panel least squares reveal that advancement in information and communication technologies has an insignificant relationship with economic development, whereas the advancement in information and communication technologies is playing a positive and significant role in the economic development of developing countries. This shows that developed countries are getting more benefits from advancement in information and communication technologies in comparison with developing countries in the process of economic development. The developed countries have a more stable macroeconomic environment in comparison with developing countries, so macroeconomic stability is playing a more significant role in the case of developed countries. If developing countries want to achieve higher economic development, they must increase trade and physical capital within a stable macroeconomic environment. Moreover, developing countries should adopt advancement in information and communication technologies (ICT) to compete with developed countries in the process of economic development. Pages 1013 to 1039

[Pdf](#) **A Plan of "SHINE" In Search of Sustainable Synergy**

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Applicability of the concept of sustainability is essential to all areas of human society; efficient synergies can be successfully searched if efforts are associated with responsible business practices. An attempt was extended to initiate marketing activities from a widespread network of District Industrial Homes, a non-profit government organisation projected for capacity building of the low-income class in underdeveloped countries. SHINE was designed for District Industrial Homes in Punjab, Pakistan. This product plan was an organised effort to acquire economic growth and self-sustainability, through establishing a marketing line by diversifying the current activities of the institute. Pages 1040 to 1064

[Pdf](#) **Predictors of Money Management Behaviour Among University Students**

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Purpose – Management of money, a global problem, is a capability essential for students enrolled in universities as they are considered responsible for organisations and the nation in the future. The literature lacks pieces of evidence from developing nations and factors other than financial literacy, as previous studies have been done in developed nations. This study aims to fill this research gap and investigate influencing factors, other than financial literacy and understanding the level of influence of those factors.

Design/methodology/approach - This study has been conducted in Pakistan with the help of the quantitative survey method using a self-administered questionnaire among university students in Pakistan. **Findings** – The findings indicate that all the factors used as independent variables have a positive and statistically significant effect on the money management behaviour of university students in Pakistan. This study also shows that there is a deviation in the behaviour of the students concerning their institutes, academic year, type of degree, residence, income, and working hours. **Research limitations/implications** - Due to Covid-19 data was gathered online using a convenient, non-random sampling technique instead of a random sampling technique. Moreover, implications and future research directions are provided. **Originality/value** – This study contributes to the literature of developing nation perspective and studies' predictors beyond financial literacy, debt management, and financial well-being. This study adopted a quantitative approach as much of the previous work has been done through a qualitative approach. Pages 1065 to 1084

[Pdf](#) **Descriptive Dimensions of Brand Equity in the Insurance Industry of Pakistan: A Literature Review**

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Insurance companies have recognised the intrinsic importance of products and treated them as valuable assets in the changing business scenario even in Pakistan. Any company's strategic potential is highly impacted by products in its portfolio. Brands are undoubtedly worthwhile brand tools. Brand is a multidimensional system that incorporates practical and emotional principles to fulfill customer, performance and behavioural needs. One of the aims of branding is to make the brand special in the specific and valued aspects of the consumers. Provided that the brand is a significant factor of every marketing campaign, the definition of its equity must be understood. Because of consumer perception, brand equity is the trust accrued in a brand. Brand equity's value is projected to produce potential sales from the branded product compared with the non-branded product, provided that products are expanding on the market; insurance firms of Pakistan are seeking to preserve brand resources by appropriate brand differentiation and other ways. This article seeks to explain these facets, as discussed in specialist literature: brand loyalty, brand awareness, brand association, brand perceived quality, brand image, brand trust and brand credibility. Pages 1085 to 1097

[Pdf](#) **Differences in Authority Between Satpol PP and Polri in Creating General Order**

