

ICEBTM 2025

International Conference on Economics,
Business and Technology Management

Dhaka, Bangladesh, 14 & 15 November 2025

Theme

Sustainability Focused Industry Trends in Global Research

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School of Business and Entrepreneurship
Independent University, Bangladesh (IUB)





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Message from the Chief Patron



Didar A. Husain

Chairman, Board of Trustees (BoT)

Independent University, Bangladesh (IUB)

On behalf of the Board of Trustees of Independent University, Bangladesh (IUB), I extend a warm welcome to all international and local participants of ICEBTM 2025. As we witness rapid transformations in technology, business practices, and environmental priorities, the need for sustainable approaches has never been greater. This conference comes at a critical moment, providing a stage where knowledge, innovation, and leadership converge to recommend new pathways for progress on sustainability.

ICEBTM 2025 intends to provide a platform for researchers, academics, and industry leaders all over the world to promote, share, and discuss various new issues and developments in the areas of Business, Economics, Technology, and Entrepreneurship. The Board of Trustees facilitates the School of Business and Entrepreneurship (SBE) in organizing such an impactful initiative that positions Bangladesh on the international stage of academic and industry dialogue. ICEBTM 2025 is not just an academic gathering but a call to action to strengthen partnerships among institutions, industries, and communities so that together we can face the challenges of sustainability and development.

This conference, ICEBTM 2025, will critically examine how businesses can transition from being part of the challenge to becoming central drivers of solutions. This will be achieved through a multidisciplinary lens, fostering a necessary dialogue on the strategic integration of business models, economic principles, and transformative technologies.

I sincerely hope that this conference will spark transformative ideas, strengthen networks, and inspire participants to play a meaningful role in shaping industries that are not only innovative but also responsible and resilient.

Message from the Patron



Prof. Dr. M. Tamim

Vice Chancellor

Independent University, Bangladesh (IUB)

It gives me immense pleasure to welcome you to the International Conference on Economics, Business and Technology Management (ICEBTM 2025), being held on 14–15 November 2025, at The Westin Dhaka. This year’s theme, “Sustainability Focused Industry Trends in Global Research,” reflects Independent University, Bangladesh’s (IUB) continued commitment to addressing the most pressing challenges of our time through meaningful scholarship and collaboration.

The core mission of ICEBTM 2025 is to directly translate academic insight into industrial applications. The conference is designed as a collaborative workshop for the future, deliberately bringing together researchers and industry leaders to bridge the gap between academia and industry. As universities around the world strive to create greater impact in society, IUB recognizes the importance of bridging academic excellence with industry-driven practices.

I am delighted to welcome distinguished speakers, dedicated researchers, and promising young scholars to this conference. I believe the knowledge shared and networks formed here will go a long way in contributing to resilient, inclusive, and sustainable futures across industries.

Message from the Advisor



Prof. Dr. Daniel W. Lund

Pro Vice Chancellor

Independent University, Bangladesh (IUB)

On behalf of the Independent University, Bangladesh (IUB) and the Office of the Pro-Vice Chancellor, I am delighted to support the ICEBTM 2025 Conference and the publication of the Conference proceedings. As a driving force of business education in Bangladesh, IUB's School of Business and Entrepreneurship brings together a wealth of local and international scholars from a wide range of educational and topical backgrounds.

The ICEBTM 2025 Conference, likewise, has brought together scholars, industry experts, and educators from around the world to share ideas and scholarly insights, to discuss contemporary issues in economics, business, and technology management, and to build cooperative research communities. The Conference proceedings are a highly effective way for the School of Business and Entrepreneurship to highlight the innovative research and insights shared at the ICEBTM 2025 Conference.

I offer a vote of thanks to the Conference organizing teams, the proceedings' contributors and editors, and all of the administrators and participants that made ICEBTM 2025 and the publication of the proceedings possible.

Message from the Honorary General Chair



Prof. Dr. Raisul Awal Mahmood

Dean (Acting)

School of Business and Entrepreneurship, IUB

It's a great honor and privilege to welcome you to the ICEBTM 2025, organized by the School of Business and Entrepreneurship (SBE) at Independent University, Bangladesh. Power of collaboration – between faculty and students, academia and industry, research and practice, is the cornerstone of the SBE's vision. This conference enshrines that vision by offering a vibrant platform to exchange new ideas, showcase innovations, and forge enduring partnerships.

The chosen theme, ***“Sustainability Focused Industry Trends in Global Research,”*** underscores the urgency of aligning business practices and technological advancements with the imperatives of environmental responsibility and social well-being. Different sessions, discussions, and presentations will highlight the dynamic role of business and technology in advancing global challenges while promoting inclusivity and long-term growth.

As an Honorary General Chair of ICEBTM 2025, I am confident that this conference will catalyze academic excellence, industry engagement, and impactful research. I extend my heartfelt appreciation to our speakers, contributors, and participants for their support to make this conference a success.

Message from the General Chair



Prof. Dr. Md. Mamun Habib

Head, Department of Management

School of Business and Entrepreneurship (SBE)

As General Chair of ICEBTM 2025, I am delighted to welcome all distinguished guests, researchers, and practitioners to this international conference taking place on November 14-15 in Dhaka, Bangladesh.

The School of Business and Entrepreneurship (SBE), ***an AACSB member and ACBSP-accredited institution***, provides precisely such a platform through ICEBTM 2025, where diverse voices and expertise converge to address sustainability, one of the defining challenges of our time. The Board of Trustees (BoT) of IUB believes that academics should never be profit-driven; hence, all their initiatives embody this philosophy. The unconditional support of BoT in organizing ICEBTM 2025 is both unparalleled and exemplary within the landscape of private university academia.

Through the participation of about 260 registered authors/co-authors, more than 210 accepted papers, 5 keynote speeches, 8 industry talks, 3 invited talks, 26 parallel sessions for oral and poster presentations, two academia-industry discussions, Meet the journal editors, and the Ph.D. Colloquium & paper-producing workshop, Conference Proceedings with **ISBN 978-984-35-5270-9**, this event will spark dialogue, promote knowledge-sharing, and encourage practical steps toward building a sustainable future.

I am deeply grateful to our organizing committee, conference partners, and contributors who have worked tirelessly to make ICEBTM 2025 possible. On behalf of the organizing committee, we are obliged to our *Platinum, Gold, Silver and Supporting sponsors*, including Apex, Guardian, Dhaka Bank, Monem Group, New Asia Group, Rahimafrooz, ACI, and so on.

We encourage all participants to take full advantage of this platform to learn, to share, and to inspire. May this conference be a milestone in our shared journey toward a better tomorrow!

KEYNOTE SPEAKER



Professor Dr. Rajah Rasiah

University of Malaya

Saturday, 15 November 2025, 09.00 AM – 09.30 AM

Title: Sustainable Industrial Upgrading and Climate Resilience: The Southeast Asian Experience

The latecomer industrialization thesis has acted as a powerful instrument in promoting industrialization. However, not much work exists to explain why some economies that attempted to industrialize are facing premature deindustrialization, while few have managed to not only catch up economically but also leapfrog to shape the technology frontier in a number of industries. This keynote speech problematizes and assesses industrial policies and industrialization in the Southeast Asian market economies of Brunei, Indonesia, Malaysia, Philippines, Singapore, and Thailand, and the transition economies of Cambodia, Lao PDR, Myanmar, and Vietnam, and Timor-Leste, with a focus on related sustainable development goals (SDGs). Driven by an agile state, Singapore managed to become a developed economy through strong industrial upgrading. Malaysia has by 2024 launched four national industrial policies, while Indonesia, Philippines and Thailand introduced ad hoc strategies to support industrialization. Foreign transnational corporations have played a major role in stimulating manufacturing expansion in these economies.

Prof. Dr. Rajah Rasiah is currently a Distinguished Professor of Economics at the Asia-Europe Institute of the University of Malaya (58 in the QS World University Rankings 2026). Times Higher Education (THE) World University Rankings 2025: UM is within the 251-300 band, according to THE. He primarily focuses his research on technological innovation and economic development. Distinguished Professor Dr. Rajah Rasiah began to work on the economics of innovation after enrolling at Cambridge University to pursue his doctorate in economics in 1989. Since then, he has become a global pioneer in innovation and development. He introduced the Systemic Quad model, transforming the impact of strategic clustering on global employment, wages, and sustainable development.

KEYNOTE SPEAKER



Professor Dr. Jonathan Liu

International Business School, Manchester

Friday, 14 November 2025, 3.15 PM – 3.45 PM

Title: Getting Published: Tricks of Trade

Professor Jonathan Liu serves as Executive Dean at the International Business School in Sale (Manchester), and is Professor of Global Business Management, with a distinguished academic career spanning Aston, Middlesex, Regent's, and the Global Banking School. A prolific scholar and committed mentor, he has authored over 100 articles and nine books on business, management, performance, and entrepreneurship. As Editor-in-Chief of the International Journal of Business Performance Management and active on several editorial boards, he brings firsthand knowledge of academic progression and publishing standards.

Along with his experience with the British Academy of Management, the National Conference of University Professors, and the Chair of Ming-Ai Association, Professor Liu will share his experiences on getting published and how to deal with the challenges along the way. Drawing on his experience as a seasoned editor and successful researcher, Professor Liu's talk will guide scholars—especially early-career researchers—through the publication process.

Prof. Liu is an adjunct Professor at the University of Wales, Trinity St. David (in the 2025 QS World University Rankings, the University of Wales, Trinity Saint David (UWTSD), is ranked at #128), where he supervises doctoral research students. Jonathan has in-depth and hands-on experience in launching new academic ventures and start-up businesses. He has been involved in transforming established businesses in both academic and public institutions in the United Kingdom, Europe, Southeast Asia, and China.

KEYNOTE SPEAKER



Professor Dr. Maniam Kaliannan

The University of Nottingham Malaysia

Friday, 14 November 2025, 3.45 PM – 4.15 PM

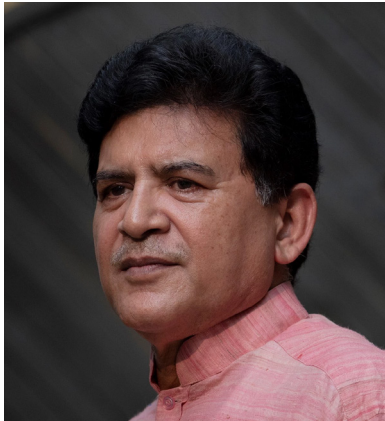
Title: Leadership in the Age of Digital Transformation: A New Business Paradigm

In a world increasingly driven by rapid technological advancements, digital transformation is no longer a choice; it is a necessity. Leadership styles must evolve to navigate the complexities and opportunities of the digital era. Traditional management approaches are giving way to agile, innovation-driven strategies that demand new mindsets, skills, and organizational cultures.

Leaders today must not only embrace emerging technologies like AI, big data, and automation but also inspire adaptability, resilience, and ethical responsibility within their teams. Drawing on real-world examples and global trends, this presentation will offer insights into how forward-thinking leaders can foster innovation, enhance customer value, and drive sustainable growth in digitally disrupted markets. Participants will gain a clearer understanding of the competencies required to lead successfully in the new business paradigm—and how to future-proof their organizations in an increasingly dynamic global landscape.

Dr. Maniam Kaliannan is Professor of Human Resource Management and Associate Dean of the University of Nottingham Malaysia (The University of Nottingham Malaysia is ranked among the top 100 universities globally and is also ranked 20th in the UK based on the QS World University Rankings 2025). His research interests include human resource management, talent management, knowledge management, public sector management, and economics. He has presented and published his work in both conferences and international journals.

KEYNOTE SPEAKER



Dr. Hossain Zillur Rahman

Executive Chairman

*Power and Participation Research Centre (PPRC)
& Chairperson, BRAC*

Friday, 14 November 2025, 09.30 AM – 10 AM

Dr. Hossain Zillur Rahman is an economist and social thinker, currently the Executive Chairman of the Power and Participation Research Centre (PPRC) and Chairperson of Brac. He studied economics at the University of Dhaka and earned a PhD in political sociology from the University of Manchester. He worked for over two decades at the Bangladesh Institute of Development Studies (BIDS) before founding PPRC in 1996. In 2008–09, he served as Adviser (equivalent to a Cabinet Minister rank) in Bangladesh's Caretaker Government, overseeing education and commerce.

Dr. Rahman has led key national policy initiatives, including Bangladesh's first Poverty Reduction Strategy Paper, and has made significant contributions to the fields of poverty, governance, and social inclusion. He is also a Senior Trustee on BRAC's Global Board and has received international recognition, including the Dr. John Meyer Global Citizenship Award (2009).

KEYNOTE SPEAKER



Dr. Ahmad Ahsan

Director

Policy Research Institute of Bangladesh

Saturday, 15 November 2025, 09.30 AM – 10.00 AM

Dr. Ahmad Ahsan is the Director of the Policy Research Institute of Bangladesh. He obtained his PhD in Economics from Columbia University and BSS and MSS in Economics from Dhaka University. A macroeconomist by training, he is currently researching Bangladesh's growth, economic geography, urbanization, and decentralization issues in addition to writing on current economic developments. He is a former Lead Economist of the World Bank, Consultant to the United Nations, New York, Food and Agriculture Organization, the Bangladesh Institute of Development Studies and a Dhaka University faculty member.

He led World Bank teams in policy dialogues and development policy reform lending in Africa, East Asia, and South Asia regions. He has worked closely with the IMF, regional bodies such as the ADB, AfDB, APEC, and ASEAN, as well as with the Governments of Japan and the United States, and with researchers from universities and think tanks in various countries. He was the lead author of several World Bank reports and has published well-cited research papers in journals and books.

INDUSTRY TALK



Dr. Derek Westfall

*Former Senior Supply Chain Project Manager
The Boeing Company, USA*

Friday, 14 November 2025, 10.20 AM – 10.45 AM

Dr. Derek Westfall is a globally recognized supply chain thought leader, educator, and strategist, bringing over 37 years of experience in end-to-end supply chain management, innovation, and leadership. He retired after a 37-year supply chain career, culminating in 15 years as a Senior Supply Chain Project Manager at the Boeing Company. He holds a Doctorate in Organization Change and Leadership from the University of Southern California and a master's in supply chain management from Penn State University.

Dr. Westfall's career spans multiple industries and roles, including high-impact positions at PECO, Blount, Intel Corporation, and Boeing, where he consistently demonstrated mastery in S&OP, demand planning, logistics, inventory optimization, and supplier collaboration. Notably, at Blount, he led global demand chain operations for a \$600M business with forecast accuracy exceeding 90%, managing \$35M in inventory across 13 warehouses worldwide.

A passionate educator, Dr. Westfall has been shaping future supply chain leaders since 2017 as an adjunct professor at Portland State University and currently serves as a full-time instructor at Oregon State University, where he teaches courses on operations, strategic sourcing, and project management. In addition to 12 professional supply chain certifications, he also teaches ASCM and other certification programs and is the author of *How to Create a Winning 3PL Partnership*.

INDUSTRY TALK



Dr. Ben Bvepfepfe

FCILT, FCIPS, CAPM

*Specialist, Strategic Supply Chain
Management Design*

Saturday, 15 November 2025, 10.00 AM – 10.25 AM

Dr. Ben Bvepfepfe is a specialist in strategic supply chain management design, implementation, and operational performance for both public and private sectors. Sound knowledge and practical experience in Europe, Africa, the Middle East, and Asia. PhD holder in corporate social responsibility (CSR), an MSc Graduate in Supply Chain Management, a Fellow of the Chartered Institute of Logistics and Transport (FCILT), a Fellow of the Chartered Institute of Procurement and Supply (FCIPS) and a Certified associate in project management (CAPM).

He has been an active member of CILT for over 30 years, having chaired CILT Zimbabwe and served as Regional Chair for CILT UAE. He is an External Examiner for UK Universities and Chief Moderator for Logistics and Supply Chain Professional Programmes.

He published in international journals and presented papers at numerous international conferences, workshops, and seminars on various aspects of logistics and supply chain management. He has research interests in Supply Chain Risk Management, Corporate Social Responsibility, and the broader supply chain environment. Has authored various learning and teaching materials for professional institutes.

