ICBISD 2026

INTERNATIONAL CONFERENCE ON BUSINESS INNOVATION AND SUSTAINABLE DEVELOPMENT (ICBISD 2026)

Fostering Pathways for a Sustainable Tomorrow

JANUARY 29-30, 2026

ABSTRACT PROCEEDINGS

ISBN: 978-984-37-0537-2

Department of Business Administration
Varendra University
Rajshahi, Bangladesh

ICBISD 2026

INTERNATIONAL CONFERENCE ON BUSINESS INNOVATION AND SUSTAINABLE DEVELOPMENT (ICBISD 2026)

Fostering Pathways for a Sustainable Tomorrow

JANUARY 29-30, 2026

ABSTRACT PROCEEDINGS

ISBN: 978-984-37-0537-2

Department of Business Administration
Varendra University
Rajshahi, Bangladesh

International Conference on Business Innovation and Sustainable Development (ICBISD 2026)

Fostering Pathways Toward a Sustainable Tomorrow

January 29-30, 2026
Varendra University and Virtual
Rajshahi-6204, Bangladesh

Coryright@2026
Department of Business Administration
Varendra University

Editor-in-Chief
Dr. Rejaul Karim

Editors
Tamal Chakrobortty
Anonna Ahmed
Marzia Khanam
Gopal Karmakar
Md. Muhaimin Siddieq
Mijanur Rahman

Contact Information
Department of Business Administration
Varendra University
Cell: +8801730406531
Email: head.ba@vu.edu.bd

URL: https://icbisd.org/

Print
The City Offset Printers
Talimari, Rajshahi

Published
January 29, 2026

ISBN: 978-984-37-0537-2

Preface

It's a matter of great happiness to present the proceedings of the International Conference on Business Innovation and Sustainable Development (ICBISD 2026). This conference, scheduled for January 29-30, 2026, serves as a dynamic platform for scholars, researchers, and industry professionals to come together and share innovative research, ideas, and solutions aimed at fostering sustainability in business practices. Organized by the Department of Business Administration, Varendra University, the event highlights the critical intersection between technological advancements, sustainable development, and the business landscape.

ICBISD 2026 brings together a wide range of topics, including green finance, digital transformation, climate resilience, and corporate governance. This year's proceedings reflect the cutting-edge research being conducted to address global challenges and promote sustainable business practices. We are proud to showcase papers that explore the role of AI, FinTech, and IoT in advancing sustainability and the ways in which these technologies can create value while mitigating environmental and social risks.

Through technical sessions, keynote addresses and industry talk the conference offers a platform for participants to engage with current research, discuss the latest trends, and explore innovative solutions that contribute to the UN Sustainable Development Goals (SDGs). The high-quality submissions included in these proceedings have been carefully selected to provide valuable insights for scholars, educators, policymakers, and businesses working to integrate sustainability into their operations.

The ICBISD 2026 also reflects strong international and institutional engagement. The organizing committee received 301 abstracts and 205 full paper submissions, of which 185 were accepted for presentation. Ultimately, 166 papers were registered and presented, representing 553 contributing authors from 9 countries and 80 participating universities and organizations. These figures underscore both the breadth and the depth of commitment to innovation-led sustainable development across regions and disciplines.

We extend our heartfelt thanks to all the contributors, reviewers, and volunteers who have made this event a success. We are confident that the discussions sparked by this conference will lead to meaningful progress toward a more sustainable and equitable future. We hope these proceedings will inspire continued research and foster impactful collaboration.

Dr. Rejaul Karim
Editor-in-Chief, ICBISD 2026
&
Associate Professor
Department of Business Administration
Varendra University, Rajshahi, Bangladesh



বরেন্দ্র বিশ্ববিদ্যালয় ট্রাস্ট

Chairman
Varendra University Trust

Message

With great honor and a profound sense of grace, it is my privilege to extend heartfelt greetings to all esteemed guests, participants, and collaborators of the I*nternational Conference on Business Innovation and Sustainable Development (ICBISD 2026)*. Special thanks are owed to the Department of Business Administration for its unwavering dedication to organizing this conference. This event, being the first of its kind at Varendra University, not only marks a significant milestone in our shared journey to explore how business innovation can drive sustainable change but also opens new doors for research and researchers to explore and contribute to the growing field of sustainable development. By bringing together thought leaders, experts, and professionals from across the globe, this conference promises to serve as a dynamic platform for sharing knowledge, fostering collaboration, and creating meaningful solutions for a more sustainable future.

Conferences such as ICBISD play a crucial role in addressing the pressing challenges that businesses and societies face in the pursuit of sustainable development. By uniting experts from various fields, this conference offers a unique platform to explore innovative solutions that align business growth with environmental responsibility and social equity. The broad range of topics covered – from green finance to responsible entrepreneurship – will foster valuable exchanges that inspire actionable change at both local and global levels.

Sincere gratitude is extended to the Department of Business Administration for their exceptional dedication in organizing this landmark event. Their relentless commitment to ensuring the success of ICBISD 2026 has been vital in making this conference a reality. Additionally, the valuable support of the expert faculty members of the Department of Computer Science and Engineering, along with the sincere contributions of various administrators, has greatly enhanced the quality of this gathering. The collective efforts of all these teams have laid a strong foundation for meaningful exchanges and discussions that will undoubtedly leave a lasting impact on both the academic and professional communities. This collaborative effort across different departments of Varendra University has been truly instrumental in shaping the success of this conference.

Best wishes are extended to all participants, presenters, and contributors. May this conference inspire collaboration, ignite innovative thinking, and serve as a catalyst for a more sustainable and prosperous future. It is my firm belief that the ideas and initiatives sparked here will continue to inspire progress, foster lasting partnerships, and ultimately contribute to a more sustainable world.

Hafizur Rahman Khan
Chairman
Varendra University Trust



Vice Chancellor
Varendra University

Message

I extend a warm welcome to all distinguished scholars, professionals, and esteemed participants of the first *International Conference on Business Innovation and Sustainable Development (ICBISD 2026)*. This eminent event, organized by the Department of Business Administration, Varendra University, Bangladesh provides an exceptional platform to address and discuss the most crucial issues surrounding sustainable business practices in today's rapidly evolving global arena.

ICBISD 2026 offers a comprehensive forum focusing on several vital tracks, including green finance, circular economies, sustainable business models, and responsible entrepreneurship. These discussions aim to uncover actionable strategies that can align business growth with the imperative goals of environmental sustainability and social responsibility. As the challenges of climate change, resource depletion, and social inequality grow increasingly complex, such dialogues become essential for shaping a sustainable future.

Varendra University is committed to advancing education, fostering research excellence, and improving the overall quality of university development lies at the core of its mission. The ICBISD 2026 conference reflects this commitment by creating an academic environment where innovation can thrive. This event also serves to strengthen the ongoing efforts to promote quality education and research development, which in turn contributes to the university's leadership in promoting sustainable development practices both locally and globally.

I would like to extend my sincere appreciation to the organizing committee, the faculty members, and all those who have worked tirelessly to make this conference successful. Their dedication and vision have made this event a reality, and I am confident that the insights gained from the discussions will not only have a lasting impact on the academic community but also inspire further research and development in the field of sustainable business practices.

I wish all attendees a productive and enriching experience during this conference. May the ideas shared here lead to collaborative opportunities, spark innovative thinking, and serve as a catalyst for advancing sustainability in both business and academia.

Prof. Md. Khademul Islam Molla, PhD
Vice Chancellor
Varendra University



Conference Chair
ICBISD 2026

Message

It is a distinct honor to address the scholars, researchers, professionals, and distinguished delegates participating in the First *International Conference on Business Innovation and Sustainable Development (ICBISD 2026)*, organized by the Department of Business Administration, Varendra University. As the Chair of this conference, I am delighted to witness the convergence of diverse academic and professional minds on a platform dedicated to advancing sustainable and innovative business practices.

ICBISD 2026 has been carefully designed to uphold the highest standards of research excellence and academic rigor. Through its well-structured thematic tracks—encompassing sustainable business models, green finance, responsible entrepreneurship, and innovation-led development—the conference creates a dynamic environment for critical inquiry, scholarly communication, and interdisciplinary collaboration. The quality of submitted research, keynote addresses, and technical sessions reflects the conference's commitment to meaningful knowledge creation and global academic engagement.

I would like to express my sincere appreciation to the Member Secretary of ICBISD 2026, whose professionalism, and tireless efforts have been instrumental in bringing this conference to fruition. His dedication, meticulous coordination, and unwavering commitment to excellence have significantly contributed to maintaining the high academic and organizational standards of this event. I am also grateful to all the faculty members of the Department of Business Administration for their invaluable support, cooperation, and academic contributions. Their collective efforts—ranging from planning and coordination to scholarly review and guidance—have played a crucial role in ensuring the success and intellectual depth of the conference.

I am obliged to the respected Vice Chancellor of Varendra University, whose visionary guidance and kind support have been key to the success of this conference. I am also truly indebted to the esteemed leadership of Varendra University for their continuous encouragement and inspiration throughout this endeavor. I wish to convey my humble regard to the Honorable Chairman of the Board of Trustees, Mr. Hafizur Rahman Khan, for his kind support and invaluable guidance.

This conference stands as a landmark to Varendra University's dedication to fostering a strong research culture and promoting meaningful academic collaboration. By encouraging open dialogue, effective communication, and interdisciplinary engagement, ICBISD 2026 aspires to reach the peak of academic and research standards and to contribute constructively to the global discourse on sustainable business development.

I extend my best wishes to all participants for a productive, engaging, and intellectually rewarding conference experience. May the ideas exchanged and collaborations formed during ICBISD 2026 serve as a path for future research, innovation, and sustainable impact in both business and academia.

Professor Dr. Kaniz Habiba Afrin
Chair
ICBISD 2026



Conference Co-Chair
ICBISD 2026

Message

It is a privilege and a sincere pleasure to welcome all distinguished scholars, researchers, professionals, industry practitioners, and delegates to the *International Conference on Business Innovation and Sustainable Development (ICBISD 2026)*, scheduled for January 29–30, 2026, at Varendra University, Rajshahi-6204, Bangladesh.

ICBISD 2026 is convened under the timely theme, "Fostering Pathways Toward a Sustainable Tomorrow," reflecting an urgent global need: to ensure that innovation is not only rapid and profitable, but also responsible, inclusive, and sustainable.

As businesses and societies face increasingly complex challenges—ranging from climate risk to inequality and resource constraints—this conference aims to serve as a meaningful platform for exchanging knowledge that can translate into real-world impact. As highlighted in the conference vision, ICBISD 2026 is a milestone event—among the first of its kind at Varendra University—bringing together diverse voices to explore how business innovation can drive sustainable change.

I also extend sincere thanks to the conference leadership, reviewers, speakers, authors, session chairs, and all contributors whose commitment and effort help ensure strong academic quality and a meaningful participant experience. Finally, I wish all participants a productive, engaging, and intellectually rewarding time at ICBISD 2026. May the discussions, research insights, and professional connections formed here contribute to future collaborations and serve as a catalyst for innovation and sustainable progress in both business and academia.

Dr. M. Faridul Islam
Co-chair, ICBISD 2026
and
Professor, Department of Marketing
University of Rajshahi, Bangladesh



Conference Secretary
ICBISD 2026

Message

On behalf of the Department of Business Administration, Varendra University, it is my honor and pleasure to welcome all respected scholars, researchers, professionals, and guests to the International Conference on Business Innovation and Sustainable Development (ICBISD 2026), to be held on January 29–30, 2026 at Varendra University, Rajshahi-6204, Bangladesh.

ICBISD 2026 is convened under the theme "Fostering Pathways Toward a Sustainable Tomorrow", reflecting our shared commitment to advancing responsible innovation and sustainable progress through research and meaningful dialogue. As highlighted across the conference scope, this event brings attention to timely and impactful areas—including sustainable business models, green finance, circular economies, and responsible entrepreneurship—that are increasingly vital for both scholarship and practice.

This conference also reflects strong international and institutional engagement. The organizing committee received 301 abstracts and 205 full paper submissions, of which 185 were accepted for presentation. Ultimately, 166 papers were registered and presented, representing 553 contributing authors from 9 countries and 80 participating universities and organizations. These figures underscore both the breadth and the depth of commitment to innovation-led sustainable development across regions and disciplines.

This conference is also a proud milestone for our institution—one of the first international conferences of its kind at Varendra University—and we hope it serves as a strong platform for academic exchange, professional networking, and future collaboration among participants from diverse backgrounds.

As Conference Secretary, I extend my sincere appreciation to our patrons and university leadership for their guidance and support, and to the organizing committee, reviewers, session chairs, keynote speakers, authors, and volunteers for their dedication and tireless work. Your contributions—through planning, coordination, peer review, and scholarly engagement—are what make a conference meaningful, credible, and impactful.

I warmly welcome you all once again and wish you a productive, inspiring, and memorable experience at ICBISD 2026.

Dr. Rejaul Karim
Conference Secretary
ICBISD 2026


Abstract Submitted 301
Full Paper Submitted 205
Accepted for Presentation 185
Registered and Presented 166
Authors from Countries 09
Participating Universities and Organizations 80
Contributing Authors 553
ICBISD 2026 Highlights

Contents

Summary of Program Schedule	20
Detailed Program Schedule	22
Organizing Committee	38
International Advisory Committee	39
National Advisory Committee	40
Technical Committee	41
Scientific Program Committee	42
Registration and Invitation Committee	42
Conference Kits Committee	43
Logistics and Hospitality Committee	43
Event Management and Decoration	43
Publicity and Communication, and Documentation Committee	44
Finance and Sponsorship Committee	45
Food and Refreshment Committee	45
Program Committee	46
Publication Committee	46
Cultural & Social Events Committee	47
Volunteer & Student Coordination Committee	47

	Title	**P. No.**
Keynote 1	Accessibility versus Exclusivity: The Dynamics of AI Innovation in Halal Business	48
Keynote 2	Unlocking Private Investment: The Role of Fiscal Reforms in Emerging Economies	49
Keynote 3	The Sustainability Singularity: AI, Ethical Innovation, and the Future of Planetary Development	50
Invited Talk 1	The Slippery Slope of Scientific Ethics	52
Invited Talk 2	Service Quality Dynamics in Star-Ranking Hotels: Bibliographic Analysis of Customer Expectations and Perceptions	53
Industrial Talk 1	Digital Transformation in Fintech: A Driver of Sustainable and Inclusive Innovation	54
Industrial Talk 2	Data for Sustainable Development: The National Strategy for the Development of Statistics (NSDS) of Bangladesh	55

Paper ID	**Title**	**P. No.**
6	Using Folk Knowledge to Address Climate Change Issues: Problems and Possibilities	57
15	Investigating Children's Moral Development Through Folk Elements in Primary Education in Bangladesh	57
17	Green Finance, Growth, and Energy Dynamics: Quarterly ARDL Evidence on CO_2 Emissions in Bangladesh	58

29	Early Detection and Management of Infant Common Illnesses (0-3 Years): A Symptom-Based Support System for New Parents	58
43	Student Perceptions of Sustainability Education and the Role of Literature: A Study at Varendra University	59
62	Systematic Literature Review of Well-Being through Experiential Tourism	60
78	Energy-efficient and Secured Routing Infrastructure for Sustainable Green IoT Networks	60
96	The Impact of IoT on the Young Population	61
104	Exploring the Role of Artificial Intelligence (AI) in CRM for Sustainable E-Commerce Growth in Bangladesh	61
108	Bridging the Gap: Addressing Governance Barriers to Maternal Health Knowledge in Rural Bangladesh	62
116	Green Fintech Adoption Intention: Gen Z Engagement	63
133	CSR-Driven Carbon Neutrality: Measuring the Path to Net-Zero Sustainable Business Operations	63
149	A DH-ML Framework for Predicting and Enhancing Digital Literacy Outcomes in Marginalized Rural Settings	64
150	Assessing the Education and Health Conditions among Slum Children in Rajshahi City Corporation Areas, Bangladesh	65
153	Morphological Diversity and Functional Uses of Herbaceous Plants Implications for Sustainable Agriculture, Health and Industry	65
157	Customers' Purchasing Behavior towards Organic Beauty Products: A Study on Gen Z	66
158	Data-Driven Disruption Prediction in Multimodal Logistics Networks: Enhancing Supply Chain Resilience through Predictive Analytics	67
169	Fostering Sustainable Development Through Green Libraries: Cultivating Reading Habits Among Readers	67
170	Environmental Sustainability in Healthcare: Estimating Medical Waste Reduction, Reuse, and Recycling	68
187	Consumer Attitudes Towards Flat: A Study on Dhaka City	68
205	The Business Landscape of 5G in Bangladesh: Opportunities and Challenges	69
210	Understanding Bankers' Intention to Use Blockchain Technologies Applying Unified Theory of Acceptance and Use of Technology (UTAUT) Model	69
211	Towards Green Competitiveness: FDI, Urbanization, and Carbon Dynamics of Agricultural Export in Bangladesh	70
212	Assessing University Students' Climate Change Literacy and Behavioral Intentions: Evidence from the Rajshahi Region, Bangladesh	71
215	The Mediating Role of Psychological Well-being in the Quality of Work Life of Tourist Police in Bangladesh: A Structural Equation Modeling Approach	71
216	The Effect of Macroeconomic Variables on Exchange Rate Fluctuations in Bangladesh: An ARDL Approach	72

224	Governance Pathways to Urban Livability: Socioeconomic Inequalities, Service Provision, and Environmental Vulnerability in Khulna City, Bangladesh	72
225	Assessment of Fish Biodiversity in Saganna Baor, Jhenaidah District, Bangladesh	73
227	Determinants of Perceived Mental Health Among School Students of Rajshahi City in Bangladesh	74
235	Wise Token: A Gamified, AI-Enabled Credit Scoring System for Promoting Sustainable Waste Management	74
239	Environmentally Responsible Behavior of Tourists: Exploring the Role of Perception and Attitude Toward Green Tourism	75
240	Driving the Green Transition: How Green Finance and Innovation Shape Environmental Sustainability in Lower Middle-Income Economies	76
247	SME Banking as a Dual Engine for Poverty Reduction and Sustainable Development in Bangladesh	76
249	Ownership, Bank Size and Macroeconomic Determinants on Bank Performance: The Mediation Effect of Corporate Governance	77
262	The Shift from TV to OTT: Trends and Transformations in Bangladesh's Media Landscape	77
263	Print vs. Pixels: Redefining Revenue and Sustainability for Bangladesh's Legacy Media	78
265	Impact of ESG on the Profitability of Islamic Shariah-Based and Conventional Private Commercial Banks in Bangladesh: A Comparative Study	78
271	How Does Digital Transformation Impact Firm Performance When Being Moderated by Firm Resilience?	79
272	Drivers of Sustainable Growth in Women-Led SMEs: A Test of a Mediated-Moderation Model	79
275	Environmental Accounting Information Disclosure and Financial Performance: An Empirical Analysis	80
276	The Impact of Economic Downturns on the Profitability: Evidence from Textile Sector of Bangladesh	81
277	The Impact of Fraud Management Practices on Forensic Accounting Effectiveness: Evidence from an Emerging Economy	81
278	Carbon Neutral Claims and Consumer Trust: Examining the Role of Carbon Credits in Sustainability Marketing	82
279	Drivers of SME Performance in Emerging Economies: The Roles of Digital Transformation, Financial Resources and Capital Dimensions	83
280	The Moderating Effects of Audit Quality on the Relationship Between the Readability of Notes and Disclosures to the Financial Statements and Performance of The Listed Manufacturing Companies in Bangladesh	83
286	Financial Inclusion and Expenditure Composition: Evidence from Education and Health Spending of Rural Households in Bangladesh	84

289	Drivers of Borrower Satisfaction in Microcredit: Insights from Dhanut Upazila, Bogura, Bangladesh	85
297	Assessing Bank Success Factors in Bangladesh through the DuPont Model	85
298	Impact of Ownership Structure and Liability Composition on Financial Performance: Evidence from Listed Food Firms in Bangladesh	86
305	Research as a Bridge: Connecting Education and Climate Action for Sustainable Development	86
309	Community-Based Tourism in Bangladesh: A Myth or a Pathway to Sustainability?	87
311	Impact of Technological and Learning Materials on AI Driven Personalized Learning	88
325	Aspiration to Attainment: Factors Influencing Women's Entry and Success in Higher Education at Alia Madrasah	88
340	Green Bonds vs. Sustainability-Linked: Measuring Environmental Additionality in the Emerging Markets — Evidence from Chittagong, Bangladesh	89
346	Optimization of Production and Supply Chain Using Integrating MILP-LCA Model to Reduce Carbon Emission in Garment Industry	90
354	Untangling the Puzzle: The Impact of Environmental Reporting Practices on Islamic Banks Profitability in Bangladesh	90
364	Sentiment and Skepticism: A Machine Learning Analysis of the Climate Change Conversation Online	91
366	Determine the Factors Affecting Students Buying Behavior: A Study in Rajshahi University	91
367	Mobile Financial Services, Entrepreneurial Empowerment and Poverty Mitigation: An Analysis of Small Business Growth in Rural Bangladesh	92
368	Exploring Barriers and Opportunities in Sustainable E-Commerce Adoption Among Bangladeshi SEMs: An extended T-O-E Framework View Using PLS-SEM Approach	93
369	Shopping with Friends and Teens' Susceptibility to Peer Influence: A Study in Bangladesh	93
370	Inflation and Economic Growth in SAARC Countries: Evidence from Panel Data Analysis	94
371	Digital Trust and AI Personalization in Mobile Commerce: An Integrated SOR–TAM–UTAUT Approach	95
374	Half a Century of Bangladeshi Education: Achievements, Problems, and Suggestions	95
377	Factors Affecting the Role of Audit Quality and Corporate Governance on Investment Decisions: Mediating Effects of Financial Reporting Transparency	96
378	Sustainability Practices and ESG Reporting in Bangladesh's Commercial Banks: A Cross-Sectional Analysis of 2024	97
379	Role of Lean Tourism Theory on the Development of Landscaping of Cox's Bazaar Sea Beach of Bangladesh	97

380	Balancing Debt and Development: NGO Microfinance, Educational Disruption, and Mental Well-Being in Rural Bangladesh's Varendra Region	98
382	Exploring the Relationship Between Students' Career Choices and Post-Graduation Employment Outcomes: A Study of Public and Private Universities in Bangladesh	99
383	Relationships in The Long-Run Between FDI, Trade Openness, and the Consumption of Renewable Energy: The Economies of RCEP	99
384	Assessing the Role of Digital Finance Variables in Enhancing Business Sustainability among Women Entrepreneurs: An Empirical Study from Bangladesh	100
386	An Analytical Study on Consumers' Green Consumption Intention and Behavior towards Organic Cosmetics in Bangladesh	100
387	Exploring Tourists' Visiting Intention to the Virtual Tourism Destination: An Empirical Study	101
388	Gender Pay Gap: An Invisible Barrier to Achieving Sustainable Development Goals in Bangladesh	102
389	The Impact of Knowledge Deficiency on the Entrepreneurial Ecosystem Dynamics of Real Estate Sector in Bangladesh	102
390	Modeling the Factors of Financial Inclusion in Bangladesh Using EFA	103
392	The Impact of Artificial Intelligence on Online Purchasing Decisions of Consumers: A Study on Shopping Goods in Bangladesh	104
394	Sustainable Marketing and Ethical Branding: Shaping Consumer Behavior and Corporate Responsibility in Bangladesh's Emerging Green Economy	104
399	Impact of Digital Transformation in Business Practices: Exploring The Drivers and Barriers	105
402	Integrating National Accreditation and Global Rankings: A Strategic Framework for University Transformation in Bangladesh (2026-2036)	106
403	Social Entrepreneurship's Role in Advancing Sustainable Development in Least Developed Countries: A Narrative Review	106
408	Shaping Gen Z's Perception of Sustainable Brands through Events and Activations	107
409	Present Status of Social Enterprise of Bangladesh: Challenges & Prospects	108
411	Examining the Impact of e-HRM Practices on Sustainable Competitive Advantage: The Mediating Role of HR Analytics among HR Professionals in Bangladesh	108
412	Localization of Sustainable Development Goals in Bangladesh: Institutional Capacity, Implementation Gap, and Path to Delivery.	109
413	Adopting Circular Business Model in Garment Industry of Bangladesh for Sustainable Transformation: Exploring the Feasibility and Challenges	110
414	Exploring the Connection between Employees' Perception on Performance Appraisal and Work Outcome	110

415	Green Finance Integration and Climate Risk Management in Bangladesh's Banking Sector: An Assessment of ESG Readiness, Sustainable Lending Practices, and Climate Adaptation Financial Products	111
416	Modeling AI Adoption Intention Using the Technology–Organization–Environment (T-O-E) Framework: The Mediating Role of Complexity in Bangladeshi Banks	112
417	Winter Dependency and Off-Season Livelihood Strategies of Pitha-Making Women in Rajshahi City, Bangladesh: A Sustainable Livelihoods Approach	112
418	Sustainable Agriculture Marketing Practices in the Haor Basin of Bangladesh	113
419	Social Entrepreneurship, Startup Ecosystems, and Innovation Driven Sustainable Business Models: A Case Study of Aarong	114
420	Analyzing the Housing Issues Faced by Climate Migrants in Khulna City	114
421	Waste Management Deficiencies and Health Consequences of Urban Climate Migrants in Khulna	115
422	Bridging Ministries for Climate Action: Comparative Insights on Policy Coherence from Sweden and Bangladesh	115
423	Green Extraction of Mango Kernel Oil: Techno-Economic and Socio-Environmental Feasibility for Sustainable Industrialization in Rajshahi, Bangladesh	116
424	Waste to Wealth: Exploring the Global Market Potential of Banana Fiber from Rajshahi Division, Bangladesh	117
426	From Fragmentation to Integration: Expanding Access to Nutrition Services in Rohingya Refugee Camps	117
427	Advancing Renewable Energy through Green Finance: A Bibliometric Perspective	118
428	Implementation of Blockchain Technology in the Climate Finance system of Bangladesh: A Transparent and Accountable Approach	119
429	Nutrition-Focused Health System Strengthening: A Game-Changer for Enhancing the Enabling Environment for Nutrition Service Uptake in Bangladesh	119
430	Challenges of Waste Management and Impact on Sanitation Practices among Climate Migrants in Khulna	120
432	Assessing the Impacts of Youth Development Training on Employment Outcomes in Bangladesh	120
433	Mapping the Knowledge Landscape of ESG in Emerging Markets: A Bibliometric and Science Mapping Analysis	121
436	The Role of Ethical Branding in Advancing Sustainable Marketing and Corporate Accountability	122
437	Optimization of Production and Supply Chain Using Integrating MILP-LCA Model to Reduce Carbon Emission in Garment Industry	122
443	The Impact of IFRS S1 and IFRS S2 Sustainability Standards on the ESG Investment of Listed Companies in Bangladesh	123

444	Entrepreneurship Education in Bangladesh under 4IR Era: Exploring Skills Demand of Graduates for the Future Economy	123
445	Exploring the Impact of Everyday AI Chatbot Communication on Human Decision-Making	124
446	Intellectual Capital Efficiency and Bank Performance: Evidence from Bangladesh	124
447	Machine Learning Analysis of Chatbot Adoption: Efficiency, Accessibility, and Environmental Benefits in Tourism	125
448	Does the Phillips curve exist? Trade-off between inflation and unemployment in Bangladesh	126
449	Impact of Customer Engagement on Brand Loyalty in the Retail Industry: The Roles of Brand Reputation, Relationship Quality, and Brand Advocacy with Data-Driven Insights	126
450	Green Bonds vs. Sustainability-Linked: Measuring Environmental Additionality in the Emerging Markets	127
451	Does Digital Financial Inclusion Improve Green Economic? Central Bank Digital Currency	127
452	Unveiling the Intellectual Landscape of Supplier Quality: A Bibliometric and Science Mapping Analysis with a Focus on Sustainability and Digital Transformation	128
453	Examining the Role of Artificial Intelligence in Transforming Accounting Information Systems	129
454	Understanding Farmers' Perception of Climate Change and Its Determinants in the Chalan Beel Region	129
456	Customer Loyalty in the Restaurant Industry: An Empirical Study in Bangladesh	130
457	Forecasting Urban Travel Demand for Sustainable Mobility Planning: A Case Study of Pabna Municipality	130
458	Lean Hospitality: A Blueprint for Efficiency, Sustainability, and Guest Satisfaction	131
459	Growth, Inequality, and Poverty: Long-Run Dynamics in Bangladesh	132
460	Echoes of Untruth: A Time-Series Study on the Growth of Fake News in Bangladesh's Digital Ecosystem	132
461	A Qualitative Study on Exploring the Influence of Hard Sell and Soft Sell Appeals towards the Online Green Purchasing Behaviors of Bangladeshi Gen Z and Gen Y by adopting the Theory of Self Determination (STD)	133
463	Explaining Solar Irrigation Adoption in Water-Scarce Bangladesh: A Comparative Farmer-Institution Study in Godagari Upazila, Rajshahi	133
464	Green Finance, Growth, and Energy Dynamics: Quarterly ARDL Evidence on CO2 Emissions in Bangladesh	134
466	Impact of Foreign Direct Investment on Economic Growth in Bangladesh	135
467	Blockchain Technology Adoption and Firm Performance: Testing the Moderating Role of Blockchain Application on Accounting Information	135

468	The Role of Mobile Financial Services in Promoting Digital Transformation and Economic Empowerment among Rural Women in Bangladesh	136
469	Intersection of Language, Minority Status and Coping Mechanism in the Educational Experiences of the Manipuri Ethnic Minority in Bangladesh	136
471	Converting Plastic Waste into Assets: A Scalable Social Enterprise Framework for Sustainable Accessories	137
473	The Role of Green Accounting in Evaluating ESG-Linked Digital Financial Inclusion in Developing Economies	138
474	Outcome-Based Education Through the Eyes of Learners a Reality Check with Their Performance: A case study of Varendra University Students	138
475	Challenges and Opportunities of Technology Integration in Rural Education: A Bangladesh Perspective	139
476	Greenwashing in Bangladesh's Ready-Made Garment (RMG) Sector: An Impediment to Sustainable Development	140
477	Sustainable Waste Pathways: Reimagining Mountain Tourism Practices in Bandarban	140
478	Integrated Machine Learning for Country-Level Solid Waste Management (MSW) Prediction and Policy Diagnostics	141
479	From "Green City" Branding to Ground Reality: Waste Management Challenges and Opportunities in Rajshahi's Hospitality Sector	142
480	Private Daycare Centers in Dhaka: Revealing the Business Opportunities and the Role of Social Work in Building a Successful Industry	142
481	Mitigating Environmental Pollution Through Sustainable E-Waste Management in Bangladesh: A Review of Global Approaches and Innovations	143
488	Skill Gap of Youth: A Comparative Analysis Between Bangladesh and Malaysia	144
490	Controlling Inflation through Market Dynamics and Government Policy	144
492	Impact of Isomorphic Pressures on Accounting Textbook Selections: Evidence from Bangladesh	145
493	Determinants of Street Vendors' Income in the Informal Sector of Rajshahi City	145
494	Fintech Adoption and Environmental Quality in Bangladesh: Pathways Toward Achieving Sustainable Development Goals	146
496	A Predictive–Prescriptive Analytics Approach to E-Commerce Profitability Using Blended Ensemble Model	147
498	Data Localization and Its Impact on Business Opportunities: A Bangladesh Perspective	147
500	Do Job Demands Always Harm Performance? Reframing Work–Life Balance in Tourism Policing	148

502	Impact of Social Media Influencer on Purchase Decision: A Study on Facebook Users in Bangladesh	149
503	Impacts of Land Use Land Cover Changes on Carbon Emission Dynamics in Khulna Region, Bangladesh	149
504	FinTech-Driven Mobile Remittance Services and Their Impact on Sustainable Finance in Bangladesh	150
506	Impact of Uber Ride Sharing App on Economic Growth in Bangladesh	150
507	Strategic Energy Intelligence: Catalyzing Digital Transformation and Sustainable Business Models	151
508	AI-Driven Fin Tech Solutions for Green Energy Adoption: An Interdisciplinary Approach to Sustainable Consumer Behavior	152
509	Consumer Perception and Purchasing Behavior Toward Circular Economy Products Among University Students in Bangladesh	152
511	Exploring the Impact of EdTech: A Study of Digital Transformation of Education in Bangladesh	153
512	How Personality Shapes Performance: An Empirical Study of the Big Five Traits in the Workplace	154
514	Corporate Governance Quality and Sustainability Performance in the Bangladeshi Banking Sector: A GRI-Based Panel Moderation Analysis	154
515	A Social Entrepreneurship Approach to Educational Technology: Developing an Accessible and Sustainable Interactive Classroom Ecosystem	155
516	Mobile Financial Services and Digital Transformation as Drivers of Sustainable Economic Inclusion in Bangladesh	155
517	Governance Structures, Sustainability Practices, and Bank Profitability in Bangladesh: A Panel Data Analysis	156
518	Impact of Ownership Structure on the Quality of Integrated Reporting: Empirical Evidence from an Emerging Economy	157
519	Machine Learning Approaches for Credit Default Prediction: Insights from Logistic Regression to Deep Neural Networks	157
521	Strengthening Corporate Governance for Sustainable Growth: Insights from the Pharmaceutical Industry in Bangladesh	158
523	Automated String Art Generation: A Review of Optimization and Machine Learning Approaches in Computational Fabrication	158
526	Exploring the Impact of Education, Health, and the Labour Force on Economic Growth: A Case Study of Morocco	159

Program Summary and Detailed Program

Program Summary

ICBISD 2026
Department of Business Administration
Varendra University

Day – 1: January 29, 2026 | Thursday

*All the time mentioned is Bangladesh Standard Time (GMT +6)

Time	Event	Venue
08:30-9:30	Entry and Conference Kits Collection	Kits Collection Booth (In front of the Auditorium Gate)
9:30-10:30	Inaugural Ceremony	Auditorium Hall
10:30 – 11:00	**Coffee and Tea Break**	
11:00 – 12:15	Keynote Sessions	Auditorium Hall
12:20 – 13:30	5 Parallel Sessions	Class Rooms
13:30 – 14:30	**Lunch and Prayer Break**	
14:30 – 15:50	5 Parallel Sessions	Class Rooms
15:50 – 16:10	**Coffee and Tea Break**	
16:10 – 17:30	5 Parallel Sessions	Class Rooms
17:30 – 18:15	**Coffee and Tea Break**	
18:15 – 19:15	Cultural Program	Auditorium Hall
19:15 – 21:00	Conference Dinner	
21:00	VU Buses Leave the VU Campus Towards Major City Areas (Free and easy for the participants) **THE END OF DAY 1**	

Day – 2: January 30, 2026 | Friday

Time	Event	Venue
9:30-10:15	Session of Invited Speakers	Auditorium Hall
10:15 – 11:30	Industrial Talk	Auditorium Hall
11:30 – 11:45	**Coffee and Tea Break**	
11:45 – 13:15	**Virtual** Parallel Sessions (All virtual papers—Zoom)	Virtual
	5 Parallel Sessions	Class Rooms
13:15 – 14:30	**Lunch and Prayer Break**	
14:30 – 16:00	6 Parallel Sessions	Class Rooms
16:00 – 16:30	**Coffee and Tea Break**	
16:30 – 17:30	Valedictory, Best Paper Award Giving and Closing Sessions	Auditorium Hall
18:00	VU Buses Leave the VU Campus Towards Major City Areas (Free and easy for the participants) **THE END OF DAY 2**	

Detailed Program Schedule

ICBISD 2026
Department of Business Administration
Varendra University

Day – 1: January 29, 2026 | Thursday

*All the time mentioned is Bangladesh Standard Time (GMT +6)

Time	Event	Venue
08:30-9:30	Entry and Conference Kits Collection	Kits Collection Booth (In front of the Auditorium Gate)
9:30-10:30	Inaugural Ceremony	Auditorium Hall

10:30 – 11:00 Coffee and Tea Break

Keynote Sessions

Date : January 29, 2026 | Time: 11:00 – 12:15
Venue : Auditorium Hall
Chair : Professor Dr. A. H. M. Rahmatullah Imon

11:00 – 11:25	**Keynote 1** ***Accessibility versus Exclusivity: The Dynamics of AI Innovation in Halal Business*** **Professor Dr. Norhayati Rafida Abdul Rahim,** Faculty of Leadership and Management, Universiti Sains Islam Malaysia, **Malaysia**
11:25 – 11:50	**Keynote 2** ***Unlocking Private Investment: The Role of Fiscal Reforms in Emerging Economies*** **Professor Dr. A.B.M. Md. Azizul Islam** BRAC Business School, BRAC University, **Bangladesh**
11:50 – 12:15	**Keynote 3** ***The Sustainability Singularity: AI, Ethical Innovation, and the Future of Planetary Development*** **Dr. Bablu Kumar Dhar,** Business Administration Division, Mahidol University, **Thailand**

Contributed In-person Session

Session 1: Green Finance and Sustainable Business

Date : January 29, 2026 | Time: 12:20 – 13:30
Room No : 302
Session Chair : Professor Dr. Mohammad Rafiul Azam Khan

PID	Title
116	Green Fintech Adoption Intention: Gen Z Engagement
133	CSR-Driven Carbon Neutrality: Measuring the Path to Net-Zero Sustainable Business Operations
240	Driving the Green Transition: How Green Finance and Innovation Shape Environmental Sustainability in Lower Middle-Income Economies
265	Impact of ESG on the Profitability of Islamic Shariah-Based and Conventional Private Commercial Banks in Bangladesh: A Comparative Study

Session 2: Climate Change and Environmental Sustainability

Date : January 29, 2026 | Time: 12:20 – 13:30
Room No : 303
Session Chair : Professor Dr. Syed Mohammad Khaled Rahman

PID	Title
6	Using Folk Knowledge to Address Climate Change Issues: Problems and Possibilities
17	Green Finance, Growth, and Energy Dynamics: Quarterly ARDL Evidence on CO_2 Emissions in Bangladesh
62	Systematic Literature Review of Well-Being through Experiential Tourism
153	Morphological Diversity and Functional Uses of Herbaceous Plants Implications for Sustainable Agriculture, Health and Industry
169	Fostering Sustainable Development Through Green Libraries: Cultivating Reading Habits Among Readers

Session 3: Technological Impact and Innovation

Date: January 29, 2026 | Time: 12:20 – 13:30
Room No: 304
Session Chair: Prof. Dr. A. K. M. Golam Rabbani Mondal

PID	Title
104	Exploring the Role of Artificial Intelligence (AI) in CRM for Sustainable E-Commerce Growth in Bangladesh
158	Data-Driven Disruption Prediction in Multimodal Logistics Networks: Enhancing Supply Chain Resilience through Predictive Analytics
278	Carbon Neutral Claims and Consumer Trust: Examining the Role of Carbon Credits in Sustainability Marketing
346	Optimization of Production and Supply Chain Using Integrating MILP-LCA Model to Reduce Carbon Emission in Garment Industry
504	FinTech-Driven Mobile Remittance Services and Their Impact on Sustainable Finance in Bangladesh

Session 4: Sustainable Development and Governance

Date: January 29, 2026 | Time: 12:20 – 13:30
Room No: 305
Session Chair: Dr. Md. Sazib Miyan

PID	Title
212	Assessing University Students' Climate Change Literacy and Behavioral Intentions: Evidence from the Rajshahi Region, Bangladesh
215	The Mediating Role of Psychological Well-being in the Quality of Work Life of Tourist Police in Bangladesh: A Structural Equation Modeling Approach
224	Governance Pathways to Urban Livability: Socioeconomic Inequalities, Service Provision, and Environmental Vulnerability in Khulna City, Bangladesh
423	Green Extraction of Mango Kernel Oil: Techno-Economic and Socio-Environmental Feasibility for Sustainable Industrialization in Rajshahi, Bangladesh
432	Assessing the Impacts of Youth Development Training on Employment Outcomes in Bangladesh

Session 5: Tourism and Environmental Responsibility

Date: January 29, 2026 | Time: 12:20 – 13:30
Room No: 306
Session Chair: Dr. Masud Rana

PID	Title
239	Environmentally Responsible Behavior of Tourists: Exploring the Role of Perception and Attitude Toward Green Tourism
309	Community-Based Tourism in Bangladesh: A Myth or a Pathway to Sustainability?
379	Role of Lean Tourism Theory on the Development of Landscaping of Cox's Bazaar Sea Beach of Bangladesh
387	Exploring Tourists' Visiting Intention to the Virtual Tourism Destination: An Empirical Study
479	From "Green City" Branding to Ground Reality: Waste Management Challenges and Opportunities in Rajshahi's Hospitality Sector

13:30 – 14:30 Lunch and Prayer Break

Session 6: Social Entrepreneurship, Empowerment, and Sustainable Development

Date: January 29, 2026 | Time: 14:30 – 15:50
Room No: 302
Session Chair: Professor Dr. Md. Abdul Hamid

PID	Title
149	A DH-ML Framework for Predicting and Enhancing Digital Literacy Outcomes in Marginalized Rural Settings
150	Assessing the Education and Health Conditions among Slum Children in Rajshahi City Corporation Areas, Bangladesh

403	Social Entrepreneurship's Role in Advancing Sustainable Development in Least Developed Countries: A Narrative Review
409	Present Status of Social Enterprise of Bangladesh: Challenges & Prospects
419	Social Entrepreneurship, Startup Ecosystems, and Innovation Driven Sustainable Business Models: A Case Study of Aarong
515	A Social Entrepreneurship Approach to Educational Technology: Developing an Accessible and Sustainable Interactive Classroom Ecosystem

Session 7: Economic Growth and Financial Management

Date: January 29, 2026 | Time: 14:30 – 15:50
Room No: 303
Session Chair: Prof. Dr. Abu Sadeque Md. Kamruzzaman

PID	Title
272	Drivers of Sustainable Growth in Women-Led SMEs: A Test of a Mediated-Moderation Model
276	The Impact of Economic Downturns on the Profitability: Evidence from Textile Sector of Bangladesh
289	Drivers of Borrower Satisfaction in Microcredit: Insights from Dhanut Upazila, Bogura, Bangladesh
297	Assessing Bank Success Factors in Bangladesh through the DuPont Model
298	Impact of Ownership Structure and Liability Composition on Financial Performance: Evidence from Listed Food Firms in Bangladesh

Session 8: Education, Knowledge, and Literacy

Date: January 29, 2026 | Time: 14:30 – 15:50
Room No: 304
Session Chair: Professor Dr. Muhammad Mahboob Ali

PID	Title
325	Aspiration to Attainment: Factors Influencing Women's Entry and Success in Higher Education at Alia Madrasah
366	Determine the Factors Affecting Students Buying Behavior: A Study in Rajshahi University
374	Half a Century of Bangladeshi Education: Achievements, Problems, and Suggestions
380	Balancing Debt and Development: NGO Microfinance, Educational Disruption, and Mental Well-Being in Rural Bangladesh's Varendra Region
412	Localization of Sustainable Development Goals in Bangladesh: Institutional Capacity, Implementation Gap, and Path to Delivery.
444	Entrepreneurship Education in Bangladesh under 4IR Era: Exploring Skills Demand of Graduates for the Future Economy

Session 9: Macroeconomics and Financial Policies

Date: January 29, 2026 | Time: 14:30 – 15:50
Room No: 305
Session Chair: Professor Dr. Mohammad Rafiul Azam Khan

PID	Title
216	The Effect of Macroeconomic Variables on Exchange Rate Fluctuations in Bangladesh: An ARDL Approach
249	Ownership, Bank Size and Macroeconomic Determinants on Bank Performance: The Mediation Effect of Corporate Governance
367	Mobile Financial Services, Entrepreneurial Empowerment and Poverty Mitigation: An Analysis of Small Business Growth in Rural Bangladesh
466	Impact of Foreign Direct Investment on Economic Growth in Bangladesh
377	Factors Affecting the Role of Audit Quality and Corporate Governance on Investment Decisions: Mediating Effects of Financial Reporting Transparency
388	Gender Pay Gap: An Invisible Barrier to Achieving Sustainable Development Goals in Bangladesh
506	Impact of Uber Ride Sharing App on Economic Growth in Bangladesh

Session 10: Technological, Digital Innovation, and ESG

Date: January 29, 2026 | Time: 14:30 – 15:50
Room No: 306
Session Chair: Professor Dr. Elias Hossain

PID	Title
507	Strategic Energy Intelligence: Catalyzing Digital Transformation and Sustainable Business Models
416	Modeling AI Adoption Intention Using the Technology–Organization–Environment (T-O-E) Framework: The Mediating Role of Complexity in Bangladeshi Banks
467	Blockchain Technology Adoption and Firm Performance: Testing the Moderating Role of Blockchain Application on Accounting Information
433	Mapping the Knowledge Landscape of ESG in Emerging Markets: A Bibliometric and Science Mapping Analysis
453	Examining the Role of Artificial Intelligence in Transforming Accounting Information Systems
519	Machine Learning Approaches for Credit Default Prediction: Insights from Logistic Regression to Deep Neural Networks

15:50 – 16:10 Coffee and Tea Break

Session 11: Urban and Rural Development

Date: January 29, 2026 | Time: 16:10 – 17:30
Room No: 302
Session Chair: Prof. Dr. Md. Borak Ali

PID	Title
286	Financial Inclusion and Expenditure Composition: Evidence from Education and Health Spending of Rural Households in Bangladesh

417	Winter Dependency and Off-Season Livelihood Strategies of Pitha-Making Women in Rajshahi City, Bangladesh: A Sustainable Livelihoods Approach
420	Analyzing the Housing Issues Faced by Climate Migrants in Khulna City
421	Waste Management Deficiencies and Health Consequences of Urban Climate Migrants in Khulna
468	The Role of Mobile Financial Services in Promoting Digital Transformation and Economic Empowerment among Rural Women in Bangladesh
475	Challenges and Opportunities of Technology Integration in Rural Education: A Bangladesh Perspective

Session 12: Consumer Behavior and Marketing

Date: January 29, 2026 | Time: 16:10 – 17:30
Room No: 303
Session Chair: Dr. Md. Motahar Hossain

PID	Title
157	Customers' Purchasing Behavior towards Organic Beauty Products: A Study on Gen Z
392	The Impact of Artificial Intelligence on Online Purchasing Decisions of Consumers: A Study on Shopping Goods in Bangladesh
436	The Role of Ethical Branding in Advancing Sustainable Marketing and Corporate Accountability
508	AI-Driven Fin Tech Solutions for Green Energy Adoption: An Interdisciplinary Approach to Sustainable Consumer Behavior
509	Consumer Perception and Purchasing Behavior Toward Circular Economy Products Among University Students in Bangladesh

Session 13: Social and Environmental Issues

Date: January 29, 2026 | Time: 16:10 – 17:30
Room No: 304
Session Chair: Professor Dr. Syed Mohammad Khaled Rahman

PID	Title
170	Environmental Sustainability in Healthcare: Estimating Medical Waste Reduction, Reuse, and Recycling
418	Sustainable Agriculture Marketing Practices in the Haor Basin of Bangladesh
454	Understanding Farmers' Perception of Climate Change and Its Determinants in the Chalan Beel Region
473	The Role of Green Accounting in Evaluating ESG-Linked Digital Financial Inclusion in Developing Economies
476	Greenwashing in Bangladesh's Ready-Made Garment (RMG) Sector: An Impediment to Sustainable Development
481	Mitigating Environmental Pollution Through Sustainable E-Waste Management in Bangladesh: A Review of Global Approaches and Innovations

Session 14: Health, Skill and Well-Being

Date: January 29, 2026 | Time: 16:10 – 17:30
Room No: 305
Session Chair: Dr. Md. Shawan Uddin

PID	Title
108	Bridging the Gap: Addressing Governance Barriers to Maternal Health Knowledge in Rural Bangladesh
227	Determinants of Perceived Mental Health Among School Students of Rajshahi City in Bangladesh
426	From Fragmentation to Integration: Expanding Access to Nutrition Services in Rohingya Refugee Camps
429	Nutrition-Focused Health System Strengthening: A Game-Changer for Enhancing the Enabling Environment for Nutrition Service Uptake in Bangladesh
488	Skill Gap of Youth: A Comparative Analysis Between Bangladesh and Malaysia

Session 15: Business, Finance, and Economic Growth

Date: January 29, 2026 | Time: 16:10 – 17:30
Room No: 306
Session Chair: Dr. Saifuddin Khan

PID	Title
275	Environmental Accounting Information Disclosure and Financial Performance: An Empirical Analysis
277	The Impact of Fraud Management Practices on Forensic Accounting Effectiveness: Evidence from an Emerging Economy
279	Drivers of SME Performance in Emerging Economies: The Roles of Digital Transformation, Financial Resources and Capital Dimensions
340	Green Bonds vs. Sustainability-Linked: Measuring Environmental Additionality in the Emerging Markets — Evidence from Chittagong, Bangladesh
459	Growth, Inequality, and Poverty: Long-Run Dynamics in Bangladesh
490	Controlling Inflation through Market Dynamics and Government Policy