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The purpose of this study is to analyse firstly, differences in law enforcement authority between Satpol PP and Polri in creating public order and peace of society. Secondly, differences in law enforcement authority between Satpol PP and Polri can cause overlap in their implementation. The research method used is normative juridical legal research using a statutory, conceptual, and comparative approach. The results showed first, differences in law enforcement authority between Satpol PP and Polri in creating public order and peace of society is if Satpol PP has the authority to maintain public order, while the National Police is more concerned with maintaining domestic security; Secondly, in carrying out their duties the Satpol PP often overlaps and clashes with other law enforcers, especially the National Police. It cannot be denied that it often happens that the National Police finally have to become a "fire brigade" when in carrying out their duties the Satpol PP finally has to clash with the community which then leads to an anarchic situation. When in situations that could lead to further disturbance in security and public order, the National Police finally intervene. What often happened was that the National Police collided with the community because of the anarchist situation that had developed too far. Pages 1098 to 1114

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This study has examined the relationship between individual socialization content and effectiveness professional socialization of beginning English teachers in Pakistan. The content of professional socialization comprised four variables including teaching skill, professional training, association with senior colleagues, and organizational environment. Effective socialization was defined as the level of job satisfaction with the organizational culture and professional learning programs. The survey method, with a detailed valid questionnaire, was used to collect the data from randomly selected sample from the various strata, i.e., 150 beginning English teachers. The data was passed through descriptive univariate analysis first and then linear and multiple regression tests were conducted. The results presented a positive relationship between effective socialization (DV) and individual variable of socialization content (IV). The study also discovered many challenges to effective socialization process related to teachers' classroom management, individual and institutional professional learning program, attitudes and counselling from senior colleagues and headteachers, adjustment to organizational culture and practices. The study suggested a need to focus on workplace learning programs with a mind shift from off-the-job trainings to the real-life mentoring and socialization programs. The study hopes to contribute in addressing the significant issue of second language teacher education and professional socialization and how well the potential challenges can be addressed. Pages 1115 to 1129

The Impact of Top Management Commitment, Green Purchasing, and Supply Chain Management Practices on Operational Performance

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Globalisation has forced the manufacturing industry to take care of environmental sustainability. This research examines the impact of top management commitment, green purchasing, supply chain management practices on operational performance. This research distributed questionnaires to 150 manufacturing companies in East Java, Indonesia, and 135 questionnaires were returned and completed correctly. Of the 135, only 81 questionnaires were considered valid due to the respondent profile relevance. Data analysis used the Partial least square, utilising the SmartPLS software. The results reveal that top management commitment directly influences green purchasing and supply chain practices. However, top management commitment does not directly affect operational performance. Green purchasing affects supply chain management practices and operational performance. Supply chain practices directly affect operational performance. This study provides insight for managers to improve the company's operational performance. This study also contributes to the current research on supply chain management theory.

Key words: *Green purchasing, Top management commitment, Operational performance, Supply chain practices.*

INTRODUCTION

Global competition has forced countries to prioritise the growth of the manufacturing industry in pushing economic growth. This strategic decision is considered rational since the manufacturing industry's growth has become central the country's economic growth in many

countries, including Indonesia (Nuryanto et al, 2020). The manufacturing industry has become one of Indonesia's mainstay sectors in sustaining economic growth during global economic uncertainty in terms of changes and development. However, logistical performance in Indonesia is dependent on infrastructural support (Reza, 2013). A propitious logistics system allows the rapid flow of goods from suppliers to manufacturing companies and customers. The goals of a supply chain system are to provide satisfaction to customers by communicating well with customers, building customer trust, and on-time delivery using the information technology needed to provide the best service (Ju et al, 2019).

The company's ability to handle the flow of goods, information, and money from upstream to downstream destinations through processes of procurement, storage, transportation, distribution, and delivery services according to the type, quality, quantity, time, and place desired is called supply chain management (Sundram et al, 2018). Green supply chain management could improve environmental performance by reducing waste, costs efficiency, and economic performance (Paulraj, 2011; Nguyen, 2020; Cosimato & Troisi, 2015). Green supply chain management in construction companies includes green design project activities, green purchasing, green transportation, green construction, and green facility practices to improve organisational performance, economic performance, and environmental performance (Balasubramanian & Shukla, 2017). A company's ability to implement an efficient and effective supply chain flow is defined as supply chain performance (Zhu et al, 2013).