INDUSTRY TALK



Syed Nasim Manzur

Managing Director

Apex Footwear Limited

Friday, 14 November 2025, 10,00 AM – 10.20 AM

Syed Nasim Manzur completed his B.Sc. in Economics with a focus on Entrepreneurial Management from the Wharton School at the University of Pennsylvania. He currently serves as the Chairperson of Apex Tannery Ltd., Blue Ocean Footwear Ltd., Landmark Footwear Ltd., Apex Pharma Ltd., Quantum Consumer Solutions Ltd., Apex Investments Ltd., Grey Advertising Bangladesh Ltd., Apex Enterprises Ltd. and as Managing Director of Apex Footwear Ltd. He is a Director of Mutual Trust Bank PLC, International Publications Ltd., Biman Bangladesh Airlines, Infrastructure Investment Facilitation Company (IIFC). Nasim is also a member of the Board of Trustees, BRAC University and has been selected as an Honorary Senior Fellow of Bangladesh Institute of Development Studies (BIDS).

He currently serves as President of the Leathergoods and Footwear Manufacturers & Exporters Association of Bangladesh (LFMEAB). He has served as President of MCCI twice and as Chairperson of Pioneer Insurance Co. Ltd. and Vice President of Bangladesh Association of Publicly Listed Companies (BAPLC). Nasim works to promote art and culture through the Society for Promotion of Bangladesh Art (SPBA). He is also an Executive Member of an internationally acclaimed Non-Government Organization called FRIENDSHIP which provides health and educational services in remote and inaccessible chars of the Northern region of the Country through self-propelled floating hospitals and riverine ambulances. He is a regular guest speaker at the National Defence College (NDC), Mirpur, Dhaka and Public Administration Training Centre, PATC.

INDUSTRY TALK



Abdul Hai Sarker

*Chairman of the Board of Directors
Dhaka Bank PLC*

Friday, 14 November 2025, 04.15 – 04.30 PM

Mr. Abdul Hai Sarker is one of the most successful entrepreneurs and industrialists in Bangladesh for more than 4 decades with eminence. He was born on 15 December 1946 in a respectable Muslim family of Sirajganj. He obtained his Post-Graduation Degree in Management from the University of Dhaka in the year 1970. Soon after completing his studies, he established his own business named Purbani Traders. Subsequently, he turned this business undertaking into a full-fledged ‘Purbani Group’ in 1974. Now it is one of the largest & oldest Textile conglomerates spreading over agro-processing & seafood business in Bangladesh.

Mr. Sarker was a fellow member of Liverpool-based International Cotton Association (ICA), an internationally accredited body of cotton in the world, of which he was the Associate Director for 6 (six) consecutive years. Over and above, he is also one of the founders of Dhaka Bank Limited, holding the position of founder Chairman. He was President of Bangladesh Textile Mills Association (BTMA), a national trade body of Yarn & Fabrics manufacturers, for successive 2 (two) terms. In addition, he was the Director of the Federation of Bangladesh Chambers of Commerce & Industries (FBCCI). Mr. Abdul Hai Sarker, Chairman of the Board of Directors of Dhaka Bank PLC, has been elected Chairman of the Bangladesh Association of Banks (BAB). He has been awarded as a Commercially Important Person (CIP) several times by the Government of Bangladesh in recognition of his remarkable contribution to the national economy.

Mr. Sarker has also been elected as the President of the Bangladesh Tennis Federation (BTF). Apart from his business activities, Mr. Sarker is also actively involved with various CSR activities in Bangladesh. He was also the former Chairman of the ESTCDT (Education, Science, Technology & Cultural Development Trust) of the Independent University, Bangladesh (IUB) for 2 terms, as well as Chairman of the Board of Trustees. He has also established schools, colleges, mosques, etc.

INDUSTRY TALK



A. Matin Chowdhury

Managing Director

New Asia Group

Friday, 14 November 2025, 04.30 – 04.45 PM

Mr. A. Matin Chowdhury is a prominent Bangladeshi industrialist and philanthropist, serving as the Managing Director of New Asia Group, a vertically integrated textile conglomerate encompassing entities like Rahim Textile Mills Ltd., Malek Spinning Mills Ltd., Knit Asia Ltd., and New Asia Ltd. A veteran of the 1971 Liberation War, he voluntarily retired from the Bangladesh Army as a Major to join the family business. His leadership has been instrumental in the group's expansion and sustainability initiatives, including achieving LEED Platinum certification for Knit Asia Ltd., recognized as the third-best green factory globally.

Beyond his corporate roles, Mr. Chowdhury is deeply involved in social causes, serving as the founder trustee and former Chairman of the Education, Science, Technology and Cultural Development Trust (ESTCDT), the founding body of Independent University, Bangladesh (IUB). He has also held significant positions in various non-profit organizations, including the Diabetic Association of Bangladesh (DAB), Bangladesh Enterprise Institute (BEI), Bangladesh Legal Aid and Services Trust (BLAST), and Underprivileged Children's Education Programme (UCEP). With over five decades of experience in the textile sector, Mr. Chowdhury continues to influence both industry and society through his visionary leadership and commitment to sustainable development.

INDUSTRY TALK



A.S.M. Mainuddin Monem

Managing Director and CEO

Abdul Monem Limited

Saturday, 15 November 2025, 02.30 – 02.55 PM

A.S.M. Mainuddin Monem is a Harvard Business School-trained entrepreneur and the Managing Director and CEO of Abdul Monem Limited, one of Bangladesh's most respected conglomerates with interests in beverages, ice cream, food, dairy, construction, energy, and more recently green energy. Before returning to Bangladesh, he began his career in the United States in investment banking, gaining global financial and strategic experience. A visionary industrialist, he established the country's first private economic zone and has championed partnerships with world-leading brands such as Coca-Cola, Honda, and Archroma.

Mr. Monem envisions the **Abdul Monem Economic Zone** as a **next-generation industrial ecosystem**. An **incubator for innovation, advanced manufacturing, and the digital economy**. Designed with **Environmental, Health, and Social (EHS) excellence** at its core, the Zone aims to foster sustainable growth while nurturing technology-driven enterprises, startups, and IT-sector investments. His vision is to create a smart, inclusive platform where sustainability, innovation, and entrepreneurship converge to position Bangladesh within the global value chain while opening avenues for future partnerships in this grand venture of innovation and growth. Finally, a member of the South Asia Advisory Board (SAAB) at Harvard Business School, Mr. Monem contributes to advancing regional collaboration, leadership development, and sustainable enterprise across South Asia.

Under his leadership, Abdul Monem Limited has played a pivotal role in nation building through landmark infrastructure projects including the **Padma Multipurpose Bridge**, **Dhaka Metro Rail (MRT)**, and **major national highways under ADB and World Bank financing**, initiatives that have redefined connectivity and economic opportunity across Bangladesh. Widely recognized for his leadership in governance, sustainability, and industrial transformation, Mr. Monem continues to drive Bangladesh's progress through innovation, ethics, and inclusive enterprise.

INDUSTRY TALK



Niaz Rahim

*Group Managing Director
Rahimafrooz Bangladesh Ltd.*

Saturday, 15 November 2025, 10.25 – 10.45 AM

Niaz Rahim is the Group Managing Director at Rahimafrooz Bangladesh Ltd., one of the country's most respected business conglomerates, founded by his father, Abdur Rahim, in 1954. As a key member of the second generation leading the family enterprise, Niaz Rahim has been instrumental in driving Rahimafrooz's transformation, expanding its footprint from traditional trading into diversified sectors such as automotive aftermarket, power and energy solutions, solar technology, and modern retailing through the pioneering brand Agora. He is widely respected for his unwavering commitment to integrity and values in business, often reaffirming that Rahimafrooz will never compromise on honesty for the sake of profit — a principle that continues to shape the group's legacy and leadership.

Academically, Niaz Rahim completed his graduation in law at the University of Dhaka and later earned an MBA from Concordia University in Canada. In addition to his business leadership, he has been actively involved in various professional and social organizations. He has served as a General Body Member of the Federation of Bangladesh Chambers of Commerce and Industry (FBCCI), representing the country's accumulator and Battery industry, as well as the supermarket industry. He is also the founding chairman of the Center for Zakat Management (CZM). He had also served as an independent Board member of the Bangladesh Development Bank (BDBL), Agrani Bank, and Asia Pacific General Insurance Co. Ltd.

INDUSTRY TALK



Dr. Arif Dowla

*Managing Director
ACI PLC*

Saturday, 15 November 2025, 02.55 – 03.15 PM

Dr. Arif Dowla is the Managing Director of Advanced Chemical Industries (ACI) Limited, a leading Bangladeshi conglomerate with a diverse portfolio in pharmaceuticals, agribusiness, consumer goods, and retail. He has been with ACI since 2000, first as Deputy Managing Director and later as Managing Director from 2005. Dr. Dowla holds a Ph.D. in Mathematics from the University of California, San Diego, and is recognized as a Young Global Leader by the World Economic Forum in 2009.

His leadership has been pivotal in ACI's expansion and innovation, with notable ventures like SHWAPNO. Additionally, he serves as the Honorary Consul of Belgium in Bangladesh and holds key positions in various organizations, including being the Vice Chairman of Mutual Trust Bank Limited. His strategic vision has played a crucial role in ACI's growth and its impact on Bangladesh's economic landscape.

INVITED SPEAKER



Emeka Egeson

*Assiniboine Community College
Peters School of Business, Canada*

Emeka Egeson is a business educator, organizational leader, and award-winning practitioner in human resources, continuous improvement, and community economic development. He currently serves as Faculty at Assiniboine Community College's Peters School of Business, where he was recognized with the **2025 ACBSP Teaching Excellence Award (Region 11)** for innovation in business and HR education. With over 15 years of leadership experience across Canada and internationally, Emeka has held senior roles, including CEO of Sioux Valley Economic Development Corporation, Executive Director of the Brandon Downtown Development Corporation, and senior management positions in banking and manufacturing.

A Certified Professional in Human Resources (CPHR), Project Management Professional (PMP), PROSCI Change Management Practitioner, and Lean Greenbelt, Emeka combines technical expertise with a people-centered leadership style. Emeka holds dual MBAs in Community Economic Development (Cape Breton University) and Finance & General Management (Obafemi Awolowo University), as well as advanced credentials in leadership and municipal administration. His research focuses on financial inclusion, ethical business practices, and the impact of technological and pedagogical innovation on shaping sustainable business education.

INVITED SPEAKER



Prof. Dr. MD Baniamin Sarder

Bowling Green State University (BGSU), USA

Dr. Sarder, a Distinguished Professor and Director at BGSU's School of Engineering, has a prolific career in academia and research. With a vast portfolio of publications and grants, he's recognized for his significant contributions to the fields of industrial and systems engineering. Dr. Sarder has authored five books, seven book chapters, and published more than 100 scholarly articles, predominantly in the logistics and supply chain domains. Two of his textbooks, including "Fundamentals of Economics for Applied Engineering" with CRC Press and "Logistics Transportation Systems" with Elsevier, are used in many universities nationally and internationally.

Dr. Sarder served as a PI and Co-PI on more than 30 grants (\$35+ million) funded by several agencies, including the U.S. Department of Transportation, the U.S. Department of Commerce, the U.S. Department of Defense, and the National Science Foundation. Notably, he served in various leadership roles within professional societies, including IISE, ASEE and ABET. He received multiple awards in research, teaching, and professional services. He is a U.S. Fulbright scholar and collaborated internationally in supply chain resiliency research. Dr. Sarder's multifaceted expertise has made a lasting impression in the academic and industrial realms alike.

INVITED SPEAKER



Dr. Ferdoush Saleheen

Sharjah Maritime Academy, UAE

Dr. Ferdoush Saleheen is an accomplished academic and industry professional with over 20 years of combined experience in Supply Chain Management (SCM), Logistics, and Business Transformation across multinational corporations, national conglomerates, and higher education institutions in Asia and the Middle East.

Before joining Sharjah Maritime Academy (SMA) as an Assistant Professor in March 2025, he served full-time at the Higher Colleges of Technology (HCT), UAE, and as Academic Program Chair. In academia since 2014, Dr. Saleheen has taught at leading Bangladeshi universities such as BRAC University and the University of Liberal Arts Bangladesh (ULAB) and served as a guest speaker at the University of Hull (UK).

Earlier, he held several C-level and senior leadership roles in the FMCG, electronics, retail, and agribusiness sectors, including Chief Supply Chain Officer at Partex Star Group (Danish), Akij Food and Beverage Limited, and Head of Supply Chain at LG Butterfly Bangladesh. He has conducted over 100+ corporate training programs, produced 34+ publications, including book chapters, Scopus/WoS journal articles, and international conference papers, and serves on editorial boards of various journals.

He holds a Ph.D. in Operations Management from Universiti Utara Malaysia (UUM) and an M.S. in Logistics from the University of Texas at Arlington (USA), and an MBA from Victoria University (Australia). He is a Chartered Fellow (FCILT) of the Chartered Institute of Logistics and Transport (CILT International, UK) and currently acts as series co-editor of Sustainable Industry-Focused Supply Chain Management, a new book series with Taylor & Francis Group (CRC Press, USA).

Program Overview

International Conference on Economics, Business and Technology Management ICEBTM 2025

Date: November 14 – 15, 2025

Venue: *The Westin, Dhaka, Bangladesh*

Organized by School of Business and Entrepreneurship (SBE)
Independent University, Bangladesh (IUB)

Day 1: November 14, 2025, Friday
Morning Session: 08:00 AM to 02:15 PM

08:00 AM - 09:00 AM	Registration for ICEBTM 2025 Participants	
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9:00 AM - 09:30 AM	Inaugural Ceremony	Ballroom
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Chief Guest: Dr. Hossain Zillur Rahman, *Executive Chairman, PPRC*

Special Guests: Didar A Husain, *Chairman, Board of Trustees, IUB*

Prof. Dr. M. Tamim, *Vice Chancellor, IUB*

Prof. Dr. Daniel W. Lund, *Pro-Vice Chancellor, IUB*

Guest of Honor: Syed Nasim Manzur, *Managing Director, Apex Footwear Limited*

Honorary General Chair: Prof. Dr. Raisul Awal Mahmood

General Chair: Prof. Dr. Md. Mamun Habib

09:30 AM - 10:00 AM	Keynote Presentation 1	Ballroom
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Speaker: Dr. Hossain Zillur Rahman, *Executive Chairman, PPRC & Chairperson, BRAC*
Session Chair: Prof. Dr. Niaz Ahmed Khan, *Vice Chancellor, University of Dhaka*

10:00 AM - 10:45 AM	Industry Talk (1) & (2)	Ballroom
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Speakers: Syed Nasim Manzur, *Managing Director, Apex Footwear Limited*
Dr. Derek Westfall, *Oregon State University, USA*

Session Chairs: Prof. Dr. Jonathan Liu, *Manchester Business School, UK*
Prof. Dr. Daniel W. Lund, *Pro-Vice Chancellor, IUB*

10:45 AM - 11:00 AM	Tea Break	
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11:00 AM – 12:30 PM	Parallel Session (1)				
	Room 1A	Room 1B	Room 1C	Room 1D	Room 1E
	Accounting & Economics	Banking & Finance	Banking & Finance	Industry 4.0 & Entrepreneurship	Supply Chain Management

12:30 PM - 02:15 PM	Lunch Break & Prayer	Ballroom
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Day 1: November 14, 2025, Friday
Afternoon Session: 02:15 PM to 09:00 PM

02:15 PM - 03:15 PM	PhD Colloquium & Paper Producing Workshop	Ballroom
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Facilitators: Prof. Dr. Jonathan Liu
Prof. Dr. Rajah Rasiah
Prof. Dr. Maniam Kaliannan

Session Chair: Prof. Dr. Md. Mamun Habib

03:15 PM - 04:15 PM	Keynote Presentation (2) & (3)	Ballroom
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Speakers: Prof. Dr. Jonathan Liu, *Manchester Business School, UK*
Prof. Dr. Maniam Kaliannan, *University of Nottingham Malaysia*

Session Chairs: Prof. Dr. Farid A. Sobhani, *Vice Chancellor, Eastern University, Bangladesh*
Dr. Derek Westfall, *Oregon State University, USA*