17:30 – 18:15	**Coffee, Tea and Pyaers Break**

18:15 – 19:15	Cultural Program	Auditorium Hall
19:15 – 21:00	Conference Dinner	
21:00	VU Buses Leave the VU Campus Towards Major City Areas (Free and easy for the participants) **THE END OF DAY 1**	

Session for Invited Speakers

Date: January 30, 2026 | Time: 9:30 – 10:15
Venue: Auditorium Hall
Session Chair: Dr. Bablu Kumar Dhar

9:30 – 9:50	**Invited Talk 1** ***The Slippery Slope of Scientific Ethics*** **Professor Dr. Shakila Yasmin, Institute of Business Administration (IBA), University of Dhaka, Bangladesh**
9:50 – 10:15	**Invited Talk 2** ***Service Quality Dynamics in Star-Ranking Hotels: Bibliographic Analysis of Customer Expectations and Perceptions*** **Prof. Dr. A. K. M. Golam Rabbani Mondal,** Department of Marketing, University of Rajshahi, **Bangladesh**

Session for Industrial Talks

Date: January 30, 2026 | Time: 10:15 – 11:30
Venue: Auditorium Hall
Session Chair: Professor Dr. Elias Hossain

10:20 – 10:50	**Industrial Talk 1** ***Digital Transformation in Fintech: A Driver of Sustainable and Inclusive Innovation*** **Md. Mezbaul Haque**, Former Executive Director, **Bangladesh Bank**
10:50 – 11:20	**Industrial Talk 2** ***Data-Driven Innovation for Sustainable Development: Insights from Bangladesh's National Strategy for the Development of Statistics (NSDS)*** **Dr. Mohammad Munsur Ahmed** Consultant, World Bank Economist, NSDS Implementation Support Project supported by the World Bank Visiting Professor, Department of Public Health, Varendra University, Rajshahi Executive Director and Member Secretary, Bangladesh Alliances for Social Equity Foundation (BASE)

11:20 – 11:40	**Coffee and Tea Break**

Contributed In-person Session

Session 16: Education and Learning

Date: January 30, 2026 | Time: 11:45 – 13:15
Room No: 302
Session Chair: Dr. Sumon Hossain

PID	Title
15	Investigating Children's Moral Development Through Folk Elements in Primary Education in Bangladesh
29	Early Detection and Management of Infant Common Illnesses (0-3 Years): A Symptom-Based Support System for New Parents
43	Student Perceptions of Sustainability Education and the Role of Literature: A Study at Varendra University
305	Research as a Bridge: Connecting Education and Climate Action for Sustainable Development
311	Impact of Technological and Learning Materials on AI Driven Personalized Learning
402	Integrating National Accreditation and Global Rankings: A Strategic Framework for University Transformation in Bangladesh (2026-2036)

Session 17: Sustainability and Environmental Studies

Date: January 30, 2026 | Time: 11:45 – 13:15
Room No: 303
Session Chair: Dr. Masud Rana

PID	Title
78	Energy-efficient and Secured Routing Infrastructure for Sustainable Green IoT Networks
96	The Impact of IoT on the Young Population
225	Assessment of Fish Biodiversity in Saganna Baor, Jhenaidah District, Bangladesh
427	Advancing Renewable Energy through Green Finance: A Bibliometric Perspective
464	Green Finance, Growth, and Energy Dynamics: Quarterly ARDL Evidence on CO2 Emissions in Bangladesh

Session 18: Technology and Innovation

Date: January 30, 2026 | Time: 11:45 – 13:15
Room No: 304
Session Chair: Professor Dr. Elias Hossain

PID	Title
205	The Business Landscape of 5G in Bangladesh: Opportunities and Challenges
210	Understanding Bankers' Intention to Use Blockchain Technologies Applying Unified Theory of Acceptance and Use of Technology (UTAUT) Model
211	Towards Green Competitiveness: FDI, Urbanization, and Carbon Dynamics of Agricultural Export in Bangladesh
371	Digital Trust and AI Personalization in Mobile Commerce: An Integrated SOR–TAM–UTAUT Approach

428	Implementation of Blockchain Technology in the Climate Finance system of Bangladesh: A Transparent and Accountable Approach
445	Exploring the Impact of Everyday AI Chatbot Communication on Human Decision-Making
447	Machine Learning Analysis of Chatbot Adoption: Efficiency, Accessibility, and Environmental Benefits in Tourism

Session 19: Consumer Behavior and Marketing

Date: January 30, 2026 | Time: 11:45 – 13:15
Room No: 305
Session Chair: Professor Dr. Muhammad Mahboob Ali

PID	Title
187	Consumer Attitudes Towards Flat: A Study on Dhaka City
368	Exploring Barriers and Opportunities in Sustainable E-Commerce Adoption Among Bangladeshi SEMs: An extended T-O-E Framework View Using PLS-SEM Approach
386	An Analytical Study on Consumers' Green Consumption Intention and Behavior towards Organic Cosmetics in Bangladesh
394	Sustainable Marketing and Ethical Branding: Shaping Consumer Behavior and Corporate Responsibility in Bangladesh's Emerging Green Economy
456	Customer Loyalty in the Restaurant Industry: An Empirical Study in Bangladesh
461	A Qualitative Study on Exploring the Influence of Hard Sell and Soft Sell Appeals towards the Online Green Purchasing Behaviors of Bangladeshi Gen Z and Gen Y by adopting the Theory of Self Determination (STD)
502	Impact of Social Media Influencer on Purchase Decision: A Study on Facebook Users in Bangladesh

Session 20: Governance, Policy, Corporate Responsibility, and ESG

Date: January 30, 2026 | Time: 11:45 – 13:15
Room No: 306
Session Chair: Dr. Md. Sazib Miyan

PID	Title
354	Untangling the Puzzle: The Impact of Environmental Reporting Practices on Islamic Banks Profitability in Bangladesh
413	Adopting Circular Business Model in Garment Industry of Bangladesh for Sustainable Transformation: Exploring the Feasibility and Challenges
443	The Impact of IFRS S1 and IFRS S2 Sustainability Standards on the ESG Investment of Listed Companies in Bangladesh
517	Governance Structures, Sustainability Practices, and Bank Profitability in Bangladesh: A Panel Data Analysis
518	Impact of Ownership Structure on the Quality of Integrated Reporting: Empirical Evidence from an Emerging Economy
521	Strengthening Corporate Governance for Sustainable Growth: Insights from the Pharmaceutical Industry in Bangladesh

13:15 – 14:30	Lunch and Prayer Break

Session 21: Climate Change, Sustainability, and Social Impact

Date: January 30, 2026 | Time: 14:30 – 16:00
Room No: 302
Session Chair: Dr. Md. Motahar Hossain

PID	Title
263	Print vs. Pixels: Redefining Revenue and Sustainability for Bangladesh's Legacy Media
384	Assessing the Role of Digital Finance Variables in Enhancing Business Sustainability among Women Entrepreneurs: An Empirical Study from Bangladesh
452	Unveiling the Intellectual Landscape of Supplier Quality: A Bibliometric and Science Mapping Analysis with a Focus on Sustainability and Digital Transformation
471	Converting Plastic Waste into Assets: A Scalable Social Enterprise Framework for Sustainable Accessories
494	Fintech Adoption and Environmental Quality in Bangladesh: Pathways Toward Achieving Sustainable Development Goals
514	Corporate Governance Quality and Sustainability Performance in the Bangladeshi Banking Sector: A GRI-Based Panel Moderation Analysis
516	Mobile Financial Services and Digital Transformation as Drivers of Sustainable Economic Inclusion in Bangladesh

Session 22: Data Analysis, Social Work, and Resource Management

Date: January 30, 2026 | Time: 14:30 – 16:00
Room No: 303
Session Chair: Professor Dr. Shakila Yasmin

PID	Title
364	Sentiment and Skepticism: A Machine Learning Analysis of the Climate Change Conversation Online
370	Inflation and Economic Growth in SAARC Countries: Evidence from Panel Data Analysis
451	Does Digital Financial Inclusion Improve Green Economic? Central Bank Digital Currency
463	Explaining Solar Irrigation Adoption in Water-Scarce Bangladesh: A Comparative Farmer-Institution Study in Godagari Upazila, Rajshahi
478	Integrated Machine Learning for Country-Level Solid Waste Management (MSW) Prediction and Policy Diagnostics
480	Private Daycare Centers in Dhaka: Revealing the Business Opportunities and the Role of Social Work in Building a Successful Industry
493	Determinants of Street Vendors' Income in the Informal Sector of Rajshahi City

Session 23: Climate, Environment, Waste & Sustainable Mobility

Date: January 30, 2026 | Time: 14:30 – 16:00
Room No: 304
Session Chair: Dr. Bablu Kumar Dhar

PID	Title
235	Wise Token: A Gamified, AI-Enabled Credit Scoring System for Promoting Sustainable Waste Management
383	Relationships in The Long-Run Between FDI, Trade Openness, and the Consumption of Renewable Energy: The Economies of RCEP
422	Bridging Ministries for Climate Action: Comparative Insights on Policy Coherence from Sweden and Bangladesh
424	Waste to Wealth: Exploring the Global Market Potential of Banana Fiber from Rajshahi Division, Bangladesh
430	Challenges of Waste Management and Impact on Sanitation Practices among Climate Migrants in Khulna
457	Forecasting Urban Travel Demand for Sustainable Mobility Planning: A case study of Pabna Municipality
496	A Predictive–Prescriptive Analytics Approach to E-Commerce Profitability Using Blended Ensemble Model
503	Impacts of Land Use Land Cover Changes on Carbon Emission Dynamics in Khulna Region, Bangladesh

Session 24: Finance, Banking, Accounting & Economics

Date: January 30, 2026 | Time: 14:30 – 16:00
Room No: 305
Session Chair: Professor Dr. Norhayati Rafida Abdul Rahim

PID	Title
280	The Moderating Effects of Audit Quality on the Relationship Between the Readability of Notes and Disclosures to the Financial Statements and Performance of The Listed Manufacturing Companies in Bangladesh
378	Sustainability Practices and ESG Reporting in Bangladesh's Commercial Banks: A Cross-Sectional Analysis of 2024
389	The Impact of Knowledge Deficiency on the Entrepreneurial Ecosystem Dynamics of Real Estate Sector in Bangladesh
390	Modeling the Factors of Financial Inclusion in Bangladesh Using EFA
437	Optimization of Production and Supply Chain Using Integrating MILP-LCA Model to Reduce Carbon Emission in Garment Industry
446	Intellectual Capital Efficiency and Bank Performance: Evidence from Bangladesh
448	Does the Phillips curve exist? Trade-off between inflation and unemployment in Bangladesh
498	Data Localization and Its Impact on Business Opportunities: A Bangladesh Perspective

Session 25: Education, EdTech, HR & Work Psychology

Date: January 30, 2026 | Time: 14:30 – 16:00
Room No: 306
Session Chair: Prof. Dr. Md. Borak Ali

PID	Title
382	Exploring the Relationship Between Students' Career Choices and Post-Graduation Employment Outcomes: A Study of Public and Private Universities in Bangladesh
411	Examining the Impact of e-HRM Practices on Sustainable Competitive Advantage: The Mediating Role of HR Analytics among HR Professionals in Bangladesh
469	Intersection of Language, Minority Status and Coping Mechanism in the Educational Experiences of the Manipuri Ethnic Minority in Bangladesh
474	Outcome-Based Education Through the Eyes of Learners a Reality Check with Their Performance: A case study of Varendra University Students
500	Do Job Demands Always Harm Performance? Reframing Work–Life Balance in Tourism Policing
511	Exploring the Impact of EdTech: A Study of Digital Transformation of Education in Bangladesh
512	How Personality Shapes Performance: An Empirical Study of the Big Five Traits in the Workplace

Session 26: Media, Digital Transformation, Marketing, Misinformation & Applied Tech

Date: January 30, 2026 | Time: 14:30 – 16:00
Room No: 307
Session Chair: Dr. Md. Kuddus

PID	Title
262	The Shift from TV to OTT: Trends and Transformations in Bangladesh's Media Landscape
369	Shopping with Friends and Teens' Susceptibility to Peer Influence: A Study in Bangladesh
399	Impact of Digital Transformation in Business Practices: Exploring The Drivers and Barriers
408	Shaping Gen Z's Perception of Sustainable Brands through Events and Activations
458	Lean Hospitality: A Blueprint for Efficiency, Sustainability, and Guest Satisfaction
460	Echoes of Untruth: A Time-Series Study on the Growth of Fake News in Bangladesh's Digital Ecosystem
523	Automated String Art Generation: A Review of Optimization and Machine Learning Approaches in Computational Fabrication

16:00 – 16:30	**Coffee and Tea Break**

16:30 – 17:30	**Valedictory, Best Paper Award Giving and Closing Sessions**	**Auditorium Hall**
18:00	VU Buses Leaves the VU Campus Towards Major City Areas (Free and easy for the participants) **THE END OF DAY 2**	

Virtua Program Summary

ICBISD 2026
Department of Business Administration
Varendra University

Day – 2: January 30, 2026 | Friday

*All the time mentioned is Bangladesh Standard Time (GMT +6)

Contributed Virtual Presentation

Date: January 30, 2026 | Time: 11:45 – 13:30
Platform: Zoom Meeting
Session Chair: Dr. Asif Raihan

PID	Title
247	SME Banking as a Dual Engine for Poverty Reduction and Sustainable Development in Bangladesh
271	How Does Digital Transformation Impact Firm Performance When Being Moderated by Firm Resilience?
414	Exploring the Connection between Employees' Perception on Performance Appraisal and Work Outcome
449	Impact of Customer Engagement on Brand Loyalty in the Retail Industry: The Roles of Brand Reputation, Relationship Quality, and Brand Advocacy with Data-Driven Insights
450	Green Bonds vs. Sustainability-Linked: Measuring Environmental Additionality in the Emerging Markets
477	Sustainable Waste Pathways: Reimagining Mountain Tourism Practices in Bandarban
492	Impact of Isomorphic Pressures on Accounting Textbook Selections: Evidence from Bangladesh
526	Exploring the Impact of Education, Health, and the Labour Force on Economic Growth: A Case Study of Morocco

Keynote Speakers

Professor Dr. Norhayati Rafida Abdul Rahim Faculty of Leadership and Management, Universiti Sains Islam Malaysia, Malaysia
Professor Dr. A.B.M. Md. Azizul Islam BRAC Business School, BRAC University, Bangladesh
Dr. Bablu Kumar Dhar Business Administration Division, Mahidol University, Thailand

Invited Speakers

1.	**Professor Dr. Shakila Yasmin** Institute of Business Administration (IBA), University of Dhaka, Bangladesh
2.	**Prof. Dr. A. K. M. Golam Rabbani Mondal** Department of Marketing, University of Rajshahi, Bangladesh

Industrial Speakers

1.	**Md. Mezbaul Haque** Former Executive Director, Bangladesh Bank
2.	**Dr. Mohammad Munsur Ahmed** Economist, World Bank Funded NSDS Implementation Support Project Bangladesh Bureau of Statistics (BBS) Statistics and Informatics Division, Ministry of Planning

Session Chairs

1.	**Professor Dr. A. H. M. Rahmatullah Imon** Director, CIR, Varendra University
2.	**Prof. Dr. A. K. M. Golam Rabbani Mondal** Department of Marketing, University of Rajshahi, Bangladesh
3.	**Professor Dr. Shakila Yasmin** Institute of Business Administration (IBA), University of Dhaka, Bangladesh
4.	**Professor Dr. Norhayati Rafida Abdul Rahim** Deputy Dean (Research & Innovation), Faculty of Leadership and Management, Universiti Sains Islam Malaysia, Malaysia
5.	**Dr. Bablu Kumar Dhar** Business Administration Division, Mahidol University, Salaya, Thailand
6.	**Professor Dr. Elias Hossain** Coordinator, Department of Economics, Varendra University
7.	**Prof. Dr. Abu Sadeque Md. Kamruzzaman** Department of Finance, Faculty of Business Studies, University of Rajshahi, Bangladesh
8.	**Dr. Saifuddin Khan** Department of Accounting and Information Systems, University of Rajshahi
9.	**Professor Dr. Mohammad Rafiul Azam Khan** Department of Management Studies, Begum Rokeya University, Rangpur, Bangladesh
10.	**Professor Dr. Syed Mohammad Khaled Rahman** Department of Business Administration, Shahjalal University of Science and Technology, Bangladesh
11.	**Professor Dr. Md. Abdul Hamid** Department of Business Administration, Shahjalal University of Science and Technology, Bangladesh
12.	**Dr. Masud Rana** Department of Business Administration, Pabna University of Science and Technology, Bangladesh

13.	**Dr. Md. Kuddus** Mawlana Bhashani Science and Technology University, Tangail, Bangladesh
14.	**Dr. Md. Motahar Hossain** Department of Business Administration, Khwaja Yunus Ali University, Sirajganj
15.	**Professor Dr. Muhammad Mahboob Ali** Professor of Economics, Bangladesh University of Business & Technology
16.	**Prof. Dr. Md. Borak Ali** Department of Marketing, University of Rajshahi
17.	**Dr. Md. Shawan Uddin** Department of Management, University of Rajshahi
18.	**Dr. Md. Sazib Miyan** Department of Finance and Banking, Begum Rokeya University, Rangpur, Bangladesh
19.	**Dr. Sumon Hossain** Department of Accounting and Information Systems, University of Rajshahi
20.	**Dr. Asif Raihan** King Fahd University of Petroleum & Minerals, Saudi Arabia

Organizing Committee

Conference Chair
Dr. Kaniz Habiba Afrin
Head, Department of Business Administration
Dean, School of Business and Law
Varendra University

Co-Chair
Professor Dr. M. Faridul Islam
Department of Marketing
University of Rajshahi, Bangladesh

Conference Secretary
Dr. Rejaul Karim
Associate Professor
Department of Business Administration
Varendra University

Joint Secretary
Sunjida Parven
Associate Professor
Department of Business Administration
Varendra University

Members

Prof. Md. Shahidur Rahman
Head, Department of English, Varendra University

Professor Dr. Elias Hossain
Coordinator, Department of Economics, Varendra University

Professor Abu Naser Md. Wahid
Coordinator, Department of Law and HR, Varendra University

Shamim Ahsan Parvez
Executive Director, Varendra University

Aleya Jebin
Associate Professor, Department of Business Administration, Varendra University

Mousumi Sultana
Associate Professor, Department of Business Administration, Varendra University

Mosa. Layla Arzuman Banu
Associate Professor, Department of Business Administration, Varendra University

Tamal Chakrobortty
Assistant Professor, Department of Business Administration, Varendra University

Anonna Ahmed
Lecturer, Department of Business Administration, Varendra University

Md. Sirajum Monir Proteek
Lecturer, Department of Business Administration, Varendra University

Sadikatul Mawa Momo
Lecturer, Department of Business Administration, Varendra University

Marzia Khanam
Lecturer, Department of Business Administration, Varendra University

Md. Muhaimin Siddieq
Lecturer, Department of Business Administration, Varendra University

Md. Sirajur Rahman
Deputy DIrector, Planning and Development, Varendra University

Faridujjaman
Deputy Director, Information and Technology, Varendra University

International Advisory Committee

Professor Dr. Mohammad Kabir Hassan
Department of Economics and Finance, University of New Orleans, USA

Professor Dr. Abu Amin
Department of Finance and Law, Central Michigan University, USA

Assoc. Professor Dr. Abdullah Al Mamun
School of Business, University of Wollongong, Australia

Sharmila Devi Ramachandaran
Faculty of Business and Communications, INTI International University, Putra Nilai, 71800, Malaysia

Dr. Asif Raihan
King Fahd University of Petroleum & Minerals, Saudi Arabia

Assoc. Professor Dr. Muhammad Zada
School of Economics and Management, Hanjiang Normal University, China

Professor Dr. Amrik Singh
School of Hotel Management and Tourism, Lovely Professional University, India

Professor Dr. Md. Abu Issa Gazi
School of Management, Jiujiang University, Jiujiang, China

Dr. Mohammad Nurul Alam
Department of Management, Faculty of Business Administration, University of Tabuk, Tabuk, Kingdom of Saudi Arabia

Dr. Mohammed Jaboob
Department of Management, Dhofar University, Oman

Assoc. Professor Mahender Singh Kaswan
Mittal School of Business, Lovely Professional University, India

Professor Dr. Seda Yıldırım
Tekirdag Namık Kemal University, Turkey

Professor Dr. Reshma Sucheran
Department of Hospitality and Tourism, Durban University of Technology, South Africa

Dr. Abdolaziz Mirani
Islamic Azad University, Iran

Assoc. Professor Dr. Abdul Rahim Bin Ridzuan
Institute of Big Data Analytics and Artificial Intelligence, Universiti Teknologi MARA, Malaysia

Dr. Sasikanta Tripathy
College of Business, University of Bahrain, Bahrain

Assoc. Professor Dr. Orkun Bayram
International Trade and Logistics Department, Balıkesir University, Türkiye

Professor Dr. Muhammad Tariq Majeed
School of Economics, Quaid-i-Azam University, Islamabad, Pakistan

Assoc. Professor Dr. Anisur Rahman Faroque
School of Marketing and Communication University of Vaasa, Finland

Professor Dr. Md. Aminul Islam
College of Business Administration, Prince Mohammad Bin Fahd University, Saudi Arabia

Dr. Tolga Yalçıntekin
Department of International Trade and Business Administration, Çanakkale Onsekiz Mart University, Turkey

Professor Dr. Khaled Guesmi
Economics and Business Information Department, PSB - Paris School of Business, Paris, France

Professor Dr. Jude Edeh
INSEEC School of Business and Economics, France

Assoc. Professor Dr. Metin Saygılı
Department of International Trade and Finance, Sakarya University of Applied Sciences, Turkey

Dr. Maha Shehadeh
Department of Financial Technology, Al-Ahliyya Amman University, Jordan

National Advisory Committee

Professor Dr. A. H. M. Rahmatullah Imon
Director, CIR, Varendra University

Prof. Dr. Abu Sadeque M. Kamruzzaman
Department of Finacne, University of Rajshahi, Bangladesh

Professor Dr. Zeennat Ara Begum
Department of Management Studies, University of Rajshahi, Bangladesh

Professor Md. Dr. Amzad Hossain
Department of Finance, University of Rajshahi, Bangladesh

Professor Dr. Dil-Ara Hossain
Department of Accounting and Information Systems, University of Rajshahi, Bangladesh

Professor Dr. A. K. M. Golam Rabbani Mondal
Department of Marketing, University of Rajshahi, Bangladesh

Professor Md. Kamruzzaman
Institute of Bangladesh Studies, University of Rajshahi, Bangladesh

Professor Dr. Md. Abdullah Al Mamun
Department of Business Administration, Pabna University of Science and Technology, Bangladesh

Professor Dr. Mohammad Rafiul Azam Khan
Department of Management Studies, Begum Rokeya University, Rangpur, Bangladesh

Professor Dr. Md. Alamgir Hossain
Department of Management, Hajee Mohammad Danesh Science & Technology University, Dinajpur

Professor Dr. Syed Mohammad Khaled Rahman
Department of Business Administration, Shahjalal University of Science and Technology, Bangladesh
Assoc. Professor Dr. Abdullah Al Masud
Department of Management, University of Barishal, Bangladesh
Dr. Kazi Arif Uz Zaman
Additional Director, Bank Restructuring & Resolution Unit, Bangladesh Bank
Md. Dulal Miah
Assistant Vice President, BRAC Bank PLC

Technical Committee

Chair:
D. M. Asadujjaman
Department of Computer Science and Engineering
Varendra University

Co-chair:
Tamal Chakrobortty
Department of Business Administration
Varendra University

Members

Pallab Chowdhury
Department of Computer Science and Engineering, Varendra University
A. K. M Ashiqur Rahman
Department of Business Administration, Varendra University
Sadikatul Mawa Momo
Department of Business Administration, Varendra University
Md. Muhaimin Siddieq
Department of Business Administration, Varendra University
Mijanur Rahman
Department of Business Administration, Varendra University
Md. Sazedur Rahman
Department of Business Administration, Varendra University
Kanon Datta
Department of Business Administration, Varendra University

Scientific Program Committee

Chair:

Assoc. Professor Md. Solaiman Chowdhury
Department Management Studies
University of Rajshahi

Co-chair:

Tamal Chakrobortty
Department of Business Administration
Varendra University

Members

Sadikatul Mawa Momo
Department of Business Administration, Varendra University

Marzia Khanam
Department of Business Asdministration, Varendra University

Md. Muhaimin Siddieq
Department of Business Administration, Varendra University

Sabrina Alam
Department of Business Administration, Varendra University

Kanon Datta
Department of Business Administration, Varendra University

Registration and Invitation Committee

Chair:

Mousumi Sultana
Department of Business Administration
University of Rajshahi

Members

Marzia Khanam
Department of Business Administration, Varendra University

Md. Nurul Islam Nepo
Department of Business Administration, Varendra University

Gopal Karmakar
Department of Business Administration, Varendra University

Md. Sazedur Rahman
Department of Business Administration, Varendra University

Conference Kits Committee

Chair:

Aleya Jebin
Department of Business Administration
Varendra University

Members

Tamal Chakrobortty
Department of Business Administration, Varendra University

A.K.M Ashiqur Rahman
Department of Business Administration, Varendra University

Md. Sazedur Rahman
Department of Business Administration, Varendra University

Kanon Datta
Department of Business Administration, Varendra University

Logistics and Hospitality Committee

Chair:

Md. Sirajum Monir Proteek
Department of Business Administration
Varendra University

Members

Murshida Hossain
Department of Business Administration, Varendra University

Tasnia Husne Afrin
Department of Business Administration, Varendra University

Sadikatul Mawa Momo
Department of Business Administration, Varendra University

Nahin Rahman
Department of Business Administration, Varendra University

Event Management and Decoration Committee

Chair:

Md. Sirajum Monir Proteek
Department of Business Administration
Varendra University

Members

Murshida Hossain
Department of Business Administration, Varendra University

Tasnia Husne Afrin
Department of Business Administration, Varendra University

Sadikatul Mawa Momo
Department of Business Administration, Varendra University

Nahin Rahman
Department of Business Administration, Varendra University

Moniruzzaman Kiron
Department of Business Administration, Varendra University

Kanon Datta
Department of Business Administration, Varendra University

Publicity and Communication, and Documentation Committee

Chair:

Tamal Chakrobortty
Department of Business Administration
Varendra University

Anonna Ahmed
Department of Business Administration
Varendra University

Members

Gopal Karmakar
Department of Business Administration, Varendra University

Md. Sazedur Rahman
Department of Business Administration, Varendra University

Sabrina Alam
Department of Business Administration, Varendra University

Anonna Ahmed
Department of Business Administration, Varendra University

Finance and Sponsorship Committee

Chair:

Shamim Ahsan Parvez
Executive Director
Varendra University

Co-Chair:

Dr. Kaniz Habiba Afrin
Head, Department of Business Administration
Varendra University

Secretary:

Dr. Rejaul Karim
Coordinator, Department of Business Administration
Varendra University

Members

Sunjida Parven
Department of Business Administration, Varendra University

Mosa. Layla Arzuman Banu
Department of Business Administration, Varendra University

Food and Refreshment Committee

Chair:

Sirajur Rahman
Deputy Director, Office of the Planning and Development
Varendra University

Members

A.K.M Ashiqur Rahman
Department of Business Administration, Varendra University

Md. Sirajum Monir Proteek
Department of Business Administration, Varendra University

Murshida Hossain
Department of Business Administration, Varendra University

Tasnia Husne Afrin
Department of Business Administration, Varendra University

Marzia Khanam
Department of Business Administration, Varendra University

Md. Nurul Islam Nepo
Department of Business Administration, Varendra University

Md. Nuruzzaman
Sr. Executive, Department of Business Administration, Varendra University

Program Committee

Chair:

Atia Ahmed
Department of Business Administration
Varendra University

Members

Mosa. Layla Arzuman Banu
Department of Business Administration, Varendra University

A. K. M Ashiqur Rahman
Department of Business Administration, Varendra University

Marzia Khanam
Department of Business Administration, Varendra University

Nahin Rahman
Department of Business Administration, Varendra University

Publication Committee

Chair:

Dr. Rejaul Karim
Associate Professor, Department of Business Administration
Varendra University

Members

Tamal Chakrobortty
Department of Business Administration, Varendra University

Mousumi Sultana
Department of Business Administration, Varendra University

Anonna Ahmed
Department of Business Administration, Varendra University

Marzia Khanam
Department of Business Administration, Varendra University

Md. Muhaimin Siddieq
Department of Business Administration, Varendra University

Mijanur Rahman
Department of Business Administration, Varendra University

Cultural & Social Events Committe

Chairperson:

Tanzila Zinat
Sr. Executive, Department of Computer Science and Engineering
Varendra University

Members

Sunjida Parven
Department of Business Administration, Varendra University

Mosa. Layla Arzuman Banu
Department of Business Administration, Varendra University

Md. Sirajum Monir Proteek
Department of Business Administration, Varendra University

Tasnia Husne Afrin
Department of Business Administration, Varendra University

Nahin Rahman
Department of Business Administration, Varendra University

Sabrina Alam
Department of Business Administration, Varendra University

Volunteer & Student Coordination Committee

Chair:

Md. Sirajum Monir Proteek
Department of Business Administration
Varendra University

Members

Tamal Chakrobortty
Department of Business Administration, Varendra University

Tasnia Husne Afrin
Department of Business Administration, Varendra University

Sadikatul Mawa Momo
Department of Business Administration, Varendra University

Marzia Khanam
Department of Business Administration, Varendra University

Keynote 1



Professor Dr. Norhayati Rafida Abdul Rahim
Deputy Dean (Research & Innovation)
Faculty of Leadership and Management
Universiti Sains Islam Malaysia, Malaysia

Title: Accessibility versus Exclusivity: The Dynamics of AI Innovation in Halal Business

Abstract

Artificial Intelligence has been an integral part of the business nowadays. From engineering to the social science, the exclusivity of AI seems overwhelming. AI may change the way we communicate, manage, and monitor the business especially when it comes to solutions as opposed to conventional decision-making processes. It pushes organisations to rethink not only operational efficiency but also the ethical boundaries and accessibility of such technologies within the halal ecosystem. It raises important questions to what extent the AI facilitate the sustainable of Halal business. Does AI reinforce the exclusivity of Halal business, or can it be leveraged to ensure broader accessibility, enabling sustainability of Halal industries? Importantly, Malaysia faces challenges to empower Halal practices among the industries local and abroad. The exclusivity of AI is believed to be the strength in sustaining the Halal practices among the industries. Somehow the accessibility of AI also plays a critical role, as it allows active participation, fostering innovative solutions, and maintaining competitiveness while upholding Halal standards in Malaysia. It is, therefore, essential to re-examine the foundational principle of AI before granting access to halal business for sustainability purposes.

Biography

Norhayati Rafida binti Abdul Rahim has been a lecturer in the Communication Programme, Faculty of Leadership and Management, Universiti Sains Islam Malaysia (USIM) since 2002. Her research and publications focus on negotiation, halal communication, organizational communication, and environmental communication. She holds a bachelor's degree in mass communication from UiTM, a Master of Science in Corporate Communication, and a PhD in Human Communication (with a focus on Negotiation) from Universiti Putra Malaysia. Actively engaged in research, consultancy, and conferences both nationally and internationally, she has secured grants in areas such as negotiation, human capital development, halal, and tourism. She has published books, chapters in books, and journal articles in environmental communication, Halal talents, and Halal branding, with presentations in international conferences, locally and abroad. She has professional industrial experience in public relations, event management, and capacity development.

Keynote 2



Professor Dr. A.B.M. Md. Azizul Islam
BRAC Business School
BRAC University, Banglades

Title: Unlocking Private Investment: The Role of Fiscal Reforms in Emerging Economies

Abstract

Emerging economies face a strategic inflection point where bold fiscal reforms can reshape the trajectory of private investment and inclusive growth in the decade ahead. Despite strong GDP growth across many developing nations, private investment performance has been uneven. For example, in Bangladesh, private investment fell to 22.48% of GDP in FY2024–25, the lowest in five years and short of the 28.2% target under the Eighth Five Year Plan (2020–25), signaling a need for deeper reform to restore confidence and capital flows.

Similarly, foreign direct investment (FDI) inflows into developing economies totaled just $435billion in 2023, the lowest level since 2005 and equivalent to about 2.3% of GDP, underscoring structural barriers to investment amid rising global trade and regulatory frictions.

This paper envisions a transformative fiscal policy framework that goes beyond traditional stabilization to proactively catalyze private sector participation. It highlights how transparent tax rationalization, expenditure prioritization, and strategic public investment can reduce uncertainty, stimulate job creating capital formation, and support sectors of future comparative advantage. By aligning fiscal reforms with institutional strengthening and investment ecosystem development, policymakers can unlock private capital as a driver of sustainable economic transformation across emerging markets.

Biography

Dr. Islam did M.A. in Economics from Dhaka University, M.A. in Development Economics from Williams College, USA and Ph.D. in Economics from Boston University, USA.

He had begun his professional career as a Lecturer in the Department of Economics, Dhaka University in 1962; joined the erstwhile Civil Service of Pakistan (CSP) in 1964; held a number of positions in the Governments of the then East and West Pakistan and later in the Government of Bangladesh. Dr. Islam joined the United Nations in 1982 and served in Bangkok and New York in various capacities. He retired in 2001 from the United Nations service as Director, Development Research and Policy Analysis Division of United Nations Economic and Social Commission for Asia and the Pacific (ESCAP), Bangkok. He was Chairman, Securities and Exchange Commission (2002 – 2005); Chairman, Board of Directors of Sonali Bank (2006) and Advisor to the Caretaker Government, Ministries of Finance and Planning (2007 – 2008). He is presently a Visiting Professor in BRAC University Business School. He has written and published extensively on a wide range of development issues such as globalization, international trade, fiscal policy, human resources development, financing development, growth with equity, Asian financial crisis, comparative development experience of groups of countries, and issues relating to the development of Bangladesh. He has co-authored some 20 United Nations publications on various development issues including the flagship publications—Economic and Social Surveyof Asia and the Pacific and World Investment Report. He has made presentations as a resource person at international seminars or national workshops in over 25 countries.

Keynote 3



Dr. Bablu Kumar Dhar
Business Administration Division
Mahidol University, Salaya, Thailand

Title: The Sustainability Singularity: AI, Ethical Innovation, and the Future of Planetary Development

Abstract

Humanity is approaching a historic inflection point where accelerating technological capabilities intersect with rising environmental and social pressures. In this keynote, I introduce Sustainability Singularity Theory (SST)—a forward-looking framework that explains how the convergence of Artificial Intelligence (AI), ethical governance, climate innovation, and green economic transformation is reshaping the future of business, society, and sustainable development.

SST proposes that as intelligent systems begin to predict, optimize, and autonomously manage energy, resources, and ecological risks, sustainability transitions will become self-reinforcing, ethically guided, and increasingly autonomous. The talk explores how AI-driven climate models, circular production systems, digital carbon markets, renewable microgrids, and ESG-aligned business strategies are pushing societies toward a stage where sustainability becomes embedded into the very functioning of economic and technological systems.

Drawing from global evidence, empirical insights, and real-world policy innovations, this keynote discusses three critical dimensions:

1. AI as a catalyst for climate resilience and resource efficiency,
2. Ethical innovation and planetary justice as central drivers of sustainable business transformation, and
3. The path toward a Type 1 civilization, where human intelligence and machine intelligence jointly advance a fairer, greener, and more resilient world.

The keynote offers a strategic roadmap for business leaders, policymakers, and researchers navigating the next decade of sustainability challenges and opportunities.

Biography

Dr. Bablu Kumar Dhar is an Associate Professor in the Business Administration Division at Mahidol University, Thailand, and a leading scholar in sustainability, digital transformation, and climate-responsible development. He also serves as a Research Fellow at the Faculty of Business, INTI International University, Malaysia, and holds multiple international visiting faculty appointments, including at the School of Business, University Institute of Lisbon (ISCTE), Portugal; Universidade

Europeia, Lisbon, Portugal; the Faculty of International Business, Zhejiang Yuexiu University, China; and the Faculty of Management, Universiti Sains Islam Malaysia (USIM).

Dr. Dhar is widely recognized for his interdisciplinary contributions at the intersection of AI-driven sustainability, environmental governance, ESG and green finance, circular economy, and socio-technical innovation systems. He is the conceptual founder of Sustainability Singularity Theory (SST)—a pioneering framework that examines how artificial intelligence, ethical governance, and climate innovation converge to create autonomous, self-optimizing pathways for sustainable development. His work positions him as a prominent thought leader on the future of sustainability transitions, ethical AI, and business innovation for planetary resilience.

He has published extensively in high-impact international journals, including Resources Policy, Energy Policy, Thunderbird International Business Review, Sustainable Development, Journal of Intellectual Capital, Business Strategy and Development, and others. His research spans global collaborations across Asia, Europe, Africa, and Australia, contributing to policy advisory, impact-driven research projects, and international academic development.

As an educator and keynote speaker, Dr. Dhar teaches and lectures in areas such as Business Ethics & Sustainability, Technology Intelligence, Innovation Strategy, and Sustainable Development, integrating systems thinking, foresight analysis, and digital tools into his pedagogy. His scholarly mission is to bridge academic research with real-world policy and business solutions, shaping a technologically advanced yet ethically grounded pathway toward a resilient, inclusive, and sustainable future.

Invited Talk 1



Professor Dr. Shakila Yasmin
Institute of Business Administration (IBA)
University of Dhaka, Bangladesh

Title: The Slippery Slope of Scientific Ethics

Abstract

Scientific inventions and applied technologies have huge impact on human life. They have the potential to uplift the livelihood of people, at the same time they can destroy civilizations. There is fine line between positive and negative implications scientific breakthroughs. Scientists and researchers must be very careful in propagating prospects of their research work. Disclosure before commercialization of any invention is necessary. Otherwise, sustainability of the human kind may be at stake. Recent development of AI, cloud computing, machine learning, big-data analytics are entering at the personal space of human being. AI applications have started taking decisions for us. Where are we heading? Interpersonal relationship and communications are changing. Mankind in the coming generations will be very different from us and our ancestors. Will those changes be sustainable for mankind? what will happen to humanity, emotional well-being of people? The above are the questions researchers should think through and much more.

Biography

Dr Shakila Yasmin is a professor of IBA, University of Dhaka. She has more than 21 years of professional experience in teaching, research and training. Her major areas of interest include finance, supply chain management and gender equity in business and society.

She completed her PhD from IBA, University of Dhaka. As an energetic professional and enthusiast, she completed MBA for two times in different areas of interest. One is from IBA, University of Dhaka and the other is from Schulich School of Business, York University, Toronto, ON, Canada. She also completed M.A. in Gender, Feminist and Women's Studies from York University, Toronto, ON, Canada. Along with these accomplishments, she has also done Certificate courses on versatile areas such as Innovation and Design Thinking from Smith School of Business, Queens University, Toronto, ON, Canada; Healthcare Leadership and Management from Institute of Healthcare Leadership and Management, Oxford, UK; Supply Chain Management and Strategies from Indian Institute of Management, Kolkata, India. As a distinguished educator and administrator she also completed Business School Accreditation Training from Association to Advance Collegiate Schools of Business (AACSB), South Asia Chapter, Hyderabad, India. Dr. Shakila achieved her BSc. Engg. Degree from Bangladesh University of Engineering & Technology (BUET) in Electrical & Electronics Engineering.

Dr. Shakila served as consultants on a good number of projects of World Bank, National Board Revenue, Titas Gas Transmission Co. Ltd, UNDP and other private companies at home and abroad. As an academician, she has keen interest in research and she has published 35 articles in blind reviewed journals, 2 book chapters and presented papers in numerous conferences across the globe. She regularly works with the University Grants Commission and Bangladesh Public Service Commission in different capacities as solicited by those authorities.

Invited Talk 2



Prof. Dr. A. K. M. Golam Rabbani Mondal
Department of Marketing
University of Rajshahi, Bangladesh

Title: Service Quality Dynamics in Star-Ranking Hotels: Bibliographic Analysis of Customer Expectations and Perceptions

Abstract
Service quality constitutes a pivotal determinant of customer satisfaction, loyalty, and competitive advantage in star-ranking hotels, where diverse and evolving consumer expectations amplify its significance. Variations in service quality, pricing, and brand positioning engender substantial disparities between customer expectations and perceptions of service delivery. This study conducts a bibliometric analysis of extant literature on service quality in star-ranking hotels, delineating discrepancies between customer expectations and perceptions while elucidating research trends and patterns. Employing a systematic literature review methodology guided by PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) principles, it curated 25 peer-reviewed articles from leading Scopus-indexed journals in tourism and hospitality. Content analysis techniques synthesized these sources, complemented by VOSviewer for bibliometric visualization. Findings reveal the United States and China as frontrunners in this domain, with research momentum accelerating post-2013. Key disparities identified encompass hotel facilities and price-value alignment, employee behavior and service interactions, room quality and comfort, front desk and housekeeping efficacy, safety and in-room security, and green environmental practices. By synthesizing prior scholarship and highlighting these gaps, this study advances theoretical comprehension of service quality dynamics in star-ranking hotels and furnishes actionable insights for scholars and practitioners.

Biography
Professor Dr. A.K.M. Golam Rabbani Mondal is a senior scholar and analyst in the area of Marketing in the University of Rajshahi, Bangladesh where he has served since 1995. He is a Professor (Grade I) in the Department of Marketing, Faculty of Business Studies and has a PhD in Marketing. He was also the holder of his MBS in Marketing holding the distinction of first class.

The fields where Professor Mondal has been highly experienced in his scholarly life include services marketing, international marketing, consumer behavior, export promotion, entrepreneurship development, and marketing of agriculture. During his long academic career, he has taught in undergraduate, postgraduate, MPhil and PhD levels and has supervised many MPhil and PhD theses, many of which have also been successfully awarded. He also has worked as an external assessor and thesis evaluator of doctoral and MPhil research in major institutions in Bangladesh, India, Malaysia, and other countries. He has written a large volume of research articles in both national and international journals, which are related to tourism marketing, consumer behavior, financial performance, supply chain, and sustainable development. Professor Mondal has also served in some other significant occupational and administrative positions such as Chairman of the Department of Marketing and as Sub-Project Manager (SPM) under the Higher Education Quality Enhancement Project (HEQEP); besides his teaching and research work. In the field of academic service, Professor Mondal is among the most active people with the journal editors and reviewers and consultancy and expert advisor services to different organizations. The contributions he made in the field of academics continue to impact the future of marketing education, research, and policy in Bangladesh and other countries.

Industrial Talk 1



Md. Mezbaul Haque
Former Executive Director
Bangladesh Bank

Title: Digital Transformation in Fintech: A Driver of Sustainable and Inclusive Innovation

Abstract

Digital transformation in the financial technology (fintech) sector is reshaping financial services by utilizing advanced technologies like artificial intelligence (AI), big data, blockchain, cloud computing, and mobile platforms, making services more sustainable, efficient, and inclusive. One of the most significant contributions of fintech is financial inclusion, as digital platforms such as mobile banking, digital wallets, and peer-to-peer lending break down barriers to access by lowering costs and eliminating the need for physical infrastructure, enabling underserved populations to access essential services like payments, savings, credit, and insurance. In Bangladesh, for example, mobile financial services like bKash, Nagad, and Rocket have seen exponential growth, with 239 million accounts and an average of BDT 21.49 billion in daily transactions as of December 2024. These platforms also enable small loans through services like iFarmer and bKash Nano Credit, further driving financial inclusion. Additionally, fintech supports sustainability by facilitating the flow of capital from urban to rural areas and reducing operational costs and environmental impacts through automation and paperless processes. Data-driven decision-making improves risk assessment and resource allocation, while fintech also encourages green investments and enhances transparency in environmental, social, and governance (ESG) reporting. Furthermore, fintech innovations such as AI-powered fraud detection, real-time data processing, and blockchain-based transaction records improve security, accuracy, and trust in financial systems, helping institutions respond effectively to market changes and regulatory demands, ensuring long-term economic stability. Overall, fintech's digital transformation is key to fostering a more inclusive, resilient, and sustainable global financial ecosystem.

Biography

Md Mezbaul Haque, a postgraduate in Business Administration was an Executive Director of Bangladesh Bank. He served the central bank over 32 years and has vast experience of overseeing Payment Systems Department, both onsite and off-site supervision of banks, foreign exchange policy monitoring, automation of central banking operation and other related fields. He was actively engaged in transforming age old manual processes of the central bank to a modern technology based automated processes. He also played an important role in automating government and other social safety net payments in Bangladesh.

Mr. Haque possesses special interest on usage of technology to change the life of people and allowing them to advance economically. As a result, he was involved in starting from automation of core banking system of central bank to the journey towards unified payment interface of Bangladesh. He believes, maintaining right balance between Innovation and Regulation, collaborating Public and Private sector,

and Leveraging the Technology, it is possible to accomplish the goal of developed Bangladesh.

Mr. Haque led the Payment Systems Department of Bangladesh Bank for three years. During this period, he led the introduction of Personal Retail Account to financially include the micro merchants of the country, introduce Bangla QR standard to ensure cheaper and faster QR payments, connect G2P payments with the central banks electronic payment systems to digitally include the marginal population as well as make digital payment systems available as a preferred tool for financial inclusion. His proactive role during COVID-19 proved instrumental to keep the supply chain unaffected by ensuring uninterrupted payment ecosystem. Mr. Haque is associated with various training and affiliation programs as well. He is a visiting faculty at the Bangladesh Bank Trainning Academy (BBTA), Institute of Business Administration (IBA) of University of Dhaka, Bangladesh Public Administration Training Centre (PATC), and other Private Universities.

Industrial Talk 2



Dr. Mohammad Munsur Ahmed
Consultant, World Bank
Economist, NSDS Implementation Support Project supported by the World Bank
Visiting Professor, Department of Public Health, Varendra University, Rajshahi
Executive Director and Member Secretary,
Bangladesh Alliances for Social Equity Foundation (BASE)

Title: Data-Driven Innovation for Sustainable Development: Insights from Bangladesh's National Strategy for the Development of Statistics (NSDS)

Abstract

High-quality data serve as a strategic asset for innovation, evidence-based policy, and sustainable development. In an increasingly data-driven global economy, high-quality official statistics have become a critical enabler of business innovation, sustainable development, and evidence-based decision-making. In this context, Bangladesh has adopted the National Strategy for the Development of Statistics (NSDS) as a comprehensive reform framework to modernize its National Statistical System (NSS) and respond to the growing demand for timely, reliable, and disaggregated data. This paper examines the role of the NSDS in supporting data-driven innovation and sustainable development in Bangladesh, with particular relevance to business ecosystems and policy planning. Drawing on policy analysis and secondary data review, the study assesses key NSDS reform pillars, including institutional strengthening, modernization of statistical infrastructure, adoption of international statistical standards, and expansion of integrated data ecosystems. Anchored in the Statistics Act 2013 and aligned with global frameworks such as the UN Fundamental Principles of Official Statistics and the System of Environmental-Economic Accounting (SEEA), the NSDS emphasizes quality assurance, interoperability, administrative and geospatial data integration, and ICT-enabled statistical production. The findings indicate that improved data availability, consistency, and accessibility under the NSDS can reduce information asymmetries, enhance market intelligence, and support innovation-oriented investment decisions. The strategy also strengthens the capacity to monitor Sustainable Development Goals (SDGs), climate resilience, and inclusive growth through high-frequency and gender-responsive statistics. However, challenges remain in data coordination, cross-institutional integration, and

effective utilization of official statistics by private sector and non-state actors. The paper concludes that successful implementation of the NSDS has the potential to strengthen governance, foster business innovation, and ensure that Bangladesh's sustainable development initiatives are informed by robust, reliable, and actionable data.

Biography

Dr. Munsur Ahmed is an economist with more than two decades of professional experience in research, consultancy, and national statistical system development. He holds Honours and Master's degrees in Economics and a Ph.D. in Health Care Management and Planning. His areas of expertise include government and finance statistics, macroeconomics, external sector statistics, and international trade, supported by extensive experience with the core statistical systems of the Bangladesh Bureau of Statistics (BBS). He has worked closely with key national institutions, including the Ministry of Planning, contributing to evidence-based policy formulation and implementation. Dr. Ahmed has been actively involved in leading coordination efforts for the revision and update of Bangladesh's National Strategy for the Development of Statistics (NSDS) and has played a significant role in major statistical modernization initiatives, notably the World Bank–supported Statistical Capacity Enhancement and Modernization Project (SCEMP). His professional work also encompasses environmental, climate change, and disaster statistics, supporting national resilience and sustainable development planning.