Supply chain performance is the extent to which a company can manage efficient inventory movement and supply chain flexibility to meet customer orders on time, provide quantity and quality, and administrative documents (Kalyar et al, 2019, Lee, 2015; Doan, 2020; Saragih et al, 2020; Usman, 2020). A company can achieve supply chain performance by implementing supply chain management practices with continuous support from the top management to make efficient and effective decisions (Gawankar et al, 2013). Top management should understand that supply chain management practices could result in excellent supply chain performance (Sandberg & Abrahamsson, 2010). Top management's commitment will support the successful execution of any programs that support company performance because the company's top management can build the atmosphere and corporate culture by building employee perceptions and empowering employees to achieve the stated goals (Lee et al, 2016). Also, top management's commitment to providing support and developing capabilities positively improve the implementation of information technology (Dabari & Saidin, 2014; Tarigan, 2018). Top management support can moderate the influence of supplier integration on supply chain performance, but top management support cannot moderate customer integration to supply chain performance (Shee et al, 2018). Top management's commitment has a significant impact on the company's competitiveness by applying enterprise resources planning and integrating the company's internal management of the supply chain (Tarigan et al, 2020a).

The company's management will provide policies related to internal conditions adapted to external changes in the company (Paulraj, 2011). Many industries do not implement the green environment properly, and have only just started implementing it. The purpose of green supply chain management is related to three dimensions: economic performance, environmental performance, and social performance (Çankaya & Sezen, 2019). Green supply chain management includes green products, green design, green purchasing, green marketing, and eco-design. Green supply chain management is often also referred to as green logistics consisting of green purchasing activities, green packaging, and green transportation. Green purchasing is applied to companies in providing benefits to reduce material waste, reduce liability costs, and build the image that companies have in regard to the environment (Sharma et al, 2017, Cosimato & Troisi, 2015).

Green supply chain management is essential for company development and survival through collaboration with suppliers and customers in the pursuit of improving performance (Lee & Joo, 2020). Green purchasing is a top management policy that encourages suppliers to take care in regard to environmental issues. Green purchasing has a positive and significant impact on operational performance (González-Benito et al, 2016). The influence of green purchasing on competitive operational outcomes is related to lower costs and improved quality, delivery time, and flexibility (Famiyeh et al, 2018). Green purchasing, as determined by the company, is part of the supply chain practice. A company's ability to practically build an integrated link in the company's internal and cross-functional business with external companies in providing products or information according to customer needs along the supply chain flow is defined as supply chain management practices (Al-Shboul et al, 2017). The company's performance in terms of market share financial performance is affected by supply chain management practices. Excellent supply chain management practices improve firm performance because of its ability to implement enterprise resource planning to integrate the quality management system (Saragih et al, 2020; Tarigan et al, 2020a). In contrast, customer relationships do not impact the supply chains of electronic manufacturing performance (Sundram et al, 2011). Green purchasing adopted by the local government in several cities in Japan showed that adopting a stipulated policy regarding green purchasing is positively related to the implementation of green purchasing in all categories of purchasing items, including paper products, stationery, lighting equipment, and others (Miyamoto et al, 2020).

This paper investigates the impact of top management commitment on operational performance through the mediating role of green purchasing and supply chain practice. This research would provide a managerial basis for improving operational performance by considering the establishment of top management commitment and the adoption of green purchasing and supply chain management practices. This study also would contribute to the current research in the field of supply chain management.

SUPPLY CHAIN MANAGEMENT

Supply chain management enhances the manufacturing industry's ability to integrate a network from suppliers, manufacturers, and distributors to benefit customers (Kalyar et al, 2019; Lee, 2015). Supply chain management is also defined as a process of coordination between business functions in an integrated internal company and external business functions effectively in providing products and information to customers (Al-Shboul et al, 2017; Al-Ghwayeen & Abdallah, 2018).