04:15 PM - 04:45 PM	Industry Talk (3) & (4)	Ballroom
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Speakers: Abdul Hai Sarker, *Chairman, Dhaka Bank PLC*
A. Matin Chowdhury, *Managing Director, New Asia Group*

Session Chairs: Prof. Dr. Abdul Hannan Chowdhury, *Vice Chancellor, North South University*
Dr. Ferdous Saleheen, *Sharjah Maritime Academy, UAE*

04:45 PM - 05:00 PM	Tea Break
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05:00 PM - 06:30 PM	Parallel Session (2)				
	Room 2A	Room 2B	Room 2C	Room 2D	Room 2E
	Supply Chain Management	Supply Chain Management	Banking & Sustainability	Sustainability & Maritime Management	Sustainability

06:30 PM - 08:00 PM	Academia-Industry Discussion (1)	Ballroom
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Welcome Remarks: Prof. Dr. M. Tamim, *Vice Chancellor, IUB*

Academics	Corporates
<ul style="list-style-type: none"> Prof. Dr. Abdur Rab, <i>V.C, IUBAT</i> Prof. Dr. Ahmad Ahsan, <i>PRI</i> Prof. Dr. Jonathan Liu, <i>UK</i> Prof. Dr. Abdul Hannan Chowdhury, <i>V.C., NSU</i> Prof. Dr. Rajah Rasiah, <i>Malaysia</i> Prof. Dr. Maniam Kaliannan, <i>Malaysia</i> Prof. Dr. Farid A. Sobhani, <i>V.C, EU</i> Prof. Dr. M M Nurul Absar, <i>V.C, CIU</i> Prof. Dr. Md. Abdur Rahman, <i>Pro V.C, AIUB</i> Dr. Ferdous Saleheen, <i>UAE</i> 	<ul style="list-style-type: none"> Dr. Hossain Zillur Rahman, <i>PPRC</i> Syed Nasim Manzur, <i>Apex</i> A. Matin Chowdhury, <i>New Asia Group</i> Niaz Rahim, <i>Rahimafrooz</i> Rubaba Dowla Matin, <i>AmCham</i> Dr. Ben Bvepfepfe, <i>CITL, UK</i> Dr. Derek Westfall, <i>Boeing, USA</i> Emeka Henry Egeson, <i>Canada</i> Kamran T Rahman, <i>MCCI</i> Mirza Shajib Raihan, <i>AmCham</i> Dr. Md. Musharrof Hossain, <i>icddr,b</i>

Session Chairs: Prof. Dr. Raisul Awal Mahmood
Prof. Dr. Md. Mamun Habib

08:00 PM - 09:00 PM	Dinner	Ballroom
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Day 2: November 15, 2025, Saturday
Morning Session: 08:00 AM to 01:30 PM

08:00 AM - 09:00 AM	Registration for ICEBTM 2025 Participants
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09:30 AM - 10:00 AM	Keynote Presentation (4) & (5)	Ballroom
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Speakers: Prof. Dr. Rajah Rasiah, *University of Malaya, Malaysia*
Dr. Ahmad Ahsan, Director, *Policy Research Institute (PRI), Bangladesh*

Session Chairs: Prof. Dr. Abdur Rab, *Vice Chancellor, International University of Business Agriculture and Technology*
Prof. Dr. Shahjahan Khan, *Vice Chancellor, Asian University of Bangladesh*

10:00 AM - 10:45 AM	Industry Talk (5) & (6)	Ballroom
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Speakers: Dr. Ben Bvepfepfe, *Leeds Trinity University & CILT, UK*
Niaz Rahim, *Group Director, Rahimafrooz Bangladesh Ltd.*

Session Chairs: Prof. Dr. M M Nurul Absar, *Vice Chancellor, Chittagong Independent University*
Prof. Dr. Maniam Kaliannan, *University of Nottingham Malaysia*

10:45 AM - 11:00 AM	Tea Break
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11:00 AM – 12:30 PM	Parallel Session (3)				
	Room 3A	Room 3B	Room 3C	Room 3D	Room 3E
	Environment & COVID-19 Impact	Marketing & Management	Marketing	Economics	Entrepreneurship & Development

12:30 PM - 01:30 PM	Lunch Break & Prayer	Ballroom
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Day 2: November 15, 2025, Saturday
Afternoon Session: 01:30 PM to 09:00 PM

01:30 PM - 02:30 PM	Meet the Journal Editors	Ballroom
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Editors: Prof. Dr. Jonathan Liu
Prof. Dr. Maniam Kaliannan
Prof. Dr. Rajah Rasiah

Session Chair: Prof. Dr. Md. Mamun Habib

02:30 PM - 03:15 PM	Industry Talk (7) & (8)	Ballroom
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Speakers: ASM Mainuddin Monem, *CEO & Managing Director, Abdul Monem Group*
Dr. Arif Dowla, *Managing Director, ACI PLC*

Session Chairs: Dr. Ben Bvepfepfe, *Leeds Trinity University & CILT, UK*
Dr. Ahmad Ahsan, *Director, Policy Research Institute (PRI), Bangladesh*

03:15 PM - 03:30 PM	Tea Break
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03:30 PM - 05:00 PM	Parallel Session (4)				
	Room 4A	Room 4B	Room 4C	Room 4D	Room 4E
	Economics	Economics	HRM & Industry 4.0	Human Resource Management	Tourism

05:00 PM - 06:15 PM	Parallel Session (5)				
	Room 5A	Room 5B	Room 5C	Room 5D	Room 5E
	Management Information System	Environment and Climate Issues	Green Business	Operation Management	Technology Management

06:15 PM - 07:45 PM	Academia-Industry Discussion (2)	Ballroom
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Welcome Remarks: Prof. Dr. M. Tamim, *Vice Chancellor, IUB*

Academics	Corporates
<ul style="list-style-type: none"> • Prof. Dr. Shahjahan Khan, V.C, AUB • Prof. Dr. Yusuf Mahbubul Islam, V.C, SEU • Prof. Dr. Kazi Shahdat Kabir, Pro-V.C, CU • Prof. Dr. Mohammed Masum Iqbal, Pro-V.C, DIU • Prof. Dr. Mahbubur Rahman, NSU • Dr. Derek Westfall, USA • Prof. Dr. Nazrul Islam, IUB • Prof. Dr. MD. Sardar, USA • Prof. Dr. Akhter Hossain, UCSI 	<ul style="list-style-type: none"> • Abdul Hai Sarker, Dhaka Bank PLC • ASM Mainuddin Monem, Abdul Monem Group • Dr. Arif Dowla, ACI PLC • Dr. Ben Bvepfepfe, CILT, UK • Emeka Henry Egeson, Canada • Md Hafizur Rahman, FBCCI • Mahtab Ahmed, ICMAB • Rezwanul Kabeer, Energypac • Kabir Ahmed, BAFFA • Shamsul Huq Zahid, Financial Express

Session Chairs: Prof. Dr. Raisul Awal Mahmood
Prof. Dr. Md. Mamun Habib

07:45 PM - 08:15 PM	Prize Giving and Closing Ceremony	Ballroom
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Chief Guest: Didar A Husain, *Chairman, Board of Trustees, IUB*

Special Guests: Prof. Dr. M. Tamim, *V.C, IUB*

Prof. Dr. Daniel W. Lund, *Pro V.C, IUB*

Guest of Honor: Abdul Hai Sarker, *Chairman, Dhaka Bank PLC*

Honorary General Chair: Prof. Dr. Raisul Awal Mahmood

General Chair: Prof. Dr. Md. Mamun Habib

08:15 PM - 09:00 PM	Dinner	Ballroom
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Chairs:	Prof. Dr. Taslima Akther Assoc. Prof. Sujan Chandra Paul
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[ICEBTM-25-1067] Different Types of Expenses and Their Effects on Profitability Enhancement: Empirical Evidence from Food and Allied Industries of Bangladesh

Sujan Chandra Paul¹, Sharmistha Dhar²

¹ University of Barishal

² Sonali Bank PLC

[ICEBTM-25-1130] The Impact of Audit Committee Effectiveness on Banking Performance in Bangladesh

Tasmiah Jannat Labonna, Mohaiminul Islam Turjo

Independent University, Bangladesh

[ICEBTM-25-1141] Unveiling the Key Drivers of Implementing ISSB's Sustainability and Climate Related Financial Disclosures IFRS S1 & S2

Taslima Akther

Jagannath University

[ICEBTM-25-1220] Boardroom Diversity and Corporate Fragility: Do Female Directors Matter in Times of Financial Strain?

Md. Safiuddin

Independent University, Bangladesh

[ICEBTM-25-1271] Experience of Bangladesh of BRI-Present Scenario and Future Aspects

Ruba Rummana, Sadman Islam Ananto, Zonayer Ahammed, Mohammad Shoron Hossain, Mst. Jannatun Ferdous Tima

Southeast University

[ICEBTM-25-1232] The Impact of Floods on Livelihood: A Case Study of Northeast Region of Bangladesh

Jannatul Ferdous¹, Md. Khaled Saifullah²

¹ ETI Bangladesh

² Independent University, Bangladesh

[ICEBTM-25-1296] Beyond Garments: A Revealed Comparative Advantage Analysis of Bangladesh's Global Trade (2001–2023)

SK MD Zafar Iqbal

Galgotias University, India

[ICEBTM-25-1299] Migration, Gender, and Subjective Well-Being: A Comparative Study of Left-Behind and Non-Migrant Households in Bangladesh

Farhana Sehreen¹, M. Niaz Asadullah², Sharifah Muhaiah Shahabudin¹

¹ University of Malaya

² University of Reading

Parallel Session 1B

Banking & Finance

Friday, November 14, 2025, 11:00 AM – 12:30 PM

Chairs:	Assoc. Prof. Md Solaiman Chowdhury Assoc. Prof. Dr. Quazi Sagota Samina
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[ICEBTM-25-1001] Sustainable Profitability Under Macroeconomic and Monetary Pressures: A Panel Study of Cement and Ceramic Industries in Bangladesh (2013–2023)

Md. Saiful Bari¹, Md. Humayun Kabir²

¹ Jagannath University

² Parul University, India

[ICEBTM-25-1037] The Roles of Firm-and Industry-Specific Determinants of Capital Structure on Book Leverage during the Covid-19 Pandemic: Does Competitive Industry Really Matter?

Iqbal Hossain Moral¹, Gazi Md. Shakhawat Hossain², Md. Shahinur Rahman³, Md. Solaiman Chowdhury⁴, Md. Mehedi Hasan⁵, Ahmad Ahsanullah Farhan⁴

¹ Northern University of Business and Technology Khulna

² University of Global Village

³ Huazhong University of Science and Technology, China.

⁴ University of Rajshahi

⁵ Khulna University

[ICEBTM-25-1047] Impact of Liquidity Ratio and Dividend on Share Price: Evidence from Selected Industries from Bangladesh

Md. Raihan Habib

Primeasia University

[ICEBTM-25-1052] Impact of Reinsurance Practice on Non-Life Insurance Companies in Bangladesh

Quazi Sagota Samina, Akhi Alamgir Suchana

East West University

[ICEBTM-25-1083] Bank Service Quality, Customer Loyalty and Satisfaction in Bangladeshi Banking Sector

Amit Das, Sourav Nath

Shahjalal University of Science and Technology

[ICEBTM-25-1100] Determinants of Bank Profitability: A Panel Data Analysis from Bangladesh

Tahsin Shabab Rajee, Nahian Islam Asif, Nabeel Rahman, Sapnil Sarker Pollob

Independent University, Bangladesh

[ICEBTM-25-1111] Impact of Loan Default on the Sustainability of Financial Health: A Study on Selected Private Commercial Banks in Bangladesh

Senjuti Barua, Thein Ayetha

Bangladesh University of Professionals

[ICEBTM-25-1136] Fintech, Climate Finance, and Behavioral Shifts: Evidence from Bangladesh's Digital Lending Landscape

Dorjoy Acharjee, Jarin Subha Sara Moni

North South University

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Farhana Yasmin Liza

Shanto-Marium University of Creative Technology

[ICEBTM-25-1175] Effect of AI-Driven FinTech Solution on Credit Risk Management in Micro Finance Institute

Himadri Shekhar Sarder, Radha Tamal Goswami, Moumita Mukherjee

Adamas University, India

[ICEBTM-25-1184] The Role of Green Finance and Investment Contribution on Economic Growth and Ecological Significance: Evidence from Bangladeshi Private Commercial Banks

Rahul Rohit

Independent University, Bangladesh

[ICEBTM-25-1245] CSR Expenditure as a Strategic Tool: Implications for Bank Growth and EPS in Bangladesh Banking Sector

Shayla Tazminur¹, Md. Yousuf Ahammed², Md.

Ariful Haque Chowdhury

¹*Independent University, Bangladesh*

²*Ahsanullah University of Science and Technology*

[ICEBTM-25-1293] Adverse Selection of Loan Customers: Are the Financial Institutions Selecting Lemon?

Mohammad Rokibul Kabir¹, Md. Anhar Sharif Mollah¹, Md. Ibrahim²

¹*Daffodil International University*

²*International Islamic University*

[ICEBTM-25-1297] Bangladeshi Travelers' Usage Pattern of Fintech Product and Services

Rehnuma Sultana Khan¹, Sharmin Sultana², Shakina Sultana Pomi³

¹*Southern University Bangladesh*

²*American International University-Bangladesh*

³*European University of Bangladesh*

[ICEBTM-25-1307] Retailer Behavior in the Digital Economy: Factors Behind Cashless Payment Adoption

Farjana Akter, Md. Kaysher Hamid

Bangladesh University of Professionals

[ICEBTM-25-1308] Economic, Structural, and Behavioral Drivers of Informal Remittance Use and FinTech Solutions for Formal Channel Adoption in Bangladesh

Moinuddin Pathan Tanim, Syeda Risfia Rafique

Independent University, Bangladesh

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Koushik Biswas Arko, K.M. Tahsin Kabir, Md. Mortuza

Ahmed

American International University-Bangladesh

[ICEBTM-25-1064] Capability Assessment of Small and Medium Enterprises of Bangladesh in the Interface of the Fourth Industrial Revolution for Sustainability

Nazrul Islam

Shahjalal University of Science and Technology

[ICEBTM-25-1165] Industry Performance of Bangladesh: Potential & Challenges

Erteza Estema Ahmed, Shahriar Kabir

Independent University, Bangladesh

[ICEBTM-25-1125] Sustainopreneurship for Climate Action: A Conceptual Framework from Literature

Shahedul Islam

Independent University, Bangladesh

[ICEBTM-25-1300] Digital Platforms and Economic Transformation of Rural Women Entrepreneurs through Self-Help Group (SHG) in Dryflower Handicrafts: A Case Study in West Bengal

Dipanwita Chakraborty, Parmod Kumar

Giri Institute of Development Studies

[ICEBTM-25-1262] Empowering First-Time Entrepreneurs with UddoktaAI: A Rule-Based and AI-Enhanced Business Advisory System

Kazi Fabiha Golam Liya, MD Tanvin Amin, Sharmin Jahan Maria

Independent University, Bangladesh

[ICEBTM-25-1310] Green in the Cart, Not at Checkout: The Gap Between Sustainable Intent and Purchase

Jarin Tasnim, Faria Islam Rasha, Muzahidul Islam Tajdid,

Wasee Ahmed Bhuiyan

Bangladesh University of Professionals

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Friday, November 14, 2025, 11:00 AM – 12:30 PM

Chairs:	Prof. MD. Sardar Dr. Md. Khaled Saifullah
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Rafat Arrahman Al Haque, Syed Muhammad Nadeem Kadery, Md. Mamun Habib
Independent University, Bangladesh

[ICEBTM-25-1032] Application of Blockchain in Ready-Made Garments Supply Chain: A Conceptual Model

Syed Muhamamd Nadeem Kadery, Rafat Arrahman Al Haque, Md. Mamun Habib
Independent University, Bangladesh

[ICEBTM-25-1069] The Impact of Geopolitical Tensions on Global Supply Chains and Inflation Dynamics

Jannatul Ferdoush Oishy, Md. Shiraton Nobi, Tamim Forhad Shuvo
Independent University, Bangladesh

[ICEBTM-25-1084] Tech-Driven and Dynamic Capabilities in Supply Chain Management: Pathways to Long-Term Performance in Bangladeshi Manufacturing Firms

Shams-E-Noor Nasib, Iftekhar Mahfuz, Akhoy Kumar Nibir Roy
Independent University, Bangladesh

[ICEBTM-25-1088] The impact of Statement of Work (SoW) on the Relationship between the 3PL Customer and Service Provider in the Manufacturing Sector

Derek Westfall¹, Md. Mamun Habib²

¹Portland State University, Oregon, USA

²Independent University, Bangladesh

[ICEBTM-25-1096] An Integrated Approach to Improved Value-chain System to Jute in Bangladesh: A ground-level Investigation

Sonia Shahid¹, Md. Sohel Rana², Md. Khaled Saifullah³

¹Athena Infonomics

²International University of Business Agriculture and Technology

³Independent University, Bangladesh

[ICEBTM-25-1128] Resilience Modelling of Supply Chain Partners Using Bayesian Networks

MD Sarder¹, Mohsen Hosseini²

¹Bowling Green State University

²Arizona State University

[ICEBTM-25-1228] Enhancing Supply Chain Resilience through AI-Driven Predictive Modeling: Insights from Emerging Economies' Multi-Industry Pandemic Recovery

Ruzzatin Shabila Korshi, M Asif Bin Saif, Seeratus Sabah
Independent University, Bangladesh

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[ICEBTM-25-1048] The Convergence of Traceability and Sustainability in Modern Supply Chains

Manikandan Selvaraj, Rohit Raman
Amazon Inc.