Paper ID 6

Using Folk Knowledge to Address Climate Change Issues: Problems and Possibilities

Md. Al Amin*
Bangladesh Open University
Email: amin@bou.ac.bd*

Abstract
Climate change is now a global burning issue. Due to its profound impact on life, nature and ecosystems, it is raising questions about our existence. The greatest creation of the Creator, man, has survived by overcoming various obstacles since the creation of the earth. Humans are inventing new technologies to deal with potential disasters caused by climate change. Folk knowledge, a monument to human creativity, mindfulness and scientific mind, can act as a support for new discoveries. New strategies can be invented to solve the climate crisis through the interaction of folk knowledge with technology. The article in question will shed light on the creation, preservation, distribution and use of folk knowledge, as well as provide guidance on how to further expand its practical aspects. Although various steps have been taken to combat climate change, they are not being implemented successfully due to the lack of effective participation of local people in these programs. The study in question has attempted to find out the reasons for this. This article has provided some guidelines in this regard.

Paper ID 15

Investigating Children's Moral Development Through Folk Elements in Primary Education in Bangladesh

Suborna Khatun[1]*, Razia Sultana Parul[2], Md Habibur Rahman[3]
[1]Institute of Education and Research, University of Rajshahi; [2]Department of Information Science and Library Management, University of Rajshahi; [3]Department of Folklore, University of Rajshahi, Rajshahi, Bangladesh
Email: s1912087105@ru.ac.bd*, raziasultanaparullis@gmail.com, habibur.rahmanfolk@ru.ac.bd

Abstract
Folklore, as a vital cultural and educational tool, plays a crucial role in moral and character development in children, particularly in primary education. This study aims (i) to explore how folk elements contribute to the moral development of primary school children in Bangladesh, (ii) to examine the differences in the use of folk elements between rural and urban primary schools and their impact on students' ethical values and behavior, and (iii) to recommend effective strategies for integrating folk elements into the primary education curriculum and classroom to enhance students' moral and cultural development. The research employed qualitative methodologies, including classroom observations and unstructured discussions with students, teachers, and guardians across five primary schools located in both rural and urban areas of the Rajshahi and Rangpur divisions. The results identified that rural schools actively incorporate folklore elements, including storytelling, proverbs, and traditional crafts into their teaching practices, fostering emotional connections with families, creativity, and moral values among students. In contrast, urban schools exhibited in the teaching practice of the elementary level are utilizing folk elements with limited use of folklore in the upper level (from class 3), primarily focusing on academic achievements and technological integration that results in lagging behind the moral developments among learners compared to rural pupils. Recommendations include structural reforms, enriched library resources, folklore-based assignments, and guardian awareness programs to preserve cultural heritage and instill moral values among students. This research highlights the potential of folklore education to create a balanced and culturally conscious future generation.

Keywords: Folklore Education, Primary Education, Moral Development, Cultural Heritage, Teaching Methodologies, Bangladesh.

Paper ID 17

Green Finance, Growth, and Energy Dynamics: Quarterly ARDL Evidence on CO_2 Emissions in Bangladesh

Fazlul Karim*, Md. Atiqul Islam, Masfiza Sabrin
University of Rajshahi
Email: fazlulkahan812@gmail.com*

Abstract
Bangladesh, a rapidly developing economy that is highly vulnerable to climate change. The continuous increase in CO_2 emissions requires a strategic policy response to limit emission to mitigate further climate risk in Bangladesh. Although various studies have investigated the impact of economic activity on environmental degradation, shortcomings continue to exist in looking at the role played by green finance in minimizing vulnerability. This study aims to investigate how economic growth, green finance, renewable energy consumption, and energy imports influence environmental sustainability in Bangladesh after the implementation of comprehensive green finance guidelines by Bangladesh Bank in 2011. Using multivariate quarterly time series data, the study employs the approach of the autoregressive distributed lag (ARDL) model and error correction model (ECM) to establish the relationship between variables of interest. The findings confirm the existence of a significant long-run cointegrating relation among all the variables, indicating that green finance, renewable energy consumption, and energy imports are all structurally related to CO_2 emissions, and their adverse effects on pollution are both short-term and long-term. The paper concludes with recommendations that Bangladesh should utilize green finance to mitigate carbon emissions in both the short and long terms and prioritize investment in renewable energy and manage energy imports accordingly.
Keywords: Green finance, Economic growth, GDP, CO2 emission, Renewable energy, Energy import, Bangladesh

Paper ID 29

Early Detection and Management of Infant Common Illnesses (0-3 Years): A Symptom-Based Support System for New Parents

Radonaul Arifen[1]*, S.M. Meriyan Islam[1], Naznin Sultana[1], Anisa Azad[2]
[1]Department of Computer Science and Engineering, Daffodil International University, [2]Department of Nutrition and Food Engineering, Daffodil International University
Email: radoanularifen@gmail.com*, rupomislam2002@gmail.com, naznin.cse@diu.edu.bd, anisahussein182003@gmail.com

Abstract

Infant illnesses such as fever, cough, difficulty breathing, diarrhea, rash, and ear infections often pose challenges in pediatric care, where prompt detection of symptoms is pivotal to preventing complications. The goal of our study is to build a predictive model for predicting the illness of infants based on a behavioral and clinical dataset containing 2,553 records from leading hospitals of Bangladesh (Dhaka Sishu Hospital, Shaheed Suhrawardy Medical College Hospital, Bangabandhu Sheikh Mujib Medical University (BSMMU), Mymensingh Medical College Hospital) and caregiver-reported surveys through

Google Forms. It has 27 structured demographic and symptom-related variables, including age, gender, duration of fever, stool frequency, cough, difficulty breathing, and feeding capacity. Data preprocessing included data cleaning, handling missing values, label encoding, and feature scaling to ensure data quality. Four machine learning algorithms, Logistic Regression, Decision Tree, Random Forest, and XGBoost, were compared for classifying the health risk level of infants; XGBoost achieved the highest accuracy of 98.12%. These findings demonstrate that machine learning, especially ensemble methods, has high potential to recognize sub-threshold symptom patterns, which could be an invaluable aid for health care professionals and caregivers to detect illnesses as early as possible in infants and to take prompt measures.

Keywords: Infant Illness, Symptom-Based System, Machine Learning, Early Detection, Infant Disease Prediction

Paper ID 43

Student Perceptions of Sustainability Education and the Role of Literature: A Study at Varendra University

Sanzida Naznin*
Department of English, Varendra University
Email: snarshi4@gmail.com*

Abstract
This study examines the application of literature to shift sustainability education towards the challenge of transcending technical competence to instill more profound ethical engagement and critical ecological awareness. We argue that literary fiction—via empathy, ethical reflection, and critique—is an important pedagogical tool for advancing sustainability consciousness in higher education. The study applied a mixed-methods approach to integrate a systematic review of ecocritical and ESD literature with a descriptive questionnaire sent to 35 students and alumni representing various departments (e.g., English, CSE, Business) of Varendra University in Bangladesh. Evidence indicates high sensitivity among students to the United Nations Sustainable Development Goals (SDGs), and they are very much in favor of mainstreaming sustainability into all university studies. More critically, the majority placed literature as good or even better than science or business courses in instilling sustainability values, uncovering its power for making abstract policy emotionally compelling, human concerns and actionable learning experiences. This analysis confirms that literary involvement is able to bridge the gap between purely intellectual understanding and the necessary moral commitment. The study concludes by advocating for mass interdisciplinary curricular reform, stressing that the systematic incorporation of eco-literature in secondary and tertiary education is needed to produce ethically conscious, socially committed, and environmentally responsible graduates.

Keywords: Sustainability education, literature, ecocriticism, higher education, interdisciplinary learning, Bangladesh

Paper ID 62

Systematic Literature Review of Well-Being through Experiential Tourism

Md. Sujan Ali Joardar*, Khatija Begum, Md. Safayat Alom Safi, Harunur Rashid, Mohammad Zahid Hossain, Tanjil Bhuiyan
Department of Tourism & Hospitality Management, University of Rajshahi, Rajshahi-6205, Bangladesh
Email: sujon.nao@gmail.com*, s2112538129@ru.ac.bd safi.thmru@gmail.com, s2110838104@ru.ac.bd, zhmilky19@gmail.com, tanjil.thm@ru.ac.bd

Abstract
Experiential Tourism has emerged as a powerful source of personal enrichment, offering a deep emotional, psychological, and cultural experience of immersion in the travel world. This focus explores the convergence between tourism and well-being from a perspective of how experiential tourism leads to emotional, psychological, and cultural enrichment. A systematic review of 68 peer-reviewed studies (2016-2025) reveals important insights into the variety of ways of tourism experiences, from cultural immersion to wellness practices, that promote well-being. The analysis, informed by theoretical frameworks such as Self-Determination Theory (SDT) and the PERMA model, demonstrates the crucial role of cultural authenticity, mindfulness practices, and social connections in both short-term and long-term well-being. Despite the high level of contribution from the Asia-Pacific and Western regions, the review reveals a marked weakness in research on marginalized groups and regions, as well as the absence of longitudinal studies examining long-term effects. Emerging trends such as the integration of technology, including VR wellness retreats, and inclusive tourism are explored, which underlines the need for culturally inclusive research and community-led tourism policies. The paper argues for the adoption of participatory experiences and the development of accessible tourism infrastructure, providing practical insights for policymakers and industry leaders. Future research needs to address the geographical, cultural, and methodological gaps to better understand the transformative potential of tourism as a means of promoting sustainable and equitable well-being outcomes for all.

Keywords: Experiential Tourism, Well-Being, Cultural Authenticity, Mindfulness Tourism, Technological Innovation in Tourism

Paper ID 78

Energy-efficient and Secured Routing Infrastructure for Sustainable Green IoT Networks

Md Tawfiquzzaman*
Universiti Teknologi Malaysia (UTM)
Email: tawfiquzzaman1909@gmail.com*

Abstract
The increasing use of IoT (Internet of Things) devices in various areas like factories, farms, and hospitals is creating a big problem for the environment and for safety. These devices use a lot of power, and they are easy to hack. The traditional data transmission method, such as the RPL protocol, focuses on finding the best route for data but overlooks security considerations. This makes the networks susceptible to all manner of attacks, which can distort the way they operate and how reliable they are. This research suggests a new method for routing data that is both power-friendly and secure. It uses a new system called the Node Trust Index (NTI). This type of system helps in identifying and avoiding malicious or untrustworthy devices on the network. It also considers how much power a device possesses and the quality of the connection before it decides how to route data. In addition, the new method includes basic encryption to protect data confidentiality and resistance to changes. It does this without overwhelming the small IoT devices. By holding in mind both saving energy and remaining safe from attacks, this new

method should prolong the life of IoT networks and make them more dependable. The next step is to test this new system with computer simulations to see if it saves energy better, offers data, and keeps out attacks better than we do now.

Paper ID 96

The Impact of IoT on the Young Population

Md. Mustaqim Roshid[1]*, Syeda Khadizatul Meem[2], Md. Munna[3], Abdul Waaje[4]
[1]Department of Management Studies, University of Rajshahi*, [2]Department of Anthropology, University of Dhaka, [3]Department of Accounting, Govt. Bangla College, Dhaka, Bangladesh, [4]College of Business, Michigan Technological University, Houghton, MI, USA
Email: mustaqimroshid@gmail.com*, meem.khadizatul@gmail.com, munnaahmedsisir507@gamil.com, awaaje@mtu.edu

Abstract
Particularly for the younger generation, who depend more on linked technologies, the Internet of Things (IoT) is changing many facets of life. This article investigates IoT's effects on young people with an eye toward its main elements, adoption patterns, and lifestyle and behavior change it promotes. It shows how smart technologies improve learning experiences, critical thinking, and digital skill acquisition so enhancing education and personal growth. From smart home integration to tailored digital assistants, IoT also helps with more connectivity, efficiency, and convenience in daily tasks. Strong protection and digital literacy are therefore much needed given the general acceptance of IoT raises serious questions regarding data privacy, cybersecurity, and ethical issues. Emerging developments including artificial intelligence, 5G, edge computing, and AR/VR are investigated in this paper to help IoT into daily life be further integrated. This article emphasizes the importance of policies, educational programs, and regulatory systems that equip young people with the knowledge and abilities to traverse the changing digital terrain securely and ethically in order to maximize advantages while reducing dangers.
Keywords: Internet of Things (IoT) Adoption, Emerging Technologies, Education Technology, Digital Literacy, Behavioral Change

Paper ID 104

Exploring the Role of Artificial Intelligence (AI) in CRM for Sustainable E-Commerce Growth in Bangladesh

Mst. Ratna Khatun*, Md. Asfaqur Rahman, Mst. Kusum Akther, Md. Habibul Basar
Department of Business Administration, Pabna University of Science and Technology, Bangladesh
Email: mstratnakhatun483@gmail.com*; asfaq@pust.ac.bd; kashuchi691@gmail.com; habibulbasar2204@gmail.com

Abstract:
The study investigates the impact of adopting AI-embedded customer relationship management (CRM) systems, focusing on their role in improving customer engagement, decision-making, service personalization, and operational efficiency. A mixed-method approach was applied in our study. Data were collected through interviews from two product-oriented and three service-oriented E-Commerce organizations which were covered 15 CRM stakeholders, administrative staffs, and managers, alongside a survey of 100 online consumers. The results indicate that AI-powered CRM systems significantly enhance customer data analysis, accelerate complaint resolution, generate predictive insights, increase service responsiveness, and strengthen long-term customer loyalty by improving satisfaction levels.

Nonetheless, challenges such as data privacy concerns, high integration costs, and employee resistance to adoption remain. This study provides both theoretical and practical insights for organizations and managers aiming to optimize digital transformation strategies. It highlights how AI-driven CRM can be a catalyst for stronger and more sustainable customer relationships, while also emphasizing the need to address implementation barriers. This research extends existing literature on AI in CRM by combining perspectives from both organizations and customers, offering a holistic understanding of opportunities and challenges in leveraging AI for relationship management.

Keywords: Artificial Intelligence, Customer Relationship Management, Digitalization, Service Personalization, Organizational Strategy, Customer Loyalty

Paper ID 108

Bridging the Gap: Addressing Governance Barriers to Maternal Health Knowledge in Rural Bangladesh

Mohammed Uddin[1]*, Nazmul Anwar Apu[2], Mahjabin Mim[3], Rubaiul Murshed[4], Mohammad Hossain[4]

[1]Institute of Bangladesh Studies, University of Rajshahi, Rajshahi-6205, Bangladesh, [2]Directorate General of Family Planning, Bangladesh, [3]Khulna University, Bangladesh, [4]Jagannath University, Dhaka, Bangladesh

Email: babulmisbah@gmail.com*, nazmul_anwar@live.com, mjmbd7@gmail.com, rubaiulmurshed@gmail.com, mdsazzadmanager@gmail.com

Abstract

Bangladesh has reduced maternal mortality, yet rural women continue to face persistent gaps in maternal health knowledge. These gaps are shaped less by sociodemographic factors than by governance performance and systemic barriers within the health system. This study examines how governance perceptions, systemic delays, and information flows influence maternal health knowledge in rural Bangladesh. A cross-sectional survey was conducted among rural women (n = 160) across three governance performance contexts namely struggling, medium, and best performing Ministry of Health and Family Welfare (MoHFW) areas. Descriptive statistics, chi-square tests, and ordinal logistic regression assessed predictors of maternal health knowledge. The conceptual framework integrated Andersen's Behavioural Model, the Knowledge-Attitude-Practice model, the Three-Delays framework, and the Social-Ecological Model. Findings show that only 13.1% of women achieved 'adequate' maternal knowledge, while 65.6% had limited or moderate knowledge. Significant predictors included MoHFW performance, awareness of danger signs, provider knowledge, provider availability, and risk age recognition ($p < .05$). Regression results indicated that health system barriers (Delay III) were associated with more than three times in the odds of higher knowledge (OR = 26.35, $p = .002$), while unspecified maternal death reporting predicted lower knowledge (OR = .051, $p = .045$). The results underscore the paradox of 'learning through adversity' that challenges the conventional view of maternal health knowledge. In contrast, lack of surveillance hinders community knowledge on maternal death causes. Therefore, it is critical to strengthen governance accountability, institutionalize maternal death surveillance to build community trust in healthcare facilities, and share appropriate information on maternal health.

Keywords: Maternal health knowledge, Governance performance, Systemic barriers, Institutional accountability, Sustainable Development Goals (SDGs), Bangladesh

Paper ID 116

Green Fintech Adoption Intention: Gen Z Engagement

Tapon Kumar*, Shams Al Hossain, Sufal Kumar Singha Hridoy, Shadman Sakib
Department of Business Administration, Varendra University
Email: akashsarkar7875@gmail.com*; shamsalhossain70@gmail.com; sufalsingh8@gmail.com; slshadmansakib@gmail.com

Abstract
This research investigates the behavioral intention behind adopting Green Finance and Financial Technology (Green Fintech) among Gen Z populations, emphasizing its role in fostering sustainable financial practices rooted in transparency, inclusion, and environmental responsibility. Centered on primary data collected from Bangladesh, the study explores how Green Fintech can reduce institutional inefficiencies and catalyze climate-conscious financial engagement among younger generations. The Technology Acceptance Model (TAM) is employed to analyze user attitudes, perceived usefulness, and ease of use regarding Green Fintech platforms. The objective of this study is to evaluate the factors influencing Gen Z's intention to adopt Green Fintech, and to assess its potential in enhancing access to sustainable financial services, promoting financial inclusion, and aligning digital finance with environmental goals. Findings suggest that Green Fintech offers a promising avenue for institutions and governments to rebuild trust, manage resources effectively, and engage youth in eco-conscious financial participation. While the study underscores the viability of Green Fintech in shaping transparent, resilient, and environmentally aligned financial systems, it also acknowledges limitations such as sample diversity, infrastructural disparities, and regulatory inconsistencies across regions.

Paper ID 133

CSR-Driven Carbon Neutrality: Measuring the Path to Net-Zero Sustainable Business Operations

Tasfia Mahmud*, Afia Homaira Bizita, Dinar Muhammad Abu Rihan Pramanik, Md Abul Basar, Tinzia Jasmen Jame
Department of Business Administration, Varendra University, Rajshahi-6204, Bangladesh
Email: tasfiamahmud654@gmail.com*, homairaafia3@gmail.com, dinarairforce@gmail.com, basarabul226@gmail.com, tasnimjami4@gmail.com

Abstract
In response to the growing challenges of climate change and the rising demand for environmental responsibility, corporations are increasingly expected to align their operations with global sustainability objectives. One of the most significant of these objectives is achieving carbon neutrality, or "net-zero" emissions, which requires a fundamental transformation across all aspects of business practices. Corporate Social Responsibility (CSR) has become a key framework for embedding environmental responsibility into organizational strategies and everyday operations. This paper examines how CSR initiatives provide a foundation for businesses to work toward carbon neutrality, highlighting the importance of measurement, transparency, and strategic planning in reaching net-zero goals. Here is a combination of 2013 to 2022-year data and we analysis at-least 9 to 10 years data the region we select for this research is European Union (EU) BEST Policy-Driven Research. The study explores how CSR has evolved from traditional philanthropic activities to an integrated approach that influences operational strategy, risk management, stakeholder engagement, and value creation. It identifies several CSR mechanisms such as sustainability reporting, green innovation, and supply chain DI-carbonation, and stakeholder accountability that support structured pathways to reducing carbon footprints. In addition, it

considers the adoption of environmental, social, and governance (ESG) standards and global frameworks like the Greenhouse Gas (GHG) Protocol, Science Based Targets initiative (SBTi), and the Task Force on Climate-related Financial Disclosures (TCFD), which help organizations measure, track, and validate their emission-reduction progress. Accurate measurement is central to any net-zero transition. This paper reviews best practices for carbon accounting, particularly the classification of emissions into Scopes 1, 2, and 3, and examines how companies are tackling the challenges of managing indirect emissions— the largest and most difficult category to control. Case studies of multinational corporations are used to demonstrate the range of strategies being implemented, from renewable energy adoption and carbon offsetting to circular economy practices and enhanced climate risk disclosures. We used mixed-method approach that combines quantitative measurement (carbon accounting, KPIs, emissions data) and qualitative insights (CSR strategies, stakeholder perspectives). The research also highlights the growing role of digital technologies such as artificial intelligence (AI), the Internet of Things (IoT), and block chain.

Key Words: CSR, Carbon Neutrality, Net-Zero Emission, Sustainable Business Operation, Supply Chain De carburization, Climate Risk Disclosure

Paper ID 149

A DH-ML Framework for Predicting and Enhancing Digital Literacy Outcomes in Marginalized Rural Settings

Ummat Safwat Sristy[1]* , Mohammad Rumman[2] , Md. Imran Hossain[3], Faran Farhat Maisha[4], Sadikur Rahman[5]

[1]University at Albany, USA*,[2] University of Rajshahi, Rajshahi, Bangladesh, [3]Noakhali Science and Technology University, [4]International University of Business Agriculture and Technology, [5]Rajshahi University of Engeering and Technology, Rajshahi, Bangladesh

Email: usristy@albany.edu*, mrumman196@gmail.com, imranriaz096@gmail.com, maisha566786@gmail.com, sadikrahman574@gmail.com

Abstract

This study investigates the influence of cultural– demographic factors on digital literacy development in marginalized rural communities of Bangladesh, where infrastructural scarcity and cultural traditions create unique barriers to digital inclusion. To address this, we develop a digital humanity– informed machine learning (DH–ML) framework that predicts literacy outcomes while embedding cultural responsiveness. Using data from a national training program (n = 1000), the analysis integrates demographic variables (age, education, income), engagement metrics, and culturally grounded features (narrative engagement, adaptability scores) through a Random Forest model with SHAP explainability. The methodology achieves strong predictive performance (R^2 ≈0.89) and reveals that education, engagement, and cultural adaptability are the dominant predictors of literacy progression, with education contributing 32% to variance explained. Interpreted through Bourdieu's cultural capital theory, these findings show how prior educational resources amplify digital skill acquisition in resource-constrained settings. The study contributes a theoretical reconceptualization of digital literacy as culturally situated praxis, introduces explainable AI for equitable education, and provides actionable guidance for policymakers and educators: targeted training programs should adapt to local cultural contexts to enhance digital literacy while preserving indigenous knowledge systems.

Keywords: Digital Literacy, Rural Education, Machine Learning, Engagement Analytics, Demographics, Adaptive Learning, Cultural Preservation

Paper ID 150

Assessing the Education and Health Conditions among Slum Children in Rajshahi City Corporation Areas, Bangladesh

Suborna Khatun[1]*, Most. Mokarroma[2], Esita Ghosh[3], Joy Kumar Ghosh[4], Ronzit Roy[5]
[1] Institute of Education and Research, University of Rajshahi, [2]Department of Crop science and Technology, University of Rajshahi, [3]Department of Economics, University of Rajshahi, [4]Department of Soil, Water and Environment Discipline, Khulna University, [5]Department of Economics, University of Rajshahi, Rajshahi, Bangladesh
Email: s1912087105@ru.ac.bd*, s2112169103@ru.ac.bd, esitarani2002@gmail.com, joy.kumarghosh.research@gmail.com, ronzitroyrueco67@gmail.com

Abstract
Children living in urban slums are among the most disadvantaged groups, facing severe deprivations that challenge their health and educational prospects. This study aimed to explore the health status and educational conditions of slum children in Rajshahi City Corporation, Bangladesh, and to identify the factors influencing their overall well-being. Data were collected from slum households using a quantitative approach and a structured questionnaire focusing on health conditions, socioeconomic determinants, school enrollment, and access to educational resources. Results presented that only 55% of children were registered in school, while 45% remained excluded due to poverty, household responsibilities, and frequent sickness. Among enrolled students, 52.7% appeared public schools, 18.2% private schools, 16.4% NGO-run schools, and 12.7% madrassas. In spite of 55% receiving stipends, irregular attendance continued, with 26% missing school because of illness and 42% owed to domestic responsibilities. Moreover, 71% lacked access to additional tuition, and 62.5% did not have basic learning materials. Health conditions were similarly concerning: 74% of children suffered from fever, cold, or cough within six months, and 72% were underweight. Chronic illnesses included skin diseases (48%), asthma (33%), and allergies (52%). Besides, 80% needed access to nutritious meals, while dependance on government hospitals (60%) was undermined by irregular visits and poor hygiene. The study emphasizes the interconnected challenges of poverty, poor health, and inadequate educational support that reinforce generational cycles of scarcity. Policy interventions should focus on financial aid, accessible healthcare, better-quality school facilities, and parental awareness to ensure the civil rights and future of slum children.

Keywords: Slum children, Education and Health status, Poverty, SDG, Bangladesh

Paper ID 153

Morphological Diversity and Functional Uses of Herbaceous Plants Implications for Sustainable Agriculture, Health and Industry

Most. Mokarroma[1]*, Farjana Akter Rani[2], Md. Sazzadul Islam[1], Md. Mizanur Rahman[3]
[1]Department of Crop Science and Technology, University of Rajshahi*, [2]Department of Botany, University of Rajshahi, [3]Department of Fisheries, University of Rajshahi
Email: s2112169103@ru.ac.bd*, s2112458129@ru.ac.bd, shojol0641@gmail.com, mizanru411@gmail.com

Abstract
Herbaceous plants are essential worldwide to many ecosystems and medicinal purposes because of their diverse forms and non-woody stems. To clarify the structural traits and therapeutic applications of herbaceous plants, this study focuses on their morphological analysis. Goal is to comprehend the ecological significance and functional responsibilities of these plants in their respective surroundings by looking at important characteristics such as leaf morphology, stem structure, flower arrangement, fruit

types and root systems. Using conventional herbarium methods to create voucher specimens for documentation, 30 selected species that were found all across Rajshahi, Bangladesh were gathered and identified. There were different types of leaves including simple leaf 86.67% & opposite 38%; maximum stem was erect 57% & climbing 23.33%; fruits present, like capsule (36.67%), achene (16.67%) and berry (13.33%). Uses of the plants were edible 50% (*Amaranthus, Centella, Ipomoea*, etc.), medicinal 70% [anti-inflammatory (*Tridax, Eclipta*), liver support (*Phyllanthus, Eclipta*), antimicrobial (*Ocimum, Andrographis*), wound healing (*Mimosa, Cynodon*)], ornamental 33.33% (*Clitoria, Tagetes, Wedelia*, etc.), and fodder 40% (*Colacasia, Mimosa*, *Scoparia,* etc.). There is also a toxic species named *Parthenium hysterophorus*. Future researchers can explore trees in their studies and such research will play an important role in protecting biodiversity.

Keywords: Morphology, Uses, Biodiversity, Agriculture, Herbaceous plants

Paper ID 157

Customers 'Purchasing Behavior towards Organic Beauty Products: A Study on Gen Z

Shamima Easmin Shanta, Md. Hafizur Rahman*, Md. Oliul Islam
[1]Bangladesh Army University of Engineering & Technology, Natore, Bangladesh
Email: sshanta.mkt@gmail.com, hafizur072@gmail.com*, md.oliul16111@gmail.com

Abstract
The growing concern among consumers about the potential health risks and environmental consequences of traditional beauty products has prompted a shift in the global cosmetics industry toward natural and environmentally responsible products. The purpose of this study is to investigate Gen Z customers' purchasing behavior towards organic beauty products. This study adopted a quantitative survey using a structured questionnaire to collect cross-sectional data during February–April 2025. Google Forms was used to gather first-hand data from 257 Gen Z respondents in Bangladesh using a purposive sampling strategy. Data analysis was conducted through Partial Least Squares–Structural Equation Modeling (PLS-SEM) to assess the reliability and validity of the items and for hypothesis testing. The estimation of PLS-SEM suggests that organic beauty product purchase behavior is highly influenced by attitudes towards organic beauty products and perceived behavioral control, while subjective norm shows minimal influence. The study has also included previous purchase experience as a controlled variable, showing a significant impact on the purchasing behavior. This study identifies practical implications for the eco-friendly beauty product industry and the government to make policies regarding the expansion of the organic industry and those who use organic beauty products. These insights will help new entrepreneurs to make informed decisions while introducing new eco-friendly organic beauty products.

Keywords: Organic beauty products, Attitudes, Subjective norm, Purchase behavior, Gen Z

Paper ID 158

Data-Driven Disruption Prediction in Multimodal Logistics Networks: Enhancing Supply Chain Resilience through Predictive Analytics

Md Hosney Zahan Sagor[1], Fahim Shaharia Anit[2]*
[1]Bangladesh Maritime University, [2]Rajshahi Univeresity of Engeering and Technology
Email: zahansagor0@gmail.com, fahimshahariaanit.ruet21@gmail.com*

Abstract
The resilience of logistics and supply chain networks is increasingly challenged by congestion, extreme weather, port bottlenecks, and human factors, all of which contribute to costly disruptions. This paper presents a data-driven framework for predicting disruptions and delays in multimodal logistics networks using machine learning techniques. We employ a real- world dataset from Southern California (2021–2024) encompassing road, rail, and emerging drone transport. The dataset integrates GPS traces, fuel consumption rates, congestion indices, warehouse levels, port conditions, and driver behavior scores, along with disruption likelihood, delay probability, and risk classification. Our pipeline combines spatiotemporal exploratory analysis, feature engineering, and comparative evaluation of models (Random Forest, Gradient Boosting, XGBoost). Results show strong predictive performance (AUC ≈ 0.85; R^2 ≈ 0.72), with traffic congestion, port delays, and weather severity emerging as dominant predictors. Visualizations of risk hotspots and temporal trends reveal systemic vulnerabilities in the logistics network. The findings highlight the potential of predictive analytics to enhance supply chain resilience through proactive risk management, optimized routing, and resource allocation. Beyond logistics, the framework provides transferable insights for critical sectors such as bioenergy, where disruptions directly affect sustainability goals.

Paper ID 169

Fostering Sustainable Development through Green Libraries: Cultivating Reading Habits Among Readers

Suriya Khatun[1*], Ferdousi Jaman[1], Zihadur Rahman[2], Mst Asma Khatun[1], Md. Mahbubul Islam[1], Md. Armanul Haque[1]
[1]Information Science and Library Management, University of Rajshahi, Rajshahi-6205, Bangladesh, [2]Uttara University, Dhaka, Bangladesh
Email: sanzida.sultana.x@gmail.com*, smrityferdousyzaman@gmail.com, zihadurrahman85@gmail.com, s2312547141@ru.ac.bd, mahbubsmail@gmail.com, armanul_haque@ru.ac.bd

Abstract
This paper examines the role of green libraries in promoting sustainable development and fostering reading habits within diverse communities. It explores how eco-friendly design, energy-efficient technologies, and inclusive programs contribute to environmental sustainability and community well-being. The study was adopted on a comprehensive literature review approach of global green library initiatives. It explores sustainable practices, including renewable energy integration, digital service expansion, and eco-literacy programs in library settings. Green libraries make significant contributions to multiple Sustainable Development Goals (SDGs), particularly in areas related to education, the environment, and social inclusion. These libraries act as community hubs that promote literacy, environmental awareness, mental well-being, and civic engagement. Despite their advantages, green libraries encounter notable challenges, including high implementation costs and ongoing digital divides. The study provides actionable recommendations for policymakers, librarians, and stakeholders. Emphasis is placed on integrating sustainability into library policies, encouraging collaborative initiatives, and

leveraging technology to enhance green library infrastructures. This paper underscores the transformative potential of green libraries in bridging ecological responsibility with intellectual and social development. It positions green libraries as key drivers in cultivating a culture of sustainability and lifelong learning.

Keywords: Green Library, Sustainable Development, Reading Habits, Library Design Standards, Social Inclusion, Digital Service

Paper ID 170

Environmental Sustainability in Healthcare: Estimating Medical Waste Reduction, Reuse, and Recycling

Md. Shawan Uddin, Md. Alamgir Hossain, Md. Sohel Rana*, Md. Rakibul Islam
University of Rajshahi, Rajshahi-6205, Bangladesh
Email: shawanmgt@ru.ac.bd, hossain447a@gmail.com, msohelrana180@gmail.com*, rakib19@ru.ac.bd

Abstract
The aim of this study is to evaluate and manage the reduction, reuse, and recycling of medical waste, which has become a prime concern for human and environmental sustainability. This study employs an interpretive paradigm to achieve its objective. Data were collected through 31 in-depth interviews from the healthcare staff in Bangladesh. The interview data were subsequently analyzed thematically. The findings reveal that healthcare facilities are adopting the 3R strategy (reduce– reuse–recycle) to minimize medical waste, which significantly transforms traditional waste management practices and generates income to support the circular economy. The study highlights that reducing medical waste is crucial not only for human well-being but also for environmental sustainability. Therefore, it is imperative to rethink the existing waste management system by adopting sustainable approaches that ensure value recovery and contribute further to the economy. The findings are expected to enrich the existing knowledge domain base on medical waste management, sustainability, and circular economy. This study serves as a useful reference for policymakers, scholars, and practitioners in formulating policies and guidelines to address the existing gaps and limitations and to implement inclusive, sustainable medical waste management practices in the healthcare industry.

Keywords: Reduction, Reuse, Recycling, Medical Waste, Environmental Sustainability

Paper ID 187

Consumer Attitudes Towards Flat: A Study on Dhaka City

Mohammad Nazmul Huq
Stamford University Bangladesh, Dhaka, Bangladesh
Email: nazmulhuq@stamforduniversity.edu.bd

Abstract
Knowing about the consumer has always been a tools and strategic key to success for any industry and firm. The objective of this paper is to know the current attitudes of the consumers towards flat purchased in Dhaka City. Many companies for the last two decades are trying to attract the customer with the flat in various parts of the Dhaka city. The authors have surveyed customer who owns flat and the data has been interpreted through various tools of statistics. The findings are summarized for further interpretation. The authors' objective of this paper is to point out the pros and cons of the customer's attitudes regarding the flat purchased from various companies.

Keywords: Real estate market, Customer satisfaction, Housing behavior, Attitude components (cognitive and affective), Apartment purchase decision, Urban housing

Paper ID 205

The Business Landscape of 5G in Bangladesh: Opportunities and Challenges

Pranto Halder[1*], GM Arafat Prodhan[2], Md. Serazul Islam[1]
[1]Department of Computer Science and Engineering, Teesta University, Rangpur, Bangladesh; [2]Department of Business Administration, Teesta University, Rangpur, Bangladesh
Email: [1]prantohalder117@gmail.com*, arafatprodhan59@gmail.com, roverserazul@gmail.com

Abstract:
The advent of fifth-generation (5G) mobile technology in Bangladesh marks a critical milestone in advancing digital transformation, with profound implications for business growth and competitiveness. Offering ultra-high data rates, low latency, and reliable connectivity, 5G has the potential to reshape industries, stimulate innovation, and support new business models. The government, in collaboration with Teletalk and Huawei, has initiated 5G deployment through a Non-Standalone (NSA) architecture, leveraging existing 4G and 3G networks. Despite this progress, significant challenges remain, including insufficient nationwide 4G coverage, spectrum limitations, high deployment costs, and the complexity of integrating millimeter-wave (mmWave) technologies. This paper critically examines the impact of 5G on Bangladesh's business ecosystem, focusing on sectors such as e-commerce, financial services, industrial automation, and small and medium enterprises (SMEs). Findings indicate that 5G can enhance productivity, enable real-time analytics, and drive the adoption of Internet of Things (IoT) and cloud-based services. Furthermore, it has the potential to optimize logistics, strengthen supply chains, and improve customer engagement, thereby facilitating both domestic growth and international market integration. However, realizing these benefits will require addressing infrastructural gaps, ensuring equitable access across urban and rural areas, and implementing supportive policies. The study highlights the importance of public-private partnerships, regulatory reforms, and workforce upskilling to enable businesses to fully leverage 5G capabilities. In conclusion, while 5G presents significant opportunities to accelerate Bangladesh's transition toward a knowledge-driven economy, its success in the business sector will depend on strategic investment, inclusive deployment, and sustained innovation. This research provides insights and data-driven analysis to guide policymakers, industry leaders, and stakeholders in harnessing 5G for economic transformation.

Keywords: 5G technology, Mobile Communications, Smart Bangladesh, Strategic Analysis, Business Prospects and Bangladesh Economy

Paper ID 210

Understanding Bankers' Intention to Use Blockchain Technologies Applying Unified Theory of Acceptance and Use of Technology (UTAUT) Model

Md. Motahar Hossain[1*], Mostofa Mahmud Hasan[1] and Md. Mahfuzur Rahman[2]
[1]Department of Business Administration, Khwaja Yunus Ali University, Sirajganj, Bangladesh; [2]School of Business, Bangladesh Open University
E-mail: hmmotahar2006@gmail.com*, mmh.dba@kyau.edu.bd, mahfuzur2069@gmail.com

Abstract
The banking business greatly benefits from blockchain technology (BT) since it enhances financial transactions' security, transparency, and efficiency. The research study sought to understand what

influences bankers' decisions to implement BT in their operational activities. This study looks at 273 bankers from several commercial banks operating in Bangladesh to see how factors like perceived risk, social influence, performance expectation, and effort expectancy affect behavioral intentions and BT utilization. According to the outcomes of Partial Least Squares Structural Equation Modeling (PLS-SEM), perceived risk makes people less likely to act, but effort expectancy and social influence make people more likely to act. With regard to behavioral purpose, performance expectancy is particularly insignificant. Additionally, there is a robust correlation between behavioral intention and actual usage, which emphasizes the significance of intention to adopt BT. The study, specified that aforementioned experience blockchain influenced the correlation between adaption parameters and actual utilization. Findings of the research revealed that banks should arrange user training, restructuring blockchain boundaries, and modifying regularity and security issues to ease usage of the technology. This research improves the understanding of blockchain implementation in banking industry, providing valuable information for financial institutions and regulators.

Keywords: Blockchain technology, Banking sector, UTAUT model, Bankers' intention, Bangladesh.

Paper ID 211

Towards Green Competitiveness: FDI, Urbanization, and Carbon Dynamics of Agricultural Export in Bangladesh

Md. Norhossen*, Md. Atiqul Islam, and Md. Mokarrom Hossain
Department of Economics, University of Rajshahi, Rajshahi-6205, Bangladesh
Email: norhossenmd87@gmail.com*, atiqru@ru.ac.bd, mdmokarromh661@gmail.com

Abstract
This study investigates the dynamic relationship among agricultural exports, industrialization, urbanization, transportation, energy use, and carbon emissions in Bangladesh. Using annual time-series data spanning from 1976 to 2022, the research applies the Autoregressive Distributed Lag (ARDL) approach to analyze both short-run and long-run linkages among the variables. The Augmented Dickey–Fuller (ADF) unit root test confirms the stationarity of all series at first difference, while the Granger causality test identifies the unidirectional and directional causality among them. The empirical findings reveal that agricultural exports in Bangladesh are significantly influenced by industrialization, carbon emissions, transportation, and urbanization in both the short and long run. Specifically, Industrialization, FDI and carbon emissions exhibit a positive association with agricultural exports, whereas increased urbanization and transportation intensity tend to reduce export performance. The study underscores the need for promoting sustainable agricultural production, enhancing foreign direct investment, and adopting low-carbon and renewable energy technologies. The results provide valuable policy insights for advancing Bangladesh's green growth agenda and strengthening the competitiveness of its agricultural exports in an environmentally sustainable manner.

Keywords: Agricultural exports, carbon emissions, FDI, urbanization, ARDL, Bangladesh

Paper ID 212

Assessing University Students' Climate Change Literacy and Behavioral Intentions: Evidence from the Rajshahi Region, Bangladesh

Imran Hossain*,Mohaimenul Momin , Antor Biswas, Orjun Kumar Das, Md. Humayn Kabir
Lecturer, Department of Political Science, Varendra University, Rajshahi- 6204, Bangladesh.
Email: imranbd.ru@gmail.com*, mohaimenulmomin679@gmail.com, antorhossain123456789@gmail.com, orjun322@gmail.com, humaynk19@gmail.com

Abstract
This study examines climate change literacy and behavioural intentions among university students in the climate-vulnerable Rajshahi region of Bangladesh using a cross-sectional survey of 304 respondents. Quantitative results show that students demonstrated moderate climate literacy (M = 3.31, SD = 0.73), with substantial variation across conceptual items, including low confidence in explaining mitigation versus adaptation (M = 2.85) but high awareness of local climate-vulnerable areas (M = 3.65). Attitudes toward climate education were strongly positive (M = 3.86, SD = 0.81), whereas subjective norms (M = 3.36) and perceived behavioural control (M = 3.34) were moderate. Behavioural intention remained modest (M = 3.11, SD = 0.88), reflecting a persistent intention–action gap. Correlation analysis revealed significant associations between intention and attitudes (r = .52), perceived behavioural control (r = .44) and subjective norms (r = .41). A regression model explained 54% of the variance in behavioural intention, identifying attitudes (β = .38), perceived behavioural control (β = .26) and diffusion-of-innovation perceptions (β = .17) as key predictors. Qualitative insights further highlighted strong student demand for experiential and community-based learning. Findings underscore the need for comprehensive institutional strategies to strengthen both the cognitive and structural determinants of climate action in higher education.

Keywords: Climate literacy; Behavioural intention; TPB constructs; University students; Bangladesh.

Paper ID 215

The Mediating Role of Psychological Well-being in the Quality Work Life of Tourist Police in Bangladesh: A Structural Equation Modeling Approach

Md. Nurul Islam Nepo*, Md. Mehbub Hasan, Foysal Prodhan, Md. Ahad Ali Khandoker, Md. Solaiman Chowdhury
Department of Management Studies, University of Rajshahi, Rajshahi-6205, Bangladesh
Email: nipusarkar.ru@gmail.com*, shezan7@gmail.com, foysalprodhan194@gmail.com, s2110934112@ru.ac.bd, schowdhury@ru.ac.bd

Abstract
This study aims to examine the organizational factors affecting Quality of Work-Life (QWL) among tourist police in Bangladesh, with an emphasis on the mediating role of psychological well-being (PWB). A convenience and purposive-based random sampling approach were conducted to host a cross-sectional survey among 393 Tourist Police personnel in the major divisions in Bangladesh. The data were analyzed by using PLS-SEM through SmartPLS 4 software, considering both direct and indirect effects. Findings revealed that work environment, relationships and cooperation, job autonomy and empowerment, training and professional development have a significant effect on PWB, which strongly predicts QWL. This study advances theoretical insights of QWL by extending the JD-R model in a policing context and offers practical insights for improving their well-being and enhancing Bangladesh's image as a secure and attractive tourist destination.

Keywords: Quality of Work Life (QWL), Psychological Well-being (PWB), Work Environment (WE), Work-Life Balance (WLB), Tourist Police Bangladesh, Tourism

Paper ID 216

The Effect of Macroeconomic Variables on Exchange Rate Fluctuations in Bangladesh: An ARDL Approach

Ibrahim Khalil*, Md. Atiqul Islam
University of Rajshahi, Rajshahi-6205, Bangladesh
Email: ihkhalil542545@gmail.com*, atiqru@ru.ac.bd

Abstract
Exchange rate movements play a vital role in shaping a nation's international competitiveness and macroeconomic stability. This study investigates the effect of key macroeconomic variables (gross domestic product (GDP), interest rate, inflation, and money supply) on the exchange rate dynamics of Bangladesh over the period 2000-2022. Using secondary data obtained from the World Development Indicators (WDI), the study employs Augmented Dickey-Fuller (ADF) unit root tests, ARDL bounds testing for cointegration, and error correction modeling to explore both short-run and long-run relationships among the variables. Granger causality analysis and diagnostic tests like multicollinearity, autocorrelation, heteroscedasticity, and stability tests (CUSUM) were conducted to ensure model robustness. The empirical findings reveal that all macroeconomic indicators significantly influence the exchange rate in both the short and long run. However, inflation exhibits a negative long-run relationship with the exchange rate, suggesting that persistent inflationary pressures tend to appreciate the domestic currency. Moreover, GDP and inflation were found to Granger cause the exchange rate, whereas interest rate and money supply affect it indirectly. The results suggest that maintaining macroeconomic stability, particularly through inflation control and sustained GDP growth, is crucial for ensuring exchange rate stability in Bangladesh.

Keywords: Exchange rate, macroeconomic variables, ARDL bounds test, Granger causality, inflation, GDP, Bangladesh

Paper ID 224

Governance Pathways to Urban Livability: Socioeconomic Inequalities, Service Provision, and Environmental Vulnerability in Khulna City, Bangladesh

Mahjabin Mim[1*], Mashud Al Mamun[2], Muksita Rahman Shaila[3], Mohammed Misbah Uddin[3]
[1]Urban and Rural Planning Discipline, Khulna University; [2]University of Dhaka, [3]Institute of Bangladesh Studies, University of Rajshahi, Rajshahi-6205, Bangladesh
Email: mjmbd7@gmail.com*, shawandu@gmail.com, rahmanmuksita@gmail.com, misbah.ibs.ru@gmail.com

Abstract
Urban livability reflects how effectively governance systems translate socioeconomic resources, service delivery, and environmental resilience into household well-being. This study investigates the determinants and structural pathways of residential satisfaction in Khulna City, Bangladesh-a climate-vulnerable secondary metropolis facing rapid urbanization and deepening inequality. Using data from 686 households, an integrated framework combining ordinal logistic regression (OLR) and structural equation modeling (SEM) was applied to examine six latent constructs: sociodemographic status, service access, housing quality, security, social environment, and living environment. The SEM results revealed moderate model fit (χ^2/df = 4.70, RMSEA = 0.074, CFI = 0.77) and explained substantial variation in

satisfaction. Service access emerged as the strongest positive determinant, while housing inadequacy and perceived insecurity exerted significant negative effects. Positive interrelations between social cohesion, environmental livability, and service reliability underscored the multi-level nature of satisfaction, supporting both Andersen's Behavioral Model and the Social Ecological Model. Socioeconomic advantages influenced satisfaction primarily through service access, confirming the mediating role of governance equity. Policy implications highlight the need to prioritize service reliability, indoor environmental health, and tenure security within urban planning. Strengthening coordination among municipal, utility, and disaster-management agencies can address service disparities and enhance resilience. In alignment with SDG 6 (Clean Water and Sanitation), SDG 10 (Reduced Inequalities), SDG 11 (Sustainable Cities and Communities), and SDG 13 (Climate Action), the study concludes that urban livability in Khulna is fundamentally a governance outcome-co-produced through equitable services, safe housing, and climate-responsive community systems that together sustain inclusive and resilient urban futures.

Keywords: Residential satisfaction, socioeconomic status, service access, urban governance, livability, Khulna City, Bangladesh

Paper ID 225

Assessment of Fish Biodiversity in Saganna Baor, Jhenaidah District, Bangladesh

Soweta Zaman[1*], Most. Mokarroma[2], Delwer Hossain[1]
[1]Departmenr of Fisheries, University of Rajshahi, [2]Departmenr of Crop Science and Technology, University of Rajshahi, Bangladesh
Email: sowetazaman@gmail.com*, s2112169103@ru.ac.bd, Delwer.ru@gmail.com

Abstract
Freshwater biodiversity in South Asia is undergoing rapid decline due to increasing anthropogenic pressures, particularly in oxbow lake ecosystems. This study assessed fish species diversity, taxonomic composition, conservation status, and population trends in Saganna Baor, an oxbow lake in Jhenaidah District, Bangladesh. Fish biodiversity data were collected over a six-month period (March–August 2025) using a multi-gear sampling approach combined with structured interviews of 101 local fishermen. Species were identified following standard taxonomic keys, and biodiversity patterns were analyzed using species richness, relative abundance, and percentage composition across taxonomic orders. Conservation status and population trends were evaluated based on national and global IUCN criteria. The findings observed that the order 48% of Cypriniformes was the most dominant order, comprising 10 species (Catla catla, Labeo bata, Labeo rohita). Next to the dominant order were Siluriformes (28%) with 6 species (Pangasius pangasius, Clarius batrachus etc) and 25% of Channiformes with 2 species (Channa punctatus,Channa striatus etc), followed by 5% of Synbranchiformes (Mastacembilus pancalus). Including both Cichliformes (Oreochromis mossambicus) and Perciformes (Anabas testudineas) was 5% with 1 species. Approximately 40.38% of the recorded species were classified as threatened at the national level, while population trend analysis revealed that more than half of the species exhibited declining or decreasing trends. Native species were disproportionately affected compared to introduced carp species. The observed decline in native fish diversity is primarily attributed to overfishing, habitat degradation, declining water quality, and competition from exotic species. These findings highlight the urgent need for regulated fishing practices, habitat restoration, control of exotic species, and community-based co-management strategies. The study provides baseline ecological information essential for developing sustainable management and conservation policies for oxbow lake fisheries in Bangladesh and similar freshwater ecosystems.