Top management commitment

Many researchers have studied the presence of top management commitment concerning the firm performance. Top management involves active communication and discussion between functions in adjusting their respective roles to achieve company goals (Sandberg & Abrahamsson, 2010). Top management of the company must act as a driver for change in the company to understand the potential of supply chain practices in depth (Diabat & Govindan, 2011; Tarigan, 2018). Top management support from the company is required to support the company's execution and adoption (Doan, 2020). The strength of corporate management support for the programs implemented is essential because it can build organisational culture and improve its atmosphere (Lee et al, 2016). Top management support impacts collaboration with suppliers and customers on green supply chain management in Korea's manufacturing companies (Lee & Joo, 2020). Top management with clear policies and effective strategic planning that provides the required resources, and adequate training for employees can increase green purchasing (Tarigan et al, 2020b).

Top management support is required to provide the required financial resources, that is, the resources needed to build a company's productive culture. Top management support has a positive effect on enterprise resource management; without top management, the system's implementation will not succeed (Dabari & Saidin, 2014). Top management support in the company can play an essential role in generating value for the company, where top management support can have a role in increasing the positive influence between supply chain integration on supply chain performance (Shee et al, 2018). Top management's commitment is defined as clear company policies in setting company goals, the ability to develop employees and provide adequate training. It also involves a willingness towards achievement, the provision of resources when needed, and periodic evaluations of the system (Tarigan et al, 2020a). Based on these arguments, the first, second, and third hypothesis is formulated as follows:

H1: Top management commitment affects supply chain management practices.

H2: Top management commitment influences operational performance.

H3: Top management commitment affects green purchasing.

Green purchasing

There have been several studies in the literature concerning green purchasing. Green supply chain management is a series of activities related to the company's concern for the supply chain flow environment, including the procurement of materials, called green purchasing, green design, production processes with the terms green process, green distribution, and green marketing (Çankaya & Sezen, 2019). The green supply chain is also known as green logistics or green purchasing (Sharma et al. 2017). The aim is to purchase and use environmentally friendly materials to reduce waste from production, packaging, and transportation (Cosimato & Troisi, 2015). The adoption of the green supply chain in India has constraints related to its costs, the complexity of carrying out established procedures, and the lack of support from company executives in implementing it (Soda et al, 2015).

Green purchasing can be defined as procuring raw materials by considering the impact of environmental damage or purchasing raw materials to consciously care for the environment by reducing waste sources and reusing materials, while still paying attention to product quality and customer satisfaction (González-Benito et al, 2016). Green purchasing has a strategic function in maintaining environmental sustainability (Diabat & Govindan, 2011). Green purchasing can reduce climate change by procuring environmentally friendly products such as air conditioning with an eco-label (Miyamoto et al, 2020). The implementation of green purchasing needs a policy establishing the procedure to purchase the product, following government regulations that care for the environment. The adoption of green purchasing positively improves firm performance (Tarigan et al, 2020b). Green purchasing at construction companies is measured by purchasing decisions for environmentally friendly raw materials. Environmental criteria are included as decisions in determining the implementation of tenders so that construction companies pay attention to environmental sustainability (Balasubramanian & Shukla, 2017).

Concerning the procurement function, green purchasing has six internal roles, namely building supplier awareness, building a supplier system to care about the business environment, collaborating with suppliers in sharing knowledge regarding the environment, explaining to suppliers green production, communicating that suppliers are required to have environmental requirements, and that they actively contribute to the environment (Cosimato & Troisi, 2015). Green purchasing is the extent to which the company has collaborated with suppliers in meeting needs according to environmental criteria. Green purchasing emphasises the purchase of environmentally friendly raw materials and prioritises suppliers who already have environmental certificates and have experience in resolving environmental problems (Zhu et al, 2013; Al-Ghwayeen & Abdallah, 2018). Measurement items for green purchasing proposed by González-Benito et al (2016) involve the way in which a company empowers the supplier

on an ongoing basis, the way in which a company always evaluates suppliers in relation to other suppliers, the way in which a company applies environmental criteria that must be considered by suppliers, and the way in which the company always tries to find sustainable suppliers. The company tries to maintain existing suppliers, but it will find a sustainable supplier if it is not possible. The above discussion leads to the fourth and fifth hypotheses, which are formulation as follows:

H4: Green purchasing affects supply chain management practices.