[ICEBTM-25-1145] Artificial Intelligence in Supply Chain Decision-Making: A Systematic Review of Models, Applications, and Implementation Challenges

Nafiz Mahmud Khan¹, Mosaraf Hosan Nishat¹, Abrar Labib
Islamic University of Technology

[ICEBTM-25-1177] Assessing the Dimensions of the Business Relationship: Integrating Symmetric and Asymmetric Approaches

Mohammad Sirajul Islam
Southern University Bangladesh

[ICEBTM-25-1180] Exploring the Challenges of Purchase Decisions in Business Enterprises in Bangladesh

A K M Nurol Huda¹, Md. Mamun Habib²

¹HSS Corporation, Bangladesh

²Independent University, Bangladesh

[ICEBTM-25-1201] Tech-Enabled API Sourcing for Sustainable Supply Chain Performance in the Pharmaceutical Industry of Bangladesh

Md. Arifur Rahman, Jobaida Khanom Tohfa, SK Anik Hasan Rabby
Bangladesh University of Professionals

[ICEBTM-25-1234] Crunching Numbers in Less Time: Impact of Short Semesters on Business Students' Statistical Performance

Marzan Kazi Rubye, MM Obaidul Islam, Bikash Barua
American International University-Bangladesh

[ICEBTM-25-1237] Developing a Sustainable Smart Port Index (SSPI): Assessing Digital and Environmental Maturity of Bangladesh's Seaports

Mohammad Nazmuzzaman Hye¹, Md Mamun Habib¹

¹Universiti Tun Abdul Razak Kuala Lumpur, Malaysia

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Nahida Akhter Naiema

Independent University, Bangladesh

[ICEBTM-25-1273] Smart Ports and Digital Transformation: The Future of Port Operations in the UAE

Ferdoush Saleheen¹, Benjamin Silas Bvpepfepfe², Md. Mamun Habib³

¹Sharjah Maritime Academy, UAE, ²Leeds Trinity University, UK, ³University of Texas - Arlington (UTA)

[ICEBTM-25-1274] Next-Gen Supply Chain Management Leaders: Redefining Resilience and Transformation

Ferdoush Saleheen¹, Md. Mamun Habib¹, Benjamin Silas Bvpepfepfe¹

¹Sharjah Maritime Academy, UAE, ²University of Texas – Arlington, USA, ³Leeds Trinity University, UK

[ICEBTM-25-1277] Impact of Integrating Blockchain in Letter of Credit Process

Mohammad Ismail Majumder

Bangladesh University of Professionals

[ICEBTM-25-1279] Materials Handling within the Food Supply Chains: A Case Study of Emerging Technology and the Supply Chain Operations in the UAE

Benjamin Silas Bvpepfepfe¹, Ferdoush Saleheen², Md. Mamun Habib³

¹Supply Chain Academy, (SCA) UK

²Sharjah Maritime Academy, UAE

³University of Texas Arlington (UTA), USA

[ICEBTM-25-1290] Leveraging Blockchain to Secure Data from the Internet of Things and Increase Transparency in the Agri-Food Supply Chain

Ikram Hasan, Md. Mamun Habib

Universiti Tun Abdul Razak (UNIRAZAK)

[ICEBTM-25-1294] Predicting On-Time Deliveries in E- Commerce: A Machine Learning Approach to Shipment Performance Analysis

Md. Sohanur Rahman¹, Shumon Kumar Ray²

¹Rajshahi University of Engineering & Technology

²Shahjalal University of Science and Technology

[ICEBTM-25-1298] The Effect of Change in Consumer Behavior Trends in Supply Chain Dynamic in Post Pandemic Retail in Bangladesh

Md. Tawsif Uddin Mollah¹, Afnan Yusuf², Zerin Momtaz Chowdhury², Sabrina Mokarabbin², Sumnoon Ferdous²

¹North South University

²Independent University, Bangladesh

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Sabakun Naher Shetu, Md. Kashedul Wahab Tuhin, Md Ariful Hoque

Jahangirnagar University

[ICEBTM-25-1242] Applying Benford's Law to Detect Accounting Data Manipulation: An Empirical Study of Non-Performing Loans (NPL) Scenario in Banking Industry of Bangladesh

Mohammad Arman¹, Namirah Ahmed Bushra¹ Seemab-Al-Mujaddeed²

¹North South University

²BRAC Bank PLC

[ICEBTM-25-1078] Short, Mid, and Long-Term Educational Reform of Primary and Secondary Education in Bangladesh: Leadership Capacity Building of Principals

Khandker Md Nahin Mamun, Nilufer Yasmin Munni

North South University

[ICEBTM-25-1101] Strategic Sanitation Planning in Urban Bangladesh: Leveraging Digital Tools for Targeted Investments

Sonia Shahid¹, Ramkrishna Paul¹, Dilruba Farzana², Habibur Rahman³

¹Athena Infonomics

²Department of Public Health Engineering

³Islamic Development Bank

[ICEBTM-25-1107] Do Financial Performance and Corporate Governance Improve the Quality of Sustainability Reporting? An Empirical Study on the Banking Sector of Bangladesh.

Punno Bikash Aaone, Anwar Zahid

Independent University, Bangladesh

[ICEBTM-25-1109] Mapping the Intersection of Sustainability and Fintech: A Bibliometric Analysis

Md. Masud Rana¹, Likhon Biswas¹, Afrid Ahmed Ankon¹, Seeratus Sabah²

¹University of Dhaka

²Independent University, Bangladesh

[ICEBTM-25-1117] Does Branding Drive Sustainability? Insights from Small Food Enterprises in Dhaka

M Sayeed Alam, Kohinoor Biswas, Ahmad Asif Sami

East West University

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Ishrat Jahan, Sarwar Jahan
Southern University Bangladesh

[ICEBTM-25-1159] Achieving Sustainable Development Goals using Enzyme-Embedded Bioplastic in Bangladesh

Sraboni Datta, Angkita Averi Noor, Md Taimur Ahad,
Maqbool Kader Quraishi
Independent University, Bangladesh

[ICEBTM-25-1163] Leading with a Green Mindset: Unlocking Green Champions through Organizational Fit

Sadman Rana Rakin¹, M. Nazmul Islam.², Masuma Binte Yousuf¹, Mohammad Rabiul Basher Rubel²
¹*Bangladesh University of Professionals*
²*BRAC University*

[ICEBTM-25-1202] Ethical AI Judge: Bridging Rural Communities and Fair Justice

Shibli Sanjid Faheem, Mahrin Mobassera Shoily, Mostafid Ifti, Md Nahiyat Khan
Independent University, Bangladesh

[ICEBTM-25-1211] Role of English Language and Literature Studies in Achieving Sustainable Socio-Economic Development in the Tertiary Students in Bangladesh.

Kishan Saha, Arman Hossain
Southern University Bangladesh

[ICEBTM-25-1216] Behavioral Drivers and Barriers to Circular Economy Practices for Water Sustainability: Evidence from Southern Bangladesh

Md.Mehedi Hasan¹, Sabbir Ahmed¹, S M Shafeeul Islam¹,
Abid Hasan¹, Mojammel Hossen Rumman²
¹*Khulna University, Bangladesh*
²*Islamic University, Kushtia, Bangladesh*

[ICEBTM-25-1287] Proposing an Optimal Administrative Model for Matarbari Port: A Weighted Scoring and RII-Based Approach

Md Mostafa Aziz Shaheen, Humayun Rashid Askari, Sadia Afrin Oishy
Bangladesh Maritime University

[ICEBTM-25-1238] A Triple-Bottom-Line Stakeholder Alignment Approach to Evaluating Port Performance: A Case Study of Bangladesh

Mohammad Nazmuzzaman Hye¹, Md. Mamun Habib²
¹*Universiti Tun Abdul Razak Kuala Lumpur, Malaysia*
²*Independent University, Bangladesh*

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Shibli Sanjid Faheem, MD Mahafuzul Haque Shanto, Sayed Abdullah Amin
Independent University, Bangladesh

[ICEBTM-25-1233] Integrating Collaboration and Information Flow for Sustainable Hospital Supply Chain Management: A Pathway to Societal Advancement in the Post Pandemic Era

Shaiful Islam, Md. Mamun Habib
Universiti Tun Abdul Razak (UNIRAZAK), Malaysia

[ICEBTM-25-1235] Strengthening Healthcare Systems Post- Pandemic: The Impact of Hospital Infrastructure Development on Sustainable Supply Chain Management and Societal Advancement

Shaiful Islam¹, Md. Mamun Habib²
¹*4Beats Limited*
²*Universiti Tun Abdul Razak (UNIRAZAK), Malaysia*

[ICEBTM-25-1250] Heritage to Hashtag: The Role of Digital Media in Modernizing Traditional Industries in Bangladesh

Sarita Khandaker Dia¹, Tasfiah Mahbuba Mansur²
¹*Independent University, Bangladesh*
²*North South University*

[ICEBTM-25-1255] Integrating Sustainability and Digital Abilities in Education: A Framework for Developing Green Entrepreneurial Mindsets in Southeast Asia

MD Miran Hasan, A. K. Mahbubul Hye (Tofa)
Shinawatra University

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Sumnoon Ferdous, Farjana Afrin Nahin, Mohammed Sohel Islam
Independent University, Bangladesh

[ICEBTM-25-1061] Sustainable Practices: The Role of Eco-Friendly Décor in Shaping Consumer Perceptions at Events

Fatema Tuz Zohora¹, Razia Begum², Jarin Akhter¹
¹*University of Barishal*
²*University of Dhaka*

[ICEBTM-25-1148] Beyond the RMG: Diversifying Bangladesh's Export Basket Through Green Industrial Parks and Technology-Driven Sustainable Manufacturing in Emerging Sectors

Stephen Argho Das, Intisar Jaman Chowdhury, Md. Mortuza Ahmed
American International University-Bangladesh

Parallel Session 3A Environment & Covid-19 Impact	
Saturday, November 15, 2025, 11:00 AM – 12:30 PM	
Chairs:	Prof. Dr. Selim Ahmed Assist. Prof. Mohammad Ahsan Chowdhury

Abstracts: see pages 32-34

[ICEBTM-25-1023] Resilient Business Models for the Post-COVID World: A Comparative Study of SMEs in South Asia

Tamim Hasan Apurbo, Mahdi Hassan Noor Asif, Md. Mortuza Ahmmed
American International University-Bangladesh

[ICEBTM-25-1119] Post COVID-19 Impact in RMG Sector

Md Hafizur Rahman Midul, Ahmed Ali Chisty
Independent University, Bangladesh

[ICEBTM-25-1146] Flood Risk in Coastal and Riverine Areas Under Future Climate Extremes: A Systematic Review

Mosaraf Hosan Nishat, Abrar Labib, Md Fuyad Hasan Sagar, Abdullah Al Nabil
Islamic University of Technology

[ICEBTM-25-1213] Post-Recovery Satisfaction and Customer Loyalty: A Study on Service Recovery at Shwapno, Bangladesh's Leading Retail Chain

Zyma Zaman
Independent University, Bangladesh

[ICEBTM-25-1226] Transforming Business Education for a Sustainable Future: A Review of Ethical, Technological, and Pedagogical Innovations Post-COVID

Emeka Henry Egeson
Assiniboine College, Canada

[ICEBTM-25-1278] Post Covid 19: A Call for Supply Chain Resilience within Humanitarian Sector: A case study of medical supply chain experience for Southern Africa

Benjamin Silas Bvpepfepfe¹, Flora Kalimba², Ferdoush Saleheen³, Md. Mamun Habib⁴

¹Supply Chain Academy, (SCA) UK

²USAID Global Health Supply Chain, Malawi

³Higher College of Technology (HCT), UAE

⁴University of Texas Arlington (UTA), Arlington, USA

[ICEBTM-25-1033] Predictive Traffic Management: Applying Computational Statistical & AI

Junaida Sultana Jemi, Lamia Hassan Khan Samin, Suaib Ahmmed Nafees, Mashrafi Ahsan, Asif Al Kibria, Fatema Tuz Zohra
American International University – Bangladesh

[ICEBTM-25-1137] Export Dynamics of the Pharmaceutical Industry in Bangladesh

Nishan Alam, Amena Ramila Adrita, Nazrul Islam
Independent University, Bangladesh

Parallel Session 3B Marketing & Management	
Saturday, November 15, 2025, 11:00 AM – 12:30 PM	
Chairs:	Assoc. Prof. Dr. Mohammad Arman Dr. Razon Chandra Saha

Abstracts: see pages 35-37

[ICEBTM-25-1009] Influential Factors of Consumer Buying Behavior towards Branded Products: Evidence from Dhaka

Tabassum Tamanna
Bangladesh University of Professionals

[ICEBTM-25-1058] Exploring the Determinants of Eco-Friendly Purchasing Behavior: Evidence from Bangladesh

Tamim Forhad Shuvo, Md Taushik Hossain, Seeratus Sabah, Md. Mamun Habib, Nawreen Islam Nazat
Independent University, Bangladesh

[ICEBTM-25-1066] The Role of Artificial Intelligence in Transforming Consumer Behaviour

Aidah Rasanat Islam, Shanaz Shagufta Zaman, Miss Irin Nahar Maghnolia Shara,
Independent University, Bangladesh

[ICEBTM-25-1068] The Effectiveness of AI in Personalised Teaching: A Review

Shanaz Shagufta Zaman, Aidah Rasanat Islam
Independent University, Bangladesh

[ICEBTM-25-1093] What Makes a Brand Sustainable in the Eyes of Young Consumers?