Keywords: Fish, Biodiversity, Saganna Baor, Jhenaidah, Bangladesh

Paper ID 227

Determinants of Perceived Mental Health among School Students of Rajshahi City in Bangladesh

Muksita Rahman Shaila[1*], Mohammed Misbah Uddin[1], Tanzima Zhora Habib[3]
[1]Institute of Bangladesh Studies, University of Rajshahi,[2] Department of Social Work, University of Rajshahi
Email: rahmanmuksita@gmail.com*, misbah.ibs.ru@gmail.com, shomiswrus@yahoo.com

Abstract
Adolescent mental health is an emerging public health concern in Bangladesh, yet limited evidence exists on the predictors of perceived mental health among school-going youth. This study examined socio-demographic, familial, and academic factors associated with mental health perceptions among secondary school students in Rajshahi City. A self-interview survey was conducted among 384 students from government and non-government schools in Rajshahi City. Data were collected using a structured questionnaire. Descriptive analysis, chi-square tests, and ordinal logistic regression (OLR) were applied to assess associations between predictors and perceived mental health outcomes categorized as *bad, fair,* and *very good*. The OLR model was statistically significant, $\chi^2(36) = 118.53$, $p < .001$, with moderate explanatory power (Nagelkerke $R^2 = .31$). Gender emerged as a key determinant: girls had more than five times the odds of reporting poorer mental health compared to boys (OR = 5.13, 95% CI [2.61, 10.06], $p < .001$). Religion was significant, with Muslim students showing lower odds of good mental health than Hindu students (OR = 0.26, 95% CI [0.11, 0.63], $p = .003$). Students from owner-occupied households reported better outcomes than those in rental housing (OR = 2.33, 95% CI [1.38, 3.94], $p = .001$). Mother's occupation as a teacher was positively associated with mental health (OR = 3.50, 95% CI [1.36, 9.01], $p = .010$). Academic stressors strongly influenced well-being: students in the arts stream had poorer outcomes than those in commerce (OR = 0.09, 95% CI [0.03, 0.31], $p < .001$), and perceiving workload as 'very difficult' reduced mental health status (OR = 0.07, 95% CI [0.01, 0.97], $p = .047$). Negative teacher behaviors, such as humiliation, also significantly worsened mental health (OR = 1.73, 95% CI [1.04, 2.88], $p = .035$). Findings highlight gender disparities, academic pressures, and school climate as key determinants of student mental health. Targeted interventions focusing on supportive teaching practices, balanced academic workloads, and gender-sensitive strategies are crucial to foster better mental health among adolescents in Bangladesh.

Keywords: Adolescent mental health, school students, predictors, academic stress, Bangladesh.

Paper ID 235

Wise Token: A Gamified, AI-Enabled Credit Scoring System for Promoting Sustainable Waste Management

Abid Ahasan[1], Hassan Jubair[2]*, Shafiul Karim[3], Mithela Mehenaz[4]
[1]Amla Govt. College, Kushtia, Bangladesh, [2]Khulna University of Engineering and Technology, Khulna, Bangladesh, [3]Sylhet Agricultural University, Sylhet Bangladesh, [4]Varendra University, Rajshahi, Bangladesh
Email: abidahasan000@gmail.com, hassanjubair2005@gmail.com*, shafiulkarim42@gmail.com, mithelamehenaz2028@gmail.com

Abstract
Waste management in developing nations is a growing crisis, and traditional public awareness campaigns have proven largely ineffective at fostering sustained behavioral change. This paper introduces Wise Token, a novel, mobile-responsive web application designed to overcome these challenges by gamifying recycling through real-time, AI-powered waste detection and a consumer-level credit scoring system. The application utilises a three-tier architecture with a frontend built on HTML5, CSS3, and JavaScript;

backend services powered by Firebase for authentication and data storage; and a client-side TensorFlow.js model for object detection. Users can scan waste items via their device's camera, and the system identifies the material and instantly rewards the user with tokens. These tokens contribute to a personal "Credit Score," creating a verifiable record of their sustainable practices. In testing, the platform demonstrated 100% accuracy in identifying waste across 100 sample scans of items like plastic bottles and paper cups. All user data, including token balances and activity history, is synchronized in real-time to a Cloud Firestore database. This study presents a successful proof-of-concept that bridges the gap between individual environmental actions and green finance incentives, offering a scalable model for encouraging pro-environmental behavior and promoting a circular economy.

Keywords: Artificial Intelligence; Waste Management; Gamification; Credit Scoring; Sustainability; Green Finance; Recycling

Paper ID 239

Environmentally Responsible Behavior of Tourists: Exploring the Role of Perception and Attitude Toward Green Tourism

Natasha Shikder[1], Kajol Karmoker[2,3]* , Md. Shah Azam[4]
[1]Sonargaon University; [2]Institute of Bangladesh Studies, University of Rajshahi; [3]Human Resource Management Discipline, Khulna University, [4]Department of Marketing, University of Rajshahi
Email: natashanatu7@gmail.com, kajol.karmoker@hrm.ku.ac.bd* , azam@ru.ac.bd

Abstract
Tourists' responsible behavior towards the environment is heavily influenced by their perceptions and attitudes towards green tourism. However, there is a lack of academic research exploring the role of tourists' perceptions and attitudes in shaping environmentally responsible behavior, especially in the context of the Bangladeshi tourism sector. Hence, the present study drawing on the theory of planned behavior (TPB) aims to investigate the influence of perceptions and attitudes on the responsible behavior of the tourists. This study collected data from a total of 201 Bangladeshi tourists visiting the country's major tourist destinations, such as the Sundarbans, Cox's Bazar, St. Martin's Island, Rangamati, Bandarban, Sajek, etc. The tourists were selected using a convenience sampling technique and data were collected through a questionnaire survey. The study employed partial least squares structural equation modeling (PLS-SEM) to analyze the survey data. Findings underscore that how tourists perceive green tourism has a direct and significant positive impact on their responsible behavior towards the environment. Additionally, SEM results highlight that the direct relationship between tourists' perceptions and environmentally responsible behavior is partially mediated by their attitudes towards green tourism. This study suggests that tourism authorities or policymakers should create positive perceptions and attitudes through awareness or educational programs to ensure sustainable tourism development in the country.

Keywords: Green tourism, Perception, Attitude, Environmentally responsible behavior, Bangladesh

Paper ID 240

Driving the Green Transition: How Green Finance and Innovation Shape Environmental Sustainability in Lower Middle-Income Economies

Md. Sazib Miyan[1, 2, *]; Calvin W. H. Cheong[1]; Arshian Sharif[1]; Sahar Afshan[1]
[1]Sunway Business School, Sunway University, 47500 Bandar Sunway, Selangor, Malaysia; [2]Department of Finance and Banking, Begum Rokeya University, Rangpur, Bangladesh
Email: sazibmiyan@brur.ac.bd*

Abstract
Despite growing global emphasis on sustainable development, many emerging economies continue to struggle with the dual challenge of achieving economic growth while mitigating environmental degradation. This study revisits the Environmental Kuznets Curve (EKC) hypothesis by examining the dynamic roles of green finance (GFIN) and green technological innovation (GTI) in promoting environmental sustainability across 19 lower middle-income developing economies during 2000–2020. Employing the Method of Moments Quantile Regression (MMQR), the study captures heterogeneous effects across different levels of carbon emissions (CO_2), offering deeper insights beyond traditional mean-based analyses. Empirical findings reveal that green finance significantly reduces CO_2 emissions across all quantiles, underscoring its central role in driving the green transition. In contrast, GTI exhibits a positive relationship with emissions, suggesting potential rebound effects or low efficiency of current innovation systems. Economic growth (GDP), non-renewable energy (NRE), and globalization (GLO) are found to exacerbate emissions, whereas renewable energy (REN) and population growth (POP) contribute positively to environmental quality. The positive coefficient of the squared GDP term rejects the EKC hypothesis, implying that these economies have not yet reached the income threshold for environmental improvement. Robustness checks using Bootstrap Quantile Regression (BSQR) confirm the stability of results, while Dumitrescu–Hurlin causality tests reveal bidirectional linkages between CO_2 and GFIN, REN, NRE, GLO, and POP. Overall, this study advocates strengthening green finance mechanisms, fostering sustainable innovation, reducing fossil fuel dependence, enhancing energy efficiency, promoting environmentally responsible globalization, and transforming population growth into productive human capital to support low-carbon development and achieve global sustainability goals.

Paper ID 247

SME Banking as a Dual Engine for Poverty Reduction and Sustainable Development in Bangladesh

Nawazeesh Muhammad Ali*
University of Skill Enrichment and Technology
Email: nawazeeshmuhammadali111@gmail.com*

Abstract
This study examines how Small and Medium Enterprise (SME) banking contributes to financial development, poverty alleviation, and sustainable economic growth in Bangladesh. Originating from the microfinance movement of the 1970s, SME banking has transformed into an essential component of the formal financial sector, vital for fostering entrepreneurship. Utilizing a mixed-methods approach, this research combines a qualitative VRINE (Valuable, Rare, Inimitable, Non-substitutable, Exploitable) analysis with a quantitative Autoregressive Distributed Lag (ARDL) model, based on data spanning from 2004 to 2023. The quantitative results demonstrate that an increase in SME loan disbursements and the growth of SME-led exports are significantly associated with a long-term reduction in the national poverty rate. The VRINE analysis offers a qualitative assessment, confirming that the sector's distinct strengths in promoting financial inclusion and engaging with grassroots communities serve as sustainable competitive

advantages. The study concludes that SME banking is a crucial tool for advancing Bangladesh's development objectives. It also suggests policy improvements to mitigate issues such as loan defaults and to leverage digital technologies for enhanced financial inclusion.

Keywords: SME Banking, Poverty Reduction, Financial Development, ARDL Model, VRINE Analysis, Bangladesh

Paper ID 249

Ownership, Bank Size and Macroeconomic Determinants on Bank Performance: The Mediation Effect of Corporate Governance

Nazim Ullah*, Mohammad Toufiqur Rahman, Md. Ariful Hoque
International Islamic University Chittagong (IIUC), Bangladesh
Email: kmnazim_90@yahoo.com*, toufiq.dba@iiuc.ac.bd, hcuarif@gmail.com

Abstract
Banks play a significant role in shaping the economy. This study aims to analyze the impact of bank specific and macroeconomic determinants on the financial performance of Islamic and conventional banks in Bangladesh. While also examining the mediating effect of corporate governance. Performance of the Bangladeshi banks has been measured by return on assets (ROA) and return on equity (ROE). The study analyses impact of various bank-specific factors like bank size, capital ratio, credit risk, liquidity, capital adequacy ratio, and NPL on bank performance. It also tries to assess the relationship between various macroeconomic determinants inflation rate and GDP growth rate with bank performance. Fixed effects estimation model and Structural Equation Modeling (SEM) have been used to analyze unbalanced panel data covering the period 2014–2023 for 42 banks, comprising 10 Islamic and 32 conventional banks. The findings suggest that there are only minor differences between the performance of Islamic and conventional banks. Bank sizes significantly impact Islamic banks performance while conventional does not. Macroeconomic determinants effect both types of banks. Moreover, corporate governance is found to mediate performance only in Islamic banks, as measured by return on equity. Enhancing Shariah compliance audits, ensuring the independence of Shariah boards, and improving disclosure of governance practices could strengthen investor confidence and improve performance in Islamic banks. Although corporate governance does not mediate the performance of conventional banks, this does not imply that good governance practices can be neglected. Moreover, policymakers should encourage efficient expansion strategies for conventional banks and promote the growth of Islamic banks while leveraging digital banking channels to enhance financial inclusion.

Keywords: Islamic banks, conventional banks, financial performance, corporate governance

Paper ID 262

The Shift from TV to OTT: Trends and Transformations in Bangladesh's Media Landscape

Koushik Biswas Arko*, Md. Mortuza Ahmmed, A.K.M Tamim Rahman, Md.Mainul Islam
American International University-Bangladesh
Email: 22-49234-3@student.aiub.edu*, mortuza@aiub.edu, 22-49218-3@student.aiub.edu, 22-49222-3@student.aiub.edu

Abstract
This study examined the significant transition that has taken place in Bangladesh's media consumption patterns from traditional tele- vision to over-the-top (OTT) platforms between 2013 and 2024. While

traditional television household penetration only made modest gains (68% to 90%), OTT subscriptions grew nearly twenty times since 2013. Traditional television viewership dropped from 74% to 32% over the study period, while OTT viewership leaped from 13% to 91%. Average daily viewing times were somewhat reflective of these trends, as OTT eclipsed traditional television by 2024. Advertising revenue trends simi- larly reflected the shifting viewership patterns; TV advertising revenue peaked in 2018 then fell steadily while OTT advertising revenue rapidly increased, reaching as much as 120%. These changes were all coincident with the substantial growth of internet penetration and availability of 4G, which increased from 5% to 95%. In conclusion, there was a compelling and undeniable transformation of viewing choices, which was influenced by the increase in digital connectivity and accessibility to content.

Keywords: OTT, Television, Viewership, Advertising, Connectivity

Paper ID 263

Print vs. Pixels: Redefining Revenue and Sustainability for Bangladesh's Legacy Media

Koushik Biswas Arko*, Md. Mainul Islam, A.K.M Tamim Rahman, Md. Mortuza Ahmmed
American International University-Bangladesh
Email: 22-49234-3@student.aiub.edu*, 22-49222-3@student.aiub.edu, 22-49218-3@student.aiub.edu, mortuza@aiub.edu

Abstract
This research examines Bangladesh's legacy media's transition from print to digital platforms with a particular emphasis on the revenue landscape, audience engagement, and sustainability. The period from 2020 through 2024 was marked by a rapid decline in traditional media's circulation and advertising revenues while digital platforms experienced rapid growth in readership and subscription revenue. Even as overall advertising revenues remained constant, they were increasingly captured by digital. Print media also reported significant job reductions highlighting its struggles while journalism and newsrooms were digitized significantly, the overall sustainability index of the legacy media sector was trending downward. This research explores meaningful insights into media transformation in emerging economies and the immediate need for legacy media to think radically to ensure financial viability and a longer-term sustainability plan in the digital realm.

Keywords: Media, Digitization, Revenue, Sustainability, Transformation

Paper ID 265

Impact of ESG on the Profitability of Islamic Shariah-Based and Conventional Private Commercial Banks in Bangladesh: A Comparative Study

Emdadul Hoque*
Rabindra Maitree University, Email: ehoque55@gmail.com*

Abstract
This study investigates how the profitability of conventional and Islamic Shariah-based private commercial banks in Bangladesh is affected by Environmental, Social, and Governance (ESG) policies between 2015 and 2024. Panel regression analysis, independent sample t-tests, Pearson correlation, and descriptive statistics are used in the study to determine profitability using Return on Equity (ROE) and Return on Assets (ROA) as indicators. Findings reveal that although non-performing loans (NPLs) drastically lower ROA and ROE for all banks, capital adequacy (CAR) continuously increases

profitability. Regression models reveal a moderately favorable link between ESG performance and profitability, but no statistically significant effect. Though the differences in profitability between bank types are negligible, comparative evaluations show that Islamic banks have reduced credit risk and higher ESG scores. The findings highlight the fact that profits in Bangladesh's private banking industry are primarily driven by capital strength and efficient credit risk management. Bank managers and policymakers should give priority to these risk and financial management procedures while progressively incorporating ESG factors into strategic planning.

Paper ID 271

How Does Digital Transformation Impact Firm Performance When Being Moderated by Firm Resilience?

Pham Ngoc Van Giang*, Pham Thi Huong Giang, Nguyen Khanh Huyen, Dao Thi Thanh Binh
Faculty of Management and Tourism, Hanoi University, Vietnam
E-mail: 1904040029@s.hanu.edu.vn*, 2104010027@ms.hanu.edu.vn, 2304040037@ms.hanu.edu, binhdtt@hanu.edu.vn

Abstract
Digital transformation presents both promising opportunities for firms and the potential interruption of business models, particularly when firms must balance between recovering operations from external shocks and digitally transforming to stay competitive. To quantify the level of digital transformation, we apply a text-mining approach to quantify the level of digital transformation in annual reports. After constructing the digital transformation index, we employ a moderating-effect model using panel data (110 firms, 2017–2023) to test our hypotheses. The results affirm a positive relationship between the firm's financial performance and digital transformation in the short run and the long run. In the short run, resilience can be a barrier to the digital transformation process, especially for firms with weak resilience. In contrast, in the long run, resilience becomes a catalyst for the process through providing financial resources for investments. The findings suggest practical recommendations to help firms develop appropriate strategies for the transformation process when facing resource competition and maintaining the resilience in the industry.

Keywords: Digital Transformation, Firm Resilience, Text Mining, Firm Performance, Technological Change, General Firm Strategy, Business Cycle

Paper ID 272

Drivers of Sustainable Growth in Women-Led SMEs: A Test of a Mediated-Moderation Model

Most Hasna Hena[1], Md. Nurul Islam Nepo[1,4], Md. Solaiman Chowdhury[1], Rashadoujaman Rakib[2]*, Abu Hena Md. Nayeem[1], Nilufa Akter[1,3]
[1]Department of Management, University of Rajshahi; Institute Business Administration, University of Rajshahi; [3]Institute of Bangladesh Studies, University of Rajshahi; [4]Department of Business Administration, Varendra University
Email: professorhasnahena@ru.ac.bd; nipusarkar.ru@gmail.com; scmgtru@gmail.com; rash.rakib.bd@gmail.com*; abuhenamd.nayeem7@gmail.com; nilufaakter780@gmail.com

Abstract
This study examines how women-led Small and Medium-sized Enterprises (SMEs) achieve sustainable growth in challenging economic environments. We explore how knowledge-based skills are translated into actions that promote growth, proposing that an entrepreneur's motivation is the key psychological

driver in this process. Our model tests how a firm's ability to absorb knowledge, innovate, and share information affects sustainable growth through the mediating role of entrepreneurial motivation. We also evaluate the influence of family support. We conducted a survey of 286 women entrepreneurs in Bangladesh and analyzed the data using Partial Least Squares Structural Equation Modeling (PLS-SEM). The results show that a firm's absorptive and innovation capacities significantly boost entrepreneurial motivation. This motivation, in turn, is a strong and direct predictor of sustainable growth. Critically, motivation fully mediates the link between capabilities and growth. This indicates that a firm's capabilities lead to growth primarily by enhancing the entrepreneur's personal drive. Contrary to popular belief, family support did not significantly alter this relationship. The model explains a large portion of the variance in both motivation (R^2=0.470) and sustainable growth (R^2=0.527). This study offers a key theoretical contribution by combining resource-based and psychological theories to explain how firm capabilities are put into action. It also provides new empirical data from the under-researched context of Bangladesh. The findings offer clear guidance for policymakers, suggesting that support programs should focus on developing specific skills, like absorptive capacity, to directly strengthen the entrepreneurial motivation that is essential for sustainable growth.

Paper ID 275

Environmental Accounting Information Disclosure and Financial Performance: An Empirical Analysis

Apurbo Sarker*, Tashib Ahamed, Tarun Sen
Department of Accounting and Information Systems, Jashore University of Science and Technology
Email: apurbosarker0916@gmail.com*, tashib1999@gmail.com, t.sen@just.edu.bd

Abstract
This study aims to determine whether the financial performance of Bangladeshi-listed banks on the DSE is significantly correlated with the environmental accounting information disclosure. This study uses panel data from the annual reports of 34 from 36 domestic commercial banks listed on the Dhaka Stock Exchange (DSE) in Bangladesh, comprising 204 observations for the period 2018–2023. A regression analysis was carried out on STATA software where ENVI was the independent variable and EPS, ROE, and ROA were the dependent variables as they are considered of financial performance. The study establishes that Bangladeshi banks' ENVI has little influence on shareholder returns, evidenced by a negligible alteration in the EPS. ENVI has a significant negative impact on ROE because environmental costs are incurred during the implementation of an environmental management system, while it has no significant impact on ROA. In turn, larger banks acquire efficiency of scale from environmental initiatives, which has a beneficial impact on EPS, ROE, and ROA. However, older banks have problems with these practices, and this can have a bearing on their ROE and ROA. Future research should consider broader samples, longer observation periods, social governance, and other variables to better understand the enduring effects of financial performance on banking stability in emerging economies like Bangladesh.

Keywords: Environmental Accounting, Information Disclosure, Sustainability, Financial Performance, Banks

Paper ID 276

The Impact of Economic Downturns on the Profitability: Evidence from Textile Sector of Bangladesh

S M Rezauzzaman*, Tarun Sen
Department of Accounting and Information Systems, Jashore University of Science and Technology
Email: rezauzzaman.ais.37@gmail.com*, t.sen@just.edu.bd

Abstract
Economic downturns are an unavoidable challenge that nations and businesses must face, posing significant dangers. This study examines the impact of economic downturns of Bangladeshi-listed textile companies on the profitability. This paper uses panel data from the annual reports of 46 textile companies listed on the Dhaka Stock Exchange (DSE) in Bangladesh, comprising 230 observations for the period 2019–2023. The one-step system generalized method of moments (GMM) was used to analyse the relationship. The economic downturn was quantified using a categorical variable, assigning a value of 1 for periods experiencing economic downturns, and 0 otherwise, and profitability was measured using return on assets (ROA), return on equity (ROE), and earnings per share (EPS). The findings revealed that the profitability of Bangladeshi textile enterprises is adversely affected by economic downturns. These findings underscored that economic downturns pose a serious threat to Bangladeshi textile firms' financial sustainability. The work enhances previous research and provides more reliable causal insights than static panel models by using GMM. The research findings will assist financial professionals, investors, and the government in making business decisions during economic recessions.

Keywords: Economic Downturn, Profitability, GMM, Return on Equity, Return on Asset Earnings per Share

Paper ID 277

The Impact of Fraud Management Practices on Forensic Accounting Effectiveness: Evidence from an Emerging Economy

Tarun Sen
Jashore University of Science and Technology, Jashore
Email: t.sen@just.edu.bd*

Abstract
This study empirically investigates the influence of financial fraud control, internal control quality, and financial reporting credibility on the effectiveness of forensic accounting within Bangladeshi organizations. Employing a quantitative research design, primary data were obtained from 219 professional respondents, including auditors, accountants, and financial executives across multiple institutions. The hypothesized relationships were examined using Structural Equation Modeling (SEM) via the Analysis of Moment Structures (AMOS) software. The results demonstrate a significant positive relationship between fraud management components financial fraud control, financial reporting credibility, and internal control quality and the effectiveness of forensic accounting. These findings suggest that strong internal controls, transparent reporting, and proactive fraud prevention systems collectively enhance the capacity of forensic accounting to detect and prevent financial irregularities. The study focuses on three determinants of forensic accounting effectiveness; future research could expand the framework by incorporating technological integration, auditor independence, and governance mechanisms to assess long-term implications for organizational sustainability. The findings provide

insights for regulators, policymakers, and management to strengthen fraud management frameworks that improve forensic accounting practices. This study contributes to the limited empirical literature from Bangladesh by establishing the link between fraud management practices and the effectiveness of forensic accounting in emerging economies.

Keywords: Forensic Accounting, Financial Fraud Management, Internal Control Quality, Financial Reporting Credibility, Emerging Economies.

Paper ID 278

Carbon Neutral Claims and Consumer Trust: Examining the Role of Carbon Credits in Sustainability Marketing

Md Taushik Hossain[1]*, Oli Noor Mahmood[1], Mst. Kaniz Fatama[2], B.M. Abrar Mahir Ador[1], Jesmin Moly[3]

[1]Department of Marketing, Independent University Bangladesh, [2]Department of Human Resource Management, Independent University Bangladesh, [3]Independent Consultant, Carbon Credit Development

Email: 2412273@iub.edu.bd*, 2231532@iub.edu.bd, 2230737@iub.edu.bd, 2111082@iub.edu.bd, jesminmoly71@gmail.com

Abstract

As the world faces intense pressure to fight against climate change, a few companies use carbon credits to support their claims of being carbon neutral. They do this to build consumer trust and improve the brand reputation, but doubts remain about their effectiveness whether they are truly effective or just a form of "greenwashing". This study gives an overview on how carbon credit-based carbon neutral claims affect consumer trust, brand authenticity and buying behavior backed by the green marketing theory and the persuasion knowledge model (PKM). The research will conduct a survey targeting 300 consumers who are familiar with sustainable products and their marketing. The survey will measure the level of trust customers have in terms of the claims of carbon neutral. The collected data was analyzed using descriptive statistics, correlation, regression analysis, and tests for mediation (Hayes PROCESS Model 4) and moderation (Hayes PROCESS Model 1) via SPSS v29 and Hayes PROCESS macro. The study expects that the claim on carbon-neutral can increase the purchase intention as well as increasing the loyalty among eco-conscious consumers. However, skepticism may play a vital role here to reduce the effect of customer loyalty. Authenticity will play a mediating role, as well as the third-party certifications are likely to strengthen trust among the targeted demographics. This research provides guidance for the organizations on how to communicate carbon neutrality more credibly and avoid the risks of greenwashing.

Keywords: Carbon Credits, Sustainability Marketing, Consumer Trust, Greenwashing, Brand Authenticity, Purchase Intention

Paper ID 279

Drivers of SME Performance in Emerging Economies: The Roles of Digital Transformation, Financial Resources and Capital Dimensions

Asadullah Al-Galib* , Syed Sabbir Hossen, Tarun Sen*
Department of Accounting and Information Systems, Jashore University of Science and Technology*
Email: asadullahalgalib0070@gmail.com*, sayedsabbirhossen@gmail.com, t.sen@just.edu.bd

Abstract
This study investigates the key determinants of small and medium enterprise (SME) performance in emerging economies, with a particular focus on Bangladesh. Drawing upon the Resource-Based View (RBV) and Credit Constraint Theory (CCT), the research examines how digital transformation, financial resources, and multiple capital dimensions—including microcredit, social capital, psychological capital, and perceived financial resource availability—shape SME success. A quantitative research design was adopted, and data were collected from 250 SME owners and managers using purposive sampling. Partial Least Squares Structural Equation Modelling (PLS-SEM) was employed to test the proposed hypotheses and assess the structural relationships among the variables. The findings reveal that microcredit, social capital, government support, and digital transformation exert significant positive effects on SME performance. In contrast, psychological capital and perceived financial resource availability show no meaningful influence on performance outcomes. These results suggest that institutional support, access to finance, and technological capability play more pivotal roles in driving SME growth than individual psychological attributes or subjective assessments of financial access. The study contributes to the SME literature by integrating institutional and resource-based perspectives into a unified empirical model and by highlighting digital transformation as a dynamic capability that strengthens firm performance. The research is limited to a single geographical region and cross-sectional data. Future studies may adopt longitudinal or comparative approaches. The findings offer practical implications for policymakers, development agencies, and entrepreneurs seeking to enhance SME competitiveness and sustainability in emerging economies.

Keywords: Small and Medium Enterprises (SME) performance, digital transformation, financial resources, Partial Least Squares Structural Equation Modelling (PLS-SEM)

Paper ID 280

The moderating effects of audit quality on the relationship between the readability of notes and disclosures to the financial statements and performance of the listed manufacturing companies in Bangladesh

Md. Ifthekhar Arafin*, Fazlur Rahman
Jashore University of Science and Technology
Email: ifthakhararafin@gmail.com*; f.rahman@just.edu.bd

Abstract
This study investigates the moderating effect of audit quality on the relationship between the readability of notes and disclosures in the financial statements and performance of listed manufacturing companies in Bangladesh. The study adopts a quantitative research approach using panel data collected from 106 listed manufacturing firms on the Dhaka Stock Exchange over a five-year period (2020–2024). The Gunning Fog Index is used to measure the readability of financial disclosures and the financial performance is measured by Return on Assets. Audit quality is measured through audit firm size, specialty, and tenure.

This study utilizes the Two-step Generalized Method of Moments model for the analysis. The study revealed a significant negative relationship between Fog Index and performance, indicating that firms issuing more readable financial disclosures tend to have better performance. Additionally, audit quality significantly moderates the relationship between readability and performance. Larger audit firms and those with shorter tenure enhance performance and readability relationship by enhancing the transparency of financial statements. This research contributes to the limited body of literature on financial disclosure readability in emerging markets, examining audit quality as a moderator in Bangladesh, and offers insights for local manufacturing firms and regulators. Firms should improve the readability of financial disclosures to enhance performance. Firms should engage larger audit firms to improve this readability-performance relationship. Regulators should promote regular audit firm rotation policies and enforce readability standards to strengthen transparency and investor confidence.

Keywords: Fog index, Audit quality, Firm performance, Financial disclosure, Generalized method of moments.

Paper ID 286

Financial Inclusion and Expenditure Composition: Evidence from Education and Health Spending of Rural Households in Bangladesh

Md. Rahman[1]*, Qamarullah Bin Tariq Islam[2], Md. Elias Hossain[2]
[1]Institute of Bangladesh Studies (IBS), University of Rajshahi; [2]Department of Economics, University of Rajshahi
Email: s2313183524@ru.ac.bd*; qamarullah.islam@ru.ac.bd; eliaseco@ru.ac.bd

Abstract
Financial inclusion has become a cornerstone of inclusive growth in developing economies, aiming to provide individuals and households with affordable access to financial services. In Bangladesh, where many rural households remain excluded from formal finance, financial inclusion is vital for enhancing welfare and optimizing expenditure patterns. It refers to ensuring access to suitable financial products—such as savings, credit, insurance, and digital payments—delivered transparently and affordably to all. This study examines how financial inclusion affects household expenditure composition, focusing on education and health spending among rural households in Bangladesh. Based on primary survey data from 400 rural households across four districts, a multivariate regression framework was used to assess the effects of financial inclusion indicators (access, usage, and quality) on spending behaviour. The findings show that financially included households allocate a significantly larger share of income to education and health than excluded ones. Access to credit and savings facilities enhances investment in children's education, while insurance and digital financial services increase health-related spending and strengthen resilience to medical shocks. Overall, the study highlights financial inclusion's transformative role in advancing human capital development and long-term welfare. Policy recommendations emphasize expanding inclusive financial services—especially through digital platforms—and promoting financial literacy to deepen rural financial engagement and maximize the social benefits of financial inclusion in Bangladesh.

Keywords: Financial Inclusion, Expenditure Composition, Education Spending, Health Spending, Rural Households, Bangladesh

Paper ID 289

Drivers of Borrower Satisfaction in Microcredit: Insights from Dhanut Upazila, Bogura, Bangladesh

Shamalia Binte Haque, Sabbir Hosen, Masum Mia, Banhi Protasha, Md. Sumon Hossain*
University of Rajshahi, Rajshahi-6205, Bangladesh
Email: upoma1999@gmail.com; sabbir106161@gmail.com; masumbbaru123@gmail.com; s2212533142@ru.ac.bd; sumon7027@ru.ac.bd*

Abstract
This study investigates the financial and non-financial determinants influencing microcredit borrowers' satisfaction in Dhanut Upazila, Bogura, Bangladesh. Using a quantitative approach, data were collected from representative microcredit recipients through a structured, closed-ended questionnaire. Descriptive and inferential statistical techniques, including correlation and regression analyses, were employed to identify key predictors of satisfaction. The findings that security and trust significantly and positively affect borrower satisfaction, underscoring the importance of institutional reliability and client confidence. Conversely, cost and social influence show a strong negative association with satisfaction, indicating that high borrowing costs and external social pressures undermine borrowers' experiences. Although service quality exhibits a positive effect, it is not statistically significant, suggesting the need for further exploration. These insights highlight the necessity for microfinance institutions and policymakers to adopt a borrower-centered strategy that enhances security, fosters trust, reduces costs, and mitigates social pressure. Strengthening these dimensions can improve borrower satisfaction, promote responsible loan repayment, and ensure the long-term sustainability of microcredit programs in rural Bangladesh.

Keywords: Service Quality; Security; Cost; Social Influence; Trust; Satisfaction

Paper ID 297

Assessing Bank Success Factors in Bangladesh through the DuPont Model

Meharab Khan Syan, Shamalia Binte Haque, Masum Mia, Dipika Modak Tuktuki, Md. Sumon Hossain*
Department of Accounting and Information Systems, University of Rajshahi, Rajshahi-6205, Bangladesh
Email: mehrabkhansyan65@gmail.com, s2212033164@ru.ac.bd, sumon7027@ru.ac.bd*

Abstract
This study analyzes the influence of bank-specific and macroeconomic factors on the financial performance of commercial banks, as indicated by return on equity (ROE), utilizing a random effects panel regression model. The results, which are based on 105 observations from 21 banks, show that capital adequacy, management efficiency, and liquidity quality all have a positive and statistically significant effect on ROE. Management efficiency stands out as the most significant factor, highlighting the necessity of effective managerial practices in boosting bank profitability. On the other hand, the quality of assets and the quality of earnings do not have a big effect on ROE. The unemployment rate has a strong negative effect on bank performance, which means that bad labor market conditions hurt profitability. On the other hand, GDP growth and stock market performance do not have any effect. The Breusch–Pagan test validates the application of a panel model, while the Hausman test substantiates the suitability of the random effects specification. The model accounts for roughly 41 percent of the variation in ROE, yielding significant policy and managerial ramifications for banking sector performance. The study contributes to the banking and finance literature by providing empirical evidence from an emerging

economy context and offers practical insights for bank managers, investors, and policymakers. Strengthening managerial effectiveness and optimizing capital structures can enhance profitability and resilience, particularly amid economic fluctuations and competitive market conditions.

Keywords: DuPont Analysis; Financial Performance; Bank Profitability; Capital Adequacy; Managerial Efficiency; Macroeconomic Factors; Bangladesh

Paper ID 298

Impact of Ownership Structure and Liability Composition on Financial Performance: Evidence from Listed Food Firms in Bangladesh

Masum Mia, Mst. Farhana Akter Juthy, Meharab Khan Syan, Sabbir Hosen , Md. Sumon Hossain*
Department of Accounting and Information Systems, University of Rajshahi, Rajshahi-6205, Bangladesh
Email: masumbbaru123@gmail.com**;** farhanajuthy407@gmail.com; mehrabkhansyan65@gmail.com; upoma1999@gmail.com; sumon7027@ru.ac.bd*

Abstract
This study examines the influence of ownership structure and liability management on the financial performance of publicly listed companies in Bangladesh, specifically focusing on return on assets (ROA) and profit after tax (PAT). A balanced panel dataset comprising 18 listed food firms over six years (2018–2023) was used to analyze the relationships between various investor categories- public, institutional, director, foreign, and government investors and financial performance by employing panel data regression models. The findings indicate that government ownership has a statistically significant adverse impact on ROA ($p= 0.044$) and PAT ($p = 0.030$), implying possible inefficiencies or political effects linked to state ownership. In addition, public, institutional, director, and international investors have negative although statistically insignificant correlations with firm profitability, suggesting their minimal impact on performance outcomes. In contrast, short-term liabilities exhibit a robust and highly significant positive impact on PAT ($p = 0.000$), underscoring the importance of effective short-term financing in augmenting profitability, whereas long-term liabilities are statistically negligible. The models exhibit a strong explanatory power, indicating that ownership and liability structure collectively account for significant changes in business performance. These findings highlight the significance of ownership structure and debt maturity management in influencing financial results. The study offers significant insights for policymakers, regulators, and corporate executives aiming to refine governance processes and capital structures to improve business profitability in emerging economies such as Bangladesh.

Key words: Ownership structure, Liability management, profitability, Government ownership, random-effects GLS, Bangladesh

Paper ID 305

Research as a Bridge: Connecting Education and Climate Action for Sustainable Development

Tonni Akter*
Department of English, Varendra University
Email: tonniakterht@gmail.com*

Abstract
This paper examines how research can serve as a bridge between education and climate action to advance sustainable development. Addressing urgent global challenges such as climate change, biodiversity loss and resource depletion, it highlights the importance of equipping students with the knowledge, skills and

attitudes needed for sustainable living. The research uses a mixed-methods approach, combining surveys of educational institutions with qualitative case studies in a variety of contexts. Findings reveal that integrating climate-focused content into the curriculum through holistic pedagogy increases students' understanding of complex environmental issues. Schools that implement comprehensive environmental education programs, demonstrate higher student participation in sustainability initiatives and stronger community engagement. These findings are important because they provide empirical evidence to inform educational policy-making, curriculum design, and improve teacher training. Ultimately, they help to foster environmentally conscious citizens capable of addressing global challenges. By demonstrating the transformative potential of research-informed education, this study emphasizes the critical role of education in achieving the United Nations Sustainable Development Goals (SDGs).

Keywords: research, education, climate action, sustainable development, environmental education

Paper ID 309

Community-based Tourism in Bangladesh: A Myth or a Pathway to Sustainability?

Md. Amanullah[1, *], Khadiza Khatun Tumpa[1], Mirza Fahim Ahmed[2]
[1] Department of Humanities and Business, Khulna University of Engineering & Technology; [2] Department of Business Administration, Chandpur Science and Technology University
Email: amanedu.jobs@gmail.com*, fahim@hum.kuet.ac.bd, khadizatumpa25@gmail.com

Abstract
The paper focuses on the viability of Community-based Tourism (CBT) in Bangladesh as a means of sustainable development. It examines how the structure of community empowerment affects the sustainability of the local community through empowerment and participation. Interviews were conducted to community members, tourists, policy-makers and researchers for multidimensional insights. The findings show that communities are both willing and showing nascent agency but empowerment is very aspirational due to the absence of institutional support, differences in capacities and ineffective participatory governance. CBT can afford to decentralize the rural economy and promote micro-enterprise, particularly among women and the young people. It results in social cohesion and inclusivity; cultural identity and pride; environmental conservation but in actual sense, there is very little. The results should be sustainable, and the systematic empowerment, institutional transformation, and comprehensive policy advocacy are all required. The paper proposes the Empowerment-Participation-Sustainability (EPS) model to track the intertwined relationship and transformative viability from empowerment enables to community participation and ultimately to sustainable development. The study conclusion is that with the help of the participatory governance, capacity building, and gender and youth-based programs, CBT in Bangladesh may be turned into a transformative agent of equitable and sustainable development. Equity, cultural authenticity and environmental care can also be facilitated by the application of CBT in national development and SDG agendas. CBT in Bangladesh would become a revolution in developing sustainable development in case it is institutionalized adequately and with a participative outline.
Keywords: Community-based tourism, Sustainable tourism, Sustainability, Community empowerment, Empowerment-Participation-Sustainability model.

Paper ID 311

Impact of Technological and Learning Materials on AI Driven Personalized Learning

Motia Mannan[1], Tarekol Islam Maruf[2]*, Liaquat Ali[3]
[1]School of Education, University Tun Abdul Razak (UNIRAZAK), Malaysia; [2]Department of Business, Management, and Technology, ALFA University College (AUC), Malaysia; [3]Paediatric Department, North Bengal
Email: aticaali2011@gmail.com, dr.tarekol@alfa.edu.my*, aticaali2011@gmail.com

Abstract
The rapid of artificial intelligence (AI) has transformed the education sector by enabling personalized learning experiences tailored to individual needs, learning styles, and abilities. Traditional one-size-fits-all teaching methods often fail to address the diverse requirements of learners, limiting engagement and academic success. This study explores the potential of AI-driven education to enhance learning outcomes through adaptive content delivery, data-driven insights, and tailored educational pathways. By analysing vast amounts of learner data, AI can customize learning experiences, providing real-time feedback, personalized recommendations, and targeted interventions to support student progress. This research employs a quantitative research design to collect data from students and educators in Malaysian universities to evaluate the impact of technological and Learning Materials on AI-driven personalized learning. Findings indicate that AI-driven education fosters higher Materials, better retention rates, and improved academic performance. However, the study also highlights several challenges, including ethical concerns, algorithmic bias, data privacy issues, and the risk of over-reliance on technology, which may diminish the role of educators in fostering critical thinking and social interaction. To address these concerns, the study provides recommendations for the ethical implementation of AI in education, emphasizing the need for transparent AI strategies, robust data protection policies, and continuous professional development for educators. The findings contribute to the ongoing discourse on AI in education, demonstrating its potential to create inclusive, efficient, and student-cantered learning environments while ensuring responsible and equitable implementation.

Keywords: Artificial Intelligence, Personalized Learning, Adaptive Education, Learning Analytics, Student Engagement, AI Ethics, Educational Technology

Paper ID 325

Aspiration to Attainment: Factors Influencing Women's Entry and Success in Higher Education at Alia Madrasah

Sharif Hossain*
Email: t41332@nu.ac.bd*

Abstract
The Madrasha system of education emerged shortly after the establishment of the Muslim administrative structure in India, and it grew over time under both public and private administration. Following this trend, the idea of Alia Madrasah originated and was established in 1780 and later on advanced to a higher degree of study. Women's higher education at Alia Madrasa has kept pace with that time. The study investigates into the factors that configure women's partaking and attainment in higher education degree at Alia Madrasah education system in Bangladesh. While the country has witnessed promising progress in women's education, at the same time women students from Alia Madrasah kept the same pace. Both qualitative and quantitative data are used to understand their personal motivations, family backgrounds, and experiences inside the Madrasah environment and daily life. The findings of this study are expected

to provide new insights into women's higher education aspirations, access, degree attainment, and the institutional support systems and social support mechanisms that underpin them. This study is more aligned with the goals of human resource development and how it contributes to national development. It also provides evidence-based recommendations for strengthening women's participation and achievement in higher education institutions in Alia Madrasah.

Keywords: Women's higher education, Entrance, Degree Attainment, Alia Madrasah, Bangladesh Prospect.

Paper ID 340

Green Bonds vs. Sustainability-Linked: Measuring Environmental Additionality in the Emerging Markets — Evidence from Chittagong, Bangladesh

Noshin Sultana*[1], Anamika Chowdhury[1], Mst Misrat Rahman[1], Md. Tahatul Azid[2]
[1]Institute of Forestry and Environmental Sciences, University of Chittagong; [2]Rajshahi University of Engineering and Technology
Email: sultananoshin2261@gmail.com*; anamikachow20@gmail.com; misratrahman41@gmail.com; litunurp18@gmail.com

Abstract
Bangladesh's rapid industrialization and export-led growth make credible climate finance essential to meet NDC targets while protecting vulnerable coastal cities; within this context, Chittagong— the country's primary port and an industrial hub for steel, shipbreaking, and power—concentrates both emissions and investment, providing an ideal testbed to assess environmental additionality from sustainable debt. Despite over USD 3.5 trillion in global sustainable debt and ~USD 250 billion in sustainability-linked bonds (SLBs) in 2024, whether these instruments genuinely reduce GHG emissions in emerging markets remains unclear. This study aims to identify if green bonds and SLBs deliver measurable reductions, and which governance features drive impact. We analyze 642 issuers across 18 emerging markets (2019–2024), merging ICE/BIS/CBI issuance with firm-level emissions from Trucost and CDP, and apply a staggered difference-in-differences design using Sun–Abraham estimators, event studies to verify common trends, and triple-difference models around policy shocks (EU Taxonomy disclosure, 2021; China Green Bond Catalogue reform, 2021). Results show green bonds reduce emissions intensity by 3–9% over three years, particularly in carbon-intensive sectors; SLBs achieve similar or higher reductions (6–11%) only when contracts include ≥25 bps step-ups, absolute Scope 1–2 targets, and third-party verification—otherwise impacts are insignificant. For Chittagong, governance-rigorous instruments can channel capital to cleaner technologies in high-emitting clusters, lowering local air pollution and climate risks, strengthening port-city resilience, and guiding banks/DFIs toward credible ESG pipelines. Policymakers and MDBs can use these benchmarks to refine taxonomies and align markets with the Paris Agreement and SDGs, while investors can better screen greenwashing and manage climate-related financial risks.

Keywords: Green bonds; SLBs; ESG; Vulnerable; Paris Agreement; SDGs; Environment

Paper ID 346

Optimization of Production and Supply Chain Using Integrating MILP-LCA Model to Reduce Carbon Emission in Garment Industry

Raisha Maha*
Ahsanullah University of Science and Technology
Email: raishamaha@gmail.com*

Abstract
The study investigates the integration of Mixed-Integer Linear Programming (MILP) and Life Cycle Assessment (LCA) to optimize production and supply chain management while reducing carbon emission in the garment industry. The main focus is to reduce carbon emissions and slightly improve material recycling. The study considers several aspects of the production process, such as fabric manufacturing, waste handling, recycling, and transport. Based on the findings, compared to other areas contribution, most carbon emissions in the apparel industry originate from the fabric production stage of the supply chain. While total costs remain relatively stable, increasing material recovery yields diminishing returns in emission reduction, with early improvements proving most effective. The relationship between recovery efforts and emissions reduction shows that early improvements are more effective, while further gains become smaller over time. This study finds a moderate target for recovery around 25–32% which offers the best balance between cost savings and environmental sustainability. It avoids the complexity and expense of extreme solutions while still producing positive results. Overall, the analysis highlights two key ideas: first, that fabric production has the biggest environmental impact, and second, that even small steps in improving recycling can lead to measurable benefits. The combined MILP–LCA framework can also be used to explore other improvements, such as better material selection and more efficient transport methods. This approach provides a practical framework for balancing economic and environmental objectives in the garment industry.

Paper ID 354

Untangling the Puzzle: The Impact of Environmental Reporting Practices on Islamic Banks Profitability in Bangladesh

Md. Sumon Hossain[1]*, S.M Masudur Rahman[2,3]
[1]Department of Accounting and Information Systems, University of Rajshahi; [2]Department of Finance, Faculty of Business Studies, University of Rajshahi-6205, Bangladesh; [3]School of Business, Faculty of Business, Design and Arts, Swinburne University of Technology, Sarawak, Malaysia
Email: bablahru2018@gmail.com*, 103663257@students.swinburne.edu.my

Abstract
Environmental reporting practices have diverse impact on the firm's financial decisions. The impact of environmental reporting practices on financial performance is controversial, mysterious and a puzzle in Social Accounting. This study looks at how environmental reporting affects Bangladeshi listed Islamic banks during 2018-2024. It is seen that environmental disclosure has gradually improved, with the mean score increasing from 30% in 2018 to 35% in 2024. Based on the regression analysis, environmental reporting has a considerable positive impact on return on assets and return on equity. Profitability is negatively impacted by environmental factors that are taken int account independently. Finance results are unfavorably impacted by firm age, but positively by firm size. Profitability is negatively influenced by environmental investment activities, although environmental audit and environmental cost have significant positive benefits when environmental factors are considered independently. The regression models show strong explanatory power (R^2 up to 0.833) and no autocorrelation problem. Overall, the

findings highlight that transparent environmental accountability, particularly through auditing and cost management, strengthens banks' financial performance and supports sustainable growth.

Keywords: Environmental reporting, financial performance, ROA, ROE, environmental audit, sustainability, Bangladesh.

Paper ID 364

Sentiment and Skepticism: A Machine Learning Analysis of the Climate Change Conversation Online

Hassan Jubair[1], Abid Ahasan[2], Mithela Mehenaz[3]*, Md Merajul Islam[4]
[1]Khulna University of Engineering and Technology, Khulna, Bangladesh; [2]Amla Govt. College, Kushtia; [3]Varendra University, Rajshahi; [4]Rajshahi University of Engineering and Technology, Rajshahi, Bangladesh
Email: hassanjubair2005@gmail.com, abidahasan000@gmail.com, mithelamehenaz2028@gmail.com*, snigdho.shokale188@gmail.com

Abstract
Social media platforms have become a primary and polarized battleground for the global climate change discourse, shaping public perception on an unprecedented scale. This study applies machine learning-based sentiment analysis to a large dataset of social media posts to map this complex emotional landscape. After a systematic preprocessing pipeline to clean and tokenize the text, a Logistic Regression model classified content into positive, negative, and neutral categories. The analysis reveals a discourse dominated by negative sentiment (39.4%), which is strongly associated with political rhetoric, skepticism, and keywords such as "trump" and "hoax." Conversely, positive sentiment (31.1%) is primarily driven by discussions of solutions, scientific innovation, and calls for collective action. By quantitatively identifying these emotional and thematic drivers, this research provides a crucial data-driven overview of the online climate conversation, offering strategic insights for policymakers, educators, and science communicators seeking to bridge partisan divides and foster more constructive public engagement.