H5: Green purchasing influences operational performance.

Supply chain management practices

Supply chain management practices are defined as the company's ability to practically connect the internal with the external business functions to pursue a propitious flow of information and products to improve company performance (Tarigan et al, 2020a; Usman, 2020). Al-Shboul et al (2017) state that supply chain management practices consist of seven dimensions: integration with the strategic supplier, information sharing with partners, and customer relationship management. Green supply chain management practices in India's manufacturing companies have dimensions of eco-design, green purchasing, environmental cooperation, and reverse logistics (Younis et al, 2016). Green supply chain management practices are focused on the dimensions of green supplier integration, green customer cooperation, and intra-organisational environmental management. Companies can adopt green supply chain management in practice by building integration with suppliers in providing environmentally friendly materials, and developing environmentally friendly production processes that delivers finished products to environmentally friendly customers (Geng et al, 2017).

The dimensions of supply chain management practices related to the company's internal business are internal information sharing, internal lean practices, process postponement, and total quality management adoption. Green supply chain management practices positively impact financial performance and non-financial performance in Vietnamese tourism enterprises (Nguyen, 2020). The Supply chain practice used by Sundram et al (2011) related to external factors is a supplier strategic partnership and customer relationship. The internal practices in the company are information sharing, information quality, postponement, agreement regarding vision and goals, and finally, risk-sharing and reward sharing. Based on this argument, the sixth hypothesis is proposed:

H6: Supply chain management practices affect operational performance.

Operational performance

Firm performance is a broad concept that covers various dimensions of company operations, company management, and competitive advantage, and is based on financial performance, customer satisfaction, the customer complaints rate, and non-financial performance (Tseng & Liao, 2015; Nuryanto et al, 2020). Financial performance as measured in logistics services includes high investment returns, the growth rate of company profits, fewer asset-liabilities ratios, and a rapidly growing market share for company products (Ju et al, 2019).

Corporate performance related to the impact of green supply chain management practices is determined by environmental performance, economic performance, social performance, and operation performance (Younis et al, 2016). Measurements on the environmental performance dimension include reducing air emissions, reducing water use, reducing solid and liquid waste, using environmentally friendly materials, and improving company conditions to be environmentally friendly. Measurements stipulated in economic performance reduce the cost of purchasing materials, reduce energy use, reduce company waste treatment costs, reduce costs in work accidents, and increase company profits. Measurements used for social performance include improving the company's image, committing to social problems, preserving its environment, and increasing company employees' job satisfaction. Operational performance is measured by improving the health and safety of employees of the company, a reduction in lead time, an increase in the quality of the company's products, an increase in the competitiveness of enterprises, enhancing the company's product development, implementing green practices on an ongoing basis and increasing the chances of products for export to other countries.

Firm performance is the company's achievement in a particular period in terms of non-financial goals. It determines competitiveness in operational performance, including improved efficiency, quality improvement, productivity improvement, and cost savings (Cosimato & Troisi, 2015). Organisational performance in construction companies in implementing green supply chain management is measured by increasing sales, increasing selling prices, increasing market share, increasing return on investment, and increasing company profits (Balasubramanian & Shukla, 2017). Operational performance in the procurement function is determined by several measurement items, including companies getting high-quality raw materials, companies getting the lower price of raw materials, companies getting materials with fast lead times, and lower total costs to provide efficiency (González-Benito et al, 2016). Supply chain performance, which falls under operational performance, is related to reducing manufacturing costs, delivery reliability, and conformance quality (Shee et al, 2018). Manufacturing performance is also defined by customer satisfaction, delivery, flexibility, and speed (Sundram et al, 2018; Tarigan, 2018). The supply chain performance stated by Gawankar et al (2017) related to purchasing is material efficiency, supply chain integration, supply chain flexibility, product quality, partnership quality, and product innovation. Firm performance is

the company's goal as determined by two dimensions: market share performance and financial performance (Al-Shboul et al, 2017). Operational competitive capabilities indicators reduce cost, improve quality, delivery, and flexibility (Famiyeh et al, 2018).