Barsat Kabir
Brac University

[ICEBTM-25-1286] Port-centric Freight Transport Support from Bangladesh to Develop Northeast India

Razon Chandra Saha
Malaysia University of Science and Technology

[ICEBTM-25-1105] Impact of Digital Detox on Productivity and Mental Well-being: Insight from University Students

Faria Akter Eva, Imranul Haque, Md Al Amin.
Jagannath University

[ICEBTM-25-1106] Tech YouTubers as Digital Influencers: An Analysis of Influencer Attributes and Content Features

Mehedi Hasan, Imranul Hoque, Md. Al amin.
Jagannath University

Parallel Session 3C Marketing	
Saturday, November 15, 2025, 11:00 AM – 12:30 PM	
Chairs:	Dr. Khandakar Md Nahin Mamun Dr. Safayet Rahman

Abstracts: see pages 38-41

[ICEBTM-25-1133] Determinants of F-commerce Impulse Purchase in Bangladesh: Mediating Effect of Perceived Price Dispersion

S.M. Sayem¹, Sumaya Yasmin¹, Md. Sahadat Hossain¹,
Mohammad Ishtiaque Rahman²

¹Bangladesh University of Professionals

²Thomas More University, Kentucky, USA

[ICEBTM-25-1134] Assessing the Technological Factors behind Customer Repurchase Intention in E-commerce Industry of Bangladesh: Mediating Effect of Big Data Driven Marketing and IT Innovation Acceptance

S.M. Sayem¹, Md. Arafat Hossain¹, Safa Abbas Bahar chowdhury¹, Mohammad Ishtiaque Rahman²

¹Bangladesh University of Professionals

²Thomas More University, Kentucky, USA

[ICEBTM-25-1162] Big Data and Ethical Consumption: A Bibliometric Analysis

¹Saleh Md Arman, ²Md. Abdullah Al Sayeed,

²Mostafizur Rahman

¹Poznan University of Economics and Business

²University of Scholars

[ICEBTM-25-1164] Understanding What Influences Gen Z Consumers to Purchase Organic Food? Evidence from Bangladesh Using the Theory of Consumption Value

Afra Lamisa, Moontarin Tasmia

North South University

[ICEBTM-25-1172] The Role of Neuromarketing in Shaping FMCG Brand Strategies in Bangladesh: Study from Multinational Corporations

Tasneem Tarannum, Nahin Sultana, Sumnoon

Ferdous, Anwarul Ansari, Mahmud Ibne Jalil Rohan, Lubaba

Tasnim

Independent University, Bangladesh

[ICEBTM-25-1248] The Role of Brand Image in Rural Purchasing Decision Making: An Empirical Study on Bangladesh

Samira Nuzhat

Bangladesh University of Professionals

[ICEBTM-25-1263] The Impact of Consumer Confusion on the Service Recovery Effectiveness in App-Based Food Delivery Services

Nahin Sultana, Mohammed Sohel Islam

Independent University, Bangladesh

Parallel Session 3D Economics	
Saturday, November 15, 2025, 11:00 AM – 12:30 PM	
Chairs:	Prof. Dr. Md. Shah Alam Assoc. Prof. Md. Shahnawaz Karim

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[ICEBTM-25-1008] Sustainable Agriculture and Farmland Productivity Nexus in Bangladesh: An Empirical Study

Md. Shahnawaz Karim¹, Ulfat Raihana Richi²

¹Independent University, Bangladesh

²University of Dhaka

[ICEBTM-25-1011] Globalization and Foreign Government Policy Changes for Economic Development: Lessons from Bangladesh

Md. Shah Alam

Bangladesh Army University of Science and Technology

[ICEBTM-25-1036] Age 35 and Out: Retrospective Analysis of Job Satisfaction of Former RMG Workers

Farzana Afrose, Md. Khaled Saifullah, Shamil M. Al-Islam

Independent University, Bangladesh

[ICEBTM-25-1049] Factors Influencing Voluntary Early Retirements in the RMG Sector: a Bangladesh Scenario

Nafisa Yesmin, Md. Khaled Saifullah

Independent University, Bangladesh

[ICEBTM-25-1056] Leveraging Climate Information for Enhanced Crop Farming Efficiency: An Experimental Study in Bangladesh

Ruhul Salim¹, Zeenatul Islam²

¹Curtin University, Australia

²Rajshahi University

[ICEBTM-25-1063] Climate Hazards and the Health-Remittance Trade-off: Experimental Evidence from Rural Bangladesh

Gazi Mainul Hassan

North South University

[ICEBTM-25-1079] Unraveling Early Exit Behavior among RMG Workers in Bangladesh: A Focus on Financial and Health Incentives

Tasfiah Akter Tanjel, Md. Khaled Saifullah, Shamil M. Al-Islam, Neshlihan Mostafa

Independent University, Bangladesh

[ICEBTM-25-1081] Perception on Female Labor Force Participation: A Case Study of Bangladesh

Khadiza Akter Tasnim, Md. Khaled Saifullah

Independent University, Bangladesh

Parallel Session 3E Entrepreneurship & Development	
Saturday, November 15, 2025, 11:00 AM – 12:30 PM	
Chairs:	Assoc. Prof Syed Ali Fazal Colonel A H M Yeaseen Chowdhury

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[ICEBTM-25-1149] Building Resilient Agribusiness Supply Chains in Bangladesh: The Role of Technology in Climate Affected Zones

Sadia Tasnim Shara, Hamim Ibrahim, Nazmul Hossain Siam, Md. Atikur Rahaman, Md. Mortuza Ahmmed
American International University- Bangladesh

[ICEBTM-25-1151] Influence of Peer Networks on F-Commerce Success: A Study on Digital Entrepreneurs in Bangladesh

Akhoy Kumer Nibir Roy, Farjana Afrin Nahin, Shams-E-Noor Nasib, Md. Aminul Islam, Nazrul Islam
Independent University, Bangladesh

[ICEBTM-25-1168] Digital Storytelling as the Voice of Women Entrepreneurs

Farjana Rahman Shathi
Metropolitan University

[ICEBTM-25-1208] Youth Entrepreneurship through Social Business Models: A Case Study in Urban Bangladesh

Tanjim Ahammed, Mutahara Hasan, Nazrul Islam
Independent University, Bangladesh

[ICEBTM-25-1246] Entrepreneurial Marketing Dimensions as Key Drivers of SME Performance: A Conceptual Analysis.

Iftekhar Mahfuz, Md. Mamun Habib, S M Sohel Rana, Aidah Rasanat Islam, Miss Irin Nahar, Magnolia Shara, Shahedul Islam.
Independent University, Bangladesh

[ICEBTM-25-1256] Media Representation of Entrepreneurs in Bangladesh's Business Landscape: A Gender-Based Analysis

Samiya Jahan Supti
Independent University, Bangladesh

[ICEBTM-25-1295] Gig Economy Engagement, Experiential Learning, and Digital Entrepreneurial Intention- A Conceptual Study

Syed Ali Fazal¹, Md Mamun Habib²
¹BRAC University

² Independent University, Bangladesh

[ICEBTM-25-1108] Factors Influencing Foreign Direct Investment in Bangladesh

Esrat Zahan¹, Shakura Jannat, Nazrul Islam.
Independent University, Bangladesh

Parallel Session 4A Economics	
Saturday, November 15, 2025, 03:30 PM - 05:00 PM	
Chairs:	Prof. Dr. Shahriar Kabir Assoc. Prof. Ruba Rummana

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[ICEBTM-25-1085] Perceived Fairness and Unfairness in the Dictator Game

Md. Hasin Ishrak, Shahriar Kabir.
Independent University, Bangladesh

[ICEBTM-25-1098] Household Willingness-to-Pay for Waste Emptying and Collection Services in Bangladeshi Municipalities: Toward a Green Urban Business Model

Sonia Shahid¹, Sumaya Tabassum², Asadur Rahman²

¹Athena Infonomics

²Rajshahi University of Science and Technology

[ICEBTM-25-1099] The Effect of Syndication on SME Sectors of Bangladesh

Navid Hussain, Shahriar Kabir
Independent University, Bangladesh

[ICEBTM-25-1110] Does Investment Climate Matter to Foreign Direct Investment? Evidence from OECD Countries

Prianka Basak¹, Md Nazmus Sadekin¹, Md. Mahbub Alam²,

Md. Tuhin Ahmed¹, Ashiqur Rahman¹, Md. Ariful Islam³

¹Mawlana Bhashani Science and Technology University

²Stamford University Bangladesh

³Islamic University

[ICEBTM-25-1112] Import Dependency of Exports – A Case of RMG Sector in Bangladesh

Ashia Khatun Tamanna, Raisul Awal Mahmood
Independent University, Bangladesh

[ICEBTM-25-1118] Determinants of Household Living Standards: An Empirical Analysis of Low-Income Settlements of a Megacity

Humaira Rahman Khan, Md. Khaled Saifullah
Independent University, Bangladesh

[ICEBTM-25-1131] Cash Incentive on Remittance and Its Impact on Bangladesh Economy

Md. Al Marafot Shoumik, Samiul Parvez Ahmed, Imtiaz Ahmed Nevin
Independent University, Bangladesh

[ICEBTM-25-1171] Post COVID-19 Trends in Female Labor Force Participation in Bangladesh

Shahedul Islam¹, Mashuil Basher
Independent University, Bangladesh

Parallel Session 4B
Economics

Saturday, November 15, 2025, 03:30 PM - 05:00 PM

Chairs:	Prof. Dr. Abul Hasnat M Salimullah Prof. Gazi Mainul Hassan
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[ICEBTM-25-1176] A Comparative Economic Assessment of SAARC Countries with Focus on Bangladesh: Growth Patterns, Recovery Trends, and Development Gaps

Tomoshree Shil Keya
University of Chittagong

[ICEBTM-25-1186] Post-COVID Phillips Curve in Bangladesh: Has the Inflation-Unemployment Tradeoff Shifted?

Mashuul Basher, Md. Khaled Saifullah
Independent University, Bangladesh

[ICEBTM-25-1203] TempoFlux Economy: Harnessing the Pulse of Time to Redefine Wealth

Shibli Sanjid Faheem, Mahrin Mobassera Shoily, Mostafid Ifti, Md Nahiyat Khan
Independent University, Bangladesh

[ICEBTM-25-1209] Unraveling the Impact of Energy Mix, Industrialization and Urbanization on Public Health Vulnerability in Bangladesh: An Analysis Towards Health Care Sustainability

Abul Hasnat Muhammed Salimullah¹, Md. Hasanur Rahman²
¹ *Independent University, Bangladesh*
² *Brahmaputra International University*

[ICEBTM-25-1223] Does the Impact of Corruption Vary Across Industries? Evidence from Bangladesh

N N Tarun Chakravorty
Independent University, Bangladesh

[ICEBTM-25-1231] Impact of Digital Literacy and Related Factors on the Use of Mobile Financial Services in Bangladesh

Mushfiqul Hoque Khan, Ms. Nabila Maruf
Independent University, Bangladesh

[ICEBTM-25-1285] Does Female Participation Affect the Education-Wage Nexus? A Study on Bangladesh

Md Ashrafur Rahman¹, Khawja Saifur Rahman²
¹ *AKIJ Resource*
² *Independent University, Bangladesh*

[ICEBTM-25-1236] Climate Change, Agriculture and Economic Vulnerability: A Cross-Continental Assessment.

Nafisa Tabassum Zahin, Md Kamrul Islam
Independent University, Bangladesh

Parallel Session 4C
HRM & Industry 4.0

Saturday, November 15, 2025, 03:30 PM - 05:00 PM

Chairs:	Assoc. Prof. Dr. Abul Bashar Dr. Ikramul Hasan
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[ICEBTM-25-1021] Does Flexible Work Schedule Affect Bangladeshi Retail Workers' Job Performance and Job Satisfaction? A Case Study

Ummea Sahera Noume, Md. Atiqur Rahman Sarker, Farhana Ferdousi
East West University

[ICEBTM-25-1039] Evaluating Undergraduate Students' Employment Preferences: A Comparative Analysis of Salary, Work-Life Balance, and Organizational Sustainability

Md. Tazware Rahman Rahad, Rimtaha Saima Nushin, Sammi Akter, Syeda Farhin Rodela, Md. Shahed Hossan Sarker, Md. Mortuza Ahmmmed
American International University-Bangladesh

[ICEBTM-25-1053] Job Stress and Employee Commitment: A Study on Generation-X Employees of Bangladeshi Private Commercial Banks

Abdullah Al Ahad¹, Md. Rahat Khan², S. M. Khaled Hossain²
¹ *Independent University, Bangladesh*
² *Army Institute of Business Administration*

[ICEBTM-25-1074] The Role of Organizational Culture in Shaping Leadership Effectiveness: Evidence from Multinational Corporations

Tamim Forhad Shuvo, Anwarul Hoque Ansari, Seeratus Sabah, Md. Mamun Habib, Md. Shiraton Nobi
Independent University, Bangladesh

[ICEBTM-25-1113] Green Human Resource Management Practices in the RMG Sector of Bangladesh: A Path to Sustainability

Binita Saha, Sanjida Mahjabin
Independent University, Bangladesh

[ICEBTM-25-1144] Ethical AI Judge for Village: A Humanized Framework and Constitution for Rural Justice

Shibli Sanjid Faheem, Mahrin Mobassera Shoily, Mostafid Ifti, Nahiyat Khan
Independent University, Bangladesh

[ICEBTM-25-1152] Paradox of Digital Adaptation: Exploring the Antecedents of Technostress among Female Nurses in Bangladesh

Nabila Kamal, Mst. Kaniz Fatama, Rifa Tashfia Tayeba, Ikramul Hasan
Independent University, Bangladesh

[ICEBTM-25-1173] Digitally Enabled Gender-Inclusive HRM Driving Sustainability in Women-Centered NGOs in Bangladesh

Meraj Jahan
University of Nottingham

Parallel Session 4D
Human Resource Management

Saturday, November 15, 2025, 03:30 PM - 05:00 PM

Chairs:	Prof. Dr. Mahbubur Rahman Assoc. Prof. Dr. Farhana Ferdousi
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[ICEBTM-25-1178] Impact and Significance of HR Audits on Small Businesses

Umme Tasfia Rahman

Independent University, Bangladesh

[ICEBTM-25-1191] Voices of a Generation: Understanding Gen Z's Career Aspirations amidst the Bangladesh Quota Reformation Protests

Tilottama Ahmed, Md. Rashed Chowdhury, Md. Abu Hasnat

University of Scholars

[ICEBTM-25-1206] Mediating Role of Employee Commitment on the Relationship between Green HRM and Employee Environmental Behavior

Mohammad Abdullah Al Mamun¹, Musa Muhammad²,
Mohammad Aminul Islam³, Tarafder Mehedi Al Masud⁴

¹*University of South Asia*

²*Sa'aduZungur University, Bauchi, Nigeria*

³*University of Asia Pacific*

⁴*Southeast University*

[ICEBTM-25-1215] Utilization of Artificial Intelligence in HR: Upskilling Employees in Real-Time Manner

Krishanu Chakrabortty

Independent University, Bangladesh

[ICEBTM-25-1218] From Burnout to Boundaries: What Drives Quiet Quitting in Today's Workforce?

Effat Binte Kabir, Nabila Kamal, Mst. Kaniz Fatama, Rifa

Tashfia Tayeba

Independent University, Bangladesh

[ICEBTM-25-1244] Perceived Employer Attractiveness in the Digital Age: The Role of Social Media Presence in Bangladesh

Shayla Tazminur¹, Arlita Ashraf², Seeratus Sabah¹, Nahida Akhter Naiema¹

¹*Independent University, Bangladesh*

²*University of Kent*

[ICEBTM-25-1257] Changes in Bangladeshi Firms: Can Transformational Leadership Make a Difference?

Md Khalid Hossain¹, Mohammad Ahsan Chowdhury²

¹*Shanghai Jiao Tong University*

²*Prime Asia University*

[ICEBTM-25-1303] Exploring Antifragility in the Workplace: Insights from HRM Practices and Employee Behavior

Tasnim Razan Rahman, Mashnuva Moiz Khan, Sumaiya

Akter Mumu

Independent University, Bangladesh

Parallel Session 4E
Tourism

Saturday, November 15, 2025, 03:30 PM - 05:00 PM

Chairs:	Assoc. Prof Md. Mortuza Ahmed Dr. Maqbool Kader Quraishi
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[ICEBTM-25-1015] Cox's Bazar & the Blue Flag Standard: A Study on Coastal Tourism Sustainability

Kazi Warisa Tabassum, MST. Tasmima Zaman, Jannatul

Ferdous, Nazmus Sakib Sami, Md. Mortuza Ahmmed

American International University- Bangladesh

[ICEBTM-25-1097] Connecting Tourism and Economic Growth: Rethinking Bangladesh through AI-Powered Sustainable Tourism

Soma Dhar

Southern University Bangladesh

[ICEBTM-25-1124] Sustainability Concerns amid Overtourism in Bangladesh: A Critical Analysis of News Media Contents

Easnin Ara¹, Md Ariful Hoque²

¹*Independent University, Bangladesh*

²*Jahangirnagar University*

[ICEBTM-25-1150] Analysis of Coastal and Marine Tourism Development Strategies in Bangladesh to Advance Community Economy

Nabanita Banik

Jagannath University

[ICEBTM-25-1230] Identifying the Attributes of Consumer Experience in Izumi Japanese Kitchen: A Text Mining Analysis of Online Customer Reviews

Md. Wahidul Habib

Independent University, Bangladesh

[ICEBTM-25-1240] Tourism Restriction or Economic Crisis? Analyzing the Consequences of Government-Imposed Visitor Limits on Saint Martin's Island, Bangladesh

Akib Jaber Anik, Mehedi Hasan Sakib, Shahriar Ahmed

Bangladesh Maritime University

[ICEBTM-25-1254] Sustainability of Community-owned Small-scale Tourism Businesses in Cox's Bazar: A Qualitative Analysis

Md Saiful Islam, Akib Jaber Anik, Mehedi Hasan Sakib.