Keywords: Climate Change; Sentiment Analysis; Social Media; Machine Learning; Public Perception; Political Polarization; Natural Language Processing (NLP)

Paper ID 366

Determine the Factors Affecting Students Buying Behavior: A Study in Rajshahi University

Md. Asif*, Maruf Hasan, Polash Kumar, Md. Shawan Uddin
Department of Management Studies, University of Rajshahi, Rajshahi-6205, Bangladesh
Email: mdasif10734@gmail.com*, marufhasan08290@gmail.com, polashkumar11961822@gmail.com, shawanmgt@ru.ac.bd

Abstract
The purpose of this paper is to identify the factors that affect or influence the buying behavior of students at Rajshahi University, and to determine which factors have the most significant impact. The researchers developed a structured questionnaire covering various variables, including demographic factors, buying preferences, influencing and motivational factors, as well as payment methods and budgeting behavior. A pilot survey was conducted among 16 students to refine the questionnaire based on a literature review. Following the pilot, additional relevant questions were added. The final questionnaire was distributed among 600 students from different departments using random sampling. The methodology is based on a

survey-based approach, with data analyzed using the advanced statistical model PLS-SEM to test the proposed theoretical framework. The study found that Influence and Motivation and Demographic Factors significantly influence students' buying behavior. However, Buying Preference and Payment and Budgeting did not show significant direct effects. Furthermore, the moderating effects of Demographic Factors on the relationships between the independent variables (BP, IM, PB) and student buying behavior were found to be non-significant. This research focused exclusively on students of Rajshahi University, so the findings may not be generalizable to students from other universities or regions. Future studies should consider a broader sample, including students from different institutions and regions, to enhance generalizability. No prior research has specifically examined the buying behavior of students at Rajshahi University. This study offers original insights into the factors influencing student purchases and provides valuable guidance for businesses and marketers aiming to gain a competitive edge.

Keywords: Buying behavior, influencing factors, student consumers, Rajshahi University, marketing strategy.

Paper ID 367

Mobile Financial Services, Entrepreneurial Empowerment and Poverty Mitigation: An Analysis of Small Business Growth in Rural Bangladesh

Md. Asif*[1], Polash Kumar[1], Sojib Kumar[2], Maruf Hasan[1], Md. Shawan Uddin[1]
[1]Department of Management Studies, University of Rajshahi; [2]Department of Bangla, University of Rajshahi, Bangladesh
Email: mdasif10734@gmail.com*, polashkumar11961822@gmail.com, sojibkumarru22@gmail.com, marufhasan08290@gmail.com, shawanmgt@ru.ac.bd

Abstract
The purpose of this study is to analyze the interconnected impacts of entrepreneurial empowerment and mobile financial services (MFS) on the growth of small business and the mitigation of poverty in rural Bangladesh. This study employs quantitative research with a sample size of 500 to analyze the complex relationships among mobile finance services (MFS), entrepreneurial empowerment, small business growth, and poverty mitigation. The methodology is based on a survey-based approach, with data analyzed using the advanced statistical model PLS-SEM to test the proposed theoretical framework. The findings of this study show that mobile finance services MFS significantly increases the empowerment of entrepreneurs. This empowerment and the resulting growth of small businesses have a strong and positive influence on poverty mitigation in rural Bangladesh. The study has significant practical implications to the stakeholders offering actionable information that can be used to ensure economic development and reduction of poverty in rural Bangladesh. The insights will go beyond my theoretical understanding to help guide strategic decisions and create tangible positive change. In rural Bangladesh the economy and facilities are quite different in contrast to the urban ones. The work is among the earliest to provide a good factual background of how MFS operates and what impact it has in such an environment. The results are different from those of studies done in urban areas or other countries. They give us hidden information that we can use right away in our own situations.

Keywords: Poverty Mitigation, Small Business Growth, Entrepreneurial Development, Mobile Finance Services, Rural Bangladesh, PLS-SEM

Paper ID 368

Exploring Barriers and Opportunities in Sustainable E-Commerce Adoption Among Bangladeshi SEMs: An extended T-O-E Framework View Using PLS-SEM Approach

Md. Asif*[1], Polash Kumar[1], Maruf Hasan[1], Soron Chandra Barmon[2], Md. Shawan Uddin[1]
[1]Department of Management Studies, University of Rajshahi; [2]Department of Marketing
University of Rajshahi, Rajshahi-6205, Bangladesh
Email: mdasif10734@gmail.com*, polashkumar11961822@gmail.com, marufhasan08290@gmail.com, soronchandra@gmail.com, shawanmgt@ru.ac.bd

Abstract
This study aims at exploring the role of several technological, organizational and environmental variables as well as specific barriers that affect the choice of SMEs in Bangladesh to use sustainable e-commerce. A quantitative research design was used and the survey used a structured survey questionnaire which was based on a five-point Likert scale which utilized the extended TOE framework. The structured questionnaire was used to collect data among 400 owners and managers of SMEs in Bangladesh. Purposive sampling has been used. To measure the reliability, validity, and test the hypothesized relationships, PLS-SEM was used, which gave insights on obstacles and opportunities of adopting e-commerce. The research concludes that technological, organizational and environmental are significant determinants of sustainable e-commerce adoption by the SMEs in Bangladesh. Nonetheless, barriers have an adverse impact on adoption. Nevertheless, through these obstacles, sustainable adoption of e-commerce has provided opportunities in market expansion, efficient operations, competitiveness and long-term sustainable business growth. The practical implications of the study are profound to various stakeholders in Bangladesh such as SMEs, policymakers and e-commerce sites. The results can assist the SMEs to prepare to go digital, inform the government to create supportive programs, and allow technology providers to adapt their services to the unique demands of this market. This study is unique in that it combines the notion of sustainability with the ideas of opportunities and barriers along with the use of the TOE framework. It presents a comprehensive view of a little-researched issue in a developing nation, which is important in theory and practice.

Keywords: Sustainability, E-commerce Adoption, Small and medium-sized enterprises (SMEs), Bangladesh, Opportunities, Barriers

Paper ID 369

Shopping with Friends and Teens' Susceptibility to Peer Influence: A Study in Bangladesh

Md. Asif*[1], Maruf Hasan[1], Polash Kumar[1], Md. Shawan Uddin[1], Md. Sohel Rana[2]
Department of Management Studies, University of Rajshahi; [2] Department of Marketing, University of Rajshahi, Rajshahi-6205, Bangladesh
Email: mdasif10734@gmail.com*, marufhasan08290@gmail.com, polashkumar11961822@gmail.com, shawanmgt@ru.ac.bd, msohelrana180@gmail.com

Abstract
In this study, we investigate the phenomena of teens shopping with friends, specifically focusing on whether this practice could improve teens' perceptions of retail and their propensity to spend more money together. The reason why teenagers shop with pals is also examined. In this study, A quantitative research design was used, and primary data were gathered by a sample of 730 teenagers and analyzed them using PLS-SEM. We employed the cluster sampling, where two districts are chosen by random from each of the divisions that make up the entire country of Bangladesh. The findings demonstrated that the

enjoyment of shopping and shopping with friends is significantly impacted by normative and informational influence. The emotional and social component of teen consumption is demonstrated by the fact that positive attitudes toward retailing and the fun of shopping were also found to have a significant impact on shopping frequency and spending intention. Age had no discernible effect, suggesting that peer pressure is still quite strong across all stages of adolescence in Bangladesh. Retailers would be encouraged to learn more about teen shopping appreciations to this study. To assist customers in making a purchasing decision and reduce their perceived risk and ambiguity over their choice, it would be beneficial to provide some straightforward instructions and acceptable suggestions.

Keywords: Teen consumers; Shopping; Social influence; Bangladesh; PLS-SEM;

Paper ID 370

Inflation and Economic Growth in SAARC Countries: Evidence from Panel Data Analysis

Mahmudul Hasan Opee*
Department of Finance and Banking, Jatiya Kabi Kazi Nazrul Islam University
Trishal, Mymensingh, Bangladesh
Email: mahmudulhasanopee2@gmail.com*

Abstract
This research investigates the effect of Foreign Direct Investment (FDI) and Trade Openness (TO) on inflation and economic growth for SAARC countries during 1980-2024. The underlying objective of this study is to determine how foreign investment and trade contribute to the move towards stable and sustainable growth by developing countries. This study provides valuable insights to assist policymakers in addressing the challenge faced by SAARC countries in achieving a balance between inflation and economic growth. The major concern is that the majority of past research examined either FDI or trade openness in isolation without looking at their joint association with growth and inflation over the long run. It is this lack of joint integration that we hope to address in this paper, where both factors are brought together into a unified model and their combined effect and impact on economic stability are demonstrated. Quantitative research study and secondary data were obtained from the World Bank, IMF and Macrotrends. Descriptive, correlation and regression analyses to estimate the relationships between FDI, trade openness, GDP, and inflation. The results show that only trade openness has a substantial negative correlation with inflation, although both FDI and trade openness have beneficial effects on GDP. This exposes that trade openness is pro-growth and anti-inflation, while FDI makes a significant contribution to long-run growth. These results suggest that if SAARC policy makers encourage productive foreign investment and trade openness along with a stable macroeconomic and institutional environment, this could generate balanced economic growth in the long run.

Keywords: Gross Domestic Product, Trade Openness, International Monetary Fund, SAARC , World Bank, FDI, Inflation

Paper ID 371

Digital Trust and AI Personalization in Mobile Commerce: An Integrated SOR–TAM–UTAUT Approach

Mohammad Jobir Monjur[1*], Md. Mokshud Ali[2]
[1]International Research Scholar, Tripura University, Suryamaninagar, Bishalgadh, Tripura 799022, India;
[2]Department of Business Administration, Bangladesh University, Dhaka, Bangladesh
Email: jobairmonjur10@gmail.com*, md.mokshudali@gmail.com

Abstract
This study examines the adoption of mobile commerce (m-commerce) within an AI-driven, cross-border digital economy, concentrating on Bangladesh and its neighboring regions. With the global increase in mobile commerce revenues, it is essential to comprehend the elements affecting customer behavior in emerging economies. The research combines the SOR, TAM, and UTAUT frameworks, incorporating digital trust and AI-driven personalization as innovative constructs to evaluate their influence on m-commerce adoption. The study utilizes a mixed methods approach, integrating quantitative surveys and qualitative interviews, to examine the impact of social influence, perceived ease of use, digital trust, and AI personalization on consumer behavior and usage intentions. The findings demonstrate that all four characteristics exert a favorable influence on behavioral intention and usage, with behavioral intention serving as a mediator for these effects. Regular cross-platform purchasing influences the correlation between intention and utilization. The research enhances m-commerce theory by integrating digital trust and AI personalization into existing models, providing significant insights for academics and business. It underscores the need of safe payment mechanisms, transparent pricing, and tailored experiences in promoting adoption. The report advocates for additional research on the changing role of digital trust, AI personalization, and cross-border payment systems in promoting m-commerce expansion, especially in developing areas.

Keywords: AI Personalization, Behavioral Intention, Cross-Border Commerce, Digital Trust, Mobile Commerce, Perceived Ease of Use, Social Influence

Paper ID 374

Half a Century of Bangladeshi Education: Achievements, Problems, and Suggestions

Muhammad Mofizur Rahman[1] , Mst. Ummehani Akter[1] , Md. Farhad Hossain*[2,3]
[1]Directorate of Secondary and Higher Education, Ministry of Education, Dhaka, Bangladesh; [2]Directorate of Secondary and Higher Education, Ministry of Education, Dhaka, Bangladesh; [3]Institute of Bangladesh Studies, University of Rajshahi
Email: mmr015084@gmail.com , ummehaniedu37@gmail.com , farhad.mgt16@gmail.com*

Abstract
This paper seeks to critically examine the educational management accomplishments of Bangladesh over the past five decades (1971-2020), delineate the distinctive features of Bangladesh's educational management, identify the challenges encountered, and propose corresponding remedial measures. This paper critically assesses five decades of research on educational management in Bangladesh, focusing on three main aspects: educational characteristics, achievements, and challenges. The examination thoroughly analyses the country's educational landscape, successes, and issues within the specified timeframe (1971-2020) using the Documentary Research Method. The comprehensive review aims to contribute to a nuanced understanding of Bangladesh's educational management dynamics. The paper summarizes the educational characteristics, main achievements, and challenges encountered in

educational management in Bangladesh over the past five decades. It posits that policymakers should adhere to the recommendations outlined in the Education Commission reports, enhance the quality of teachers by ensuring adequate facilities, and refine the educational curriculum to align with global demands. It contributes theoretically and practically to the field of educational management in Bangladesh. This study aims to close the gap in the literature by providing a comprehensive overview of the education structure and its pros and cons, enabling policymakers to take the initiative in formulating new policies.

Keywords: Education Management, Bangladeshi Education, Challenges in Education

Paper ID 377

Factors Affecting the Role of Audit Quality and Corporate Governance on Investment Decisions: Mediating Effects of Financial Reporting Transparency

Saifuddin Khan[1]*, Sajib Hossain Aoyan[2], Rumel Ahmed[2]
[1]Department of Accounting and Information Systems, University of Rajshahi*, [2]University of Rajshahi, Rajshahi-6205, Bangladesh
Email: saifuddink@ru.ac.bd*, aoyan203@gmail.com, rumel8366@gmail.com

Abstract
The study aims to investigate the role of audit quality and corporate governance in investment decisions, and to examine the mediating effect of financial reporting quality on these decisions in Bangladesh. The study conducted a survey of 220 respondents using a five-point Likert scale and presented the data using Principal Component Analysis (PCA) and Structural Equation Modeling (SEM). The paper revealed that six principal components explained 68.75% of the total variance. In SEM analysis, the study found that Big4 firms, audit committee size, and the board of directors positively and significantly influence financial reporting transparency (FRT). FRT, Big4 firms, and audit committee size also have a positive and notable impact on investment decisions. Additionally, FRT fully and partially mediates the relationship between Big4 firms and audit fees. This paper investigates and analyzes the information users' perceptions of input-based audit quality measurements, such as the auditor's quality selection (by a Big4 audit firm), audit fees paid to the auditor, and financial reporting quality, as proxies for output-based audit quality measurements. The paper outlines implications for policymakers to revise the regulatory measures governing audit quality and financial reporting transparency in Bangladesh. The research outcomes may not be generalizable due to the use of a survey method and parametric data analysis. Therefore, future studies can conduct interviews with information users to gain further insight.

Keywords: Audit Fees, Big4, Corporate Governance, Audit Committee, Financial Reporting Transparency, Investment Decisions

Paper ID 378

Sustainability Practices and ESG Reporting in Bangladesh's Commercial Banks: A Cross-Sectional Analysis of 2024

Tahsin Shabab Rajee*, Waliur Rahman Oli, Nahian Islam Asif
Independent University, Bangladesh (IUB)
Email: shababrajee02@gmail.com*, waliur218@gmail.com, nahianislamasif1318113@gmail.com

Abstract
As global financial systems prioritize sustainable development, commercial banks face mounting pressure to demonstrate environmental, social, and governance (ESG) accountability. This cross-sectional study examines ESG reporting practices among Bangladesh's listed private commercial banks through systematic analysis of 2024 annual reports. From 36 Dhaka Stock Exchange-listed institutions, 29 banks with available reports were screened using a regulatory- aligned ESG checklist encompassing environmental metrics (green and sustainable finance ratios, Scope 1–3 emissions, renewable energy adoption), social indicators (gender diversity, CSR expenditure, SME lending, training investment), and governance factors (board composition, meeting frequency, independent reporting). Seven banks meeting complete environmental and social disclosure criteria were analyzed in depth. Findings reveal strong compliance with mandated green-finance thresholds, all banks in the final sample exceeded the 5% regulatory minimum, averaging 32%, yet expose critical deficiencies elsewhere. Female workforce participation remains below 20% in most institutions, with multiple boards lacking any female representation. Environmental reporting suffers from a "standardization crisis": two-thirds omitted emissions data, while over half failed to report renewable energy metrics, and those reporting used incompatible measurement units (tCO_2 versus tCO_2e), precluding meaningful comparison. Through an institutional theory lens, results indicate that clear coercive regulatory pressures drive compliance on simple ratio-based targets, but insufficient mimetic and normative forces undermine comprehensive transparency. Recommendations emphasize IFRS S1/S2-aligned standardization, enhanced enforcement mechanisms, and targeted capacity-building to elevate disclosure quality and support Bangladesh's sustainable finance transition.

Keywords: ESG disclosure**,** Sustainable banking**,** Emerging markets**,** Green finance, Institutional theory.

Paper ID 379

Role of Lean Tourism Theory on the Development of Landscaping of Cox's Bazaar Sea Beach of Bangladesh

Samira-Binte- Saif*
University of Dhaka
Email: samiraoct1984@yahoo.com*

Abstract:
Landscaping and tourism are enormously integrated, with the landscape serving as the vital appeal for most tourist activities, comprising both natural and manmade sphere that generate tourist experiences and economic opportunities. Landscapes perform as phases for recreation, reflecting cultural trends, and determining the land use/urban planning and management of tourist destinations. Landscaping recognizes the environment tourism relationship, outlining region where tourism components generate an integrated, visual-spatial display that draws visitors and generates economic value. Basically landscaping theory boost tourism, it emphasizes the profound alliance between the environmental and aesthetic dimensions of a place and the tourism industry that thrives on its appeal and meaning. In this paper the

author analysis the impact of landscaping theory on lean tourism of the Cox's sea beach of Bangladesh. Lean tourism on a sea beach includes optimizing resource use, minimizing waste, and reducing negative environmental and social impacts, often through sustainable practices, community involvement, and strategic planning to ensure the long-term health of the coastal environment and benefit local populations In this paper the author used value stream mapping, Just-In-Time (JIT) Systems, Stimulus-Organism-Response(SOR) Model, Promoting continuous improvement (Kaizen) for analysis the impact of landscaping on lean tourism of Cos's bazar sea beach. Here the author used structural equation model, Path Analysis, landscaping theory for data analysis purposes.

Key-words: Lean tourism, Landscaping Theory, Path Analysis, value stream mapping, Just-In-Time (JIT) Systems, Stimulus-Organism- Response(SOR) Model

Paper ID 380

Balancing Debt and Development: NGO Microfinance, Educational Disruption, and Mental Well-Being in Rural Bangladesh's Varendra Region

Shubhraprakash Chowdhury[1]*, Professor Muhammad Nafiz[2]
[1]Department of English, Bangladesh Air Force Shaheen College, Bogura,
Affiliated with National University; [2]Department of English,
Rajshahi College, Affiliated with National University, Bangladesh
Email: svropc@gmail.com*, mehmoodnafiz@gmail.com

Abstract
Beneath the promising narratives of microloan expansion and women's empowerment lies a more difficult reality: the very financial instruments designed to lift rural Bangladeshi families out of poverty often force households to choose between debt repayment and children's education. This study examines how microfinance, while expanding access to capital, reshapes household decision-making in ways that disrupt educational continuity. Grounded in Social Reproduction Theory and Dependency Theory, the study employs a mixed-methods design, drawing on more than 350 in-depth and semi-structured interviews with microloan recipients, NGO staff, and community members across 20 upazilas in eight rural districts of Bangladesh, alongside institutional and school-level data analysis. Findings reveal that repayment pressure on economically fragile households produces a chain of consequences: rising child labor, school absenteeism, early marriage, youth migration, and escalating emotional stress within families. Loan cycles increasingly shape educational choices, undermining long-term learning prospects as adolescents assume adult responsibilities while parents struggle to balance economic survival with their children's schooling. The study calls for a more humane model of financial inclusion that foregrounds child welfare and uninterrupted education as essential indicators of success. By linking debt cycles to educational inequality, it contributes to wider debates on financial inclusion, social justice, and the right to education within development policy.

Keywords: Microfinance; educational disruption; rural Bangladesh; debt cycles; child labor; social reproduction; financial inclusion

Paper ID 382

Exploring the Relationship Between Students' Career Choices and Post-Graduation Employment Outcomes: A Study of Public and Private Universities in Bangladesh

Akhi Khatun[1]*, Md. Akash Rahman[2], Md. Shawan Uddin[2]
[1]Islamic University; [2]Rajshahi University
Email: akhikhatun244230@gmail.com*, rahman.akash.md@gmail.com, shawanmgt@ru.ac.bd

Abstract
This paper examines the relationship between students' career choices and post-graduation employment outcomes, focusing on students from selected public and private universities in Bangladesh. It aims to develop a comprehensive understanding of how informed career decisions influence employment status, job relevance, and satisfaction after graduation. This study adopts a quantitative approach. Data were collected from 404 participants, including final-year students and recent graduates, through a structured questionnaire survey. Participants were drawn from four major public and private universities ensuring diversified academic faculty through stratified random sampling. The findings of the study can be helpful for educators in their efforts to orient students in career path planning, as well as for policymakers and practitioners attempting to comprehend the professional decisions made by post-graduation employment outcomes. This study uniquely focuses on the Bangladeshi public and private university context, providing empirical evidence on the critical role of career choice in shaping graduate employability.

Keywords*:* Career choices**,** Graduate employability, Career counseling**,** Employment outcome

Paper ID 383

Relationships in The Long-Run Between FDI, Trade Openness, and the Consumption of Renewable Energy: The Economies of RCEP

Anika Tasneem*, Md Nazmus Sadekin, Md. Tuhin Ahmed, Ashiqur Rahman, Sabikunnahar Niuly
Department of Economics, Mawlana Bhashani Science and Technology University, Santosh, Tangail-1902, Bangladesh
Email: anikatasneem7303@gmail.com*, sadekin@mbstu.ac.bd, tuhin.ahmed@mbstu.ac.bd, ashiqur005@mbstu.ac.bd, sabikunnaharniuly03@gmail.com

Abstract
Based on panel data covering 1998-2022, this paper will analyze the connection between the openness to trade and foreign direct investment (FDI) and adoption of sustainable energy across the countries that comprise the Regional Comprehensive Economic Partnership (RCEP). The theoretical relationship between economic conditions and the adoption of renewable energy is demonstrated by the Pedroni cointegration test, which shows an extended association between the variables, and the Pesaran (IPS) and Phillips-Perron tests, which enable the assertion of data stationarity. Maintaining robustness, Canonical Cointegration Regression (CCR) is used in the study to estimate the long-run effects, whereas Pooled Ordinary Least Squares (POLS), Fully Modified Ordinary Least Squares (FMOLS), and Dynamic Ordinary Least Squares (DOLS) are used to accomplish it. The results show that FDI significantly and favorably affects the use of renewable energy, suggesting that FDI helps RCEP countries make the switch to greener energy. On the other hand, trade openness has a negative impact on the use of renewable energy, so more commerce may be associated with higher fossil fuel consumption or environmental trade-offs. The implications of the findings have given useful recommendations to the RCEP countries, confirming that it is important to use sustainable trade policies, attract green foreign direct investment and enhance the financial inducement that can lead to investments in renewable energy. Because it offers a

thorough understanding of the economic aspects associated with the use of green energy in emerging nations, this study contributes to the larger discussion of environmental sustainability and energy policy.

Keywords: FDI, FMOLS, RCEP, Sustainable Energy, Trade openness

Paper ID 384

Assessing the Role of Digital Finance Variables in Enhancing Business Sustainability among Women Entrepreneurs: An Empirical Study from Bangladesh

Tajnuba Hossain[1]*, Nadiruzzaman Chawdhury[2]
[1]Institute of Business Administration, Rajshahi University, [2]Hajee Mohammad Danesh Science and Technology University
Email: tajnubatithi24@gmail.com*, shihabchowdhury050@gmail.com

Abstract
Women entrepreneurs play a crucial role in driving inclusive economic growth in Bangladesh, yet their access to formal financial services remains limited due to structural barriers such as lack of collateral, social constraints, and restricted mobility. Recently, digital finance platforms—including mobile money services (bKash, Nagad) and agent banking—have emerged as potential enablers of financial inclusion by offering low-cost, accessible, and flexible solutions. This study examines how digital finance empowers women entrepreneurs and supports the sustainability of their businesses. Specifically, it investigates whether access to digital financial services improves women's ability to manage cash flows, invest in growth, and withstand economic shocks. While prior research emphasizes microfinance and traditional banking in women's empowerment, limited studies explore the direct impact of digital finance on entrepreneurial sustainability in Bangladesh. This research addresses the gap by analyzing primary data from women-owned small and medium enterprises (SMEs) in urban and semi-urban areas, complemented by secondary data from financial institutions and government reports. The results indicate that customer confidence and user-friendly interfaces have a significant positive impact on business sustainability, while access to digital finance and digital literacy show no direct effect. By situating digital finance within the broader context of financial inclusion and sustainable development, this study contributes to discussions on gender empowerment, innovation, and economic resilience. The results offer policy insights for expanding women's access to digital financial ecosystems and fostering sustainable entrepreneurship in Bangladesh.

Keywords: Digital Finance, Women Entrepreneurs, Financial Inclusion, Business Sustainability, Bangladesh

Paper ID 386

An Analytical Study on Consumers' Green Consumption Intention and Behavior towards Organic Cosmetics in Bangladesh

Meher Neger*
Department of Marketing, Comilla University
email: dmn@cou.ac.bd*

Abstract
This study investigates the psychological and social determinants of green consumption behavior in Bangladesh's organic cosmetics market by extending the Theory of Planned Behavior (TPB). Using a structured questionnaire, data were collected from 383 urban consumers and analysed using SPSS. The

research highlights that attitudes toward the environment, green consumption, and organic cosmetics, along with subjective norms, significantly and positively influence green consumption intention. In turn, intention strongly predicts actual green consumption behavior, explaining 43.4% of its variance. These results confirm the mediating role of intention and highlight the effectiveness of multidimensional attitudes in predicting sustainable consumer actions. Regression and structural modelling revealed that most of the hypothesized relationships were supported: attitudes toward the environment and green consumption, as well as subjective norms, significantly predicted green consumption intention, and intention strongly predicted green consumption behavior (while attitude toward organic cosmetics did not have a significant effect). The study aligns with the Theory of Planned Behavior, demonstrating that favourable attitudes and social norms translate into higher intentions and subsequent green consumption behavior. The study demonstrated that the multidimensional approach to attitudes—dividing general environmental concern, green lifestyle attitudes, and product-specific attitudes—provides a nuanced understanding of intention formation. While environmental and green lifestyle attitudes significantly influenced intention, product-specific attitudes did not, supporting the view that broader values may be more predictive than individual product perceptions in low-trust markets. The findings contribute to bridging the attitude–behavior gap and offer practical implications for marketers and policymakers aiming to promote environmentally responsible consumption in emerging markets in Bangladesh.

Keywords: Attitude–behavior gap, Green consumption, Organic cosmetics, Sustainable marketing, Subjective norms, Theory of Planned Behavior

Paper ID 387

Exploring Tourists' Visiting Intention to the Virtual Tourism Destination: An Empirical Study

Arpita Saha[1*], Md. Borak Ali[1], Md. Ranju Shekh[1], Antor Biswas[1], Rajesh Kumar Saha[2], Md. Tonmoy Ahamad[1]

[1]Department of Marketing, University of Rajshahi; [2]Panchagarh Government Women's College

Email: arpitasaha1952@gmail.com*, borak_bbs@hotmail.com, ronjushekh100@gmail.com, antorru65@gmail.com, rajesh.saha.mkt.@gmail.com, tonmoysarbi609@gmail.com

Abstract

This study examines the influence of virtual platforms on tourists' intentions to visit the virtual tourism landscape physically. Drawing on the Theory of Planned Behavior, this research investigates how experiences gathered from the virtual tourism platforms shape psychological readiness for real-time physical traveling intention. In this research, a quantitative, survey-based approach was undertaken to collect data. We collected a total of 199 responses, mainly from university students and young professionals familiar with the virtual content relating to tourism. We used the PLS-SEM analytical tool using SmartPLS 3 software for data analysis. Results revealed that the electronic media, travel blogs, and search engines significantly influence tourist preferences to a particular destination to visit online. Among these, search engines have shown the strongest effect. Results also revealed that tourists' preference for a virtual tourism destination has a significant influence on tourists' intention to travel to those destinations physically. This research provides important insights into how digital experiences of tourists influence their real-world travel behavior. Finally, we offer strategic recommendations for marketers and policymakers for tourism development around the developing world.

Keywords: Virtual tourism, Tourist preference, Travel intention, Electronic media, Travel blogs, Search engines, Content quality.

Paper ID 388

Gender Pay Gap: An Invisible Barrier to Achieving Sustainable Development Goals in Bangladesh

Masfia Moriom*
Institute of Bangladesh Studies, Rajshahi University, Rajshahi-6205, Bangladesh
Email: masfiabru2011@gmail.com*

Abstract
The gender pay gap is a powerful metric to uncover gender inequality in the labour market all over the world. Bangladesh is no exception regarding this issue. It aims to achieve Sustainable Development Goals by 2030, but it hampers the progress on multiple SDGs, including SDG1 (No Poverty), SDG3 (Good Health and Well-Being), SDG4 (Quality Education), SDG5 (Gender Equality), and SDG8 (Decent Work). Intending to fulfil these goals, this study claims that the gender pay gap is an invisible barrier. The objective of this study is to explore the prevalence of the gender pay gap by identifying the discriminatory factors that further facilitate barriers in achieving sustainable development goals. Using a qualitative approach, primary data were based on the Bangladesh Labour Force Survey 2022 and the Bangladesh Labour Reform Commission 2025 report. Findings of the study reveal an almost 22% to 30% pay disparity between male and female workers in the informal sector, affecting economic growth. This unequal pay traps women in poverty and also hampers the overall economy. This study helps the policy makers, labour experts, and gender sensitive figures to revisit the issue of unequal pay. Therefore, implementation and enforcement of equal pay laws is urgent, as this issue affects not only women but also broader development goals in the labour market.

Keywords: Gender pay gap, discriminatory social norms and practices, Equal Pay, Inclusive Growth, Sustainable Development Goals.

Paper ID 389

The Impact of Knowledge Deficiency on the Entrepreneurial Ecosystem Dynamics of Real Estate Sector in Bangladesh

Farzana Akther[1,2], Md. Ashiq Ur Rahman[1]*
[1]Urban and Rural Planning Discipline, Khulna University, Khulna 9208, Bangladesh; [2]North Western University, Khulna, Bangladesh
Email: aktherfa95@gmail.com; ashiq@urp.ku.ac.bd*

Abstract
The paper is an exploration of how knowledge deficit affects the entrepreneurial ecosystem (EE) of the real-estate industry in Bangladesh, an urgent yet understudied field of urban development research. This paper poses the question of the impact of boundaries to professional expertise, institutional connexions, and dependence on informal practises on the market performance and future development of urban spaces. The study is designed as a single-case study of a qualitative type employing participatory knowledge co-creation workshop as an empirical method to gather information about the choice of key stakeholders, such as developers, urban planners, academics, and government representatives. Results indicate that knowledge deficiency on a systemic level is one of the major impediments to sustainable development. These have been described as having limited professional knowhow in project finance, sustainable design, lacking knowledge exchange between industry and academia and overly dependent on unofficial practices. The paper recognises the versatile functions of developers and classifies the scope of their activities into core (delivery of projects) functions, hidden (managing their way through corruption

and informal networks) functions, and extended (influencing regulations) functions. The result of this interaction is a great imbalance in the ecosystem. Knowledge asymmetry concentrates market power in the hands of existing developers, undermines regulatory functions, and stymies entrepreneurial learning cycles required to innovate. Breaking down these knowledge gaps (using EE theory) can be seen as a root systemic failure that strengthens informality, inequality, and unsuccessful urban development. The solution to this shortfall must include systemic interventions that improve institutional capacity to ensure transparency and facilitate effective knowledge exchange among all actors. This paper contributes to the entrepreneurial ecosystem theory by viewing knowledge as a system-level public good. When provided inadequately, it turns out to be a structural constraint that skews incentives and results. This is the way forward in creating a more sustainable equitable urban future in Bangladesh and other comparable emerging economies.

Keywords: Entrepreneurial Ecosystem, Knowledge Deficiency, Regulatory Capacity, Knowledge Co-creation, Real Estate Development.

Paper ID 390

Modeling the Factors of Financial Inclusion in Bangladesh Using EFA

Shirin Sharmin[1,2]*, Faria Islam Mim[1], Tahmina Akter[1]
[1]School of Business, Presidency University; [2]Bangladesh University of Professionals
Email: shirin.buet@gmail.com*, fariaislampu@gmail.com, tahminataluqdar733@gmail.com

Abstract
Financial inclusion is a crucial facilitator of inclusive economic growth in Bangladesh, where most of the population doesn't have access to official financial services. The purpose of this study is to pinpoint the actual determinants of financial inclusion in Bangladesh using exploratory factor analysis (EFA) and comprehend how they interact in the context of Bangladesh. The study used both qualitative and quantitative data. Primary data were collected through a structured questionnaire from 173 respondents across various regions in Bangladesh, focusing on 15 observed variables (identified from in-depth interviews and literature review). The five theoretically latent categories that were reflected in the variables are digital financial accessibility and usage, policy and institutional support, socio-economic and gender inclusion, technology and infrastructure readiness, and financial literacy and trust. To examine the factor structure and scale down the overall dimension of the data, EFA was carried out utilizing principal axis factoring with varimax rotation. Through analysis, a distinct five-factor outcome was uncovered that fits the theoretical framework and accounts for a sizable amount of the variance. The reliability of the constructs was further demonstrated by the acceptable levels of internal consistency displayed by all factors (Cronbach's alpha > 0.70). The two most important factors in advancing financial inclusion among these were digital financial accessibility and financial literacy, and trust. According to the findings, promoting inclusive finance in Bangladesh requires increasing digital access, fortifying institutional support, and raising financial awareness. The empirical insights of this study will assist policymakers, financial institutions, and development organizations striving to establish focused financial inclusion programs.

Keywords: Bangladesh, Digital Finance, Exploratory Factor Analysis (EFA), Financial Inclusion, Financial Literacy

Paper ID 392

The Impact of Artificial Intelligence on Online Purchasing Decisions of Consumers: A Study on Shopping Goods in Bangladesh

Mehedi Hassan Munna[1*], Md Borak Ali[1], Shakil Hossain[1], Julkible Hasan[1], [2]Rajesh Kumar Saha, [1]Faisal Ahmed Bhuyan
[1]Department of Marketing, University of Rajshahi, Rajshahi-6205, Bangladesh; [2]Department of Marketing, Panchagarh Government Women's College, Panchagarh, Bangladesh
E-mail: mehedihassanmunna.ru@gmail.com*, borakali@ru.ac.bd, shakilhossainedu@gmail.com, h.julkible21ru@gmail.com, rajesh.saha.mkt@gmail.com, faisalahmedbhuyan2002@gmail.com

Abstract
This study explores how artificial intelligence (AI) tools influence customer purchasing decisions in the growing e-commerce sector in Bangladesh, and focuses on which strategies can help drive business growth, as well as building a robust and sustainable digital marketplace. This theoretical basis of the study is based on the Consumer Decision-Making (CDM) model according to which the research structure predominantly focuses on the "evaluating alternatives" stage, which is further explained by the Consideration Set Formation theory. A quantitative survey is conducted on 217 Bangladeshi consumers via online survey. This paper is interpreted with the penetration of AI in the form of product recommendation, purchase duration, chatbot usefulness, and social media dependency on customer consideration sets and overall purchase intentions by the PLS-SEM approach. The empirical insights show that AI-based product recommendations and social media usage significantly influence customer decisions, but chatbot effectiveness lacks statistical significance, indicating a user gap in AI technology. In addition, 73% of participants perceived AI as a potential threat to their privacy, which seems to be a significant impediment to the sustainable development of the e-commerce industry. This research provides two important insights for business innovation and sustainable development: it can help businesses understand the importance of investing in AI technology and social media, and it also highlights the need to re-evaluate chatbot strategies. Above all, AI must be used ethically and transparently to ensure sustainable technology development while respecting customer trust.

Keywords: Artificial Intelligence (AI), E-commerce, Bangladesh, Consumer Decision-Making (CDM) model, Consideration Set Formation theory, PLS-SEM

Paper ID 394

Sustainable Marketing and Ethical Branding: Shaping Consumer Behavior and Corporate Responsibility in Bangladesh's Emerging Green Economy

Nasif Kamal[1], S.H.M.W Mostafa Ahan*[1], Md. Nahid Kamal[1], Md. Rifat Hossain[1], Md. Junaid Zahan Nahin[2] and Md. Mortuza Ahmmed[3]
[1]Department of Electrical & Electronic Engineering, American International University-Bangladesh; [2]Department of Computer Science, American International University-Bangladesh, Dhaka, Bangladesh; [3]Department of Mathematics, American International University-Bangladesh
Email: 23-55178-3@student.aiub.edu, 23-55269-3@student.aiub.edu*, 23-55270-3@student.aiub.edu, 23-55271-3@student.aiub.edu, 23-53209-3@student.aiub.edu, mortuza@aiub.edu

Abstract
Ethical marketing and green marketing are essential in the development of socially responsible businesses and green consumers. In Bangladesh, the principles are progressively becoming a reality as the country shifts towards a green economy. This study examines the development of ethical branding and sustainable marketing between 2000 and 2023 and their effects on consumer trust and corporate responsibility. A

secondary time-series dataset from 2000 to 2023 was used in the analysis. The dataset contained twelve indicators, such as the availability of green products, the availability of eco-certified brands, consumer confidence, marketing expenditures, and company sustainability reporting. Descriptive trend analysis, correlation analysis, and comparative analysis were utilized to identify long-term trends, examine interrelations, and analyze the impact of underlying policy changes. The results indicate a wealthy increment in sustainable marketing. Green product accessibility upraised gradually from 2.5% to 98.2% in between 2000 to 2023, showing continuous market transformation. On the other hand, eco certified brands increased by 10,842. The incrementation of consumer trust is 5.6. Lastly the key policies developed transparency and reduced false green claims in between 2015 to 2020. Sustainable marketing and ethical branding are important contributors to shaping consumer behavior as well as driving corporate social responsibility. When it comes to Bangladesh's growing green economy, sustainable marketing and ethical branding are potential organizers for environmentally responsible consumption, brand ethics, and national efforts towards sustainable development, and sustainable environmental and social well-being.

Keywords: Sustainable marketing, Ethical branding, Consumer behavior, Green economy, Corporate responsibility, Bangladesh

Paper ID 399

Impact of Digital Transformation in Business Practices: Exploring the Drivers and Barriers

Nafija Khatun*
University of Dhaka
Email: nafija-26th-2019712099@mgt.du.ac.bd*

Abstract
Digital transformation is a process of transforming business practices by merging digital technologies to improve organizational efficiency, increase consumer satisfaction, and foster innovation. Despite its growing importance, many organizations face challenges in implementing digital transformation successfully. The main purpose of this study is to find the factors that drive and prevent digital transformation across industries. According to the Technology-Organization-Environment (T-O-E) framework, digital transformation is influenced by drivers including technological advancements, competitive pressure, customer demands, regulatory compliance, management & leadership, and globalization. Conversely, companies are faced with obstacles such as financial constraints, resistance to change, a limited technical infrastructure, lack of skilled workers, and a clear strategy in the digital technology implementation process in an organization. The study uses a mixed-methods approach, combining qualitative and quantitative techniques. Data collects from employees in different industries using structured questionnaires. The sampling method is stratified sampling. Data analysis involves the use of descriptive statistics and content analysis. The study finds that technology advancements (mean=4.33, standard deviation=0.71 and variance=0.50) and globalization (mean=4.22, standard deviation=0.94 and variance=0.94) are the most significant drivers, as resistance to change (mean=3.44, standard deviation=1.33 and variance=1.78) and lack of clear strategies (mean=3.33, standard deviation=1.12 and variance=1.25) are the most serious barriers. The study also reveals industry-specific differences in how drivers and barriers influence digital adoption. This study adds to the increasing knowledge of digital transformation by giving actionable insights to help business executives and policymakers navigate digital disruptions effectively.

Keywords: Digital transformation, drivers, barriers, business practices, industry.

Paper ID 402

Integrating National Accreditation and Global Rankings: A Strategic Framework for University Transformation in Bangladesh (2026-2036)

Muhammad Mahboob Ali*
Professor of Economics, Bangladesh University of Business & Technology
Email: pipulbd@gmail.com*

Abstract
Private universities in developing nations like Bangladesh face the dual challenge of meeting rigorous national accreditation standards while striving for visibility in competitive global ranking systems. A clear, integrated strategic framework to bridge this gap is often lacking. This paper develops a novel strategic framework through a qualitative case study methodology, incorporating environmental scanning (SWOT, PESTEL, VRINE analyses), benchmarking against Bangladesh Accreditation Council (BAC), QS, and Times Higher Education (THE) criteria, and synthesizing best practices from strategic planning literature. The primary result is the "Accreditation-Ranking Nexus Framework," a seven-pillar, decade-long strategic model. It aligns institutional development phases with specific BAC compliance milestones and QS/THE ranking metrics, supported by detailed implementation, monitoring, and risk mitigation protocols. The framework provides a replicable model for higher education institutions in similar contexts, offering policymakers and university leaders a systematic approach to achieving quality assurance and global competitiveness simultaneously. It advocates for strategic alignment between national accreditation bodies and international benchmarking goals.

Keywords: Strategic planning, higher education, Bangladesh Accreditation Council (BAC), QS Rankings, Times Higher Education Rankings, institutional transformation, sustainable development goals (SDGs)

Paper ID 403

Social Entrepreneurship's Role in Advancing Sustainable Development in Least Developed Countries: A Narrative Review

Anonna Ahmed[1*], Shams Al Hossain[1]
[1]Département of Business Administration, Varendra University
Email: anonna@vu.edu.bd*, shamsalhossain70@gmail.com

Abstract
Social entrepreneurship integrates business strategies with social missions to address complex societal challenges, particularly in Least Developed Countries (LDCs), where it fosters sustainable development by tackling poverty, inequality, and environmental issues. This narrative review synthesizes 34 empirical studies from 2015–2025 to examine how social entrepreneurship contributes to sustainable development in LDCs across agriculture, renewable energy, healthcare, and water, sanitation, and hygiene (WASH) sectors. Utilizing hybrid value creation, institutional work, and ecosystem perspectives, the review highlights innovative models that bridge service gaps and promote economic and social resilience. Key findings reveal social enterprises enhance agricultural yields by 20–30%, reduce energy poverty by up to 40%, improve latrine uptake by 60%, and decrease under-five mortality by 35%. However, significant research gaps persist regarding longitudinal impacts, particularly in South Asia and Sub-Saharan Africa, alongside operational barriers including bureaucratic hurdles, regulatory ambiguities, and funding constraints. The review identifies critical enablers such as multi-stakeholder partnerships and

concessional finance, while highlighting barriers in conflict-affected regions. Policy recommendations emphasize fostering supportive legal frameworks, enhancing collaboration, and investing in education to scale social enterprises. By aligning with Sustainable Development Goals (SDGs), social entrepreneurship emerges as a vital mechanism for inclusive growth and systemic change in LDCs, requiring greater integration into global development agendas.

Keywords: Social entrepreneurship, sustainable development, least developed countries, hybrid value creation, institutional work, ecosystem perspective

Paper ID 408

Shaping Gen Z's Perception of Sustainable Brands through Events and Activations

Md Taushik Hossain[1*], Fatmatuz Johora Ratri[1], Oli Noor Mahmood[1], B.M. Abrar Mahir Ador[1], Nashitat Binte Alam[2]

[1]Department of Marketing, Independent University Bangladesh; [2]Grameen Danone Foods Limited Bangladesh

Email: 2412273@iub.edu.bd*, 2030827@iub.edu.bd, 2231532@iub.edu.bd, 2111082@iub.edu.bd, nashitat.alam@grameendanone.net

Abstract

Sustainability has become an increasingly important consideration in contemporary marketing, particularly among Generation Z consumers who are known for their heightened environmental and social awareness. As traditional sustainability messaging often faces skepticism, brands are increasingly turning to experiential marketing approaches to communicate their sustainability commitments more credibly. This study examines the influence of sustainability-focused experiential marketing on Generation Z consumers' perceptions and brand-related behavioral outcomes. Using a quantitative, cross-sectional research design, data were collected through an online survey from 226 Generation Z respondents. The study investigates how sustainability-themed events and brand activations shape consumers' experiential trust and perceived brand authenticity, emotional and community engagement, and brand relationship outcomes, including purchase intention, word-of-mouth recommendation, and brand loyalty. The findings indicate that sustainability-focused experiential marketing positively influences experiential trust and emotional engagement, which in turn enhance brand relationship outcomes. The results highlight the importance of psychological mechanisms in translating sustainability initiatives into consumer behavior, suggesting that experiential formats are more effective than traditional promotional approaches in reducing skepticism and fostering long-term consumer–brand relationships among Generation Z. This study contributes to the experiential marketing and sustainability literature by providing empirical evidence on the role of sustainability-driven brand experiences in shaping trust, engagement, and loyalty. The findings offer practical insights for marketers seeking to design credible and emotionally engaging sustainability communication strategies targeted at Generation Z consumers.

Keywords: Experiential marketing; Sustainability; Generation Z; Brand authenticity; Consumer engagement; Brand loyalty

Paper ID 409

Present Status of Social Enterprise of Bangladesh: Challenges & Prospects

Samira Binte Saif*
University of Dhaka
Email: samiraoct1984@yahoo.com*

Abstract:
Bangladesh is a developing country, social enterprise contributes to the improvement of the economy of Bangladesh by addressing key social and environmental issues. These social enterprises performed social ecological development through innovative business models that create jobs, develop skills, empower vulnerable groups like women, and provide access to essential services such as healthcare and education. There are different types of social enterprises in Bangladesh like education, health, technology and creative industries. These enterprises generate income and reinvest profits to achieve their social missions, thereby fostering sustainable development, reducing poverty, and bridging the gap between economic growth and social equity in the country. Each social enterprise is a business designed to achieve specific social objectives as its primary purpose. All types of social enterprises try to maximize profits while also maximizing positive impacts on society and the environment. In this research the author try to identify the challenges and prospects of different types of social enterprise of Bangladesh. Here the author used SWOT analysis, PESTEL analysis, Porter's five forces model to describe the present situation of the social enterprise of Bangladesh. The researcher also used Correlation test, Chi square test for make a comparison between rural and urban social enterprises of Bangladesh.

Paper ID 411

Examining the Impact of e-HRM Practices on Sustainable Competitive Advantage: The Mediating Role of HR Analytics among HR Professionals in Bangladesh

Most. Sadia Akter[1*], Faharia Sultana[2], Khandakar Shajia Farjana Shuasha[3], S.M. Sayem[3]
[1]Department of Management Information Systems, Faculty of Business Studies, University of Dhaka;
[2]Southeast Business School, Southeast University; [3]Department of Business Administration- General, Bangladesh University of Professionals, Dhaka, Bangladesh
Email: sadia.mis@du.ac.bd*, faharia.sultana@seu.edu.bd, shuashakhandakar@gmail.com, smsayem31@gmail.com

Abstract
This study aims to determine the influence of e-HRM practices on achieving an organization's sustainable competitive advantage (SCA), emphasizing the role of HR analytics. The framework of the study mainly follows the Resource-Based View Theory. Related literature serves as the basis for designing the measurement items of the constructs. Subsequently, hypotheses were formulated and examined with partial least squares structural equation modeling using a dataset of 311 HR professionals in Bangladesh. The findings determine that e-compensation management and HR analytics have a significant positive impact on an organization's sustainable competitive advantage. In addition, the results indicate that HR analytics mediates the relationship between e-HRM practices and sustainable competitive advantage. Conversely, e-recruitment and e-selection, e-training and development, and e-performance management are not found to be significant determinants of an organization's sustainable competitive advantage. The results will have valuable insights for the e-HRM practices of Bangladesh in designing their services and formulating policies to achieve long-term 0rganization's sustainable competitive advantage. This study is distinctive in incorporating HR Analytics as a mediating variable. Although several factors have been

identified as the determinants of an organization's sustainable competitive advantage, this study uniquely shows the specific mechanism of HR Analytics acceptance as a mediator between independent variables and an organization's sustainable competitive advantage.

Keywords: e-HRM, Sustainable Competitive Advantage, HR Analytics, Resource-Based View, SmartPLS 4.0, HR Professionals, Bangladesh

Paper ID 412

Localization of Sustainable Development Goals in Bangladesh: Institutional Capacity, Implementation Gap, and Path to Delivery

Faria Sultana[1*], Tahasin Alam[2], Md. Likhon Hosen[2], Maliha Noor Anha[2]
[1]Department of Management, University of Dhaka; [2]Department of Anthropology, University of Rajshahi
Email: sfariha2001@gmail.com*, s2310549105@ru.ac.bd, mdlikhonhosen108@gmail.com, malihaanha19@gmail.com

Abstract
The United Nations on 25th September 2015 adopted SDGs as a universal call to action to prevent poverty, protect the planet, and promote peace and prosperity by 2030. Bangladesh also integrated the UN's global goals with national policies, collaborating with UN agencies to achieve targets. The Union Parishad (UP) plays a significant role in localizing the SDGs given their proximity to rural communities. The study explores the LG's capacity, its role in SDGs implementation, gap between planning and execution, and delivering a roadmap for implementation. A mixed-method approach was used comprising 35 household surveys and 15 key informant interviews across 6 union parishads of Puthia Upazila of Rajshahi District (Northern Bangladesh) to analyse service satisfaction & perceptions with SDG delivery by the LGs. The results highlight the outcome of the recent development and also major challenges. Financial constraints, overlapping issues, lack of transparency and accountability, lack of governance, data unavailability, and a top-down policy approach play key roles in impeding the implementation of SDGs. To accelerate the localization of SDGs, the framework recommends that a committee be formed including all concerning stakeholders, linking SDGs into local planning and budgeting, increasing devolution of resources, and fostering strong partnerships among local government, civil society, and private sector stakeholders. The findings provide valuable insights into strengthening local governance and offer a practical framework that can guide future policy decisions and research on SDG localization in Bangladesh.