RESEARCH METHOD

This research collects data using a research questionnaire designed with a Likert scale from 1 (strongly disagree) to 5 (strongly agree) (Sekaran & Bougie, 2016). Top management commitment assesses the extent to which the top management is committed to supporting the organisation in terms of the socialisation of the company goal to all functions (TMC1), the establishment of management policies that can be understood by all departments (TMC2), provision of required resources (TMC3), and provision of time for meeting with all departments (TMC4). Green purchasing measures the extent to which the company established policies that suppliers are supplying environmentally friendly raw materials (GP1), the purchasing department sets clear green material criteria (GP2), raw materials are more environmentally friendly (GP3), and the company collaborates with suppliers on an ongoing basis (GP4). The measurement items for supply chain management practices concern suppliers: strategic supplier partnership (SCP1), enhanced level of information sharing with partners (SCP2), and collaboration with suppliers (SCP3). The measurement items for operational performance related to green purchasing are conformance quality (OP1), lead time reduction (OP2), companies obtain raw materials at a lower cost (OP3), and efficient use of company raw materials (OP4).

The research population comprises of the manufacturing companies in East Java, Indonesia, that have adopted supply chain management practices and green purchasing. This research has distributed 150 questionnaires to 150 manufacturing companies. 135 questionnaires were completed correctly. The distribution of so many questionnaires is possible with the support of grant funding from the government. As had been identified previously, this study's concern is the effect of supply chain management practices and green purchasing adoption on operational performance. Hence, the relevant criteria for the respondents are from the purchasing or supply chain management department. Based on these underlying criteria, only 81 questionnaires were considered valid for further analysis. Data analysis used the Partial least square by utilising the SmartPLS software.

RESULT

The first step is to examine the measurement model in terms of validity and reliability.

Table 1. The convergent validity assessment result

Indicator	Factor loading	Standard Deviation	T-Statistics
TMC1	0.610	0.196	3.114
TMC2	0.658	0.175	3.765
TMC3	0.811	0.125	6.463
TMC4	0.899	0.063	14.355
SCP1	0.556	0.262	2.121
SCP2	0.769	0.224	3.432
SCP3	0.722	0.270	2.674
GP1	0.836	0.128	10.488
GP2	0.796	0.085	9.415
GP3	0.674	0.115	5.856
GP4	0.832	0.048	17.502
OP1	0.866	0.044	19.455
OP2	0.781	0.116	6.717
OP3	0.877	0.055	15.808
OP4	0.834	0.037	22.32

The validity test assesses each indicator factor loading value as less or greater than 0.5. An indicator is considered valid when the factor loading value exceeds 0.5. Table 1 demonstrated convergent validity in terms of factor loading. The construct of top management commitment (denoted as TMC) has the lowest value of 0.610, supply chain management practices (SCP) has the lowest value of 0.556, green purchasing (G.P.) has the lowest value of 0.674, and operational performance (O.P.) has the lowest value of 0.781. Those results indicated that all indicators are valid as the factor loading value is higher than 0.50 as the minimum recommended value (Hair et al. 2012).

Furthermore, the reliability test assesses the value of composite reliability, and the block on indicators is considered reliable when the composite reliability value exceeds 0.7. Table 2 shows the result of reliability assessment in terms of composite reliability. All composite reliabilities are greater than 0.70, the minimum recommended value (Hair et al, 2012).

Table 2. Reliability measurement

Research variable	Composite reliability
Top Management Commitment	0.837
Supply Chain Practice	0.727
Green Purchasing	0.866
Operational Performance	0.906

Thus, the research's outer model is valid and reliable, and the subsequent analysis is allowed. Further analysis focuses on hypothesis testing in Table 3.