Bangladesh Maritime University

[ICEBTM-25-1306] Eco-tourism or Eco-threat? Investigating the Impact of Tourism on Ratargul Swamp Forest's Ecosystem

Mehedi Hasan Sakib, Md. Nafij Hossain, Raihanul Benta

Matin, Akib Jaber Anik

Bangladesh Maritime University

Parallel Session 5A
Management Information System

Saturday, November 15, 2025, 05:00 PM - 06:15 PM

Chairs:	Dr. Rezwanul Alam Assoc. Prof. Dr. Samiul Parvez Ahmed
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[ICEBTM-25-1050] Co-Creation in Digital Marketing Campaigns: Does Consumers' Participation Enhance Social Media Campaigns Effectiveness?

Md. Aminul Islam, Farjana Afrin Nahin, Md. Ozair Wasit
Independent University, Bangladesh

[ICEBTM-25-1062] The Potential of Artificial Intelligence in Enhancing University Education: A Comparative Study of Business and Engineering Disciplines

Nusrat Jahan
Independent University, Bangladesh

[ICEBTM-25-1090] Are We Ready for LLM in ERP? Readiness and Perception of Integrating LLM-Enabled Enterprise Systems in Developing Economies

Shah Fazlur Rahman Suad¹, Shams-E-Noor Nasib¹

¹*University of Dhaka*

²*Independent University, Bangladesh*

[ICEBTM-25-1121] Social Media Engagement and the Rise of Virtual Influencers: A Study on customers' perception, relatability, and brand affiliation.

Fahima Rahman, Md. Aminul Islam
Independent University, Bangladesh

[ICEBTM-25-1166] EdTech for Retention: How AI Chatbots Drive Sustained Student Success in Higher Education

Ruzzatin Shabila Korshi, Tahmid Mobassir Khan, Md Ismail Hossain, Md. Mamun Habib, Nahida Akhter Naiema, Farzana Chowdhury

Independent University, Bangladesh

[ICEBTM-25-1311] An Analysis of Permission Marketing Practices in Banking Industry of Bangladesh

Mohammad Nazmul Huq¹

¹*Stamford University Bangladesh*

[ICEBTM-25-1200] Integration of AI Agents in Recruitment: Opportunities and Challenges

Labiba Fairuz Hassan, Md. Aminul Islam, Abdullah Al Mamun
Independent University, Bangladesh

[ICEBTM-25-1205] The Role of Big Data Analytics in Innovation and Firm Performance

Shams-E-Noor Nasib
Independent University, Bangladesh

Parallel Session 5B
Environment and Climate Issues

Saturday, November 15, 2025, 05:00 PM - 06:15 PM

Chairs:	Dr. Fazle Rabbi Sadeque Ahmed Dr. N N Tarun Chakravorty
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Abstracts: see pages 67-69

[ICEBTM-25-1030] Emotional Intelligence and Climate-Conscious Decision Making in Corporate Management

Md. Obidul Huq Sagor, Nahid Sumaiya Ali, Md. Mamunur Rashid
Independent University, Bangladesh

[ICEBTM-25-1082] Occurrence and Removal Efficiency of Multiple Antibiotic-Resistant Bacteria in Rajshahi's Water Supply System

Sumaya Tabassum
Rajshahi University of Engineering & Technology

[ICEBTM-25-1122] Biodiversity and Business: Strategic Planning for Nature-Positive Growth in Bangladesh's Industrial Expansion

Samin Shahriyar Lorin, Md. Iftakher Hossain, Farhan Shadik Souad, Md. Mortuza Ahmmed
American International University-Bangladesh

[ICEBTM-25-1147] Recent Advances in Membrane Technologies for Desalination and Wastewater Reuse: Materials Innovation, Fouling Mitigation, and Energy Optimization

Mosaraf Hosan Nishat, Abrar Labib, Md Fuyad Hasan Sagar, Abdullah Al Nabil
Islamic University of Technology

[ICEBTM-25-1169] Rainfall Trends and Flood Prediction in Chattogram District: A Data-Driven Approach

Pratya Chowdhury¹, Ohcitya Bhattacharjee²

¹*University of Chittagong*

²*Chittagong University of Engineering and Technology*

[ICEBTM-25-1252] Presence & Distribution of Microplastics in the Sediment of the Four Major Rivers in Bangladesh

Zahra Alam Liya, Jerin Tasnim, Raiyan Ahmed, Esfar Ahmed Aditty
Independent University, Bangladesh

[ICEBTM-25-1253] The Concrete Trap: Green Space Deficiency and Its Impact on Urban Health in Dhaka

Sarita Khandaker Dia¹, Samanta Islam Sayma², Raiyan Ahmed¹

¹*Independent University, Bangladesh*

²*BRAC University*

[ICEBTM-25-1270] Quantity and Quality of International Climate Finance: Key to Addressing Climate Vulnerability and Keeping Temperature Rise within Desired Levels

Fazle Rabbi Sadeque Ahmed, Md. Fozla Hossain
Palli Karma-Sahayak Foundation (PKSF)

Parallel Session 5C
Green Business

Saturday, November 15, 2025, 05:00 PM - 06:15 PM

Chairs:	Prof. Dr. Mohammad Rabiul Basher Rubel Assoc. Prof. Dr. S M Sohel Rana
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Abstracts: see pages 70-72

[ICEBTM-25-1092] Transition Towards Sustainable Environmental Performance of SME Sector in Bangladesh through Green Practices: The Mediating Role of Green Innovation

S M Zobaer Alam, Abir Sen Gupta, Sayra Islam Saki, Md. Adnan Nizum, S. M. Sayem
Bangladesh University of Professionals

[ICEBTM-25-1103] Green Business Practices for Competitive Advantage in the International Market: A Study on Green RMG factories in Bangladesh

Md Azzajur Rahman¹, S M Sohel Rana¹, Tasneem Jahan Tumpa²

¹Independent University, Bangladesh

²United International University

[ICEBTM-25-1154] Eco-Mindset at Work: How Green Business Strategy and Green Climate Perception Drive Hotel Employees' Pro-Environmental Behavior

Masuma Binte Yousuf¹, Mohammad Rabiul Basher Rubel², Sadman Rana Rakin¹, M. Nazmul Islam²

¹Bangladesh University of Professionals

²BRAC University

[ICEBTM-25-1224] Exploring the Moderating Role of Ethical AI on the Relationship Between AI Usage and Employee Green Behavior.

Azfar Al Mahmud, Afifa Binte Ashraf Ananna, Abdullah Al Ahad

Independent University, Bangladesh

[ICEBTM-25-1239] Sustainable Entrepreneurship: Challenges & Barriers for Green Startups

Rafin Rayhan, Mir Mahaddi-UI-Islam, Fatima Sadiya Khan, Ms. Farzana Chowdhury

Independent University, Bangladesh

[ICEBTM-25-1301] Sustainable Business and Its Financing: Unlocking Capital for Long-Term Impact

Fairuz Sumiya Nisa, Safayet Rahman

Independent University, Bangladesh

[ICEBTM-25-1214] Prompt Engineering in Higher Education of Bangladesh: Qualitative Approach

Sumnoon Ferdous, Tasneem Tarannum, Md Aminul Islam

Independent University, Bangladesh

[ICEBTM-25-1288] Customer Feedback in Real Estate Sector of Bangladesh: A Text Mining Approach

Aysha Siddiqua¹, Wahidul Islam²

¹Building technology & ideas Ltd.

²CA Property Development Ltd (CPDL)

Parallel Session 5D
Operations Management

Saturday, November 15, 2025, 05:00 PM - 06:15 PM

Chairs:	Assoc. Prof. Dr. Aftab Anwar Assoc. Prof. Dr. Md. Shanawez Hossain
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Abstracts: see pages 73-75

[ICEBTM-25-1284] Smart Port Transformation in Bangladesh: Strategies for Digital Resilience

Afshar Uddin Jubayer¹, Tamim Forhad Shuvo², Md. Mamun Habib²

¹American International University-Bangladesh

²Independent University, Bangladesh

[ICEBTM-25-1269] The Role of AI-Based Personalization in Enhancing Customer Experience: Focus on Click-Only Business Model

Md. Aminul Islam, Rezwanul Alam

Independent University, Bangladesh

[ICEBTM-25-1127] Bridging the Divide: Addressing the Skills Gap in Bangladesh's Ready-made Garment (RMG)

Shanawez Hossain

Independent University, Bangladesh

[ICEBTM-25-1158] Exploring Small Food Businesses for Halal Certification: A Case Study

Md. Mahbub Alam¹, Mohammad Mominul Islam²

¹Independent University, Bangladesh

²International University of Business Agriculture and Technology

[ICEBTM-25-1305] Brazil's Export Potential for Halal Bovine Meat: A Gravity Analysis

Mosammat Maimuna Khatun, Shahriar Kabir

Independent University, Bangladesh

[ICEBTM-25-1065] Digital Transformation in Quality Assurance: A Game-Changer for Apparel Manufacturing

Alam Tareque¹

¹Opex and Sinha Textiles Group

[ICEBTM-25-1289] Transformational and Transactional Quality Drivers of Social Responsibility Performance in Commercial Banks: A Quantitative Exploration of Burke-Litwin Model for Total Quality Management

Abul Bashar¹, Md. Nazmus Sakib², Md. Mahbubur Rahman²

¹Independent University, Bangladesh

²University of Dhaka

Parallel Session 5E
Technology Management

Saturday, November 15, 2025, 05:00 PM - 06:15 PM

Chairs:	Prof. Dr. Zulfiqar Hasan Prof. Dr. Razia Sultana Sumi
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[ICEBTM-25-1019] Empowering Financial Independence: How Female Student Migrants in Dhaka Adapt to the Urban Economy through Money Management Apps

Tasfia Jinnat, Anika Tahsin Taieba, Sk Adeeb Ayu
Bangladesh University of Professionals

[ICEBTM-25-1029] Technology-based Business Entrepreneurship Development in Bangladesh: A Study on Consumer Goods Business

Prottasha Paul¹, Nusrat Jahan Dina¹, Tondra Rahman¹, Nazrul Islam²

¹*Northern University Bangladesh*

²*Independent University, Bangladesh*

[ICEBTM-25-1076] Adoption of AI-Driven Personalization in the RMG Sector of Bangladesh: A Study on Industry Readiness and Its Impact

Razia Sultana Sumi, Sadia Binta Salauddin
Jagannath University

[ICEBTM-25-1196] The Future of Work: Evaluating Smart Communication Technology in Employee Management Systems

Mahrin Mobassera Shoily
Independent University, Bangladesh

[ICEBTM-25-1210] The Impact of AI Generated Deep Fake Social-Media Contents on Women in Bangladesh: A Qualitative Study

Sabrina Mocarabbin Neha, Sumnoon Ferdous, Afnan Yusuf
Independent University, Bangladesh

[ICEBTM-25-1221] Sustainable Intelligence in AI-Driven Management: Exploration of Strategic Integration and Ethical Governance

Nusrat Nowreen Srabonty
Independent University, Bangladesh

[ICEBTM-25-1260] Digital Competencies of Gen X: Comparison among Generations

Md. Hasan Maksud Chowdhury
BRAC University

Poster Presentation
Industry 4.0, SCM, MIS, HRM, Marketing, Entrepreneurship, Sustainability

November 14 & 15, 2025, 10:00 AM - 05:00 PM

Chairs:	Dr. Easnin Ara
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Abstracts: see pages 79-83

[ICEBTM-25-1075] Generative AI in Higher Education Examining Its Influence on Student Engagement, Learning Outcomes, and Ethical Awareness

Tamim Forhad Shuvo¹, Md Taushik Hossain¹, Jannatul Ferdoush Oishy¹, Nawreen Islam Nazat¹, Md Kabir Hosen²

¹*Independent University, Bangladesh*

²*North South University*

[ICEBTM-25-1080] Bridging the Digital Divide: Infrastructure and Capability Barriers to SME Digital Platform Ecosystem Adoption in Developing Countries

Ruzzatin Shabila Korshi, Jannatul Ferdoush Oishy, Tahmid Mobassir Khan, Seeratus Sabah, Md. Mamun Habib
Independent University, Bangladesh

[ICEBTM-25-1227] How Digital Customer Engagement Metrics Correlate with Global Supply Chain Pressure: A Comparative Secondary Data Analysis

Ruzzatin Shabila Korshi, Farzana Chowdhury
Independent University, Bangladesh

[ICEBTM-25-1114] Next Generation Entrepreneurship in Bangladesh: Globalization Strategies for the EdTech Sector

Zyma Zaman
Independent University, Bangladesh

[ICEBTM-25-1115] Bridging Talent and Sustainability: Aligning the Students Early Recruitment Scholarship Program with Global HRM Trends

Zyma Zaman
Independent University, Bangladesh

[ICEBTM-25-1267] The Role of AI and Governance in Advancing Sustainable Project Management: Insights from Bangladesh

Sumnoon Ferdous, Sabrina Mocarabbin Neha, Farjana Afrin Nahin
Independent University, Bangladesh

[ICEBTM-25-1192] Exploring the Role of AI-Enhanced Fintech in SMEs Sustainable Growth: A Pathway to Innovation and Competitive Performance in Emerging Economies

Shams-E-Noor Nasib, Farjana Afrin Nahin, Akhoy Kumer Nibir Roy
Independent University, Bangladesh

[ICEBTM-25-1116] Challenges in Implementing Green Human Resource Management in the Jute Industry of Bangladesh

Noorus Sabah Mim, Zafrin Hossain
Independent University, Bangladesh

[ICEBTM-25-1102] Algorithmic Marketing: How Social Media Platforms Shape Purchase Decisions

Shanaz Shagufta Zaman, Miss Irin Nahar Maghnolia Shara
Independent University, Bangladesh

[ICEBTM-25-1072] Sustainability Trends in Green Financing for SMEs

Miss Irin Nahar Maghnolia Shara, Monika Akter
Independent University, Bangladesh

[ICEBTM-25-1123] Navigating Privacy Concerns: A Literature Review on Data Transparency and Customer Trust in Digital Marketing

Miss Irin Nahar Maghnolia Shara, Aidah Rasanat Islam
Independent University, Bangladesh

[ICEBTM-25-1292] Blockchain-Based Logistics Solutions for Enhancing Supply Chain Efficiency in Bangladesh.

Afshar Uddin Jubayer
American International University-Bangladesh

Area:	Accounting & Economics
Session:	Parallel Sessions 1A
Date:	November 14, 2025
Time:	11:00 AM – 12:30 PM
Room:	A
Chairs:	Prof. Dr. Taslima Akther Assoc. Prof. Sujan Chandra Paul
Moderator:	Md. Safiuddin

[ICEBTM-25-1067] Different Types of Expenses and Their Effects on Profitability Enhancement: Empirical Evidence from Food and Allied Industries of Bangladesh

Sujan Chandra Paul¹, Sharmistha Dhar²

¹University of Barishal

² Sonali Bank PLC

Due to their fragile financial structure and very competitive market circumstances, the food and allied sectors require effective cost control solutions. In this context, the study's goals were to investigate the operational costs of the food and related industries and how they affect the improvement of profitability by firm size and business sector. This study contributes to looking at the impact of different types of expenses on profit after tax. Unbalanced Panel data from 14 Food and allied companies was gathered for this study, which spanned the years 2009 to 2023. This paper employed the 2SLS and GMM models. This study found that cost of goods sold, operating expense, administrative expense and finance expense have the significant positive relationship with profit after tax. Sophisticated cost-cutting abilities, such as balancing productivity and revenues while limiting quality adverse effects, are essential to improving the operational performance of the food and related industries. Additionally, because economies of scale reduce expenses, business size has an effect. However, in order to increase earnings, owners of food and allied industries, particularly major companies, should think about enhancing food quality rather than depending solely on the benefits of advertising.