Keywords: Sustainable Development Goals (SDG), Union Parishad, Local Governance, Localization of SDGs, Implementation Challenges, Stakeholder Participation, Rajshahi District

Paper ID 413

Adopting Circular Business Model in Garment Industry of Bangladesh for Sustainable Transformation: Exploring the Feasibility and Challenges

Umme Fahima Nadia*, Nafija Khatun
Department of Management, University of Dhaka
Email: ummefahimanadia@gmail.com*, nafija-26th-2019712099@mgt.du.ac.bd

Abstract
The ready-made garment industry of Bangladesh is the backbone of this country's economy is under increasing pressure to reduce its environmental footprint and make better use of the resources. Circular Business Models (CBMs) provide a pathway that can be used to redesign, remake and recycle to minimize waste and maximize value. Although feasibility drivers and adoption barriers of CBMs have been widely explored in developed countries, there is limited empirical study on how they can be applied in emerging economies like Bangladesh, where infrastructural structures, technological and social contexts are very different. This study explores both the feasibility and the challenges of adopting CBMs in the Ready-Made Garment sector of Bangladesh to help the sector move toward adoption of CBMs and sustainability. The findings of our study show that technological readiness ($\beta = 0.372$, $p < 0.001$), regulatory support ($\beta = 0.304$, $p < 0.001$), and stakeholder awareness ($\beta = 0.281$, $p < 0.001$) play a significant role in enhancing as feasibility driver of adopting Circular Business Models (CBMs).By examining the barriers to adoption of CBMs, we get infrastructural constraints ($\beta = 0.333$, $p < 0.001$) and financial barriers ($\beta = 0.301$, $p < 0.001$) are the most critical obstacles, while technological limitations ($\beta = 0.247$) and knowledge and awareness gaps ($\beta = 0.214$) also create significant barriers. Overall, the findings of this study suggest that adopting circular business models in garment industry of Bangladesh is achievable by giving emphasis on the key feasibility drivers but emphasis should also give to reduce the adoption barriers of CBMs. The study emphasizes that a successful transition toward adoption of CBMs will require policy coordination, targeted financial incentives, and greater investment in technology and stakeholder awareness. By providing empirical evidence on both the enablers and barriers of CBM adoption, the study offers valuable insights for ready-made garment sector of Bangladesh toward global sustainability standards without compromising its competitive edge.

Keywords: Circular business model, sustainable transformation, garment industry, feasibility, challenges.

Paper ID 414

Exploring the Connection between Employees' Perception on Performance Appraisal and Work Outcome

Umme Sheame Shahataz*
Department of Hospitality & Tourism Management, Bandarban University, Bangladesh
Email Address:shahataz24@gmail.com*

Abstract
In this study, the connection between employees' perception on performance appraisal and work outcome has been assessed. Work performance, affective commitment and turnover intention have been used as the variables. The data are collected from the questionnaire and were analyzed and interpreted through the help of different statistical tools. The descriptive finding of the study shows that bankers of some banks had low level of perception towards the existing performance appraisal practice. They have moderate level of work performance, low level of affective organizational commitment and low level of turn over

intention. The correlation analysis result also indicates employees' perception of performance appraisal practice had positive and significant relationship with work performance, positive and moderate affective organizational commitment; negative and significant relationship with employees' turnover intention. Therefore, it is recommended that the organizations should implement the performance appraisal in the best possible way. A good feedback system, appropriate filing, discussion on appraisal results, review on appraisal, participatory rating system can help to make the employees aware of the appraisal system. To do the appraisal efficiently, human resource department should play a vital role.

Keywords: Employees' perception, performance appraisal, work performance, affective commitment, and turnover intention

Paper ID 415

Green Finance Integration and Climate Risk Management in Bangladesh's Banking Sector: An Assessment of ESG Readiness, Sustainable Lending Practices, and Climate Adaptation Financial Products

Albart Jeckson Biswas*, Bijoy Ashrafi
Bangladesh University of Business and Technology, Dhaka, Bangladesh
Email: albartjecksonbiswas@gmail.com*, bijoyashrafi@gmail.com

Abstract
Bangladesh's banking sector faces unprecedented challenges as regulators mandate climate disclosures aligned with International Sustainability Standards Board frameworks (Bangladesh Bank, 2023; ISSB, 2023), yet most institutions lack technical infrastructure for compliance. This study examines the banking integration of green finance, ESG investment maturity, and management capacities over climate risks in the banking environment in Bangladesh and uses the overall survey of the industry. We analyze how ESG preparedness differs depending on the type of bank ownership, how green finance product diversification takes place, and the financing gap in climate adaptation to identify knowledge gaps. Findings show that significant institutional heterogeneity in that foreign banks perform better than state-owned banks, with means ESG preparedness scores of 4.12/5 as compared to 2.41/5 ($H=42.87$, $p<0.001$), in which a technical capacity moderates 59.4 percent of the effect exerted by ownership. Regulatory urge ($\beta=0.26$, $p=0.004$) is a significant element to expand the green portfolio, but climate adaptation finance is pathetic, and the objective of zero vulnerable sections that are occupied by 63.30% of banks is certainly achieved, yet Bangladesh is considered as seventh globally due to climate vulnerability. The shortage of technical expertise has been identified by factor analysis as the key deterring force enough to explain why the innovative implementation of ISSB covers more under-the-radar implementation crises in Bangladesh.

Keywords: Green finance, ESG integration, climate risk management, sustainable banking, climate adaptation finance, Bangladesh

Paper ID 416

Modeling AI Adoption Intention Using the Technology–Organization–Environment (T-O-E) Framework: The Mediating Role of Complexity in Bangladeshi Banks

Sangita Basak,[1*] Rosli Mahmood[2,] Prof. Dr Hishamuddin Md. Som [2], Dalowar Hossan[3]
[1]Department of Management Studies, Comilla University*, [2]Putra Business School (PBS), University Putra Malaysia, [3]SBS Swiss Business School, Kloten-Zurich, Switzerland
Email: sangitamgt@cou.ac.bd*

Abstract
Artificial Intelligence (AI) has emerged as a transformative force in the global banking sector, enabling enhanced operational efficiency, improved customer engagement, and data-driven strategic decision-making. Despite its growing significance, AI adoption in developing economies such as Bangladesh remains limited. This study examines the determinants of AI adoption intention in Bangladeshi banks from the Technology–Organization–Environment (T-O-E) framework. Specifically, relative advantage, top-management support, and competitive pressure are examined as independent variables, with complexity serving as a mediating factor. This study employed a non-experimental quantitative approach, collecting survey data from 360 banking employees and managers across multiple scheduled banking institutions, and analyzing the data using Partial Least Squares Structural Equation Modeling. The results demonstrate that competitive pressure and top-management support have a significant, positive influence on AI adoption intention, whereas relative advantage has no significant influence. On the other hand, complexity does not mediate the relationships between relative advantage and AI adoption intention, top-management support and AI adoption intention, and competitive pressure and AI adoption intention. The study contributes to the theoretical advancement of the T-O-E framework by elucidating the mediating role of complexity in AI adoption behavior in an emerging market. In practice, the findings have significant implications for policymakers, technology providers, and banking leaders seeking to enhance AI readiness and ensure successful implementation. Overall, this research provides both theoretical and managerial insights into fostering effective AI-driven transformation in Bangladesh's banking sector.

Keywords: AI adoption, T-O-E framework, Complexity, Banking Sector, Bangladesh.

Paper ID 417

Winter Dependency and Off-Season Livelihood Strategies of Pitha-Making Women in Rajshahi City, Bangladesh: A Sustainable Livelihoods Approach

Rubel Hossen*, Naima Sultana Ponum, Mst. Fariha Tabassum, Md. Kamal Pasa
[1]Department of Anthropology, Faculty of Social Science, University of Rajshahi
E-mail: rubelhossen0143@gmail.com*, naimaponum@gmail.com, farihatabassum2324@gmail.com, kamalpasa@ru.ac.bd

Abstract
Rajshahi City experiences cold winters, providing women with a seasonal income opportunity as they make pitha, a culturally essential but highly seasonal outdoor livelihood. This study explores women's reliance on winter pitha sales and the measures they use to make a living during non-pitha seasons. The study draws on the Sustainable Livelihoods Approach (SLA) to examine how women manage human, social, financial, physical, and natural capital in a context shaped by informality, gendered economic roles, and seasonal exposure. The research used a qualitative perspective, applying semi-structured interviews with 40 people, including 25 pitha-making women, five stall owners, five customers, and five

inhabitants along the heavy-traffic roadside in Rajshahi City. This study also applied naturalistic observations, storytelling, and visual ethnography as methodological tools.
The result shows that winter generates the most potent and most persistent women's income, whereas the off-season significantly limits income, leading to economic uncertainty. Women avoid the disaster through tapping savings from winter, temporary domestic work, small-scale alternative food markets and minimal informal borrowing. However, their capacity for livelihood diversification remains constrained by limited access to capital, business training and formal vending spaces. The analysis shows how gender, informality and seasonality intersect to produce structural barriers that reinforce cyclical vulnerability.
The paper advocates gender-informed responses, including access to microcredit, entrepreneurship training, and the formalization of street vending, to enable women to obtain a sustainable year-round source of income in urban informal economies.

Keywords: Sustainable livelihood, pitha-making women, informal economy, alternative income, seasonality, Rajshahi

Paper ID 418

Sustainable Agriculture Marketing Practices in the Haor Basin of Bangladesh

Amit Das, Sourav Chakraborty*, Biplob Kanti Dash
Shahjalal University of Science and Technology, Sylhet, Bangladesh
Email: amitdas.info2@gmail.com, souravcb.1035@gmail.com*, biplobkd982@gmail.com

Abstract
Haor Basin of Bangladesh forms a major part of the national economy and provision of food and the right authorities are finding it very difficult to formulate and implement decisions concerning policies. The main aim of the research is to develop a strong and sustainable marketing framework through the profound examination of the existing marketing procedures in the Haor region, define the hurdles, and give recommendations on how to establish timely laws. This study was conducted through a quantitative research approach; Structural Equation Modeling (SEM) which was conducted in seven Haor regions (Haor Basins) of Bangladesh. Influential data was also collected by means of structured questionnaire as a form of closed-ended questions to farmers, local traders, and development professionals as recommended by Cocharn (1977) procedure. Data analysis was performed to address to what factors influence the use of sustainable practices, by means of descriptive statistics and regression in SPSS and SmartPLS4 to model the structural equation. The paper has revealed that absence of awareness and the poor adoption of sustainable processes have created great obstacles in this field. Poor market structure and absence of organized market places, low level of access, ineffective community participation, weak supply chain, and insufficient bargaining power are serious constraints facing the sustainable Haor region marketing agricultural activities. Moreover, there is no sustainable marketing due to a deficit of environmentally friendly agriculture and local, regional, and national coordination. The findings will be useful to policymakers and stakeholders. Through proper mitigation of the challenges identified, sustainable ecological and economic resilience in such areas can be achieved that in the long run lead to the realization of the SDGs

Keywords: Sustainable agriculture marketing, Haor regions, Marketing challenges, Environmental responsibility, SDGs

Paper ID 419

Social Entrepreneurship, Startup Ecosystems, and Innovation Driven Sustainable Business Models: A Case Study of Aarong

Anonya Paul*
Nalanda University, India
Email: anonya.sms2024@nalandauniv.edu.in*

Abstract
Aarong, a leading retail chain store, is also one of the successful social enterprise models in Bangladesh. Its business model has empowered local artisans and promotes sustainability. Recently, it adopted a sustainable business practice by reducing single use packaging. This approach reflects its initiative of innovation driven sustainability within its business model. This paper will analyze how Aarong, as a social enterprise, can embed environmental responsibility while maintaining competitive advantage. The study highlights both opportunities and challenges, where reduced packaging lowers environmental impact and appeals to eco conscious consumers, but charging customers for packaging may reduce convenience and risk lowering sales among price sensitive buyers, as well as those who purchase Aarong products for their brand image. Importantly, profits generated from reusable bag sales are reinvested into tree plantation programs. This environmentally friendly strategy will strengthen Aarong's social and ecological mission. The analysis suggests that, despite possible short term challenges, innovation driven sustainability can enhance brand resilience, foster customer loyalty, and contribute to global sustainability goals when supported by awareness campaigns and ecosystem collaboration.

Keywords: Social entrepreneurship, Innovation driven sustainability, Sustainable business models, Environmental responsibility, Circular economy.

Paper ID 420

Analyzing the Housing Issues Faced by Climate Migrants in Khulna City

Khondoker Mahmud Parvez*, Md. Shahjahan Ali
Khulna University of Engineering & Technology (KUET)
Email: parudu@gmail.com*, msal@ce.kuet.ac.bd

Abstract
This paper examines the housing issues faced by climate migrants in Khulna city, Bangladesh, focusing on overcrowded informal settlements, poor housing quality, exposure to climate hazards, health risks, social insecurity, and high housing costs. The study employs descriptive statistics, chi-square tests, and regression analysis to explore the distribution of these issues and their interrelationships. The findings reveal that 27% of migrants live in slums, 29% in waste-prone areas, and 31.5% in semi-rural regions. Notably, 71.7% of respondents are dissatisfied with their housing quality, and 74% report feeling unsafe due to climate-related risks. More than 56% of migrants lack access to medical facilities, exacerbating health vulnerabilities. High rent costs are a significant issue, with 69.7% of migrants living in high-cost areas. The analysis underscores the urgent need for interventions addressing both physical and social vulnerabilities. Policy recommendations include improving housing infrastructure with climate-resilient materials, enhancing healthcare access through mobile clinics and community health centers, and implementing affordable housing programs with rent controls. Strengthening community safety, law enforcement, and climate risk mitigation measures is also critical. By addressing these challenges, Khulna

city can create more stable and secure living conditions for climate migrants, promoting greater resilience and well-being.

Keywords: Climate migration, housing issues, informal settlements, poor housing quality, Khulna City

Paper ID 421

Waste Management Deficiencies and Health Consequences of Urban Climate Migrants in Khulna

Khondoker Mahmud Parvez[1]*, Rabita Hasan[2], Md. Shahjahan Ali[1]
Khulna University of Engineering & Technology (KUET); Gopalganj Science and Technology University
Email: parudu@gmail.com*, rabitahasan32@gmail.com, msal@ce.kuet.ac.bd

Abstract
This study investigates waste-borne health risks among disaster-induced climate migrants living in informal settlements across Khulna City, Bangladesh. Using a mixed-methods approach, the research combines qualitative insights with quantitative data collected from 400 respondents. Quantitative data were analyzed using SPSS Statistics version 27 employing descriptive statistics, cross-tabulation, and chi-square tests to assess the relationship between waste management and sanitation practices. Results show that 67.5 percent of migrants were dissatisfied with waste management services, while only 10 percent expressed satisfaction. Sanitation conditions were also poor, with 120 respondents reporting poor sanitation and 180 indicating no sanitation facilities. A chi-square test confirmed a significant association between waste management satisfaction and sanitation practices ($\chi^2 = 143.77$, $p < .001$), indicating that dissatisfaction strongly correlates with inadequate sanitation. Qualitative findings from key informant interviews and focus group discussions support these results, revealing frequent waste accumulation, drainage blockages, and increased exposure to waterborne and vector-borne diseases. The study highlights the interconnected nature of waste and sanitation challenges and demonstrates that migrants living in overcrowded, poorly serviced areas face the greatest health vulnerabilities. These findings emphasize the urgent need for integrated urban planning, improved waste governance, and context-specific interventions to reduce health risks for climate-affected migrant communities in Khulna.

Keywords: Climate migration, waste management, sanitation, health risks, Khulna City.

Paper ID 422

Bridging Ministries for Climate Action: Comparative Insights on Policy Coherence from Sweden and Bangladesh

Tasfia Mahin*
Jahangirnagar University
tasfiamahin2301@gmail.com*

Abstract
Despite widespread commitment to the 2030 Agenda, achieving climate goals remains hampered by policy fragmentation across ministries and sectors. While policy coherence is recognized as critical, we lack systematic insight into how institutional design and coordination mechanisms produce integrated climate governance. This study asks: how do governance structures and cross-ministerial coordination in Sweden and Bangladesh shape coherent policy for SDG 7 (energy) and SDG 13 (climate), and what conditions enable transformative, justice-oriented outcomes? Using structured comparative analysis, the study examines 2015–2024 Voluntary National Reviews, national climate strategies, and 47 inter-

ministerial coordination documents. Drawing on new institutionalist and governance network approaches, the analysis focuses on five mechanisms: cross-ministerial committees, joint policy cycles, aligned budgets, performance dashboards, and participatory processes. Policy coherence is assessed across three dimensions: procedural integration, substantive alignment, and implementation consistency. Findings reveal distinct pathways. Sweden's Climate Policy Council and integrated green budgeting achieve high procedural coherence but face tensions when climate targets conflict with industrial priorities. Bangladesh demonstrates strong political commitment through dedicated financing (Climate Change Trust Fund) and long-term planning (Delta Plan 2100) but encounters implementation gaps due to overlapping mandates between environment and energy ministries. The study advances governance theory by showing that coherence emerges from interactions among formal structures, administrative capacity, and political commitment. Three institutional conditions support transformative coherence: adaptive coordination, transparent accountability, and inclusive participation. For policymakers, effective climate policy integration requires investment in institutional capacity, inter-ministerial budgeting, and participatory governance tailored to national contexts.

Keywords: Policy Coherence, Climate Governance, Institutional Design, SDGs, Comparative Public Policy, Transformative Climate Action

Paper ID 423

Green Extraction of Mango Kernel Oil: Techno-Economic and Socio-Environmental Feasibility for Sustainable Industrialization in Rajshahi, Bangladesh

Md. Asif Iqbal[1]*, Masum Billah[1], Rubina Akter[1], Afsana Mahmud[1], Humayra Kabir[1], Faiza Farha[2], Rokaiya Jahan Banna[1], Tasin Khan[1], Shah Md. Masquat Hasan[1], Nishan Rahman[1], Mizan Islam[1], Chaynika Bala[1], Mahfija Akter Konok[3], Sahida Sultana Bithi[3], Sadia Islam[1]

[1]Rajshahi University*; [2]International University of Business Agriculture & Technology; [3]Noakhali Science and Technology University

Email: asif.chem01@gmail.com*, masumru889@gmail.com, rubirubidm@gmail.com, ruxcy112@gmail.com, humayrakabirru19@gmail.com, faizafarha15@gmail.com, rokaiyajahan29@gmail.com, khantasin604@gmail.com, s2310948120@ru.ac.bd, mdnishanrahman2002@gmail.com, junayedhossanmizan@gmail.com, balachaynika@gmail.com, mahfijakonok@gmail.com, Shahidabithi459@gmail.com, sadiyaislamntr@gmail.com

Abstract

This paper assesses the techno-economic and socio-environmental feasibility of establishing a green Mango Kernel Oil (MKO) extraction plant in the Rajshahi Division of Bangladesh, where approximately one million metric tons of mangoes are produced annually, generating substantial seed waste. Using a mixed-method approach, the study evaluates two sustainable extraction technologies—Ultrasound-Assisted Extraction (UAE) and Supercritical CO_2 (SC-CO_2)—through techno-economic modeling and socio-environmental assessment to compare their performance, profitability, and policy relevance. The findings show that UAE achieves an oil yield of 15% within 60 minutes, while SC-CO_2 produces oil with 98% purity suitable for high-value cosmetic and nutraceutical applications. Region-specific financial modeling indicates a strong investment profile, with an Internal Rate of Return (IRR) of 22.1%, a Net Present Value (NPV) of USD 1.86 million, and a Payback Period (PoT) of 3.4 years. Sensitivity analysis further demonstrates operational stability under a 30% increase in energy prices. Socio-environmental analysis reveals that post-harvest waste can be reduced by approximately 20%, while farmer incomes may increase by 18–22% through kernel-based cooperative models. The proposed system supports Bangladesh's National 3R Strategy (Reduce, Reuse, Recycle) and aligns with Sustainable Development Goals (SDGs) 8, 9, 12, and 13 by promoting circular industrialization through waste-to-wealth innovation. Overall, the study presents a scalable model of sustainable industrialization that integrates economic viability, social inclusion, and environmental responsibility in developing economies.

Keywords: Mango Kernel Oil, Green Extraction, Techno-Economic Feasibility, Circular Economy, Sustainable Industrialization

Paper ID 424

Waste to Wealth: Exploring the Global Market Potential of Banana Fiber from Rajshahi Division, Bangladesh

Rokaiya Banna*, Masum Billah, Faiza Farha, Humayra Kabir, Rubina Akter, Afsana Mahmud, Suria Sultana, Tasin Khan, Md. Atikul Islam, Md. Abid Hasan, Md. Rasel, Zannatul Mauya Jame
Email: rokaiyajahan29@gmail.com*, masumru889@gmail.com, faizafarha15@gmail.com, humayrakabirru19@gmail.com, rubirubidm@gmail.com, ruxcy112@gmail.com, ss887@uakron.edu, khantasin604@gmail.com, atikbd09@gmail.com, mdabid1720@gmail.com, mdrasel.ru20@gmail.com, jamezannatul@gmail.com

Abstract
Banana plantation in the Rajshahi Division has great opportunities to utilize residual biomass and transform it into banana fiber for globally valued products. The pseudostems and leaves can be reused to address sustainable waste management challenges in Rajshahi, Bangladesh. This study is conducted within the waste-to-wealth framework, focusing on the Rajshahi Division as a case study. Approximately 2,430 hectares of banana cultivation annually in Rajshahi can yield around 16,500–27,200 tons of fiber from discarded stems after harvesting. This fiber can be used to produce approximately 66–136 million handcrafted, sustainable, and eco-friendly products, including textiles, paper, furniture, crafts, home décor, and products for other sectors. As an emerging and growing market for banana fiber–based products in various global marketplaces, the projected export value of banana-based products could reach USD 660 million–2.04 billion annually. Apart from export opportunities, mobilizing agricultural waste generates employment opportunities, promotes zero-waste practices, and provides an additional income pathway for smallholder farmers. By selling banana fiber, farmers in the Rajshahi Division could generate revenue of approximately BDT 828–1,362 crore per year. According to the World Bank report, in 2024 Bangladesh's nominal GDP stood at USD 450.12 billion, where a projected banana fiber export revenue of USD 1 billion could contribute nearly 0.2% to the national GDP. This study not only supports banana fiber as a competitive export product in the sustainable goods sector but also reinforces the adoption of zero-waste practices in Bangladesh.

Keywords: Banana fiber, waste-to-wealth, sustainable products, Rajshahi, Bangladesh, export diversification

Paper ID 426

From Fragmentation to Integration: Expanding Access to Nutrition Services in Rohingya Refugee Camps

Md. Kamal Pasa[1]*, Rubel Hossen[1], Sabira Anjum[2] , Md. Al Mostakin[1] , Muhammad Sadeq[3] , Muhammad Rashed[3] , Muhammad Shuaib[4]
[1]Department of Anthropology, University of Rajshahi; [2]Department of Mass Communication and Journalism, University of Rajshahi; [3]SURCH, Bakshibazar, Dhaka, Bangladesh, [4]ISRT, Dhaka University, Dhaka, Bangladesh
E-mail: kamalpasa@ru.ac.bd*, s2110449157@ru.ac.bd, sabiraurbi@gmail.com, almostakin00@gmail.com, sadeq322@yahoo.com, muh.rashed@gmail.com, muhshuaib@yahoo.com

Abstract
Bangladesh faces a major refugee crisis with nearly one million Rohingya in 33 camps in Cox's Bazar's Ukhia and Teknaf. They face fragile health, risking cholera, malnutrition, and other issues. Chronic

malnutrition affects 41.2% of Rohingya children under five, with GAM at 15.1%, a public health emergency. UNICEF, supported by the World Bank and in partnership with DGHS and NNS, launched an integrated nutrition project to address these needs. This paper explores how such an approach expands access to nutrition services for a socio-religiously conservative and largely illiterate refugee population. The study adopted a qualitative research design, guided by a reflexivity and positionality approach. Data were collected and applied in two upazilas of Cox's Bazar through 22 in-depth interviews, 27 key informant interviews, nine focus group discussions, and two ethnographic observations with diverse stakeholders, including mothers of under-five children, pregnant women, adolescents, husbands, community leaders, health providers, and volunteers. Thematic analysis drew upon accessibility theories, critical perspectives, and the socio-ecological model. Before integration, nutrition services in camps were fragmented, duplicative, and primarily curative, with critical services such as IYCF counselling, MAM and SAM management, stabilization care, and food distribution lacking coherence. The integrated approach addressed these gaps but faced psychological (low motivation, mistrust), sociocultural (restrictive norms, gender inequality, superstition), and environmental barriers. These were mitigated by drivers such as free services and community campaigns. The study shows that strengthening these drivers through integrated delivery is vital for overcoming barriers and improving access in refugee settings.

Keywords: Integrated nutrition service delivery, accessibility, barriers, drivers

Paper ID 427

Advancing Renewable Energy through Green Finance: A Bibliometric Perspective

Md. Bony Yeamin*, Fazlul Karim , Farjana Quayum Keya
Department of Economics, University of Rajshahi
Email: bonyyeamin03@gmail.com*, fazlulkahan812@gmail.com, farjanaquayum@ru.ac.bd

Abstract
This paper aims to examine the evolving relationship between green finance and renewable energy from 2016 to 2025, using Scopus-indexed sources and analytical tools such as Bibliometrix, Biblioshiny and VOSviewer, mapping the scientific productivity, influential contributors, thematic structures, and emerging trends within the field. Findings indicate that a rapid annual growth rate of 48.91%, which has been an increasing global emphasis on climate commitments and sustainable investment mechanisms following the 2015 Paris Agreement. China and the United Kingdom and Pakistan are the top producers of research globally, this indicates that the region is heavily involved in energy transition strategies. Thematic mapping and keyword co-occurrence identify green finance, renewable energy, climate change, and investment as core themes, while bibliometric coupling highlights influential works shaping present discourse. The results also indicate the shift of the traditional concepts like carbon finance to the modern themes like energy transitions and climate finance. Despite strong advancements there are observable geographical disparities in the field with developing countries being underrepresented even though they have enormous potential of renewable energy. Overall, this study offers a comprehensive and coherent perspective on the intellectual development, structural dynamics, and future directions of green finance in the context of renewable energy landscape to enhance informed policy, investment, and research-based choices.

Keywords: Green finance; Renewable energy, Bibliometric analysis, Sustainable investment, Climate finance, Energy transition

Paper ID 428

Implementation of Blockchain Technology in the Climate Finance system of Bangladesh: A Transparent and Accountable approach

Yousuf Shafeen*
Independent University Bangladesh
Email: hossainyousuf41@gmail.com*

Abstract
The systematic literature review examines the potential of blockchain technology to enhance climate finance in Bangladesh. The study highlights the challenges associated with integrating technology into the country's climate finance framework and explores how blockchain can be used to revolutionize financial practices, promoting transparency and accountability in climate fund management. The review uses the PRISMA model to identify relevant literature, which reveals the vulnerabilities in climate finance and emphasizes the need for transparency in resource management. Blockchain technology is identified as a transformative force that offers unparalleled transparency, reliability, security, and efficiency. However, challenges such as data standardization, scalability, and regulatory compliance are identified, necessitating further investigation and regulatory requirements. The study's methodology involves a qualitative approach which includes a review of prior literature and interviews with participants. The data collection and analysis involve coding, thematic analysis, and sentiment analysis to uncover insights relevant to the research questions. The study concludes by highlighting the need for further investigation into the potential of blockchain technologies in reshaping the landscape of climate finance, particularly in emerging economies like Bangladesh. This review contributes to the growing body of literature on the intersection of blockchain technology and climate finance, shedding light on the transformative potential of blockchain in fostering sustainable financial initiatives and addressing the challenges inherent in integrating technology into climate finance frameworks.

Paper ID 429

Nutrition-Focused Health System Strengthening: A Game-Changer for Enhancing the Enabling Environment for Nutrition Service Uptake in Bangladesh

Md. Kamal Pasa*, Sabira Anjum, Md. Rubel Hossen, Md. Al Mostakin, Muhammad Sadeq, Muhmmad Rashed, Muhammad Shuaib
University of Rajshahi, Bangladesh
Email: kamalpasa@ru.ac.bd*

Abstract
Chronic malnutrition among children under five, pregnant women, and girls remains a serious concern to the host population of Cox’s Bazar. Despite this high malnutrition rate, the Government and NGOs’ response has been limited for a long period. UNICEF implemented an integrated nutrition service project for them between February 2021 to June 2024. This paper will highlight the extent to which the nutrition-focused Govt health system strengthening approach creates an enabling environment for service uptake. The study applied a qualitative research design situated within reflexivity and positionality perspectives. The findings demonstrated that improvement of the Govt health system could largely minimize the service uptake barriers. These barriers lie in psychological sphere- misconceptions, low prioritization of nutrition, and lack of agency; sociocultural sphere- cultural beliefs, tradition and norms, gender ideology, shame and privacy concerns, and religious beliefs; and environmental sphere- irregular supplies, limited knowledge of staff, and inconsistent community participation. Yet, the project could generate strategic

drivers, such as awareness-raising; culturally sensitive service delivery with an active involvement of family members, especially males, and community-based lead mothers; structured supply planning and implementation, and a functional referral system. The findings, therefore, strongly suggest that when nutrition remains under-prioritized at policy and program levels, nutrition-focused health system strengthening could be an effective alternative for improving nutritional outcomes for the marginalized population. The Bangladesh Government requires a policy and programmatic modification to embed this approach to achieve the SDG targets 2 (Zero Hunger) and 3 (Good Health and Well-being).

Paper ID 430

Challenges of Waste Management and Impact on Sanitation Practices among Climate Migrants in Khulna

Khondoker Mahmud Parvez*[1], Rabita Hasan[2], Md. Shahjahan Ali[2]
[1]Khulna University of Engineering & Technology (KUET), [2]Gopalganj Science and Technology University
Email: parudu@gmail.com*, rabitahasan32@gmail.com, msal@ce.kuet.ac.bd

Abstract
This study investigates the waste management and sanitation challenges faced by climate migrants in Khulna, Bangladesh, focusing on how these issues contribute to environmental health risks. Climate-induced migration, primarily driven by cyclones, flooding, and riverbank erosion, has led to increased population densities in informal settlements with inadequate infrastructure. A significant 67.5% of respondents expressed dissatisfaction with existing waste management systems, citing issues such as lack of management (15%) and lack of planning (7.5%). Additionally, 45% of migrants reported lacking sanitation facilities, with 30% noting poor sanitation conditions. The research establishes a statistically significant relationship between poor waste management and inadequate sanitation, which directly exacerbates health risks, including waterborne and vector-borne diseases. Regression analysis revealed that waste accumulation (coefficient = 0.45) and uncollected waste (coefficient = 0.32) are significantly linked to increased health risks, with poor sanitation (coefficient = 0.55) further compounding these effects. The findings emphasize the urgent need for integrated solutions to address both waste management and sanitation. Policy interventions should focus on improving waste collection systems, building sanitation infrastructure, and enhancing community engagement. The study calls for comprehensive, multi-sectoral approaches that consider the interconnectedness of waste management, sanitation, and public health, particularly in high-density migrant areas. These measures are essential for improving the living conditions of climate migrants and ensuring their resilience against future environmental challenges.

Keywords: Climate migration, waste management, sanitation practices, urban slums, Khulna City

Paper ID 432

Assessing the Impacts of Youth Development Training on Employment Outcomes in Bangladesh

Md Sirazum Munir[1], Md. Atiqul Islam[2]
[1]University of Rajshahi; [2]Department of Economics, University of Rajshahi
Email: munir09ru@gmail.com; atiqru@ru.ac.bd

Abstract
Youth development training programs are widely recognized as strategic interventions for enhancing human capital and addressing unemployment challenges in developing economies. In Bangladesh, the Department of Youth Development (DYD) implements diverse training initiatives aimed at equipping

young people with employable skills and promoting self-reliance. This study investigates the effects of DYD training programs on employment outcomes, focusing on the Rajshahi division. The objectives are threefold: (i) to examine the socio-economic characteristics of trainees, (ii) to evaluate the impact of training on post-program employment, and (iii) to identify the major constraints faced by beneficiaries after training completion. Primary data were collected from 387 individuals who received DYD training within the last five years in four districts, namely Rajshahi, Chapainawabganj, Natore, and Pabna, using a multistage random sampling technique. Structured questionnaires were administered to capture personal, social, and economic information. Both descriptive statistics and a Probit regression model were used to analyze the determinants of employment outcomes. The empirical results reveal a significant positive association between DYD training and employment generation. Moreover, other variables like education, prior experience, and type of training were found as strong predictors of post-training employability. The findings suggest that DYD programs contribute meaningfully to youth empowerment by fostering productive engagement and higher income opportunities. This study also emphasizes the importance of strengthening practical skill components, enhancing follow-up mechanisms, and expanding access to financial support to ensure the long-term sustainability and effectiveness of youth development interventions in Bangladesh.

Keywords: Youth Development, Training Programs, Employment Impact, Human Capital, Bangladesh

Paper ID 433

Mapping the Knowledge Landscape of ESG in Emerging Markets: A Bibliometric and Science Mapping Analysis

Tanjeem Hasan Prangan*, Md. Nabil Bin Zakir, Ashraf Jaman Parbez
University of Rajshahi, Rajshahi-6205, Bangladesh
Email: tanjeemprangan@gmail.com*, mdnabilbinzakir@gmail.com, parbezashraf@gmail.com

Abstract
ESG (environmental, social and governance) documentation is a growing concern for the finance industry, policy makers and academia. While ESG research has flourished in the advanced markets, the emerging markets represent a unique context characterized by its high growth, institutional voids, regulatory variation and socio-economic challenges. In this study, we use bibliometric analysis and knowledge mapping method to map the dynamic development of ESG research in emerging countries. We covered the studies indexed in leading databases such as Scopus, including peer-reviewed journals, conference proceedings, and reviews over the last ten years. Bibliometric indicators are used to analyze the publication trends, most prolific authors, institutional and location wise contributions and citations pattern. We rely on science mapping techniques like co-citation analysis, co-authorship networks and keyword co-occurrence to reveal intellectual structures and thematic map. Visualization tools VOSviewer and Bibliometrix are employed to visualize the ESG literature and visualize knowledge map of ESG development, structure and linkage among ESG literatures. We observe that the proportion of ESG-related publications has increased, particularly after 2016 in a time of new international policy momentum and growing relevance given considerations around scaling up sustainable finance. Its primary research topics include corporate governance in family-owned firms, ESG disclosure practice and sustainable investment policy as well as the role of institutions with respect to the latter. This research extends the current ESG literature by examining ESG research development in emerging markets, focusing on new avenues of research that are of great interest to researchers and calling for ways in which scholars can enhance their collaborative research.

Keywords: Environmental, Social, and Governance (ESG); Emerging Markets; Sustainable Finance; ESG Research; Bibliometric Analysis; Corporate Governance

Paper ID 436

The Role of Ethical Branding in Advancing Sustainable Marketing and Corporate Accountability

Musharrat Bushra*, Mir Mokadeesh Ali, Sumaya Tabassum
Institute of Business Administration, University of Rajshahi, Rajshahi-6205, Bangladesh
Email: bushra0.mh@gmail.com*, riponru01@gmail.com, tabassum.onti@gmail.com

Abstract
Based on environmental, social, and economic principles, sustainable marketing aims to satisfy current consumer demands without endangering the capacity of future generations to satisfy their own. By highlighting openness, sustainability, and constructive social influence, ethical branding brings a company's operations and image into line with moral standards. Both are essential to CSR, but greenwashing—false environmental claims that damage a company's brand and undermine consumer trust—remains a problem. The contribution of digital marketing to ethical branding. It looks at how these actions affect how consumers view products, build trust. The study offers strategic insights for creating genuine and responsible brand reputations in digital domains, notably addressing the problem of greenwashing and the significance of ethical transparency. A mixed-methods approach was used, combining a qualitative thematic analysis of interview data with a quantitative survey (n = 180) evaluated using Partial Least Squares Structural Equation Modeling (PLS-SEM) in SmartPLS 4. A thorough grasp of how sustainability programs and ethical branding impact trust and purchase intentions is made possible by this approach, which guarantees both interpretative depth and predictive validity. Results indicate that consumer education, social media participation, and open digital communication increase trustworthiness and reduce the danger of greenwashing. In order to improve trust and corporate accountability, the study emphasizes how ethical ideals can be incorporated into digital marketing.

Keywords: PLS-SEM, thematic analysis, greenwashing, digital marketing, ethical branding, corporate social responsibility, sustainable marketing, and consumer trust and loyalty.

Paper ID 437

Optimization of Production and Supply Chain Using Integrating MILP-LCA Model to Reduce Carbon Emission in Garment Industry

Raisha Ferdousi Maha*, Rifah Tasnia Raida
Department of Mechanical and Production Engineering, Ahsanullah University of Science and Technology
Email: raishamaha@gmail.com*, tasniaraida008@gmail.com

Abstract

This study develops an integrated MILP–LCA optimization model to optimize production and supply chain management in the garment industry. The MILP-LCA model aims to optimize production strategies, improve efficiency, and reduce waste and emissions. This study aims to minimize production costs, raw material usage, energy consumption, and waste, while achieving sustainability targets. A Life Cycle Inventory (LCI) is created using operational data from a garment manufacturing facility, allowing for a comprehensive assessment of environmental impacts at each stage of the product life cycle. Results show that a 25–32% recycling rate provides the best balance between cost savings and emission reduction. The LCI is used to estimate emissions for 15 different final garments, such as T-shirts, joggers

and similar products with fabric production emerging as the largest contributor to total emissions. However, recycling reduces the total environmental impact. This approach provides decision support for sustainable garment supply chains and offers a practical framework for balancing economic and environmental objectives in the garment industry.

Paper ID 443

The Impact of IFRS S1 and IFRS S2 Sustainability Standards on the ESG Investment of Listed Companies in Bangladesh

Md. Kuddus*, Pratik Goswami, Nusrat Jahan Nila
Mawlana Bhashani Science and Technology University
Email: makuddus@mbstu.ac.bd*, acct20025@mbstu.ac.bd, acct20005@mbstu.ac.bd

Abstract
The international landscape of corporate sustainability disclosure has changed since the International Sustainability Standards Board (ISSB) issued IFRS S1 and IFRS S2. The objective of these standards is to improve the comparability, consistency, and decision-usefulness of financial data related to sustainability. In Bangladesh, where sustainability reporting is still in its early stages, this study examines how listed companies' adoption of IFRS S1 and S2 influences their investment in environmental, social, and governance (ESG) practices. The study investigates whether complying with these global standards enhances investor confidence, corporate transparency, and access to sustainable financing, guided by stakeholder and legitimacy theories. This study applied quantitative analysis of panel data from 164 companies listed on the Dhaka Stock Exchange (DSE) and Chittagong Stock Exchange (CSE) between 2023 and 2025. The results show that companies with more IFRS S1 and S2-aligned disclosures attract significant ESG investment and perform better in terms of sustainability. However, there are still issues with implementation, such as a lack of professional experience, restrictions on data collection, and lax regulatory enforcement.
The study contributes to the growing literature on sustainability reporting and investment behavior in emerging economies, highlighting the role of international standards in fostering responsible corporate practices. It further offers policy implications for regulators such as the Financial Reporting Council (FRC), Bangladesh and the Bangladesh Securities and Exchange Commission (BSEC), emphasizing the need for capacity building, regulatory guidance, and stakeholder collaboration to ensure effective adoption and long-term integration of sustainability standards.

Keywords: IFRS S1, IFRS S2, ESG investment, Sustainable finance, Sustainability reporting, Listed companies

Paper ID 444

Entrepreneurship Education in Bangladesh under 4IR Era: Exploring Skills Demand of Graduates for the Future Economy

Md. Kuddus*
Mawlana Bhashani Science and Technology University
Email: makuddus@mbstu.ac.bd*

Abstract
The Fourth Industrial Revolution (4IR) is reshaping global economies by integrating advanced technologies, including artificial intelligence, robotics, big data, and the Internet of Things (IoT), resulting in significant transformations in the way work is done and the skills required by employers. This study examines the evolving skill requirements for graduates to effectively contribute to and thrive in the future economy, shaped by the dynamics of the 4th Industrial Revolution (4IR). Drawing on a mixed-methods

approach that includes a literature review, stakeholder interviews, and labor market analysis, the research identifies key technical, cognitive, and socio-emotional competencies essential for future graduates. Additionally, five regression models were developed and tested. However, accepting the alternative hypotheses suggests that graduates' skills and competencies have a positive impact on achieving the goals of a technology-based future economy. Findings reveal a growing emphasis on digital literacy, critical thinking, adaptability, interdisciplinary collaboration, and lifelong learning. The study highlights the need for higher education institutions to reorient their curricula, pedagogy, and partnerships with industry to bridge the skills gap and improve graduate employability. Policy recommendations are proposed to foster a responsive education system that can equip graduates with the competencies necessary for sustaining economic growth and innovation in the 4th Industrial Revolution (4IR) era.

Key words: 4IR, Curriculum, Employer, Graduates Skills, Economic Development

Paper ID 445

Exploring the Impact of Everyday AI Chatbot Communication on Human Decision-Making

Zakir Hossain*, Md. Abdul Halim
Mawlana Bhashani Science and Technology University
Email: acct21004@mbstu.ac.bd* ; halim.ac.mbstu@gmail.com

Abstract
As Artificial Intelligence becomes more deeply involved in the choices, we make during anything from academic to personal and professional obligations, these chatbot-based artificial intelligences like ChatGPT, Gemini & Deepseek are the tools of choice for many students and professionals. The aim of this study is to understand whether daily interaction with artificial intelligence chatbots has a considerable effect on human decision-making results based on social presence, personalization, perceived usefulness, and response quality. This study uses a structured questionnaire among 200 respondents. This study uses the Smart Partial Least Square Method to obtain the findings. The findings show that there is a significant relationship between the chatbot usage rate and decision-making performance as well as confidence. It also indicates that people feel confident in their decision-making by using artificial intelligence. This study also finds artificial intelligence saves their time and reduces their stress level. The findings offer valuable insights for developers, educators, and policymakers in designing more supportive and responsible chatbot communication tools. This study contributes to the expanding body of knowledge on the psychological and practical impact of daily chatbot communication, which still remains unexplored in existing literature.

Keywords: Artificial Intelligence; Human Decision-Making; Social Presence; Personalization; Perceived Usefulness; Response Quality

Paper ID 446

Intellectual Capital Efficiency and Bank Performance: Evidence from Bangladesh

Tarun Sen*, Nowshin Yeasmin, Asadullah Al-Galib
Department of Accounting and Information Systems, Jashore University of Science and Technology
Email: t.sen@just.edu.bd*, rahmannowshin51@gmail.com, asadullahalgalib0070@gmail.com

Abstract
This study examines the impact of intellectual capital (IC) efficiency on the financial performance of banks listed on the Dhaka Stock Exchange (DSE) in Bangladesh, using panel data from 34 commercial

banks (204 observations, 2018–2023). Employing a dynamic panel model with the two-step system generalized method of moments (SGMM), the modified value-added intellectual coefficient (MVAIC) serves as the independent variable, while ROA, ROE, EPS, and Tobin's Q (TQ) measure accounting and market performance. Findings indicate that IC and its components—human, structural, relational capital, and capital employed efficiency—significantly influence performance, with MVAIC positively affecting ROA, ROE, and EPS but negatively impacting TQ. These results suggest that banks should strengthen IC to enhance internal performance and bridge gaps between accounting outcomes and market valuation, while the inverse relationship with TQ highlights the need for greater transparency and communication to improve market recognition. This study contributes to the limited literature on intellectual capital in Bangladesh's banking sector and underscores the importance of comprehensive IC reporting, potentially supported by regulatory initiatives.

Keywords: Intellectual capital, MVAIC, Performance, Dynamic panel model

Paper ID 447

Machine Learning Analysis of Chatbot Adoption: Efficiency, Accessibility, and Environmental Benefits in Tourism

Sumit Paul[1], Tohomina Rahman Tisha[1], Fariha Farhad[1], Mahdi Hassan Noor Asif[1], Tamim Hasan Apurbo[1]*, Md. Mortuza Ahmmed[2]

[1]Department of Computer Science, American International University- Bangladesh;
Department of Mathematics, American International University- Bangladesh
Email: 23-53602-3@student.aiub.edu, 23-54303-3@student.aiub.edu, 23-53273-3@student.aiub.edu, 22-47345-2@student.aiub.edu, 22-47600-2@student.aiub.edu*, mortuza@aiub.edu

Abstract

This paper uses machine learning-based time-series and forecasting analysis to study the adoption of AI-powered chatbots in the tourism sector of Bangladesh during the period of 2015 to 2024 as it relates to productivity, accessibility, and environmental sustainability using secondary adoption and usage data. The results suggest a transformative virtuous circle with Bengali Natural Language Processing (NLP) integration becoming an essential variable that is related to faster rates of chatbot adoption, which are expected to reach about 95 percent in 2024 with a stabilizing effect in the following years ($r \approx 0.99$). In addition to improving operational efficiency, this localization-first strategy shows strong correlations with cost savings ($r = 0.92$) and user satisfaction ($r = 0.98$). Importantly, the study identifies an empirical association between chatbot deployment and measurable environmental benefits, revealing a strong correlation with estimated carbon emission reductions, amounting to over 6,000 tCO_2e by 2024 ($r = 0.89$). The COVID-19 pandemic is observed as a contextual catalyst that accelerated the simultaneous adoption of contactless services and environmentally sustainable operational practices. By demonstrating that targeted and localized AI deployment can simultaneously support economic, social, and environmental objectives, this study contributes empirical insights relevant to sustainable tourism innovation in developing countries. The findings further propose a reproducible analytical framework for evaluating AI-driven sustainability outcomes in comparable tourism contexts.

Keywords: AI Chatbots, Sustainable Tourism, Natural Language Processing (NLP), Tourism Digitalization, Bangladesh Tourism

Paper ID 448

Does the Phillips curve exist? Trade-off between inflation and unemployment in Bangladesh

Md. Adnan Ishtiaque*, Hasibul Islam Shaon, Asma Afreen Meem
Bangladesh University of Business and Technology
Email: mdadnanishtiaque029@gmail.com*, sheikhshawon785927810@gmail.com, asmameem456@gmail.com

Abstract
Two momentous pecuniary indicators namely unemployment and inflation rate, have performed a major preamble in the case of sustainable development. This exploration tries to investigate the subsistence of the Phillips Curve (PC) in the economy of Bangladesh. A sample of 30 years over the period of 1995-2024 was analyzed for conclusion. For testing unit root, The Augmented Dickey-Fuller (ADF) test is administered and found a mixed result. The ARDL (long run & short run test) bound test is applied for checking whether the long run along with the short run concerns remain or not. The ARDL ECM (error correction model) is also administrated to check the short run adjustment to the long run parity. Alongside this, the Wald test is administrated for checking the joint significance of the model. The tests of normality, serial correlation, heteroskedasticity, and stability are applied for the model specification, validity & durability. In every calculation 5% level of significance has been applied. This study has revealed that the short run PC exists in Bangladesh at lag 2. In the long run, the ARDL test has found a negative but insignificant relationship. In a nutshell, it can be said that only a short run Phillips curve exists in the economy of Bangladesh.