Table 3. Hypothesis test result

Direct Effect	Path coefficient t	Standard deviation	T-Statistic
Top Management Commitment -> Supply Chain Management Practice (H1)	0.342	0.160	2.136
Top Management Commitment -> Operational Performance (H2)	0.115	0.146	0.786
Top Management Commitment -> Green Purchasing (H3)	0.440	0.168	2.623
Green Purchasing -> Supply Chain Management Practice (H4)	0.406	0.138	2,934
Green Purchasing -> Operational Performance (H5)	0.593	0.143	4.155
Supply Chain Management Practice -> Operational Performance (H6)	0.489	0.130	3.755

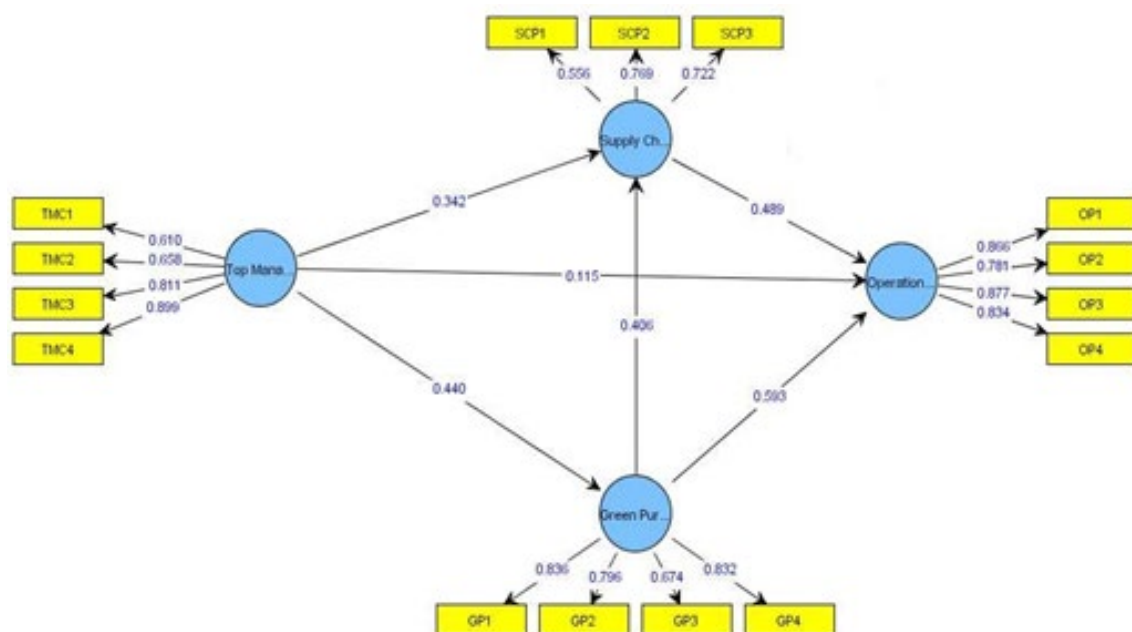


Figure 1. The Result of Model Research

There are six hypotheses to be examined: top management commitment effect on supply chain practices (H1), top management commitment influence on operational performance (H2), top management commitment influences on green purchasing (H3), the effect of green purchasing on supply chain management practices (H4), green purchasing influence on operational performance (H5), and supply chain management practices influence operational performance (H6). Table 3 and Figure 1 show the result of hypothesis testing in terms of path coefficient and the t-statistic value. The result indicated that the first hypothesis, the effect of top management commitment on supply chain practices, has a coefficient of 0.342 and a t-value of 2.136. This result is in line with the previous research by Dabari and Saidin (2014), which shows that top management commitment improves supply chain management practices. The second hypothesis, the effect of top management commitment on operational performance, is not supported (coefficient 0.115, and the t-statistic of $0.786 < 1.96$). This finding is contrary to the previous study by Shee et al, (2018), which stated that top management commitment improves operational performance.