[ICEBTM-25-1130] The Impact of Audit Committee Effectiveness on Banking Performance in Bangladesh

Tasmiah Jannat Labonna, Mohaiminul Islam Turjo

Independent University, Bangladesh

This study seeks to explore the indirect impact of various characteristics of external audit committees on financial performances of publicly listed banks on the Dhaka Stock Exchange. The data set used for this research covers 10 years of financial metrics which include ROA (Return on Assets) and ROE (Return on Equity) and the underlying factors of audit teams for each year including four independent variables such as, number of independent

directors, number of meetings held, gender diversity in committee and audit committee size. The initial approach of the research is dedicated to a regression model that can measure the variance, correlation and autocorrelation of the variables to clarify whether or not the characteristics of audit committees affect banking financial performances. Despite this understanding, this study identifies challenges related to multicollinearity. This suggests that while audit committee structure is vital, further refinement of the model is necessary to mitigate the effects of this correlation. This study also highlights the growing concern of weak governance practices and suboptimal appointment practices. Overall, this research underscores the critical importance of optimizing audit committee composition, to foster governance and improved financial performance of the banking sector.

[ICEBTM-25-1141] Unveiling the Key Drivers of Implementing ISSB's Sustainability and Climate Related Financial Disclosures IFRS S1 & S2

Taslima Akther

Jagannath University

Reporting sustainability and climate related information drives responsible business practices, boosts corporate reputation and stakeholder trust. Consistent and comparable sustainability-related financial disclosures are necessary across industries and jurisdictions to furnish decision-useful information to capital markets and broader communities. The International Sustainability Standards Board (ISSB) issued two comprehensive standards IFRS S1, Disclosure of Sustainability-related Financial Information and IFRS S2 Climate Related Disclosures. The IFRSS1 Sustainability Disclosure Standard requires an entity to disclose information about its four core content areas named governance, strategy, risk management, and matrices & targets in relation to the entity's sustainability-related risks and opportunities. IFRS S2 focuses specifically on climate-related risks and opportunities and requires an entity to disclose information about its governance, strategy, risk management and metrics & targets. This paper explores the key factors that drive the organization in Bangladesh to adopt IFRS S1 & S2 to unite the greater journey of Sustainability and climate resilience. The study relates the construct of Organizational readiness to change such as vision clarity, change appropriateness and change efficacy with the leadership support and top management support. Organizational context such as organizational history of change, organizational resources and flexibility impacts the adoption process. Climate awareness moderates the adoption of the IFRS S1 and S2.

[ICEBTM-25-1220] Boardroom Diversity and Corporate Fragility: Do Female Directors Matter in Times of Financial Strain?

Md. Safiuddin

Independent University, Bangladesh

Female directors are seen as an essential component of corporate governance. They can enhance the integrity of financial reporting and safeguard shareholders' rights while aligning them with the objectives of corporate governance. There have been increasing demands for more female representation on corporate boards. On the other hand, early warnings on potential bankruptcy enable managers and investors to implement preventative measures and distinguish between advantageous and disadvantageous investment opportunities. The aim of this study is to explore financial health of listed non-financial firms of Bangladesh and to explore whether board gender diversity has any role in reducing financial distress. Data has been collected from the annual reports of listed Bangladeshi companies comprising 171 firms across 15 industries listed on the Dhaka Stock Exchange (DSE), covering the period from 2018 to 2023 which offers a comprehensive analysis of the topics over an extended period. A multivariate regression model and longitudinal panel data will be employed to assess the influence of board gender diversity on financial distress. Board gender diversity is defined by the number of female directors on corporate boards, while the Altman Z-score serves to measure financial distress. Governance level variables like board size, board independence, board activeness, sponsor and directors' shareholding, institutional shareholding and firm specific variables like firm size, leverage, profitability and liquidity will be controlled for the experiment. The findings of the study will help to predict the financial health of listed non-financial firms of Bangladesh and suggest taking necessary measures to reduce the likelihood of financial distress. The expected positive role of board gender diversity in mitigating financial distress will offer substantial empirical evidence for advocating women's leadership in the corporate boards of Bangladesh. This expected positive outcome will closely correspond with SDG 5, which promotes gender equality and the empowerment of all women and girls. The findings of this study will be useful to policy makers and regulators as well.

[ICEBTM-25-1271] Experience of Bangladesh of BRI-Present Scenario and Future Aspects

Ruba Rummana, Sadman Islam Ananto, Zonayer

Ahammed, Mohammad Shoron Hossain, Mst. Jannatun Ferdous Tima

Southeast University

This paper examines the experience of Bangladesh under China's Belt and Road Initiative (BRI) by highlighting the current situation and future prospects. Over the past

decade, various landmark projects like Padma Bridge Rail Link, Karnaphuli Tunnel, and Matarbari Deep Sea Port have strengthened the trade links, connectivity, and industrial growth. Bangladesh's GDP is expected to be increased by 2.1% because of BRI investments. It will create new jobs, along with technology transfer and manufacturing expansion. Though challenges like, rising external debt which is approximately about USD 4 billion to China, dependency of fossil-fuel projects, and the need to balance diplomatic ties with India and other global partners remain there. This study suggests that Bangladesh can benefit most from BRI by ensuring greater project transparency, shifting towards green and renewable energy investments, and carefully diversifying its foreign economic partnerships. Overall, BRI journey of Bangladesh has drawn a strong economic potential. But the long term success of this journey can be achieved by establishing sustainable policies and balanced foreign engagements.

[ICEBTM-25-1232] The Impact of Floods on Livelihood: A Case Study of Northeast Region of Bangladesh

Jannatul Ferdaus¹, Md. Khaled Saifullah²

¹*ETI Bangladesh*

²*Independent University, Bangladesh*

Bangladesh, located on the delta of three major rivers - the Ganges, Brahmaputra, and Meghna -experiences annual monsoon rains and cyclones, contributing to severe flooding. The Northeast region of Bangladesh, encompassing Sylhet division, is particularly vulnerable to floods due to its geographical location and topography. In 2022, Sylhet experienced one of the most devastating floods in recent history. By affecting 7.2 million and displacing 472,000 people, severe flood has resulted in economic hardship. Therefore, this study aimed to identify the factors that directly and indirectly affected the livelihood of people residing in a flood prone area. Simultaneously, the study also assessed the significant role of welfare support in reducing the impact of flood on the livelihood of people. To answer the research questions of the study, primary data from 200 respondents were collected randomly from 4 upazillas of Sylhet and Sunamganj districts. Additionally, the partial least square (PLS) regression was adopted for quantitative analysis. The study shows that flood has a positive and significant impact on socioeconomic status, health, vulnerability, livelihood, sanitation and hygiene of inhabitants living in flood prone areas. At the same time, welfare support has been found to be insignificant in improving the livelihood of those inhabitants. The study suggests that government initiatives must be taken towards recreating employment opportunities, providing required skill training, reconstructing infrastructure, providing welfare aid and alternate health care systems, conducting efficient

vulnerability assessment and creating effective alert and warning systems that can reduce the impact of flood on the livelihood of people residing in flood prone areas.

[ICEBTM-25-1296] Beyond Garments: A Revealed Comparative Advantage Analysis of Bangladesh's Global Trade (2001–2023)

SK MD Zafar Iqbal

Galgotias University, India

This study examines the structural dynamics of Bangladesh's global trade by analysing Revealed Comparative Advantage (RCA) patterns at the HS 2-digit level from 2001 to 2023. While ready-made garments (RMG) remain central to Bangladesh's export portfolio, the analysis identifies emerging and sustained competitive advantages in non-RMG sectors such as crustaceans, aluminium products, oilseeds, and selected mineral-based industries. Using consistent export data, the research highlights long-term competitiveness shaped by geographic advantages, policy support, and backward-linkage integration. Conversely, several agricultural and light industrial sectors show unstable or declining RCA trends, revealing structural weaknesses and potential vulnerabilities. To address these challenges and promote post-LDC graduation diversification, the study recommends a targeted trade and industrial policy framework guided by RCA evidence. Suggested measures include enhanced trade finance, sector-specific foreign direct investment (FDI), and tailored support for high-potential industries. The observed RCA trends also provide empirical guidance for trade negotiations, regional integration initiatives, and export promotion strategies. Overall, the findings underscore the need for evidence-based, sector-focused trade policies to build an inclusive, resilient, and competitive growth trajectory for Bangladesh in an evolving global trade environment.

[ICEBTM-25-1299] Migration, Gender, and Subjective Well-Being: A Comparative Study of Left-Behind and Non-Migrant Households in Bangladesh

Farhana Sehreen¹, M. Niaz Asadullah², Sharifah

Muhairah Shahabudin¹

¹ *University of Malaya*

² *University of Reading*

This study examines the impact of migration on the life satisfaction of household members left behind in Bangladesh, focusing on the social and psychological channels that mediate this relationship. Using nationally representative data from the 2011 and 2018 Bangladesh Integrated Household Survey (BIHS), the analysis compares the subjective well-being of migrant and non-migrant household heads. An ordinary least square (OLS) model with extensive household- and region-level controls is used. The results reveal that households with migrant members have significantly higher levels

of life satisfaction, particularly when the migrants are male or work abroad. In addition to the economic advantages, migration improves well-being by increasing leisure time, decision-making power, community involvement, and a sense of agency in local matters. These elements show up as important channels by which migration raises household well-being. However, the consequences differ depending on geography and gender. Notably, there are no appreciable increases in life satisfaction among households in coastal areas that are vulnerable to climate change or among those where women are migrating. This implies that movement does not significantly lessen the negative correlation between coastal residence and subjective well-being, even though mobility is common in coastal locations.

Area:	Banking & Finance
Session:	Parallel Sessions 1B
Date:	November 14, 2025
Time:	11:00 AM – 12:30 PM
Room:	B
Chairs:	Assoc. Prof. Md Solaiman Chowdhury Assoc. Prof. Dr. Quazi Sagota Samina
Moderator:	Md Tanvir Islam

[ICEBTM-25-1001] Sustainable Profitability Under Macroeconomic and Monetary Pressures: A Panel Study of Cement and Ceramic Industries in Bangladesh (2013–2023)

Md. Saiful Bari¹, Md. Humayun Kabir²

¹ Jagannath University

² Parul University, India

This study analyzes panel data from five cement and five ceramic businesses over an eleven-year period (2013–2023) in order to investigate the sustainable profitability dynamics of Bangladesh's manufacturing industry. The study looks at how firm-level profitability, as determined by Return on Assets (ROA), is impacted by the interactions between internal financial metrics like Return on Equity (ROE) and Net Profit Margin (Npm), macroeconomic indicators like GDP growth, inflation, and trade volumes, and monetary policy variables like M2 money supply and remittances. The report is predicated on sustainability- focused industry trends. Feasible Generalized Least Squares (FGLS) and robust diagnostic testing are used in the econometric technique to account for heteroskedasticity, autocorrelation, cross-sectional dependency, and multicollinearity. The findings indicate that operational efficiency (Npm) consistently drives sustained profitability, whereas expansionary monetary policy (M2 growth) has a slight negative effect. The cement business is more resilient to macro financial shocks due to its structural advantages and demand inelasticity, per a sector-specific study. These findings demonstrate how important it is to put targeted macro financial planning and legal frameworks into place in order to promote long-term industrial sustainability in emerging countries. The research contributes to the corpus of work on sustainable business performance in the face of changing macroeconomic conditions and has strategic implications for policy design in resource-intensive industries.

[ICEBTM-25-1037] The Roles of Firm-and Industry-Specific Determinants of Capital Structure on Book Leverage during the Covid-19 Pandemic: Does Competitive Industry Really Matter?

Iqbal Hossain Moral¹, Gazi Md. Shakhawat Hossain², Md. Shahinur Rahman³, Md. Solaiman Chowdhury⁴, Md. Mehedi Hasan⁵, Ahmad Ahsanullah Farhan⁴, Rashadoujjaman Rakib⁴

¹ Northern University of Business and Technology Khulna

² University of Global Village

³ Huazhong University of Science and Technology, China.

⁴ University of Rajshahi

⁵ Khulna University

This study aims to address the gap by investigating the influence of firm- and industry-specific factors on the capital structure decisions of transportation and tourism firms, offering valuable insights for financial managers and policymakers. The research utilizes a comprehensive dataset of firms listed on the Dhaka Stock Exchange (DSE) and the Chittagong Stock Exchange (CSE) from 2019 to 2021. Data for firm-specific factors were sourced from the Data Stream Database (DSE & CSE), while additional information on country-specific factors was obtained via the internet from sources such as the Planning Department, Ministry of Commerce (MOC), and Asian Development Bank (ADB). The study employed the SmartPLS 3 programme for data analysis using a component-based SEM approach, specifically the partial least squares-structural equation modelling (PLS-SEM) method. Findings indicate that firm- and industry-specific determinants, including profitability, tangibility, munificence, and the HH Index, significantly influenced the capital structure decisions of transportation and tourism firms during the COVID-19 pandemic in Bangladesh. However, policymakers can leverage these findings to design effective support measures and policies tailored to the unique challenges faced by these industries during such disruptive events.

[ICEBTM-25-1047] Impact of Liquidity Ratio and Dividend on Share Price: Evidence from Selected Industries from Bangladesh

Md. Raihan Habib

Primeasia University

This research focused on analyzing the impact of liquidity ratios and dividends on share price of three industries. The industries are engineering, food and allied, pharmaceuticals and chemicals. The total sample size for this research is 425. A total of 85 companies' data has been collected. Five years of data has been collected from annual reports and Lanka Bangla. The duration of the year is 2020-2024. The current ratio and share price have a significant negative relationship. Also, there is a negative relationship between quick ratio and share price. On the other hand, there is a strong positive relationship between cash ratio and share price. In addition, there is a significant positive relationship between dividend and share price. Secondary data has been used for conducting this research. It is the core limitation of this research. Besides, we were not able to find some companies' data. And sample size has decreased because of that. This research wanted to find out the relationship between share price with liquidity ratios and dividend. Now general people, investors, shareholders, and creditors can make decisions based on our study's findings. We hope this research will be helpful for both academicians and professionals.

[ICEBTM-25-1052] Impact of Reinsurance Practice on Non-Life Insurance Companies in Bangladesh

Quazi Sagota Samina¹, Akhi Alamgir Suchana¹
¹*East West University*

In the context of Bangladesh's evolving financial landscape, non-life insurance companies face increasing exposure to risk from unpredictable losses and market volatility. Reinsurance emerges as a strategic tool that enables insurers to mitigate such risks, optimize capital use and ensure financial sustainability. This study explores the impact of reinsurance on the financial performance of non-life insurers in Bangladesh. The study identifies a clear research problem. While reinsurance is widely adopted, its actual influence on key profitability indicators like Return on Assets (ROA), Return on Equity (ROE) and Profit Margin remain underexplored. Thus, the research aims to determine whether reinsurance enhances or hinders insurers' profitability and operational stability. The methodology is rooted in quantitative analysis using secondary data collected from 46 non-life insurance companies over a five-year period (2018-2022). The study applies panel data regression techniques, including fixed and random effect models, with financial ratios serving as independent variables and ROA, ROE and Profit Margin as dependent variables. Descriptive statistics and correlation analysis were also used to summarize the data and examine inter-variable relationships. The findings reveal that while equity capital and fixed deposits significantly and positively influence profitability of insurance companies (ROA and ROE), reinsurance premiums and underwriting expenses have a statistically negative effect on profit margins. In contrast, reinsurance claims and investment ratios positively contribute to profitability. Based on the findings, the report recommends strengthening capital reserves and aligning reinsurance strategies with long-term investment planning to improve financial outcomes. Sustainability is important for any business organization over earning profit and for insurance companies, one of the effective ways to sustain in the long run is reinsurance. This paper focuses on the effective role of reinsurance strategy upon the profit earning capacity of the insurance companies. However, the study can be further extended by covering a longer period of data. This paper is an original research work conducted by the authors. The paper directs policymakers and regulators to apply cost-effective reinsurance practices and incentivize stable capital formation for sustainability of insurance companies.