Keywords: ARDL, Bangladesh, ECM, inflation, Phillips Curve, unemployment

Paper ID 449

Impact of Customer Engagement on Brand Loyalty in the Retail Industry: The Roles of Brand Reputation, Relationship Quality, and Brand Advocacy with Data-Driven Insights

Kulsuma Akter[1], Md. Alauddin[1], Mohammad Manjur Alam[2]*, Md. Musharof Hossain[1]
[1]Department of Business Administration, International Islamic University Chittagong, [2]Department of Computer Science and Engineering, International Islamic University Chittagong
Email: kakternahid@yahoo.in, mdalauddin89@yahoo.com, manjufse@iiuc.ac.bd*, Musharof_cu@iiuc.ac.bd,

Abstract
This study sought to explore how customer engagement (CE) affects brand loyalty (BL) in the retail sector in Bangladesh, exploring the mediating role of brand reputation (BR), relationship quality (RQ), and brand advocacy (BAD). A total of 320 customers' data were collected using a structured questionnaire based on a convenience sampling method. We adopted a data-driven technique, combining PLS-SEM for theoretical validation with machine learning algorithms, including linear regression (LR), decision tree (DT), random forest (RF) and gradient boosting (GB), as well as Shapley Additive Explanations (SHAP) for model interpretation and prediction. The PLS-SEM results showed that CE has a direct significant impact on BL, BR, RQ and BAD. Moreover, RQ and BAD mediate the relationship between CE and BL. Among the four-machine learning (ML) data-driven algorithms, GB and RF provides more reliable predictions of BL compared to traditional regression and single-tree models, with the lowest mean squared error (MSE = 0.337), root mean squared error (RMSE = 0.580) and the highest R^2 (0.551). The SHAP analysis of both the RF and GB models showed that BAD was the most significant factor of BL. The combined PLS-SEM and ML-SHAP framework is significant from both a theoretical and managerial standpoint, highlighting practical ways for retailers to strengthen their customer brand relationships in competitive markets.

Keywords: Customer engagement, Brand loyalty, Brand advocacy, PLS-SEM, Machine Learning Algorithms, SHAP

Paper ID 450

Green Bonds vs. Sustainability-Linked: Measuring Environmental Additionality in the Emerging Markets

Noshin Sultana[1]*, Mst Misrat Rahman[1], Anamika Chowdhury[1], Md. Tahatul Azid[2]
[1]Institute of Forestry and Environmental Sciences, University of Chittagong; [2]Rajshahi University of Engineering and Technology
Email: sultananoshin2261@gmail.com*, misratrahman41@gmail.com, anamikachow20@gmail.com, litunurp18@gmail.com

Abstract
It is estimated that in 2024, the global sustainable debt markets will exceed USD 3.5 trillion and sustainability-linked bonds will exceed USD 250 billion. However, it is not evident whether these tools can actually decrease the emission of greenhouse gas or teach the financial flows to be green. It has been indicated that green bonds are effective in ensuring modest levels of emissions reductions, but SLB performance is unpredictable because of ineffective contractual incentives and disjointed governance, primarily in the emerging markets that comprise more than 40 percent of the future climate finance requirements. This paper presents the analysis of 642 issuers in 18 emerging markets based on combining bond issues information of ICE/BIS/CBI with the emissions information of the firms in Trucost and CDP. The findings and findings indicate that the green bonds and well-structured SLBs with high verification levels and contractual penalties are reducing the emission intensity by 3 to 9 percent and 6 to 11 percent, respectively, when it comes to the staggered Difference-in-Differences (DiD) framework with Sun and Abraham estimators and triple-difference models that include policy shocks (e.g., EU Taxonomy 2021; the Chinese 2021 Green Bond Catalogue). The findings will be a highlight of the fact that the effectiveness of the environment is rather the quality of the governance than the financial branding. This demonstrates that it is important to possess good taxonomies, good verification and clear disclosure so that sustainable finance is consistent with the Paris Agreement and Sustainable Development Goals.

Keywords: Green bonds, Sustainability-linked bonds (SLBs), EGS investment, Paris Agreement, Sustainable Development Goals (SDGs)

Paper ID 451

Does Digital Financial Inclusion Improve Green Economic? Central Bank Digital Currency

Md. Sabuj Miah*, Abdul Halim
Department of accounting, Mawlana Bhashani Science & Technology University
Email: Acct21022@mbstu.ac.bd* ; abdulhalimmbstu.ac@gmail.com

Abstract
The idea of Central Bank Digital Currency has attracted significant attention in recent years because it's begin with a prominent development in several countries. The objective of this study is to find out the relationship between digital financial inclusion and green economic of Bangladesh. This study uses secondary data for year 2011-2023. This study uses Statistical software (STATA, SPSS), to develop a composite DFI index using Principles components analysis and analysis the findings by using Autoregressive Distributed Lag model. CBDCs have considerable potential to enhance financial inclusion, improve transaction efficiency, minimize transaction costs and Contribute to green economic.

On the other hand, Digital Financial Inclusion can have a significant negative impact on environmental sustainability by increasing in CO_2 emissions. The studies suggest that Digital Financial Inclusion has a positive and significant short-run effect on GDP (Short-run coefficient (DFI) = 7.45, p-value = 0.024). DFI does not have a sustained or stable long-run impact on GDP. DFI increases CO_2 emissions in both the short run and the long run. The results indicate that improved digital financial inclusion—potentially increasing by CBDCs—positively influences short-run economic growth, while also have environmental challenges through increased digital activity and energy consumption.

Keyword: Digital financial inclusion, inflation, green economic, CO_2 emissions, renewable energy

Paper ID 452

Unveiling the Intellectual Landscape of Supplier Quality: A Bibliometric and Science Mapping Analysis with a Focus on Sustainability and Digital Transformation

Abdul Waaje[1*], Md. Mustaqim Roshid[2], Md. Munna[3]
[1]College of Business, Michigan Technological University, Houghton, MI, USA; [2]Department of Management Studies, University of Rajshahi; [3]Department of Accounting, Govt. Bangla College, Dhaka
Email: awaaje@mtu.edu*, mustaqimroshid@gmail.com, munnaahmedsisir507@gamil.com

Abstract
Supplier Quality (SQ) underpins operations and supply chain management, shaping profitability, competitiveness, and sustainability. Research has expanded beyond cost, reliability, and defect reduction to include environmental stewardship, social accountability, digital traceability, and resilience. Despite its importance, a rigorous bibliometric evaluation of SQ scholarship is lacking. This study addresses the gap through a bibliometric and scientific mapping analysis of global SQ research, tracing its intellectual structure, thematic evolution, and emerging perspectives. Using VOSviewer, CiteSpace, and Bibliometrix (R package) on Scopus publications from 2005 to 2025, the study examines publishing trends, leading authors, institutions, nations, and journals. Co-authorship, co-citation, and keyword networks reveal collaboration patterns and SQ's intellectual foundations. Findings show four thematic shifts: early focus on Total Quality Management (TQM) and supplier assessment; supplier development and performance improvement; sustainability-oriented supplier quality (SSQ); and digital supplier quality (DSQ) enabled by Industry 4.0 technologies such as blockchain, AI, and IoT. This study makes two distinctive contributions. First, it is among the earliest SQ-focused bibliometric works, consolidating fragmented research and offering a global overview. Second, it introduces SSQ and DSQ as paradigms redefining supply chain quality assurance. Promising research areas include integrating ESG metrics into supplier evaluation, leveraging digital technologies for supplier integrity, and linking supplier quality with the circular economy and resilience. By mapping SQ's intellectual and thematic evolution, this study advances scholarship and practice, offering scholars a consolidated agenda and giving practitioners and policymakers insights to build resilient, sustainable, and digitally enabled supplier quality systems.

Keywords: Supplier Quality, Bibliometric Analysis, Sustainable Supplier Quality, Digital Supplier Quality, Supply Chain Management

Paper ID 453

Examining the Role of Artificial Intelligence in Transforming Accounting Information Systems

Mukta Akter*, Md. Abdul Halim
Department of Accounting, Mawlana Bhashani Science and Technology University
Email: Acct21028@mbstu.ac.bd*; halim.ac.mbstu@gmail.com

Abstract
This research investigates the revolutionary effect of Artificial Intelligence on Accounting Information Systems and focuses on thus AI technologies are reshaping contemporary accounting practice and enhancing the quality of decision-making processes. A structured questionnaire was employed to collect data from individual respondents and the standardized root mean square residual (SRMR) was used to assess the overall model fit test and finally, it uses a structural equation model with the help of the smart partial least square technique. The findings show that AI improves students' decision-making, data accuracy, fraud detection and reporting in real time; also, that makes accountants do more planning and analysis. However, the study found various complications, such as a lack of technical skills, expensive, and data privacy issues. The findings suggest that AI increases human efficiency, which lowers errors and facilitates real-time reporting. AI has a lot of promise to increase academic performance and learning efficiency, but its successful application will depend on how well it addresses issues with accuracy, cognitive disengagement, and ethical considerations. This study will help the students, professionals and policymakers to improve their accounting tasks. Moreover, it contributes to bridging the literature with artificial intelligence and accounting systems, which add value in accounting development.

Keyword: Artificial Intelligence, Accounting Information Systems, Structural Equation Model

Paper ID 454

Understanding Farmers' Perception of Climate Change and Its Determinants in the Chalan Beel Region

Umme Mahin*, Md. Atiqul Islam
Department of Economics, University of Rajshahi
Email: s1912142160@ru.ac.bd*, atiqru@ru.ac.bd

Abstract
Chalan Beel has very high ecological and economic values, but that wetland is under anthropogenic pressure, and climatic variations are changing its environmental characteristics. Farmers' experience and knowledge of changing weather patterns influence their perception of and response to climate-induced issues. The study aimed to understand farmers' perception of climatic indicators and impacts on livelihoods, as well as determinants of perception of climate change. Primary data from 210 farming households were drawn from twelve villages located in the three districts: Natore, Pabna, and Sirajganj, using a multistage sampling technique. A chi-square test and a binary logistic regression (BLR) model were used to analyze farmers' perception and its determinants. Findings reveal that socio-demographic attributes and experiential environmental factors influence farmers' climate change perception. The results also show the overwhelming perception of changed climatic conditions, such as increased temperature (95.7%), irregular rainfall (84.8%), increased frequency of drought (91.4%), and reduced beel water level (84.8%). Farmers also reported the huge negative impacts of climate change on main crops, human health, livestock, and vegetation. Results also indicate that direct environmental experience (e.g., perception of drought frequency) and adaptive behavior (e.g., soil and water protection) mainly shape perceptions along with education level. This study emphasized accelerating the process of acquiring

climate literacy and adaptive capacity, merging local knowledge with scientific climate information, and improving the early warning system to sustain wetland-based agriculture under increasing climate stress.
Keywords: Climate change perception, Farmers' awareness, Chalan Beel, Wetland agriculture, Binary Logistics Regression (BLR)

Paper ID 456

Customer Loyalty in the Restaurant Industry: An Empirical Study in Bangladesh

Joydeb Palit*, Md. Muzahidul Islam, Pranta Das
Department of Management Studies, University of Rajshahi, Rajshahi-6205, Bangladesh
Email: joypalitctg@gmail.com*, muzahid.ru.mgt@gmail.com, prantad776@gmail.com

Abstract
The restaurant industry is facing extra competition to acquire the loyalty of customers. To improve overall performance and build strong customer relationships with current and potential customers, it is very crucial for firms. A few researches have been done on customer satisfaction with customer loyalty, but no previous research has been conducted on other variables on enhancing customer loyalty in the restaurant industry of Bangladesh. This study aims to explore those variables and their effects on Customer loyalty in the Restaurant business. This research is descriptive and quantitative in nature. Specifically, the data were collected from cities (Rajshahi, Dhaka, and Chittagong) in Bangladesh. The data were collected by convenience sampling method from restaurant customers through structured questionnaires. A five-point Likert scale was used to measure the items. The Smart PLS-SME-4 was used to test hypotheses. The results show the powerful drivers of customer loyalty are Customer satisfaction, Customer perceived value and Customer relationship management. This study shows various practical aspects for the managers and owners of the restaurant business. For improving the trust and commitment level of customers, the restaurants should introduce Customer Relationship Management (CRM) strategies in their business that will improve Customer loyalty, which leads to more customers.

Keywords: Customer loyalty, Customer satisfaction, Customer perceived value, Customer relationship management, Restaurant industry

Paper ID 457

Forecasting Urban Travel Demand for Sustainable Mobility Planning: A case study of Pabna Municipality

Sazzad Ahammad Fahim*, Md. Ashrafuzzaman Pramanik
Department of Urban and Regional Planning, Pabna University of Science and Technology, Pabna-6600, Bangladesh
Email: sazzad.231710@s.pust.ac.bd*, ashraf@pust.ac.bd

Abstract
Rapid urbanization in Bangladesh has raised the need for transportation resulting in mobility issues, necessitating strategies based on data for ensuring effective and sustainable urban transportation planning. To predict future travel demand within a municipal area, this study uses the first two steps (trip attraction and trip production) of traditional four step transportation modelling. A total of 1,146,921 trips are estimated for 2032 based on land use and demographic data. Ward 2 was the most trips attractor (110,751), while ward 10 produces most trips (100,794). On the other hand, ward 14 attracts (48,148) and generates (57,020) trips, the lowest numbers of trips and meaning minimal travel. It is found that, wards 1–3, 7, 10, and 11 are the municipality's primary destinations for trips, it indicates that these wards have

centralized urban arrangement. The findings indicate that, there are significant variations in travel habits that offers practical insights to the local governments (municipal authorities) to allocate transportation expenditure, prioritization of infrastructure improvements in high demand wards and enhanced connectivity for underserved areas. By integrating ward level trip forecasting into municipal transport and land-use policies municipal urban planners may advocate balanced urban area development and enhance accessibility and contribute to achieve SDGs 11th goal (Sustainable Cities and Communities). The results show how important it is to include demand for transport modelling in future urban management plans to assure resilient, equal, and sustainable designed urban growth.

Keywords: Trip Generation, Trip Production, Trip Attraction, Trip Distribution, Four-step transportation modelling

Paper ID: 458

Lean Hospitality: A Blueprint for Efficiency, Sustainability, and Guest Satisfaction.

Md. Munna[1], Apurba Sarkar[2], Md. Mustaqim Roshid[3], Tamanna Nusrat Meem[4], Abdul Waaje[5]*
[1]Department of Management Studies, University of Rajshahi, Rajshahi-6205, Bangladesh; [2]Budapest University of Economics and Business, Budapest, Hungary; [3]Department of Management Studies, University of Rajshahi; [4]Jahangirnagar University; [5]College of Business, Michigan Technological University, Houghton, MI, USA
Email: munnaahmedsisir507@gamil.com, apurbasarkarsammo@gmail.com, mustaqimroshid@gmail.com, tamanna.stu20161@juniv.edu, awaaje@mtu.edu*

Abstract
The hospitality industry faces mounting pressures from evolving consumer expectations, sustainability imperatives, and operational challenges intensified by the COVID-19 pandemic. Hotels are increasingly required to deliver exceptional guest experiences at minimal cost while aligning with global sustainability goals such as SDGs 8, 12, and 14. This paper, Streamlining Efficiency in Hospitality: A Blueprint for Implementing Lean Practices in the Hotel Sector, examines Lean management as a strategic pathway to address these challenges. Originally developed in the manufacturing sector, Lean has demonstrated significant potential in hospitality through tools such as 5S, Value Stream Mapping, Kaizen, Just-In-Time inventory, and Poka-Yoke. Case studies from Japan, the UK, and multinational hotel chains illustrate how Lean fosters waste reduction, cost efficiency, employee empowerment, and service excellence across both front- and back-of-house operations. However, adoption within the hotel sector remains inconsistent due to cultural barriers, lack of managerial commitment, and the complexity of service delivery environments. This study synthesizes existing literature and practical applications to highlight the transformative potential of Lean Hospitality, while also identifying persistent barriers to its widespread adoption. By providing a structured blueprint, the paper outlines how hotels can integrate Lean practices into their organizational culture and operational frameworks to enhance efficiency, promote sustainability, and elevate guest satisfaction. The findings emphasize the need for holistic implementation strategies, industry-specific adaptations, and leadership-driven cultural change to fully harness the benefits of Lean within the hospitality sector.

Keywords: Lean Hospitality, Operational Efficiency, Service Quality Improvement, Sustainable Hotel Operations, Continuous Improvement (Kaizen)

Paper ID 459

Growth, Inequality, and Poverty: Long-Run Dynamics in Bangladesh

Roujatun Nur Borna*, Jamil Akhtar, Md. Atiqul Islam
Department of Economics, University of Rajshahi
Email: rouja2196@gmail.com*; jamil.eco.ru@gmail.com; atiqru@ru.ac.bd

Abstract
Income inequality is increasingly linked with enduring poverty in Bangladesh, where economic growth has not always improved welfare for all the groups of people. The purpose of the study is to assess how inequality affects poverty levels using time-series evidence. Secondary data from the World Development Indicators and national statistics covering 1991–2022 were used. The autoregressive distributed lag (ARDL) model is employed for the estimation. This model captures both short-run and long-run effects. Poverty is a function of income inequality, unemployment, and inflation. These variables included in the model are selected because they are relevant from both a theoretical perspective and a policy standpoint. The ARDL method is used because it provides reliable results with a small sample size. The findings showed that poverty tends to rise with increasing inequality during periods of economic growth. Unemployment and inflation further worsen poverty by weakening household purchasing power and widening income gaps. The presence of a long-run relationship suggests that these difficulties are structural rather than short-term. The research revealed that addressing poverty in Bangladesh requires more than growth alone. In formulating policies, priorities should be given to achieving equitable income distribution, addressing unemployment, and sustaining price stability. To build a more inclusive and resilient economy, progressive taxation, strengthening social protection, and greater investment in human capital are required.

Keywords: Income Inequality, Poverty, Bangladesh, ARDL model, Unemployment, Inflation.

Paper ID 460

Echoes of Untruth: A Time-Series Study on the Growth of Fake News in Bangladesh's Digital Ecosystem

Tamim Hasan Apurbo[1]⋆, Mahdi Hassan Noor Asif [1], Istiak Ahmad[1], Md. Mortuza Ahmmed[2]
[1]Department of Computer Science, American International University-Bangladesh; [2]Department of Mathematics, American International University-Bangladesh, Dhaka-1229, Bangladesh
Email: 22-47600-2@student.aiub.edu*, 22-47345-2@student.aiub.edu, 22-47389-2@student.aiub.edu, mortuza@aiub.edu

Abstract
The digital public sphere of Bangladesh has undergone tremendous change in the last 10 years. There was nearly total connectivity with 188.6 million mobile connections (108.5 percent of the population) and 52.9 million social media users, producing unrivalled reach of user-generated content and algorithmic feeds. This has been accompanied by the growth in the amount of misinformation and disinformation, particularly around high-salience events (elections, protests, disasters, religious festivals). Politics and religion/communal narratives prevail and often spread through Facebook, YouTube, short-video apps, and encrypted communication. The use of visual formats (video, images, graphics) additionally involves the use of assistance by artificial intelligence (deepfakes/cheap fakes), and it even enhances credibility and proliferation. The social consequences are high: lynch mobs and social strife, loss of health in the pandemic, chilling of press freedom, and a shrinking public square. Counter-misinformation efforts have grown thanks to local fact-checking organizations, civil society, and universities. However, structural

features of platforms, the existence of coordinated inauthentic behavior (CIB), and the lack of consistent regulatory actions have served as constraints on effect. It combines the respective findings on information disorder in Bangladesh presented in peer-reviewed literature, regulatory statistics, fact-checking databases, and civil-society reporting to profile the evolving information disorder and suggest multi-stakeholder, rights-respecting solutions.

Keywords: Misinformation and Disinformation, Social Media Platforms, Coordinated Inauthentic Behavior, Artificial Intelligence in Media, Regulatory Challenges

Paper ID 461

A Qualitative Study on Exploring the Influence of Hard Sell and Soft Sell Appeals towards the Online Green Purchasing Behaviors of Bangladeshi Gen Z and Gen Y by adopting the Theory of Self Determination (STD)

Imtius Ahmed Tuhin*
Department of Marketing, Universitys of Chittagong
Email: imtius.ahmed.tuhin@gmail.com*

Abstract
The purpose of this paper is to provide the marketers, policy makers and researchers a comprehensive view about the effect of soft sell and hard sell appeals in building the online green purchasing behaviors of Bangladeshi Gen Z and millennials in the lens of self-determination theory. A qualitative study was conducted among the Bangladeshi Gen Z and millennials involved in online green shopping. A self-administered questionnaire and FGDs were adopted to collect data from a sample of 72 respondents drawn by following a stratified sampling technique which were then thematically analyzed to address the research agenda. The study revealed that around 70.8 % Gen Z and millennials influenced by soft sell advertising appeals to buy green products online and rest are influenced by the hard sell advertising appeals to act the same. The drawn conclusion between hard and soft sell advertising appeals will help the marketers to formulate strategies to enhance the customers' green friendly online buying decisions in a sustainable manner. Moreover, this study will guide policy makers in formulating sustainable friendly promotional practices and researchers in extending researches with other age groups. This study uniquely adopted the Self-determination theory to address the impact of soft and hard sell appeals in exploring the online green purchases behaviors by Bangladeshi Gen Z and millennials.

Keywords- Self-determination theory, Gen Z, Millennials

Paper ID 463

Explaining Uneven Adoption of Solar Irrigation in Water-Scarce Bangladesh: A Comparative Qualitative Study of Farmers and Institutions in Godagari Upazila, Rajshahi

Rubel Hossen*, Farhana Zerin Lubna, Md Nadir Islam, Md. Kamal Pasa[sss]
Department of Anthropology, Faculty of Social Science, University of Rajshahi, Rajshahi-6205, Bangladesh
Email: s2110449157@ru.ac.bd*, farhanazerin45@gmail.com, islamnadir70@gmail.com, kamalpasa@ru.ac.bd

Abstract
This paper examines the drivers and barriers to the adoption of solar-powered irrigation pumps in the water-stressed Godagari Upazila, Bangladesh. The study specifically seeks to explain why adoption remains uneven by comparing the experiences, perceptions, and institutional interactions of solar

irrigation users and non-users within the same ecological setting. This qualitative study conducted 45 interviews with farmers (small/SIP users, n = 15; non-users, n = 15) and institutional stakeholders (four from the Barind Multipurpose Development Authority, four from the Department of Agricultural Extension, two from the Agricultural Development Bank, three from NGOs, and two from community leaders). The article compares economic, informational, technical, and institutional factors influencing farmer decisions. The results show that users can capitalize on their investments through lower irrigation costs, higher cropping intensity, and improved reliability of irrigation facilities, supported by strong institutional backing and peer demonstrations. However, non-users face high upfront investment costs and are credit-constrained; they have limited extension contact with weak agricultural rights, a high perceived risk, and are often misinformed or lack exposure. Drawing on Diffusion of Innovation and Technology Acceptance perspectives, the study interprets solar irrigation adoption as a socio-institutional process shaped by perceived usefulness, technical complexity, and social learning. The findings demonstrate that adoption outcomes depend not only on economic feasibility but also on institutional mediation and farmers' interpretations of risk, offering theory-informed policy insights for the expansion of solar irrigation in water-scarce agrarian contexts.

Keywords: Solar irrigation, technology adoption, farmer perceptions, water-scarce agriculture, Bangladesh agriculture.

Paper ID 464

Green Finance, Growth, and Energy Dynamics: Quarterly ARDL Evidence on CO_2 Emissions in Bangladesh

Fazlul Karim*, Md. Atiqul Islam, and Masfiza Sabrin
Department of Economics, University of Rajshahi, Rajshahi 6205, Bangladesh
Email: fazlulkahan812@gmail.com*, atiqru@ru.ac.bd, masfizasabrin21@gmail.com

Abstract
Bangladesh, a rapidly developing economy that is highly vulnerable to climate change. The continuous increase in CO_2 emissions requires a strategic policy response to limit emissions to mitigate further climate risk in Bangladesh. Although various studies have investigated the impact of economic activity on environmental degradation, shortcomings continue to exist in looking at the part being played by green finance in minimizing vulnerability. This study aims to investigate how economic growth, green finance, and renewable energy consumption influence environmental sustainability in Bangladesh after the implementation of comprehensive green finance guidelines by Bangladesh Bank in 2011. Using multivariate quarterly time series data, the study employs the approach of the autoregressive distributed lag (ARDL) model to establish the relationship between variables of interest. The estimated long-run coefficients reveal that green finance has a statistically significant negative effect on CO_2 emissions, underscoring its role in environmental mitigation. In contrast, the effects of GDP and renewable energy are found to be statistically insignificant in the long run. The error correction term is negative and significant, validating a stable long-run equilibrium. The paper concludes with recommendations that Bangladesh should utilize green finance to mitigate carbon emissions in both the short and long terms and prioritize investment in renewable energy accordingly.

Keywords: Green finance, Economic growth, GDP, CO_2 emission, Renewable energy, ARDL

Paper ID 466

Impact of Foreign Direct Investment on Economic Growth in Bangladesh

Md. Mehedi Hasan, Khan Mehedi Hasan, Md Masum Howlader, Md. Nahid Hasan, Md. Sojib Rana*
Economics Discipline, Social Science School, Khulna University
Email: nahidkuecon@gmail.com, mdsojibrana.ku20.bd@gmail.com*

Abstract
This paper examines the effect of foreign direct investment (FDI) on the growth of the Bangladesh economy on an annual time-series basis (1990 to 2024). Using a detailed econometric model comprising of unit root tests, ARDL bounds testing model, Johansen cointegration testing, Vector Error Correction Model (VECM), Granger causality tests, the paper determines the effects of FDI on economic growth of Bangladesh economy. The findings of the ARDL Bound Test and Johansen cointegration indicate that there is a stable relationship between GDP growth, FDI, exports, inflation and human development at the long-run. VECM estimates show that the long-run FDI effects on economic growth are statistically significant and positive and have an adjustment coefficient (indicating the quick convergence towards the equilibrium) so that an increase in FDI by one unit would lead to an increase in GDP growth of 0.61 units in the long run. Growth also suffers due to export growth and growth and improvements in human development. Nevertheless, the Granger causality tests do not indicate a two-way causality between FDI and GDP growth and this means that FDI has a contribution to the growth through long-run mechanisms and not short-run feedback. These results highlight the role of export-oriented policies, human capital development and stability of the macroeconomic environment in using FDI to provide sustained economic growth in Bangladesh.

Keywords: FDI, Economic Growth, Vector Error Correction Model, Institutional Reform, Bangladesh

Paper ID 467

Blockchain Technology Adoption and Firm Performance: Testing the Moderating Role of Blockchain Application on Accounting Information

Mst. Farhana Hossen Shova*, Mohidul Islam
Department of Accounting and Information Systems, Begum Rokeya University, Rangpur, Bangladesh
Email: shakil.ahmed4813@gmail.com*, mohidul.1908027@student.brur.ac.bd

Abstract
Although the interest of individuals in implementing blockchain technology is growing day by day, empirical evidence regarding its effect on firms' performance is limited, specifically in developing countries like Bangladesh. In the application of Resource-Based View theory, this study aims to investigate the impact of blockchain technology adoption (BTA) on firms' performance, particularly financial performance (FIP) and market performance (MAP). It also examines the moderating effect of blockchain application on accounting information (BAAI). Using a quantitative approach, data were collected through structured questionnaires from 121 representatives who have adopted blockchain technology across various major industries in Bangladesh and analyzed using SPSS and smart PLS. The findings indicate that BTA exerts a strong and positive influence on both FIP and MAP, with its effect being stronger on FIP than on MAP. The moderation analysis, however, indicated that BAAI has marginally weakened the relationship between BTA and FIP. On the other hand, there is no moderating effect of BAAI on BTA and MAP. This study provides significant insights for managers, policymakers, and decision-makers on practical challenges and potential solutions on how blockchain adoption can be

strategically utilized to improve firms' performance. Besides, it works as a motivational factor for organizations situated in developing countries to invest in advanced technologies like blockchain.

Keywords: Accounting Information; Bangladesh; Blockchain Technology; Financial Performance; Market Performance

Paper ID 468

The Role of Mobile Financial Services in Promoting Digital Transformation and Economic Empowerment among Rural Women in Bangladesh

Hafizur Rahman*, Md. Asfaq Salehin, Md. Monirul Islam
Department of Political Science, Varendra University
Email: hafiz.jugp@gmail.com*, asfaq@vu.edu.bd, monirul@vu.edu.bd

Abstract
Rural women in Bangladesh actively participate in small-scale businesses and income-generating activities but often experience limited financial autonomy, constrained household decision-making, and restricted access to formal banking. Mobile financial services (MFS), including bKash, Nagad, Rocket, and Upay, have emerged as accessible tools for digital financial inclusion, enabling women to manage finances independently and engage more actively in household and business decisions. Framed within Sen's Capability Approach and Agarwal's Household Bargaining Theory, this study investigates the role of MFS in promoting digital transformation and economic empowerment among rural women. A qualitative design was employed, based on 24 in-depth interviews conducted between September and October 2025 with women from Dhaka Rural, Chattogram Rural, and Rajshahi Rural, engaged in baking, tailoring, embroidery, online sales, and private tutoring. Thematic analysis was applied to explore women's experiences and the impacts of MFS on autonomy, decision-making, entrepreneurship, and psychological empowerment. Findings indicate that MFS significantly enhances women's control over income, access to savings, and capacity for informal investment, strengthening financial autonomy and reducing dependence on male family members. Independent digital access improves participation in household and business decision-making and reinforces bargaining power. Beyond economic outcomes, MFS fosters self-confidence, independence, and digital competence, contributing to broader digital transformation in rural contexts. This study provides qualitative evidence linking mobile financial services with capability expansion, household bargaining power, and agency. It highlights the importance of women-centered digital finance policies, targeted digital literacy programs, and affordable transaction costs to maximize the empowerment potential of rural women in Bangladesh.

Paper ID 469

Intersection of Language, Minority Status and Coping Mechanism in the Educational Experiences of the Manipuri Ethnic Minority in Bangladesh

Redoy Kumar Karmokar*, Md. Morshed Khandokar Joy, Radia Awal Trisha
Department of Anthropology, Faculty of Social Science, University of Rajshahi, Rajshahi-6205, Bangladesh
Email: redoykumarkarmokar@gmail.com*, mdmorshedkhandokarjoy@gmail.com, radia_awal@ru.ac.bd

Abstract
Bangladeshi ethnic minority groups face prejudice in several spheres, including education, resulting in unequal access to school and lower academic success. The study explores structural, linguistic, and cultural educational challenges in conventional educational frameworks and adaptive solutions for Manipuri ethnic minority residents in Kamalganj Upazila, Moulvibazar District, Bangladesh. The study

examines the way systemic and cultural barriers affect Manipuri students' educational experiences and adaptive strategies through qualitative in-depth interviews with students, educators, guardians, and local educational stakeholders. A Bengali semi-structured interview methodology was used to obtain primary data from purposively selected individuals where 17 IDI (In-depth Interviews) and 3 FGDs (Focused Group Discussion) to guarantee cultural sensitivity and effective communication. Data were analyzed thematically using 4A's Framework-Availability, Accessibility, Acceptability, and Adaptability-to comprehend multidimensionality of educational inequalities. Findings show, Language being a major challenge for Manipuri students, especially at the basic level, as the Bengali-centered curriculum and medium of teaching marginalizes their language and culture. Economic constraints, lack of Manipuri-speaking educators, and culturally relevant learning materials worsen educational inequality. Despite these challenges, the community demonstrates resilience through informal peer education, community driven initiatives and adaptive methods include bilingual education and advocacy for culturally inclusive curriculum. The study extends the broader discourse on ethnic minority education in Bangladesh by highlighting the interplay of Language, Culture and socioeconomic disparity. It also promotes inclusive educational policies that recognize linguistic diversity, promote culturally responsive pedagogy, and provide quality education to marginalized communities.

Keywords: Ethnic Minority, Manipuri Community, Educational Barriers, Coping Strategies, 4As Framework

Page ID 471

Converting Plastic Waste into Assets: A Scalable Social Enterprise Framework for Sustainable Accessories

Chironto Rudra Paul*, Arnob Das, Nazir Hossain Sahinur
Department of Computer Science and Engineering, North East University, Bangladesh
Email: chirontorudrapaul@gmail.com*, arnobdas789@gmail.com, najirsahin4545@gmail.com

Abstract
Plastic pollution is a critical global environmental challenge, with more than 430 million tonnes produced annually. In Bangladesh, approximately 1.2 million tonnes of plastic waste are generated each year, of which only about 28% is recycled, resulting in an estimated annual economic loss of Tk 60 billion. This study examines a scalable social enterprise framework that transforms plastic waste into marketable accessories while supporting livelihood opportunities for marginalized communities. Using an exploratory sequential mixed-methods design, the research integrates semi-structured stakeholder interviews (n = 27) with consumer surveys (n = 184) to assess operational feasibility, market demand, and associated environmental and social outcomes within the plastic waste value chain in Sylhet. Data collection focused on informal waste collectors (Tukais), aggregators, distributors, recycling operators, and consumers. Qualitative data were analyzed using Braun and Clarke's thematic analysis approach, while quantitative data were examined using descriptive statistics and chi-square tests in SPSS 28.0. Findings from the pilot intervention indicate that the model is associated with annual plastic diversion volumes of approximately 200–300 metric tonnes and the creation of 20–30 employment opportunities, with women and unemployed youth comprising 64% of participants. Survey results show that 82.7% of consumers expressed an intention to purchase recycled household items, and an average willingness-to-pay premium of 15.3% was observed. Participating workers reported an average income increase of approximately 25%, alongside perceived improvements in social recognition and economic autonomy. While causality cannot be established due to the exploratory design and limited sample size, the results suggest that integrating circular economy principles, digital tracking mechanisms, and social entrepreneurship practices can support environmentally sustainable and socially inclusive outcomes. The proposed framework offers a replicable pathway for developing-country contexts seeking to address

plastic pollution while generating livelihood opportunities and informing circular economy-oriented policy and practice.

Keywords: Plastic pollution; Circular economy; Social enterprise; Upcycling; Community empowerment; Sustainable accessories

Page ID 473

The Role of Green Accounting in Evaluating ESG-Linked Digital Financial Inclusion in Developing Economies

Md. Atiqur Rahman*, Md. Abdul Halim, Nishat Moni, Sharear Reza Shakib
Mawlana Bhashani Science and Technology University
Email: acct21026@mbstu.ac.bd*, halim.ac.mbstu@gmail.com, eco21013@mbstu.ac.bd, acct21013@mbstu.ac.bd

Abstract
In recent years, digital financial services have grown quickly in many developing countries. This growth has improved access to finance but also raised new questions about sustainability. The idea of green accounting is becoming more important for evaluating how financial inclusion affects the environment and society. This paper aims to explore how Environmental, Social, and Governance (ESG) factors can be assessed through green accounting in digital financial inclusion projects. By reviewing previous studies, it discusses how Environmental Management Accounting (EMA) and sustainability accounting can be linked with digital finance indicators. The paper finds that although green accounting provides useful tools to measure environmental outcomes, it is still difficult to develop uniform standards, ensure reliable data, and connect digital inclusion with sustainability results. To solve these issues, the study proposes a simple framework that combines accounting measures with digital technologies. It also highlights the need for cooperation among policymakers, financial institutions, and technology experts to promote the use of green accounting in financial inclusion programs.

Keywords: Green accounting, ESG reporting, digital financial inclusion, developing economies, sustainability metrics, environmental management accounting

Paper ID 474

Outcome-Based Education through the Eyes of Learners a Reality Check with their Performance: A Case Study of Varendra University Students

Md. Nafijur Islam Tonmoy, Md.Rafidul Alam Shovon, Asim Al Zaki, Md. Moinuddin Zahangir*, Md. Asfaq Salehin
Department of Political Science, Varendra University
Email: nitonmoy99@gmail.com, rafidulshovon2k@gmail.com, zimofficial13@yahoo.com, moinuddin@vu.edu.bd*, asfaq@vu.edu.bd

Abstract

In early 2023, Varendra University began implementing Outcome-Based Education (OBE) to transition from rote learning to competency-based education. This research examines undergraduate students' understanding of Outcome-Based Education (OBE) principles and their assessments of its effectiveness in shaping their academic experiences. A standardized survey was conducted across multiple disciplines to evaluate both quantitative and qualitative responses, examining the clarity of learning outcomes, the alignment of assessments, and overall student satisfaction. The results show that most students like OBE

because it makes learning more organized and useful. A lot of people say it helps them get ready for work and think critically. Some students, on the other hand, said that there were gaps between what they wanted to learn and what they actually learned. This showed that we needed clearer learning goals, more open grading rubrics, and more help with finding resources. In conclusion, while OBE implementation shows encouraging progress with active faculty involvement, its long-term success depends on bridging skill gaps, enhancing institutional support, and ensuring fairness and clarity in assessment practices.

Keywords: Outcome-Based Education, student perception, competency-based learning, higher Education.

Page ID: 475

Challenges and Opportunities of Technology Integration in Rural Education: A Bangladesh Perspective

Susmita Mitra[1]*, Sudipto Kumar Chakrabarty[1], Arnob Debnath[1], Sandiya Akter Boby[1] and Md. Mortuza Ahmmed[2]

[1]Department of Computer Science, American International University-Bangladesh, [2]Department of Mathematics, American International University-Bangladesh, Dhaka, Bangladesh,

E-mail: 23-50599-1@student.aiub.edu*, 23-50622-1@student.aiub.edu, 23-50605-1@student.aiub.edu, 23-50623-1@student.aiub.edu, mortuza@aiub.edu

Abstract

Technology in the education system is not an option, but it has become a significant tool enhancing the learning experience. Bangladesh has made gradual progress in integrating technology into rural education, despite a number of challenges, including a lack of energy, a poor internet connection, a lack of equipment, and a lack of teachers with the mandatory technical skills. The purpose of this study is to evaluate the last 14 years, spanning the period from 2010 to 2024, to identify the primary challenges and opportunities of integrating technology into rural Bangladesh and propose effective policy recommendations for the future (2025-2030). For the analysis of this study, secondary data were collected from diverse sources, including the Bangladesh Bureau of Educational Information and Statistics (BANBEIS), the Ministry of Primary and Mass Education, World Bank Education Reports, and NGO impact reports. This dataset gives information on the percentage of Rural Schools with Electricity and Internet, Student-to-Device Ratio, percentage of Teachers Trained in Digital Pedagogy, Digital Curriculum Integration, Average Student Digital Literacy Score, Govt. & NGO EdTech Investment. The study applies descriptive statistics, trend analysis, correlation analysis, and multiple linear regression to examine the relationship. The findings indicate that the electricity in rural schools rose by 55% from 2010 to 2024, and internet access increased by 58%. A notable rise highlighted that teacher training has increased by about 78%, student digital literacy reached 70/100, and online participation grew to 65%, which is showing greater engagement with technology. Engagement with technology has enhanced teacher training, student digital literacy, and online participation. However, challenges like inadequate connectivity, a shortage of digital devices, and an inappropriate curriculum emphasize the importance of continued investment and support.

Keywords: Education, Rural Education, Digital Literacy in Bangladesh, EdTech Challenges and Opportunities, ICT in Education Development

Paper ID 476

Greenwashing in Bangladesh's Ready-Made Garment (RMG) Sector: An Impediment to Sustainable Development

Ashfakur Chowdhury*, Shahnaz Parvin, Minhazul Arefin
Army IBA, Sylhet, Bangladesh
Email: nafyrahman@gmail.com*, shahnazparvinpopy1@gmail.com, minhazularefin2021@gmail.com

Abstract
Although international law, consumer pressure and incentive schemes have compelled companies to embrace sustainability buzzwords, many companies continue to exploit the open-ended or even blatantly deceptive environmental statements to secure a competitive advantage for a lot of companies, particularly with the fast-growing export-driven sectors. This paper takes the plunge into greenwashing in the Bangladesh Ready-Made Garment (RMG) sector, outlines the underlying causes and consequences of greenwashing over environmental and social sustainability, examines the existing regulatory and non-regulatory efforts, and proposes a set of synchronized regulatory, institutional, and market-based measures that could mitigate the effects of deception and advance the cause of true sustainability. The discussion is based on the uploaded project report, Greenwashing: An Impediment Towards Sustainable Future as well as recent research, NGO studies, industry reports and regulatory changes.

Paper ID 477

Sustainable Waste Pathways: Reimagining Mountain Tourism Practices in Bandarban

Muhammad Wahidur Rahman*, Mret Maung U
Department of Governance and Development Studies, Bandarban University, Bandarban, Bangladesh
E-mail: wahidur.rahman@bubban.ac.bd*, mretmaung4@gmail.com

Abstract
One of Bangladesh's most popular mountain tourist destinations, Bandarban, has seen a sharp increase in visitors in recent years, putting more strain on the area's delicate hill ecosystems. Unmanaged tourism waste is one of the biggest problems, endangering local livelihoods, the environment, and the region's long-term viability. This study looks at how waste is currently managed in Bandarban's popular tourist destinations, identifies the main sources and categories of waste produced, and assesses how well the current public, private, and community-led programs are working. The study evaluates the behavioral factors and infrastructure deficiencies that lead to waste mismanagement in the region using a mixed-methods approach that combines field observations, surveys with visitors and locals, and stakeholder interviews. The results show that poor disposal facilities, a lack of awareness among tourists, a lack of coordination between authorities and indigenous communities, and a lack of waste collection systems all contribute to environmental degradation. The study suggests a thorough framework for sustainable waste management that incorporates circular waste practices, eco-friendly travel regulations, community involvement, and enforcement mechanisms driven by policy. By putting these strategies into practice, ecological pressures can be considerably reduced, responsible tourism can be encouraged, and the long-term sustainable growth of Bandarban's mountain tourism industry can be supported.

Keywords: Sustainable waste management, solid waste, mountain tourism, hill slope, awareness

Integrated Machine Learning for Country-Level Municipal Solid Waste (MSW) Prediction and Policy Diagnostics

Efrath Hossain Shihab[1]*, Fahima Tajmoon Tafree[1], Mahdi Hassan Noor Asif[1], Tamim Hasan Apurbo[1], Md. Mortuza Ahmmed[2]

[1]Department of Computer Science, American International University- Bangladesh, Dhaka; [2]Department of Mathematics, American International University- Bangladesh, Dhaka, Bangladesh

Email: 22-47592-2@student.aiub.edu*, 22-48109-2@student.aiub.edu, 22-47345-2@student.aiub.edu, 22-47600-2@student.aiub.edu, mortuza@aiub.edu

Abstract:

Proper prediction of the municipal solid waste (MSW) development is crucial to the national capacity planning, investment in infrastructure and sustainable waste management policy, especially in the high rate of urbanization and economic growth. The paper builds a leakage- resistant, machine learning system that can predict country-level MSW production and can further offer policy-relevant diagnostic information on the main factors of its creation. The country-level observations are analyzed, including the waste volumes, population size, economic activity, and geographic features using the World Bank What-a-Waste Global Database with the use of macroeconomic and demographic indicators. The pipeline to preprocess the data was made reproducible and it included per-capita feature engineering, skewed variables were log transformed, missing values were replaced, and categorical encoding. Various regression models were tested in a single cross-validation model to be sure of the unbiased performance evaluation and sound model comparison. The nested cross validation experiment shows that Support Vector Regression (SVR) has a better predictive performance, which represented by the smallest Root Mean Square Error (RMSE). Lasso regression achieves a similar result as SVR, while tree-based ensemble methods, i.e. Random Forest, XGBoost, Histogram Gradient Boosting achieve reduced predictive power in the setting of the current dataset configuration. SVR attains the lowest nested- CV RMSE (0.295) with strong explanatory power ($R^2 \approx 0.95$). The most significant predictors of the national MSW generation are identified by model-agnostic explainability methods (permutation feature importance and SHAP-based analysis) as population size, gross domestic product, and per- capita waste intensity. These diagnostics provide clear and practical information regarding the socioeconomic processes the sources of waste. On balance, the suggested framework offers an interpretable and replicable MSW predictive instrument and contributes to evidence-based policymaking in the waste management planning and sustainable development policies.

Keywords: MSW; regression; What-a-Waste Global Database (WWGD); World Development Indicators (WDI); nested cross-validation; group split; SHAP; policy diagnostics.

Paper ID 479

From "Green City" Branding to Ground Reality: Waste Management Challenges and Opportunities in Rajshahi's Hospitality Sector

Rubel Hossen*, Tahasin Alam, Maliha Noor Anha, Md. Likhon, Md. Kamal Pasa
[1]Department of Anthropology, Faculty of Social Science, University of Rajshahi, Bangladesh
Email: s2110449157@ru.ac.bd*, tahasinalam65@gmail.com, malihaanha19@gmail.com, mdlikhonhosen108@gmail.com, kamalpasa@ru.ac.bd

Abstract
Rajshahi, Bangladesh, is branded as a *"Green City,"* yet its hospitality industry continues to face detrimental and institutionalized waste-management issues. This research aims to understand the gap between aspiration and practice among these stakeholders by exploring the *'behind the scenes'* views and actions taken by hotel and restaurant managers and staff, municipal authorities, informal waste collectors, NGOs, and customers. This mixed-methods study included 60 participants. The qualitative sample included 26 semi-structured interviews with hospitality-sector stakeholders, including eight hotel and guesthouse managers, six restaurant owners or managers, and 12 staff members in food preparation, serving, and cleaning. Additionally, 6 KIIs of informal waste collectors, 3 KIIs of municipal authorities, and 3 KIIs of NGOs or environmental organizations were conducted. Twenty-two customer exit surveys were conducted at selected restaurants and hotels to assess their awareness, perceptions, and behaviors regarding waste management. Field observations were conducted in five high-activity hospitality areas of Rajshahi. The study identifies four key themes: (1) source-level segregation failure; (2) institutional barriers in policy interventions and coordination; (3) the paradox of sustainability branding versus actual practice; and (4) overwhelming stakeholder consensus on suggested solutions. The results highlight the urgency for municipal authorities to intervene, establish systems for the organized segregation of waste, and implement governance measures that give stakeholders ownership. This paper offers a framework that links Rajshahi's sustainability identity to practical, scalable waste management solutions. Although rooted in the local context, these lessons also address broader challenges faced by sustainable tourism in developing cities.

Keywords: Waste management, hospitality sector, green tourism, municipal governance, sustainable urban development

Paper ID 480

Private Daycare Centers in Dhaka: Revealing the Business Opportunities and the Role of Social Work in Building a Successful Industry

Md. Rakibul Islam*, Most. Wahida Tasnim, Tariqul Islam
Institute of Social Welfare and Research, University of Dhaka
Email: mdrakibul-2021185017@iswr.du.ac.bd*; wahidatasnim11@gmail.com; tariqul-2021013588@iswr.du.ac.bd

Abstract
Private daycare centers in Dhaka are a necessary service due to the increasing number of women in the workforce and the requirement for high-quality childcare. This study puts its focus on the business prospects for private daycare facilities and gives special attention to how the practice of social work can guarantee that the sector is both profitable and inherently structured. The research adopted a qualitative method, conducting 16 in-depth interviews, 8 with owners and officials and 8 with clients from various daycare centers in Dhaka. The interviews gave us further information about management strategies, business opportunities, and challenges in doing a business. Most of the centers reported having high

business costs, service related difficulties and challenges in recruiting employees. The research also explored guardian satisfaction with daycare services, specifically things such as how easy it is to access, how much, whether or not it is safe, and how quality the care is. Several guardians indicated they were happy, partly because they felt it was affordable and easily accessible, as well as feeling that the centers were educational. Nevertheless, a considerable number of clients were still concerned about the proper learning, socialization and mental growth of the children, cost and quality of services. In addition, seven Key Informant Interviews (KIIs) were completed with appropriate stakeholders, such as legislators, social workers, and child development professionals, to discover the manner in which social work principles can promote ethical practice, inclusivity, and trust in this burgeoning profession. Professional social work practice in the field was very limited. The findings presented the intersection between social responsibility and entrepreneurship and proposed a model of childcare services that not only meets consumer requirements but also facilitates community well-being.

Paper ID 481

Mitigating Environmental Pollution Through Sustainable E-Waste Management in Bangladesh: A Review of Global Approaches and Innovations

Khondoker Mahmud Parvez[1]*, Rabita Hasan[2], Md. Shahjahan Ali[1]
[1]Khulna University of Engineering & Technology, Khulna; [2]Gopalganj Science and Technology University, Gopalganj, Bangladesh
Email: parudu@gmail.com*, rabitahasan32@gmail.com, msal@ce.kuet.ac.bd

Abstract
This study presents a comprehensive review of sustainable e-waste management in Bangladesh, with a particular emphasis on reducing environmental pollution through the adoption of global best practices and innovations. The rapid growth of electronic waste worldwide, projected to reach 74.7 million metric tons by 2030, poses serious environmental and public health risks, especially for developing countries such as Bangladesh, where informal recycling and weak regulatory enforcement are prevalent. This review examines successful e-waste management approaches implemented in Europe, including Extended Producer Responsibility (EPR) and Circular Economy (CE) frameworks, which prioritize waste reduction, material recovery, reuse, and environmentally sound recycling. Countries such as Germany and the United Kingdom demonstrate how effective EPR implementation can enhance recycling efficiency and minimize environmental contamination. In addition, CE-oriented strategies, including eco-design, extended product lifespan, and refurbishment, contribute to lowering pollution caused by improper e-waste disposal. The study also explores emerging technological innovations such as chemical recycling, artificial intelligence-based sorting systems, and pyrolysis, which have improved recycling efficiency and reduced hazardous emissions. By synthesizing global experiences, this paper highlights practical pathways for Bangladesh to reduce environmental pollution through improved policy frameworks, investment in modern recycling technologies, and increased public awareness. Finally, the review discusses key challenges and opportunities associated with transitioning toward a sustainable and pollution-reducing e-waste management system in Bangladesh.