The third hypothesis, the effect of top management commitment on green purchasing, is supported with a coefficient of 0.440 and the t-value of 2.623. This result supported the previous research by Shee et al, (2018), which suggested that top management commitment supported green purchasing adoption. The fourth hypothesis, the influence of green purchasing on supply chain management practices, has an effect of 0.406 and a t-statistic of 2.934. This finding supported the previous study by Çankaya and Sezen (2019), which suggested that green purchasing is a critical part of supply chain management practices. The fifth hypothesis, the effect of green purchasing on operational performance, has a coefficient of 0.593 and a t-statistic of 4.155. This result coincided with the study by Cosimato and Troisi (2015), which stated that green purchasing could improve operational performance. Finally, as shown in Table 3, it was found that the sixth hypothesis, the influence of supply chain practice on operational performance, is also empirically supported with the path coefficient of 0.489 and t-statistic of 3.755.

DISCUSSION

This research found that top management commitment improves supply chain management practices in manufacturing companies (H1). Management support can be in the form of providing adequate resources and information sharing with partners in its supply chain management practices. Supply chain management practices require full support from the top management in terms of resource allocation. However, the study revealed that top management's commitment has no direct effect on improving operational performance (H2). This finding might suggest that top management's commitment should be put into action to allocate the resources required to adopt the green purchasing approach and implement the supply chain management concept. Otherwise, the top management commitment will not have any impact on operational performance.

Furthermore, this study also shows that top management commitment can improve green purchasing implementation (H3). Management needs to provide adequate resources, communicate with all departments, and establish policies that encourage the purchasing department to find particular suppliers to provide environmentally friendly raw materials and appliances. The result also revealed that green purchasing could improve supply chain management practices directly (H4). Green purchasing implementation requires collaboration with suppliers on an ongoing basis. Hence, information sharing with partners in the company's supply chain management practices becomes mandatory.

Green purchasing adoption enables the company to improve supply chain management practices in terms of a better relationship, information sharing, and collaboration. This study also found that green purchasing improves operational performance directly (H5). The green purchasing implementation requires the suppliers to supply environmentally friendly raw materials, enabling the company to reduce waste. The customer will also consider the company's products and, in the end, will improve operational performance. The last finding shows that supply chain management practices can improve operational performance. Collaboration with suppliers in the form of enhanced information sharing with partners and the establishment of strategic supplier partnerships can improve product quality as indicated by conformance quality and efficient use of materials. Supply chain management practices can improve operational performance.

One of the exciting findings from this study is that top management commitment did not directly affect operational performance. Top management commitment needs to be realised in supply chain management practices and green purchasing adoption to improve operational performance. The top management needs to allocate the resources and establish policies in terms of green purchasing adoption and supply chain management practices to pursue improved operational performance. Based on this finding, top management commitment can only improve operational performance by adopting green purchasing and supply chain management practices.

This research proposes a model for improving the manufacturing company's operational performance in a supply chain management context. A company's management needs to be committed to allocating adequate resources to implement supply chain management practices and green purchasing. The resources could be in the form of human resources, information technology, capital allocation, and adequate organisational structure. This research limited the research population only to cover manufacturing companies in Indonesia. For future research, the author proposes expanding the research for service companies with broader area coverage. This research also contributes to the current research in the field of supply chain management

CONCLUSION

As previously stated, this study investigates the impact of top management commitment, green purchasing, and supply chain management practices on operational performance. The research results were drawn as follows: top management commitment influences the supply chain management practices and green purchasing directly. However, top management commitment did not directly affect operational performance. Green purchasing affects supply chain management practices. Green purchasing improves the operational performance of the company. Also, supply chain management practices affect operational performance. This study proposed a model for improving operational performance through top management commitment, supply chain management practices, and green purchasing adoption. Green purchasing adoption needs top management support, such as allocating the resources or establishing agreements with partners. Supply chain management practices are implemented with collaboration with suppliers, increasing information sharing with partners. Strategic supplier partnerships improve operational performance. This study shows that top management commitment can only improve operational performance through supply chain management practices and green purchasing adoption. This research provides insight for managers on how to improve the operational performance in the context of supply chain management. This study also contributes to ongoing research in supply chain management.

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