Keywords: E-waste management, environmental pollution reduction, extended producer responsibility, sustainable management, circular economy paradigm, Bangladesh

Paper ID 488

Comparative Conceptual Analysis: Bridging Youth Skill Gaps in Bangladesh and Malaysia

Md. Adnan Ishtiaque*, Hasibul Islam Asma, Afreen Meem
Department of Economics, Bangladesh University of Business and Technology, Dhaka, Bangladesh
Email: mdadnanishtiaque029@gmail.com*,sheikhshawon785927810@gmail.com, asmameem456@gmail.com

Abstract
This study presents a conceptual comparative analysis of the youth skill gap in Bangladesh and Malaysia, two nations at distinct yet pivotal stages of economic development. Defining the "skill gap" as a multi-dimensional mismatch between workforce capabilities and labor market demands, this paper examines its root causes, manifestations, and potential policy remedies within both contexts. Through a synthesis of literature and policy frameworks, it finds that while Bangladesh contends with fundamental challenges in educational quality, vocational training capacity, and an economy dominated by low-skill sectors, Malaysia faces a more advanced challenge of graduate skills mismatch—particularly in critical soft skills—within its transition to a high-income, innovation-driven economy. The analysis establishes that interventions focusing solely on skill supply are insufficient without concurrent demand-side strategies aimed at structural economic transformation and high-quality job creation. This paper proposes a conceptual framework linking educational policy, industrial strategy, and governance, aligning the pursuit of bridging the skill gap with the Sustainable Development Goals (SDGs), particularly SDG 4 (Quality Education), SDG 8 (Decent Work and Economic Growth), and SDG 9 (Industry, Innovation and Infrastructure). The findings aim to inform a synergistic, multi-stakeholder policy approach that aligns skill formation with specific national economic trajectories to enhance youth employability, foster innovation, and achieve sustainable development.

Keywords: Skill Gap, Youth Unemployment, Comparative Policy Analysis, TVET, Economic Transformation, Sustainable Development Goals (SDGs), Bangladesh, Malaysia

Paper ID 490

Controlling Inflation through Market Dynamics and Government Policy

Chayan Devnath Mishu*
Department of Economics, Bangladesh University of Business and Technology
Email: chayandevnath04@gmail.com*

Abstract
This paper examines the dynamics of inflation in Bangladesh for FY 2023-24, highlighting key external shocks that have intensified inflationary pressures. With an inflation rate of 9.73%, the investigation identifies the primary drivers as imported inflation, currency depreciation, and domestic supply bottlenecks. While appropriate monetary and fiscal policies have been implemented, their effectiveness is constrained by prevailing supply-side challenges. The analysis emphasizes the need for a comprehensive policy framework that balances aggregate demand management with structural reforms aimed at enhancing agricultural productivity, energy security, and external sector resilience. Future research directions include assessing the long-term impacts of these policies on inflation dynamics and exploring the influence of global commodity price fluctuations.

Keywords: Inflation, Bangladesh, Monetary Policy, Supply-Side Constraints, Economic Stability, Agricultural Productivity, Currency Depreciation, Remittances, Economic Growth

Paper ID 492

Impact of Isomorphic Pressures on Accounting Textbook Selections: Evidence from Bangladesh

Rehana Fowzia*
Department of Business Administration, Stamford University Bangladesh
Email: rehana.fowzia@gmail.com*

Abstract
The impact of textbooks on teaching effectiveness in accounting is fundamental. The primary aim of this research is to analyze accounting faculties' perceptions of textbook selection at university level in light of mimetic, coercive, and normative isomorphic pressures employing institutional theory. A quantitative survey was administered to accounting faculties from several higher educational institutions. Forty respondents rated statements addressing mimetic, coercive, and normative pressures concerning textbook selection. The data was aligned with the research objectives and analyzed using one-sample t-tests. The findings reveal that coercive pressures, like institutional policies and accreditation requirements, impact faculty preferences of textbook selection. There is also mimicry as faculty check textbook choices against those of leading peer institutions and align with them. Normative isomorphic influences that apply include selection attitudes shaped by professional ethics and the disciplinary customs championed by academic professional organizations. Even with this shaping influence, some faculty members persist in pushing back against those boundaries due to the contextual relevance and limited academic rigor of the textbooks. This study enriches the literature by applying institutional theory to the underexplored area of textbook selection in accounting education, offering empirical evidence on how isomorphic pressures affect faculty attitudes. The findings provide guidance for institutions aiming to balance regulatory compliance with academic autonomy in educational resource choices.

Keywords: Accounting Textbook Selection, Institutional Theory, Coercive Isomorphism, Mimetic Isomorphism, Normative Isomorphism.

Paper ID 493

Determinants of Street Vendors' Income in the Informal Sector of Rajshahi City

Md. Rakibul Islam*, Shihab Sharar Raad, Md. Asduzzaman, Kiron, Md. Shamsul Alam
Department of Economics, Varendra University, Rajshahi-6204, Bangladesh
Email: r.islam@vu.edu.bd*, shihabraad@gmail.com, kiron@vu.edu.bd, shamsul@vu.edu.bd

Abstract
Street vendors play a vital role in the informal economy of Rajshahi, particularly those selling vegetables, yet their income remains shaped by a complex mix of operational, structural, and policy-related factors. This study investigates the key factors that influence the daily income of street vegetable vendors operating in Rajshahi city's informal markets. Using a sample of 51 vendors, data was collected through structured face-to-face interviews, covering various aspects such as buying cost, source of vegetables, vending location, working days, and storage access. The analysis was conducted using multiple linear regression in SPSS to identify which factors significantly impact vendors' average daily profit. Findings revealed that the average buying cost is the most important determinant of profit. Vendors who invested more in buying vegetables earned more, perhaps as a result of buying in bulk, having higher quality goods, or having more buyers. Other variables such as vending place, days worked per week, storage, and vegetable source (e.g., wholesalers) had positive but statistically insignificant impacts on profit. Descriptive analysis further highlighted the tough realities vendors face, such as long working hours, lack

of infrastructure, and dependence on middlemen for supply. Although the model explained about 33.7% of the variation in profit, it is likely that other personal, environmental, and seasonal factors also play important roles. The study concludes that improving vendors' access to capital and reducing their dependency on intermediaries could significantly boost their income. It also proposes concrete policy measures, including formal recognition of street vendors, enhanced market infrastructure, provision of microcredit, and support for vendor cooperatives.

Keywords: Street Vendors, Informal Economy, Income Determinants, Rajshahi City, Multiple Linear Regression, Micro-credit and policy support.

Paper ID 494

Fintech Adoption and Environmental Quality in Bangladesh: Pathways Toward Achieving Sustainable Development Goals

Md. Mustaqim Roshid[1]*, Sohidul Islam[2], Md. Shawan Uddin[1], Abdul Waaje[3]

[1]Department of Management, University of Rajshahi; [2]International Islamic University Chittagong; [3]Michigan Technological University
Email: mustaqimroshid@gmail.com*, sohidulislam60ctg@gmail.com, shawanmgt@ru.ac.bd, awaaje@mtu.edu

Abstract
Achieving sustainable development goals (SDGs) while addressing environmental degradation has become a central challenge for emerging economies. The Bangladesh plays a pivotal role in the global sustainability agenda because of their rapid economic growth, large populations, and rising energy demands. This study investigates how fintech adoption, fiscal policy, trade openness, population growth, and economic growth influence environmental quality in Bangladesh during the period 1990 to 2024. Environmental quality is measured through the load capacity factor (LCF), which captures the balance between ecological footprint and biocapacity. The study applies the Augmented Mean Group (AMG) estimator to identify long-run elasticities and employs Method of Moments Quantile Regression (MMQR) for robustness checks. The results indicate that fintech adoption significantly improves LCF, suggesting that digital financial innovation enhances environmental quality by promoting resource efficiency and sustainable economic activities. On the other hand, fiscal policy, trade openness, and population growth exert negative effects on LCF, highlighting persistent demographic and structural pressures. Economic growth is positively associated with LCF, pointing to emerging sustainable growth pathways. The findings emphasize the importance of fintech in advancing SDG 9 and SDG 13, while also calling for fiscal and trade reforms that align with climate action and environmental goals.

Keywords: Fintech Adoption, Fiscal Policy, Load Capacity Factor, Sustainable Development

Paper ID 496

A Predictive–Prescriptive Analytics Approach to E-Commerce Profitability Using Blended Ensemble Model

Mohammad Soad Khan*, Sudipta Paul, Shovan Samanta Turzo, Md. Rifat Shahriar, Shariful Islam, Mahbub, Md Fuad Hossain Saad
[1]Department of Computer Science and Engineering, Daffodil International University, Dhaka, Bangladesh
Email: khan22205101428@diu.edu.bd*, paul22205101167@diu.edu.bd, turzo15-5785@diu.edu.bd, shahriar22205101125@diu.edu.bd, mahbub22205101471@diu.edu.bd, saad22205101463@diu.edu.bd

Abstract
The challenge that e-commerce retailers are facing is the sustainable ability to match competitive discounting and effective shipping model with profitability. The conventional methods tend to make pricing and logistics decisions separately, which restrict their usefulness in maximizing profit. This paper presents a Predictive–Prescriptive Analytics framework of machine learning and optimization for profit-conscious decision-making in e-commerce retailing. During prediction, several models such as Linear Regression, Random Forest, Gradient Boosting Machine (GBM), XGBoost and Artificial Neural Network (ANN) are trained to predict order-profit .The results of the experiment show that a blended ensemble model of ANN, Random Forest, and XGBoost has better prediction performance with R^2=0.87, better than individual models.During the prescriptive phase, an optimization decision is introduced to (1) suggest discount between 0% to 50% to determine profit-maximizing levels for each product , and (2) compare various shipping methods to determine which shipping mode(e.g. Same day delivery , First class delivery, Second class delivery, Standard class delivery) is the most cost-effective with respect to both delivery-time and profit constraints. The compound model produces product- based suggestions on the maximum discount, shipping mode and the expected gain in profits. The study provides a practical data- driven method to profit-aware retail decision-making effectively closing the gap between predictive and prescriptive solutions to e-commerce profitability.

Keywords: Predictive analytics, prescriptive analytics, profit optimization, discount optimization, shipping optimization, blended ensemble learning

Paper ID 498

Data Localization and Its Impact on Business Opportunities: A Bangladesh Perspective

Md. Ziaur Rahman*
Bangladesh Judicial Service
Email : judgezia@gmail.com*

Abstract
In the digital age, data has become a crucial asset, driving innovation, economic growth, and governance. However, the rapid rise in data generation and processing has raised serious concerns about privacy and security. Data localisation, which means the practice of storing and managing data within national borders, has emerged as a strategic approach to safeguard information privacy and assert data sovereignty. For Bangladesh, this concept holds the power to reshape the digital ecology. Data localisation can open up business opportunities by inspiring the setup of local data centres, strengthening cybersecurity systems and ensuring compliance standards. It can also provide confidence for startups and technology firms to innovate in a safer and reliable digital ecology. However, this localisation initiative should be handled carefully so that it does not create trade barriers or impede Bangladesh's connection with global markets. Bangladesh has gained significant growth in the Information and Technology (ICT) sector over the years,

and it has also witnessed several data breach incidents, including the exposure of personal information of over 50 million citizens, which points to the value of robust data protection frameworks. While the country has enacted cyber laws like the Information and Technology Act 2006 and the Cyber Security Ordinance 2025, these are insufficient to protect data subject rights as well as the data sovereignty. Absence of a comprehensive data protection law undermines trust and limits the country's ability to attract business investment and foster foreign entrepreneurship. To address the existing legal gap, Bangladesh has recently enacted two complementary data laws- the National Data Management Ordinance 2025 and the National Data Protection Ordinance 2025. The time has come to evaluate data localization regulations in terms of their design and compatibility on a global scale, and to see whether the regulations can indeed protect the privacy of citizens and at the same time, open-up economic opportunities in the digital economy age.

Keywords: Cybersecurity, Data Localisation, Data Protection Law, Digital Economy, Information and Technology (ICT).

Paper ID 500

Do Job Demands Always Harm Performance? Reframing Work–Life Balance in Tourism Policing

Tanjil Bhuiyan[1]*, Md. Nurul Islam Nepo[2], Md. Solaiman Chowdhury[3], Rashadoujjaman Rakib[4], Md. Sujon Ali Joardar[1], Md. Akbar Sardar[3]

[1]Department of Tourism and Hospitality Management, University of Rajshahi; [2]Department of Business Administration, Varendra University; [3]Department of Management Studies, University of Rajshahi; [4]Institute of Business Administration, University of Rajshahi,

Email: tanjil.thm@ru.ac.bd*, nipusarkar.ru@gmail.com, schowdhury@ru.ac.bd, rash.rakib.bd@gmail.com, sujonnao@gmail.com, smakbar3965@gmail.com

Abstract

Tourism policing plays a pivotal role in ensuring visitor safety and sustaining destination competitiveness, yet little is known about how work–life balance shapes job performance within this specialized unit in developing economies. Addressing this gap, the present study examines the effects of six WLB dimensions, namely time management, emotional involvement, work–family conflict, organizational culture, workload, and support systems, on the job performance of Tourist Police in Bangladesh. Grounded in the Job Demands–Resources model, Work–Family Border Theory, and Conservation of Resources theory, the study adopts a quantitative, explanatory research design. Data were collected from 263 tourist police personnel stationed across major tourist destinations and analyzed using Partial Least Squares Structural Equation Modeling. The findings reveal that time management is the strongest positive predictor of job performance, underscoring its importance in managing the unpredictability of tourism security work. Contrary to conventional assumptions, workload and work–family conflict also exhibit positive and statistically significant relationships with performance, suggesting that job demands may function as motivational challenges rather than stressors in resource-constrained and collectivist contexts. In contrast, emotional involvement, organizational culture, and support systems show no direct influence on performance outcomes. This study advances work–life balance scholarship by reconceptualizing job demands as potential performance enhancers in tourism policing. Practically, the findings underscore the importance of targeted time management training and context-sensitive workforce policies to strengthen frontline performance in emerging tourism destinations.

Keywords: Work–life balance; Job performance; Tourist police; Job demands–resources; Tourism security

Paper ID 502

Impact of Social Media Influencer on Purchase Decision: A Study on Facebook Users in Bangladesh

Abida Rahman Orna*, Md. Mahbobor Rahaman
Department of Business Administration, Faculty of Business & Entrepreneurship, Daffodil International University
Email: orna2304081103@diu.edu.bd*, mahboborrahman.ba@diu.edu.bd

Abstract
Digital revolution has accelerated social media engagement, which in turn has profoundly impacted consumers' purchasing decisions through online influencers. This research inspects the impact of social media influencers on purchase decision particularly the Facebook users in Bangladesh, and provide understandings of changing buying behaviour via Facebook uses. The main objective is to get insights into how influencer marketing changed consumers purchasing behaviour of the Facebook users of Bangladesh. The study will take on quantitative method of research, sample size of 350 Bangladeshi Facebook users. A questionnaire will be designed based on demographics to assess involvement with Facebook, viewpoint of influencers. Collected data will be analysed using statistical software such as SPSS. Influencers have a great impact on making decision, for purchasing any product from Facebook. Celebrity influencers are highly followed in Bangladesh. The findings will consist responses with variety, showing the influence of social media influencers, changing buying behaviour. Comparison of choices and perceptions will be shown based on various demographics such as age, gender, location, education level, income status, and level of engagement with Facebook and types of influencer they follow. By analysis of collected data will provide insights into influencer marketing, purchase decision, demographical variation of perception while purchasing a product, ethical impact of influencers on product selection and purchase. The future directions could be an analysis of how cultural and socioeconomic variables moderate influencer effectiveness, impact of ethical influencers promoting ethical products, study of micro and nano-influencers in specialized markets. Based on the findings, brands in Bangladesh are recommended to work with authentic and reliable influencers to deliver value. Focus should be on transparency and ethical promotion to build long term trust.

Paper ID 503

Impacts of Land Use Land Cover Changes on Carbon Emission Dynamics in Khulna Region, Bangladesh

Md Nafiz Islam*, Biplob Gazi, Redwan Bin Rokon Ovi, Tasfia Tasnim Subah
Khulna University
Email: nafizislam2426@gmail.com*, biplob.gazi.ku@gmail.com, redwanovi121@gmail.com, tasfia1025@gmail.com

Abstract
Land use and land cover (LULC) change is one of the major factors influencing carbon emission patterns in rapidly urbanizing regions. This study examines the spatial and temporal changes in LULC and the related land-based carbon emissions in Khulna city from 2000 to 2025, using multispectral Landsat imagery and an IPCC-based emission factor approach. Five key land classes-built-up areas, agriculture, bare land, water bodies and vegetation were mapped through a supervised Maximum Likelihood Classification (MLC) method, which produced a high classification accuracy (87-95%). The results show a sharp increase in built-up land, rising from 6.9% to 25.9%, while agriculture, vegetation, water bodies and bare land declined throughout the study period. As these changes occurred, total carbon emissions increased from 19.01 $\times 10^3$ tons/year in 2000 to 29.76 $\times 10^3$ tons/year in 2025 and total carbon absorption

declined due to the loss of natural sinks. Net emissions more than doubled, largely because of rapid urban expansion and the conversion of farmland and vegetated areas into impervious surfaces. Overall, the study highlights a clear link between unplanned urban growth and rising carbon emissions, emphasizing the need for improved land management and low-carbon urban planning strategies in Khulna City.

Keywords: Carbon emissions, Urbanization, Carbon absorption, Land Use land Cover, Environmental sustainability

Paper ID 504

FinTech-driven mobile remittance services and their impact on sustainable finance in Bangladesh

Md. Mahbobor Rahaman, Fatema Akter Srabony*, Sk.Mahabuba, Ayesha Tarin
Department of Business Administration, Faculty of Business & Entrepreneurship, Daffodil International University, Dhaka, Bangladesh
E-mail: mahboborrahman.ba@diu.edu.bd, srabony23104081048@diu.edu.bd*, mahabuba23104081012@diu.edu.bd, akter23104081010@diu.edu.bd

Abstract
FinTech has transformed the financial landscape by introducing innovative services, with mobile remittance playing a key role in enabling faster, easier, and sustainable money transfers. This study investigates FinTech-driven mobile remittance services in Bangladesh and their impact on sustainable finance. A descriptive research design was employed, and data were collected using a simple random sampling method from 250 users of mobile financial services, specifically bKash, Nagad, and Rocket, who constituted the study's sample. Data were collected through a structured questionnaire and analyzed with SPSS software. The study findings reveal that mobile remittance services enhance financial inclusion, facilitate faster and cost-effective transactions, ensure transparency, and promote sustainability in Bangladesh. The study findings reveal that mobile remittance service enhance financial inclusion, facilitate faster and cost-effective transactions, ensure transparency, and promote sustainability in Bangladesh. Government agencies, NGOs, and FinTech companies should collaborate to improve financial literacy, ensuring that users, particularly those in rural and marginalized areas, can effectively utilize mobile remittance services. Future research can investigate the impact of other mobile banking services, such as loans, savings, bill payments, and microfinance, to further explore their role in sustainable finance in Bangladesh.

Keywords: FinTech, Mobile Remittance, Sustainable Finance, Mobile App, MFS, Bangladesh.

Paper ID 506

Impact of Uber Ride Sharing App on Economic Growth in Bangladesh

Md. Mahbobor Rahaman, Johura Akter Easha*, Muna Akter
Department of Business Administration, Faculty of Business & Entrepreneurship, Daffodil International University, Dhaka, Bangladesh
E-mail: mahboborrahman.ba@diu.edu.bd, easha23104081017@diu.edu.bd* , akter23104081004@diu.edu.bd

Abstract
Digital ride-sharing platforms have changed the way people move around cities, especially in developing countries like Bangladesh. Among these platforms, Uber has played an important role in improving transportation services while also creating new income opportunities. This study aims to explore how

Uber's digital ride-sharing services contribute to economic growth in Bangladesh. Using a descriptive research design, data were collected from 250 Uber drivers and users through structured questionnaires. The study applied a simple random sampling method, and the responses were analyzed using SPSS. The findings show that Uber has positively influenced economic growth by creating jobs, increasing personal income, and making urban transportation more efficient and accessible. Overall, the study suggests that digital ride-sharing platforms can support sustainable economic development if they are properly managed. Therefore, it recommends that the government encourage such platforms while introducing appropriate regulations to ensure long-term sustainability. Future research could use more advanced economic models, such as Computable General Equilibrium (CGE) models, to better capture Uber's wider economic impact and to examine how ride-sharing, fintech, and urban planning together can drive digital transformation and inclusive growth in Bangladesh.

Keywords: Uber Rides, Economic Growth, Productivity, Mobility , Digital Platforms, Apps, Bangladesh

Paper ID 507

Strategic Energy Intelligence: Catalyzing Digital Transformation and Sustainable Business Models

Md. Shadman Rafid Khan*, Md. Arifuzzaman, Partho Kumer Nonda, Al- Ispahani Arif Jahan Jiko, Md. Rokonuzzaman Mim

Department of Electrical and Electronic Engineering, Varendra University, Rajshahi6204, Bangladesh

Email: shadmanrkhan@gmail.com*, arifuzzaman@vu.edu.bd, partho@vu.edu.bd, aiarifjahanjiko@gmail.com , rokonuzzaman@vu.edu.bd

Abstract

The increasing integration of sustainability and digitalization has positioned Strategic Energy Intelligence (SEI) as a vital enabler of organizational transformation in the energy domain. This research investigates how SEI—encompassing the use of advanced analytics, Artificial Intelligence (AI) and Business Intelligence (BI) systems for energy data management—catalyzes Digital Transformation (DT) and the development of Sustainable Business Models (SBMs). Drawing upon a systematic review of contemporary literature, the study reveals that digital technologies such as IoT, Big Data and Cloud Computing significantly enhance operational efficiency, grid stability and renewable integration. However, technological adoption alone does not ensure sustainability impact; strategic alignment between energy intelligence and corporate environmental objectives remains essential. The proposed conceptual framework delineates the causal relationship between energy data-driven intelligence and sustainable value creation, delivery and capture mechanisms within SBMs. Furthermore, the research highlights the moderating role of green strategic practices in optimizing financial performance and environmental returns from SEI initiatives. The study contributes to bridging existing theoretical gaps by offering an integrative perspective that links digital transformation, strategic energy management and sustainability innovation. Ultimately, SEI is positioned not merely as a technological asset but as a strategic capability that empowers enterprises to achieve long-term competitive advantage through intelligent, data-driven and sustainable energy strategies.

Keywords: Strategic Energy Intelligence (SEI), Digital Transformation (DT), Sustainable Business Models (SBMs), Artificial Intelligence (AI) and Business Intelligence (BI), Sustainability Innovation

Paper ID 508

AI-Driven Fin Tech Solutions for Green Energy Adoption: An Interdisciplinary Approach to Sustainable Consumer Behavior

Partho Kumer Nonda*, Al- Ispahani Arif Jahan Jiko', Md. Arifuzzaman, Md. Shadman Rafid Khan, Md. Rokonuzzaman Mim
Department of Electrical and Electronic Engineering, Varendra University, Rajshahi-6204, Bangladesh
Email: partho@vu.edu.bd*, aiarifjahanjiko@gmail.com, arifuzzaman@vu.edu.bd, shadmanrkhan@gmail.com, rokonuzzaman@vu.edu.bd

Abstract
In addition to technology advancements in renewable energy systems, creative financial structures that encourage consumer participation are also necessary for the global shift to net-zero emissions. However, the accessibility, openness and efficiency of traditional funding mechanisms are still restricted which hinders the broad adoption of green energy. With the aim of speeding the adoption of renewable energy, this study fills this gap by creating an AI-driven FinTech framework that combines digital finance, smart energy systems and consumer behavioral insights. Through a combination of survey data gathered from prospective users of green energy solutions and simulation-based modeling of AI-enhanced FinTech platforms, the study uses a mixed-method design. To maximize funding, better risk assessment and boost confidence in sustainable energy projects, the system combines blockchain-based microinvestments, machine learning algorithms and IoT-enabled analytics. According to empirical research, FinTech powered by AI lowers transaction barriers, boosts consumer confidence in investments and enhances their propensity to embrace renewable energy technology. Statistically significant trends show that, when backed by open digital platforms, consumer trust, ethical branding and financial accessibility are important factors that influence adoption behavior. By connecting engineering-driven optimization with sustainability-focused consumer interaction, this research makes a significant contribution to the theoretical and practical applications of green finance. Designing inclusive digital infrastructures that facilitate financial inclusion, energy innovation and the advancement of the Sustainable Development Goals are examples of policy implications (SDG 7: Affordable and Clean Energy and SDG 13: Climate Action).

Keywords: AI-driven FinTech, Green energy adoption, Consumer behavior, Blockchain micro-investment, Sustainable digital finance, Renewable energy financing.

Paper ID 509

Consumer Perception and Purchasing Behavior Toward Circular Economy Products Among University Students in Bangladesh

Sanuar Hossain*, Md Zahid Hasan, Md. Abdullah Al Mamun
Department of Business Administration, Bangladesh Army University of Engineering & Technology, Natore, Bangladesh
Email: sanuar@bauet.ac.bd*, iuzahid53@gmail.com, abdullahfin416@gmail.com

Abstract
The circular economy (CE) is becoming a key strategy to achieve sustainability by reducing waste and reusing resources. In developing countries like Bangladesh, understanding consumer behavior toward CE products is vital for promoting sustainable markets. This study aims to examine the key factors influencing consumer perception and behavior toward circular economy products among university

students in Bangladesh. This study is based on mixed method to explore the relationship among the variables. The research focuses on six key factors including Environmental Awareness (EA), Product Value (PV), Circular Economy Knowledge (CEK), Attitude (ATT), Purchase Intentions (PI), Purchase Behavior (PB) and Green Trust (GT). A structured questionnaire survey has been utilized in collecting data from 377 university students from different academic backgrounds in Bangladesh. The collected data have been analyzed using SMART PLS4 software to examine the relationships among the variables. It is found that (EA), (CEK), (ATT), (PI) and (GT) significantly influence the purchasing behavior of the consumers while the moderating effect of GT in the relationship of PI and PB has been rejected. The product Value (PV) showed insignificant results on the purchase intention of CE products among the young consumers in Bangladesh. This study will provide useful insights for policymakers, educators, and marketers to promote sustainable consumption among young consumers. It also highlights the need for education and awareness programs to increase understanding of CE practices and support the development of a sustainable economy in Bangladesh.

Keywords: Circular Economy, Consumer Behavior, Sustainability, University Students, Bangladesh

Paper ID 511

Exploring the Impact of EdTech: A Study of Digital Transformation of Education in Bangladesh

Md. Mahbobor Rahaman*[1], Tehzeeb Sanam Ashiq[2]
[1]Department of Business Administration, Faculty of Business & Entrepreneurship, Daffodil International University,
[2]Department of Banking and Insurance, Faculty of Business Studies, University of Dhaka
E-mail: mahboborrahman.ba@diu.edu.bd*, ashiq0138@gmail.com

Abstract
Education has always played a central role in shaping society, and over time it has evolved from traditional classroom-based methods to more technology-driven approaches. In Bangladesh, Educational Technology (EdTech) has emerged as an important tool for transforming the conventional education system by making learning more inclusive and accessible. The main objective of this research is to evaluate the overall impact of EdTech on teaching and learning outcomes in Bangladesh. The study adopts a quantitative and descriptive research approach, using primary data collected through questionnaire surveys from 250 randomly selected respondents. The findings highlight the current state of EdTech adoption in the country, showing improvements in the quality of learning materials, innovation in teaching practices, and increased learning flexibility. However, the results also point to ongoing challenges related to digital infrastructure, affordability, and limited access, particularly in rural areas. Based on these findings, the study recommends strengthening digital infrastructure, ensuring affordable access to EdTech, and supporting capacity-building initiatives for both teachers and learners. The study further emphasizes the importance of collaboration among government agencies, private sector stakeholders, and educational institutions to develop a sustainable and inclusive digital education ecosystem in Bangladesh.

Keywords: EdTech, Digital Transformation, Education, DigiLearning, Online Education, eLearning.

Paper ID 512

How Personality Shapes Performance: An Empirical Study of the Big Five Traits in the Workplace

Mir Mokaddesh Ali*
Institute of Business Administration (IBA), University of Rajshahi, Bangladesh
E-mail: riponru02@ru.ac.bd*

Abstract
This study investigates the effect of the Big Five personality traits (Openness to experience, Conscientiousness, Extraversion, Agreeableness, and Neuroticism) on the job performance of commercial bank managers in Bangladesh. Data was collected from a sample of 120 bank managers using a structured questionnaire and analyzed through multiple regression analysis in SPSS. The regression model revealed that conscientiousness (β = 0.506, p = 0.000) had the strongest positive influence on job performance, followed by openness to experience (β = 0.211, p = 0.005) and extraversion (β = 0.149, p = 0.047). In contrast, neuroticism (β = -0.278, p = 0.000) showed a significant negative impact on performance, suggesting that emotionally unstable individuals or those prone to anxiety and mood swings are likely to perform worse. Finally, agreeableness (β = 0.116, p = 0.101) was not statistically significant in predicting job performance. These findings suggest that certain personality traits, particularly conscientiousness and openness, are the key predictors of managerial performance in the banking sector. The results also provide valuable insights for human resource professionals, enabling better alignment of personality profiles with job roles during talent management. Overall, the findings provide evidence-based guidance for human resource policymakers and banking regulators in designing standardized competency frameworks for the use of personality testing in managerial decisions. In addition, the study can also support the identification of high-potential leaders whose personality profiles align with the strategic demands of the banking industry of Bangladesh.

Keywords: Big Five Personality Traits, Job Performance, Commercial Bank Managers, Workplace Behavior, Motivation

Paper ID 514

Corporate Governance Quality and Sustainability Performance in the Bangladeshi Banking Sector: A GRI-Based Panel Moderation Analysis

Sumon Sheikh[1]*, Monny Chowdhury[2]
[1]Department of Accounting, Bangladesh University of Business and Technology (BUBT), [2]Department of Accounting and Information Systems, Jatiya Kabi Kazi Nazrul Islam University, Mymensingh, Bangladesh
Email: sumonsheikhknu@gmail.com*, monnyais54@gmail.com

Abstract
Banks play a significant role in the development of sustainable finance as they promote environmental, social, and governance (ESG) policies. This study examines the impact of corporate governance quality (CGQ) on the sustainability performance (SP) of listed commercial banks in Bangladesh and examines the moderating effects of financial performance (FP) in this relationship. A quantitative explanatory research approach was employed to analyze an unbalanced panel dataset of 31 banks with 154 firm-year observations over a period of five years from 2019 to 2023. SP was measured using GRI-based indicators (GRI 303 and GRI 305), while CGQ and ROA apprehended governance and financial attributes. Fixed-effects (FE), random-effects (RE), and robust panel estimations were employed to address heterogeneity, serial correlation, and cross-sectional dependence. According to the findings, CGQ positively and significantly affects SP, which suggests that strong governance fosters more reliable SP. The FE model

demonstrate that FP has a non-significant moderating effect on SP. On the other hand, RE model estimates that CGQ marginally reduces the adverse influence of FP on SP. It suggests the role of CGQ in controlling FP into sustainability investments. Firm size also negatively affects SP that indicates larger banks face execution challenges. Overall, the study contributes to the literature in the field of corporate governance and sustainability by robust estimation in detecting moderation effects. The findings provide invaluable insights for policymakers, regulators, and banks by highlighting CGQ as a device to strengthen sustainability performance.

Keywords: Corporate Governance Quality, Sustainability Performance, GRI Framework, ESG Disclosure, and Moderation Effect

Paper ID 515

A Social Entrepreneurship Approach to Educational Technology: Developing an Accessible and Sustainable Interactive Classroom Ecosystem

MD Foysal Siddik*
Varendra University, Rajshahi-6204, Bangladesh
Email: fx5894@gmail.com*

Abstract
The widespread adoption of interactive educational technology (EdTech) in developing nations is hindered by high costs and "West-centric" designs that fail to account for local infrastructural realities. Existing proprietary solutions often enforce vendor lock-in and high energy demands, exacerbating the digital divide. This paper presents a social entrepreneurship approach to dismantling these barriers through the development of a modular, repairable interactive ecosystem. Our methodology utilizes a frugal engineering framework, implementing a standalone "Smart System" driven by a Raspberry Pi 5 and infrared tracking technology. This architecture decouples the interactive mechanism from the display output, allowing institutions to retrofit existing standard projectors. Results demonstrate that this system addresses three critical adoption barriers identified in development literature: electricity, connectivity, and hardware logistics. The system operates on 15–20 watts—approximately 90% less energy than traditional desktop-based setups—enabling off-grid operation via portable power banks. Furthermore, the device functions as a localized offline computing node, mitigating reliance on continuous internet connectivity. By championing open standards and significant cost reduction, this project offers a scalable, innovation-driven pathway to meet SDG 4 targets in resource-constrained environments like Bangladesh.

Keywords: EdTech (Education Technology), SDG (Sustainable Development Goals), Frugal Innovation, Social Entrepreneurship, Interactive Smart Classroom, Developing Countries

Paper ID 516

Mobile Financial Services and Digital Transformation as Drivers of Sustainable Economic Inclusion in Bangladesh

Naimal Islam Hridoy[1]*, Tohomina Rahman Tisha[1], Mahdi Hassan Noor Asif[1], Tamim Hasan Apurbo[1], Md. Mortuza Ahmmed[2]
[1]Department of Computer Science, American International University- Bangladesh, Dhaka, Bangladesh;
[2]Department of Mathematics, American International University-Bangladesh, Dhaka, Bangladesh
Email: 23-54300-3@student.aiub.edu*, 22-47600-2@student.aiub.edu, 22-47345-2@student.aiub.edu, 23-54303-3@student.aiub.edu, mortuza@aiub.edu

Abstract
Mobile Financial Services (MFS) and digital transformation have become key platforms of sustainable economic inclusion in Bangladesh, through increasing the spread of financial access, improving the efficiency of transactions, and addressing traditional banking barriers. Based on the information collected between 1994 and 2023, this longitudinal study traces the national patterns of MFS adoption, sustainability rates, profits and profitability, environmental performance and the rate of inclusiveness. Evidence shows through empirical studies that there is a strong and enduring rise in both adoption and inclusion of over 85 per cent in a number of recent years, thus, associated with improved sustainability performance and increased financial participation by marginalised groups. Trend analyses suggest that high utilisation of MFS leads to long term socio-economical resilience, with short term profitability fluctuating. Correlational and comparative assessments also draw attention to the positive correlation of increased rates of adoption with better results of inclusion and sustainability; whilst environmental indicators stabilise as digital systems take over from resource-intensive banking operations. The study therefore concludes that MFS-driven digital transformation is a must in achieving inclusive and sustainable growth in the Bangladesh. It will be necessary to augment digital literacy, rural connection, and favourable policy structures to optimise the long-term developmental effects of MFS and to provide fair participation of all groups of the population.

Keywords: Mobile Financial Services (MFS), Financial Inclusion, Digital Transformation, Sustainable Development

Paper ID 517

Governance Structures, Sustainability Practices, and Bank Profitability in Bangladesh: A Panel Data Analysis

Apsanara Mahabuba Mim[1], Sumon Sheikh[2]*
[1]Department of Business Administration, Sonargaon University, [2]Department of Accounting, Bangladesh University of Business and Technology, Dhaka, Bangladesh
Email: Mahabubaislammima@gmail.com, sumonsheikhknu@gmail.com*

Abstract
In today's climate crisis, the link between governance, sustainability reporting, and financial performance is a key academic debate in Bangladesh's shifting economy. Although the banking industry has also come up with numerous green banking requirements, the question remains as to whether these requirements really create economic value or are mere symbolic compliance exercises. This research study studies these dynamics with the help of a balanced panel dataset including 16 commercial banks that are listed on the DSE within the period of five years (2019-2023). The pooled ordinary least squares (POLS) regression with bootstrapping (1,000 resamples) was utilized, which guaranteed a robust statistical inference, with firm-level variables as size and leverage. Sustainability practices were modelled through a 5-point binary Green Accounting Disclosure Index (GADI). Resource Dependence Theory is well supported by the empirical evidence indicating that the size of the board is the most important factor of bank profitability, which also supports the lending-related services. On the other hand, GADI and sustainability committees have no statistically significant relationship with Return on Assets. Such a trend would indicate a condition of institutional decoupling, which involves banks taking up the form of a structural facade of sustainability to meet regulatory demands of institutions like the Bangladesh Bank but do not implement these practices in the core strategic decision-making processes. The findings suggest to have sustainability make a significant contribution to profitability, regulators must move beyond voluntary regulations to compulsory, third-party verified ESG reporting regimes. To bank boards, the study highlights the importance of increasing board capacity and board diversity as a requirement of carrying through green activities to the level of financial viability.

Keywords: Green Accounting, Sustainability Reporting, Firm Performance, Developing Economy, Corporate Governance

Paper ID 518

Impact of Ownership Structure on the Quality of Integrated Reporting: Empirical Evidence from an Emerging Economy

Sabrina Yousuf[1], Md. Jamil Sharif[2]
[1]Department of Humanities, Bangladesh University of Engineering & Technology (BUET), [2]Department of Accounting, Faculty of Business Studies, University of Dhaka
Email: sabrinayousuf@hum.buet.ac.bd*, jamilais9003@du.ac.bd

Abstract
The purpose of this study is to examine the integrated reporting (IR) practice and to investigate the impact of ownership structure on integrated reporting quality (IRQ) in an emerging economy. The study uses a sample of 216 firm-year observations derived from the listed non-financial companies in Bangladesh for the years 2015–2023, which follow integrated reporting. The study employs a content analysis approach to measure the Integrated Reporting Quality (IRQ) based on a structured checklist and scoring method. To examine the impact of ownership structure on IRQ, a multivariate analysis using panel-corrected standard errors (PCSE) has been conducted. The content analysis findings indicate that over the years, the quality of integrated reporting (IR) has improved for the non-financial companies in Bangladesh. The results have shown that foreign ownership (FGOWN) and government ownership have a positive and significant association with IRQ. Again, ownership concentration (OWNCON) has a significantly negative association with IRQ. The results of this study have significant implications for firms, enabling them to make informed decisions about structuring ownership. Also, policymakers can benefit from this study. As the adoption of IR is voluntary in Bangladesh, implementing mandatory rules can lead to better outcomes.

Keywords: Integrated reporting, Integrated reporting quality, Ownership structures, Bangladesh.

Page ID 519

Machine Learning Approaches for Credit Default Prediction: Insights from Logistic Regression to Deep Neural Networks

Nasim Parvez*, Hridoy Saha, Shakibul Hasan, Antony Mondal, Md Didarul Islam, Md Muhasin Ail, Shovan Samanta Turzo
Department of Computer Science and Engineering, Daffodil International University, Dhaka, Bangladesh
Email: parvez15-6422@diu.edu .bd*, saha15-6476@diu.edu.bd, hasan15-6083@diu.edu.bd, mondal15-6532@diu.edu.bd, islam15-6231@diu.edu.bd, muhasin15-4739@diu.edu.bd, turzo15-5785@diu.edu.bd

Abstract
The FinTech has greatly changed the evaluation of credit among the developing world, especially among the underbanked individuals who do not have traditional financial history. The paper builds and tests an artificial intelligence-based model of credit risk prediction with alternative data like utility payment history, mobile-usage behavior, and online wallet transactions. We test and compare six machine learning models, namely, Logistic Regression, Support Vector Machines (SVM), XGBoost, Deep Neural Networks (DNN), Random Forest, and CatBoost, using such features as RevolvingUtilizationOfUnsecuredLines and SeriousDlq2Yrs. The results indicate that deep learning and ensemble frameworks are quite effective in the enhancement of predictive accuracy and real-time borrower behavior, which is better than the conventional credit-scoring action. Nevertheless, there is still

a problem connected to explainability of models and data privacy. The main findings of this paper are: (1) an integrated preprocessing workflow with feature scaling, outlier removal and class balancing; (2) a controlled comparative analysis of six machine learning models using the same conditions; and (3) the discovery of risk factors that have a significant impact, such as RevolvingUtilization Of Unsecured Lines and Number Of Times90 Days Late.

Paper ID 521

Strengthening Corporate Governance for Sustainable Growth: Insights from the Pharmaceutical Industry in Bangladesh

Md. Sumon Hossain[1]*, Tarun Sen[2], Sumi Saha[1], Mst. Hasna Banu[1]
1Department of Accounting and Information Systems, University of Rajshahi, 2Department of Accounting and Information Systems, Jashore University of Science and Technology
Email: sumon7027@ru.ac.bd* , t.sen@just.edu.bd , sahaais28@gmail.com, hasna@ru.ac.bd

Abstract
This study investigates the impact of corporate governance practices on firm performance in the pharmaceutical industry of Bangladesh. Using a sample of publicly listed pharmaceutical firms on the Dhaka Stock Exchange (DSE) from 2019–2024, the research focuses on return on assets (ROA) and earnings per share (EPS) as measures of financial performance. Key governance mechanisms analyzed include board size, board independence, board gender diversity, audit committee independence, and board meeting frequency, while firm size and leverage are included as control variables. The findings reveal that board meeting frequency and firm size are positively associated with ROA, whereas leverage exerts a negative influence on both ROA and EPS. Female directors and audit committee independence, unexpectedly, exhibit negative associations with EPS. The results suggest that stronger board engagement, effective audit committee independence, and optimal firm size enhance profitability, while excessive leverage and tokenistic gender representation may hinder performance. Therefore, policymakers should strengthen corporate governance frameworks to ensure active oversight, genuine inclusion, and prudent financial management for improved bank profitability.

Keywords: Corporate Governance, Pharmaceutical Industry, Firm Performance, ROA, EPS, Bangladesh

Paper ID 523

Automated String Art Generation: A Review of Optimization and Machine Learning Approaches in Computational Fabrication

Md. Nazat Kabir*, **Nazmul Haque Naqib**, Mst. Rukaiya Islam Tonni
Department of Electrical & Computer Engineering, Rajshahi University of Engineering and technology, Rajshahi, Bangladesh
Email: nazatkabir7@gmail.com*, nokibsarkar@gmail.com, rukaiya.tonni@gmail.com

Abstract
This literature review comprehensively examines the advancements in computational fabrication and implementation of robotic automation in manufacturing String Arts which is traditionally made manually. Manufacturing art pieces using automation allows us to mass produce art for lower prices and also allows us an opportunity to implement designs made by AI. This analysis was focused on two paradigms: a deterministic model-based approach that is rooted in discrete optimization and a data-driven learning based approach with the employment of deep Convolutional Neural Network (CNN). These algorithms were implemented using microcontroller powered custom built systems. Key findings indicate that even

though both systems produced String Arts, the Discrete Optimization Framework demonstrated a more mature approach to the physical fabrication pipeline. This was particularly evident in its formal treatment of perceptual challenges, such as achieving grayscale nuance, and its rigorous graph-theoretic solution to the critical constraint of single-thread path planning. The compromise between interpretability and complexity and also between accessibility and precision was illustrated in this analysis. Also a trajectory for future research in this burgeoning field of computational art was outlined.

Keywords: String art, computational fabrication, discrete optimization, deep learning, robotics in art, CNN, Eulerian path

Paper ID 526

Exploring the Impact of Education, Health, and the Labour Force on Economic Growth: A Case Study of Morocco

Yahya Fikri1*, Mohamed Rhalma1, Abdelhamid Nechchad1,2
1ENCG Tangier, Abdelmalek Essaadi University Tetouan, Morocco; 2ESCA Business school of management, Casablanca, Morocco
Email: fikriyahya685@gmail.com*

Abstract
The purpose of this study is to investigate how Morocco's economic growth is related to life expectancy, labor force participation, and education. Additionally, this study looks into how endogenous and exogenous ideas affect economic growth. GDP per capita was the dependent variable in our panel data regression methodology. Our research includes a total of 23 observations from Morocco between 2000 and 2022. The study made use of secondary data from World Bank databases. Presenting and offering data analysis is the essay's primary goal. The results show a negative correlation between education and labor force participation, but a positive correlation between life expectancy and economic growth. The study's conclusions suggest that Morocco must implement long-term economic growth strategies. Therefore, improving the standard of living for the populace is essential to supporting economic growth initiatives. The way this study looks at how life expectancy, education, and labor force participation impact economic growth may be what makes it unique. Morocco's knowledge on this topic may provide a unique perspective to the body of previous empirical research.

Keywords: Economic Growth, Health, Education, Morocco, Labour force

Participated Universities and Organizations

1. Abdelmalek Essaadi University Tetouan, Morocco
2. Ahsanullah University of Science and Technology
3. ALFA University College (AUC), Malaysia
4. American International University-Bangladesh, Dhaka, Bangladesh
5. Amla Govt. College, Kushtia, Bangladesh
6. Army IBA, Sylhet, Bangladesh
7. Bandarban University, Bandarban, Bangladesh
8. Bangladesh Air Force Shaheen College, Bogura
9. Bangladesh Army University of Engineering & Technology, Natore, Bangladesh
10. Bangladesh Judicial Service
11. Bangladesh Maritime University
12. Bangladesh Open University
13. Bangladesh University of Business & Technology
14. Bangladesh University of Engineering & Technology (BUET)
15. Bangladesh University of Professionals
16. Bangladesh University, Dhaka, Bangladesh
17. Begum Rokeya University, Rangpur, Bangladesh
18. BRAC University
19. Budapest University of Economics and Business, Budapest, Hungary
20. Chandpur Science and Technology University
21. Comilla University
22. Daffodil International University
23. Directorate General of Family Planning, Bangladesh
24. Directorate of Secondary and Higher Education, Ministry of Education, Bangladesh
25. ESCA Business school of management, Casablanca, Morocco
26. Gopalganj Science and Technology University
27. Govt. Bangla College, Dhaka, Bangladesh
28. Grameen Danone Foods Limited Bangladesh
29. Hajee Mohammad Danesh Science and Technology University
30. Hanoi University, Vietnam
31. Carbon Credit Development
32. Independent University, Bangladesh (IUB)
33. International Islamic University Chittagong (IIUC), Bangladesh
34. International University of Business Agriculture and Technology
35. Islamic University
36. Jagannath University
37. Jahangirnagar University
38. Jashore University of Science and Technology
39. Jatiya Kabi Kazi Nazrul Islam University, Bangladesh
40. Khulna University of Engineering & Technology (KUET)
41. Khulna University, Bangladesh
42. Khwaja Yunus Ali University, Sirajganj, Bangladesh
43. Mahidol University, Thailand
44. Mawlana Bhashani Science and Technology University, Bangladesh
45. Michigan Technological University, Houghton, MI, USA
46. Nalanda University, India
47. National University, Bangladesh

48. Noakhali Science and Technology University
49. North Bengal Medical College Hospital, Sirajganj, Bangladesh
50. North East University, Bangladesh
51. North Western University, Khulna, Bangladesh
52. Pabna University of Science and Technology
53. Panchagarh Government Women's College
54. Presidency University
55. Rabindra Maitree University
56. Rajshahi College
57. Rajshahi University of Engineering and Technology
58. SBS Swiss Business School, Kloten-Zurich, Switzerland
59. Shahjalal University of Science and Technology, Sylhet, Bangladesh
60. Sonargaon University
61. Southeast University
62. Stamford University Bangladesh
63. Sunway University, Malaysia
64. SURCH, Bakshibazar, Dhaka, Bangladesh
65. Swinburne University of Technology, Malaysia
66. Sylhet Agricultural University
67. Teesta University, Rangpur, Bangladesh
68. Tripura University, India
69. Universiti Teknologi Malaysia, Malaysia
70. University at Albany, USA
71. University of Chittagong
72. University of Dhaka
73. University of Rajshahi
74. University of Skill Enrichment and Technology
75. University Putra Malaysia
76. Universiti Sains Islam Malaysia
77. University Tun Abdul, Malaysia
78. Uttara University
79. Varendra University
80. World Linkup

Participated Countries

1. Bangladesh
2. Hungary
3. India
4. Malaysia
5. Morocco
6. Switzerland
7. Thailand
8. United States of America
9. Vietnam

ICBISD 2026



Sponsored by

RUNNER

Department of Business Administration, Varendra University