[ICEBTM-25-1083] Bank Service Quality, Customer Loyalty and Satisfaction in Bangladeshi Banking Sector

Amit Das, Sourav Nath

Shahjalal University of Science and Technology

This paper presents the connection between quality of services, customer satisfaction and customer loyalty in four categories of banks in Bangladesh namely State-Owned Commercial Banks (SOCBs), Private Commercial Banks (PCBs), Islamic Shariah-Compliant Private Commercial Banks (ISPCs), and Foreign Commercial Banks (FCBs). The study evaluates service quality dimensions, tangibility,

reliability, responsiveness, assurance, and empathy and the role of demographic variables such as age, income, and the place of residence through the SERVPERF model. The questionnaire was provided to a sample of 400 respondents through a structured questionnaire, which was analyzed with the help of SPSS and SmartPLS4 through correlation and statistical analysis. The findings indicate that there is great difference in service quality and customer loyalty among the types of banks. SOCBs and PCBs are the ones rated at ease in terms of reliability and responsiveness, resulting in customer loyalty whereas the ISPCs are rated at empathy. FCBs, despite their strength in tangibility and assurance, have lapses in empathy. The paper emphasizes the role of demographics in building customer perceptions. The results have a practical implication to the bank managers and policymakers who need to improve on customer satisfaction and loyalty in the competitive banking industry of Bangladesh.

[ICEBTM-25-1100] Determinants of Bank Profitability: A Panel Data Analysis from Bangladesh

Tahsin Shabab Rajee, Nahian Islam Asif, Nabeel Rahman, Sapnil Sarker Pollob

Independent University, Bangladesh

Bank profitability is critical for financial stability in emerging economies such as Bangladesh, where rising credit risks and regulatory pressures shape banking performance. This decade-long study investigates the determinants of return on assets (ROA) for top 15 listed private commercial banks in Bangladesh, from 2015–2024 using a fixed-effects panel regression model. The analysis incorporates non-performing loans (NPLs), debt-to-equity ratio, deposit-to-asset ratio, cost-to-income ratio, and Basel III liquidity indicators. Results indicate that higher NPLs and greater leverage significantly reduce ROA, while a stronger deposit base enhances profitability. In contrast, cost-to-income and Basel III liquidity ratios exhibit no significant effect. Overall, the findings emphasize asset quality, capital structure, and funding composition as primary drivers of bank profitability.

[ICEBTM-25-1111] Impact of Loan Default on the Sustainability of Financial Health: A Study on Selected Private Commercial Banks in Bangladesh

Senjuti Barua, Thein Ayetha

Bangladesh University of Professionals

This study aims to examine the influence of loan default over the sustainability of the financial health of selected private commercial banks listed on the Dhaka Stock Exchange (DSE) in Bangladesh. The banking sector of the country faces significant challenges in terms of loan defaults. As a growth-focused economy where the banking sector plays a principal and pivotal role in financial intermediation and private sector investment, ensuring its stability is indispensable. The study applies panel data analysis to investigate how non-performing loan ratio (NPLR), capital adequacy ratio (CAR), provision maintenance ratio (pmR), credit deposit ratio

(CDR), and cost-to-income ratio (CIR) influence the sustainability of bank performance, as measured by a profitability indicator- return on assets (ROA). The study utilizes secondary data of 19 private commercial banks over a 16-year period (2008-2023), representing strongly balanced panel data. The Hausman specification test recommends a fixed effect regression model. It reveals that NPLR hinders profitability, or has a significant negative influence over ROA, whereas CDR shows a significant positive influence suggesting higher credit deployment leads to a surge in profitability. This study provides valuable insights for bank management in Bangladesh to better manage non-performing loans and optimize credit strategies to maintain profitability.

***[ICEBTM-25-1136]* Fintech, Climate Finance, and Behavioral Shifts: Evidence from Bangladesh's Digital Lending Landscape**

Dorjoy Acharjee, Jarin Subha Sara Moni

North South University

Bangladesh is rapidly emerging as a fintech hub, driven by the widespread adoption of mobile financial services such as bKash, Nagad, and Upay. While these platforms have significantly advanced financial inclusion, there is still much potential for them to shape eco-friendly behavior and play a bigger role in advancing climate finance, yet it often goes unnoticed. This study investigates the intersection of digital lending, environmental incentives, and climate finance in the Bangladeshi context. Explains how fintech can be leveraged to promote eco-conscious financial behavior and support low-carbon development. This study is backed by behavioral finance insights and real-world global examples (e.g., India's Paytm Green Loan pilot and Kenya's M-KOPA), and insights from a small-scale user perception survey in Bangladesh. We examine user receptiveness to integrating sustainability into mobile financial ecosystems. Four core hypotheses were tested, focusing on user willingness to adopt green finance, responsiveness to incentives, awareness of environmental impact, and age-related differences in sustainable financial attitudes. Results indicate that users are willing to make trade-offs for sustainability and respond positively to green incentives. They show greater engagement when they are aware of environmental benefits, and younger users are more inclined toward sustainable digital finance. This paper highlights a strategic opportunity for Bangladeshi fintech providers to integrate Environmental, Social, and Governance (ESG) principles and climate finance objectives into their offerings. By integrating green credit scoring, eco-linked lending, and sustainability incentives into digital finance can turn fintech into a powerful driver of climate resilience, environmental accountability, and inclusive green growth in climate sensitive countries.

Area:	Banking & Finance
Session:	Parallel Sessions 1C
Date:	November 14, 2025
Time:	11:00 AM – 12:30 PM
Room:	C
Chairs:	Prof. Dr. Mohammad Rokibul Kabir Dr. Imtiaz Ahmed Nevin
Moderator:	Shayla Tazminur Kaniz Sakina

[ICEBTM-25-1160] Factors Influencing Profitability in the Bangladeshi Commercial Banking Sector

Farhana Yasmin Liza

Shanto-Marium University of Creative Technology

This study explores the determinants of Bangladesh-based commercial banks' profitability of commercial banks in an emerging economy, Bangladesh. For this study, commercial banks' annual report data [over the period 2013-2024] was used. Probable determinants were shortlisted using empirical literature. The study uses return on asset (ROA) and return on equity (ROE) as the dependent variable. Panel regressions were run using fixed effects model and random effects model. The findings show a significant positive relationship between asset quality and bank performance, and a significant negative relationship between capital adequacy and performance across all baseline models.

[ICEBTM-25-1175] Effect of AI-Driven FinTech Solution on Credit Risk Management in Micro Finance Institute

Himadri Shekhar Sarder, Radha Tamal Goswami,

Moumita Mukherjee

Adamas University, India

Bangladesh boasts one of the world's biggest and most developed microfinance markets, with institutions providing services to more than 30 million customers. However, credit risk remains a persistent challenge due to informal data, manual risk assessments, and limited predictive tools. The effect of AI-Driven FinTech solutions on credit risk management in a subset of Bangladeshi microfinance institutions (MFIs) is examined in this study. The study investigates whether AI-based technologies increase portfolio sustainability, lower default rates, and improve borrower evaluation. Secondary financial records and survey data from three MFIs were combined in a mixed-method approach. Regression analysis, paired t-tests, and descriptive statistics were used to assess how AI deployment affected credit risk indicators. The results emphasize the necessity for MFIs to make investments in AI-powered technology. By adding concrete data from an emerging economy, this study enhances the body of

knowledge on FinTech adoption and shows how AI is revolutionizing microfinance credit risk management.

[ICEBTM-25-1184] The Role of Green Finance and Investment Contribution on Economic Growth and Ecological Significance: Evidence from Bangladeshi Private Commercial Banks

Rahul Rohit

Independent University, Bangladesh

Green finance has become the essential framework for Bangladesh commercial banks to make a sustainable impact for the country's ecological development. Therefore, renewable energy investment has been a major contribution from green finance. Each year a significant portion has been allocated to renewable energy and technology investment from Bangladesh commercial banks. Currently it is important to measure green finance and renewable energy investment impact in economic growth and ecological development. This study examines how green finance and renewable energy investments of private commercial banks have made contributions towards ecological development. We have taken 29 listed private commercial banks for our sample. Panel data has been used to analyze data where green finance, renewable energy, ecological impact, GDP and FDI (Foreign Direct Investment) are used as key variables. Descriptive statistics and Pearson correlation tests were conducted in this study. To understand the relationship between variables, a regression test has also been done. There is a significant positive relationship found between green finance and ecological development in commercial banks. The findings of the study contribute to green finance literature and policy making by government and investors.

[ICEBTM-25-1245] CSR Expenditure as a Strategic Tool: Implications for Bank Growth and EPS in Bangladesh Banking Sector

Shayla Tazminur¹, Md. Yousuf Ahammed², Md.

Ariful Haque Chowdhury

¹*Independent University, Bangladesh*

²*Ahsanullah University of Science and Technology*

In Bangladesh, CSR (Corporate Social Responsibility) in the banking sector is guided by the Bangladesh Bank to contribute to the social, financial, and environmental sectors. This study is focused on the CSR expenditure carried out by the private commercial banks and its implications for the banks' overall financial growth, along with the EPS. Utilizing secondary data collected from 33 private commercial banks from 2015-2024, this research tried to find out the relationship between the CSR expenditure and banks' financial conditions, indicating the firm size and EPS (Earnings Per Share). Panel data regression techniques are employed, which results that banks' CSR expenditure has a significant

positive relationship with the firm's financial performance. The findings offer some other insights regarding the strategic aspect of CSR expenditure. The results of descriptive statistics and regression analysis reveal that CSR expenditures in education, health, infrastructural development, and other areas have a statistically significant positive impact on EPS. The study highlights the potential of CSR as not a mere expenditure, and is a strategic mechanism for upgrading the sustainability of a firm's financial performance.

[ICEBTM-25-1293] Adverse Selection of Loan Customers: Are the Financial Institutions Selecting Lemon?

Mohammad Rokibul Kabir¹, Md. Anhar Sharif Mollah¹, Md. Ibrahim²

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The financial industry in Bangladesh is going through a crisis period because of loan defaults resulting in customer mistrust and dissatisfactions. Thus, this paper aims to propose an automated prediction model (Apm) for loan customer assessment based on Machine Learning Ensemble Methods. The use of machine learning methods for predicting potential loan default is a novel attempt in Bangladesh because it will add value to the field of risk assessment and will help to reduce non-performing loans (NPLs) by avoiding the selection of adverse loan customers. With 614 customers' data of financial institutions in Bangladesh, this study proposed an Apm through the ensemble of three major predictive models called "Gradient Boosting", "Logistic Regression" and "Random Forest". The results show that Credit history, loan-income ratio, applicant's income, and loan amount are the top predictive features for classifying good and adverse loan applicants. Our Apm can predict the potential adverse customers with an accuracy rate of 91% and precision of 90%. These insights provide financial institutions with the ability to manage resources and risk in a more efficient manner and ultimately improve their overall profitability and stability. This study hopes to help financial institutions and policymakers in framing the policies for better credit risk management.

[ICEBTM-25-1297] Bangladeshi Travelers' Usage Pattern of Fintech Product and Services

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Individually, the fintech and tourism sectors contribute significantly to the national economy. The collaboration between these two businesses could lead to significant

expectations for Bangladesh's economy. There are more possibilities to connect this industry with Fintech support because of the global digitalization trend. The main purpose of this paper is to examine the usage pattern of Fintech products and services by Bangladeshi travelers and determine the factors that influence their choice in domestic tourism. The data has been collected through a structured questionnaire from 230 travelers who travelled in the four most renowned tourist spots in Bangladesh. The selected tourist spots are Cox's Bazar, Sajek Valley, Sreemangal, Sundarbans. The questionnaire was developed using the Tam model and Structural equation modeling via Smart PLS to validate the model's constructs. The findings indicate that only a small percentage actively utilize the travel applications such as Booking.com and Agoda to book hotels or for other travel-related activities. Travelers are comfortable using the mobile banking apps Bkash and Nagad for purchasing tickets. The study's conclusions demonstrate that perceived utility and financial cost are important determinants of fintech product and service adoption among Bangladeshi tourists.

[ICEBTM-25-1307] Retailer Behavior in the Digital Economy: Factors Behind Cashless Payment Adoption

Farjana Akter, Md. Kaysher Hamid

Bangladesh University of Professionals

This study evaluates key determinants influencing the acceptance of cashless payment systems by Bangladeshi merchants. Based on the Unified Theory of Acceptance and Use of Technology (UTAUT) and the Technology-Organization-Environment (TOE) framework, the study examines performance expectancy, effort expectancy, social influence, facilitating conditions, relative advantage, and competitive pressure as antecedents, with behavioral intention being the mediator. Data was gathered from 349 retailers with structured offline questionnaires and analyzed through Partial Least Squares Structural Equation Modeling (PLS-SEM) in SmartPLS. Effort expectancy and performance expectancy exert strong influence on cashless payment system adoption, whereas other predictors exert no direct effect. Behavioral intention strongly mediates the relationship between effort expectancy, performance expectancy, social influence, competitive pressure, and payment system adoption. The findings highlight the importance of improving behavioral intention grounded in awareness, social influence, and competitive forces to overcome infrastructural and organizational barriers and improve retailer readiness. Utilizing UTAUT and TOE, this study presents a new framework and economy-specific insight regarding digital payment adoption in emerging economies.

[ICEBTM-25-1308] Economic, Structural, and Behavioral Drivers of Informal Remittance Use and FinTech Solutions for Formal Channel Adoption in Bangladesh

Moinuddin Pathan Tanim, Syeda Risfia Rafique

Independent University, Bangladesh

This study examines the interplay of economic, structural, and behavioral factors that sustain the use of informal remittance channels among Bangladeshi migrant workers, despite the growth of regulated banking and mobile money services. Informal systems such as “hundi” continue to dominate due to favorable exchange rate differentials, low or hidden transaction costs, faster delivery times, and minimal documentation requirements. Structural challenges, including limited banking infrastructure in migrant-concentrated areas, restrictive regulatory procedures, and inconsistent service availability further reinforce this reliance. Behavioral dimensions, such as trust in personal networks, status quo bias, and preference for immediate benefits, compound these economic and institutional barriers. The research employs a quantitative design, combining a structured survey of 300 Bangladeshi migrant workers in Gulf countries with in-depth interviews of both formal and informal remittance service providers. Findings reveal that while economic incentives are the strongest motivator, social norms and perceived convenience also play critical roles. The study proposes a suite of FinTech-driven interventions to address these multi-layered challenges, including competitive exchange rate policies, zero-fee trial periods, instant settlement mechanisms, localized mobile onboarding in native languages, and trust-building features such as real-time transfer tracking. Aligning formal remittance services with both the economic and social realities of migrant workers can channel more funds through regulated systems, enhancing financial inclusion, strengthening foreign exchange reserves, and improving regulatory oversight in Bangladesh.

Area:	Industry 4.0 & Entrepreneurship
Session:	Parallel Sessions 1D
Date:	November 14, 2025
Time:	11:00 AM - 12:30 PM
Room:	D
Chairs:	Prof. Dr. Nazrul Islam Assoc. Prof. Dr. Md. Hasan Maksud Chowdhury
Moderator:	Khawaja Saifur Rahman

[ICEBTM-25-1024] Upskilling for Industry 4.0: Bridging the HRM-Sustainability Gap in Bangladesh's Tech Sector

Koushik Biswas Arko, K.M. Tahsin Kabir, Md. Mortuza Ahmmed

American International University-Bangladesh

As Bangladesh is working to become a regional tech hub, the realities of Industry 4.0 growth are opening up an increasingly large digital skill gap. This study analyzes trends in digital upskilling in Bangladesh and sustainable HRM practices in the tech sector from 2010 to 2024. By 2023, 22% of the workforce had obtained Industry 4.0 skills education; additionally, Bangladesh had set up 50 NBR-accredited centers and 10 national programs on digital skills. There was also an increase in bars on sustainability with a rising percentage of companies who had sustainability-oriented HRM strategies (5% in 2010 to 20% in 2023). Despite progress, there remain challenges to digital skills for example, limited access to advanced training, limited access to continuous training and educational programs as well as gender-based inequalities. The authors recommend more inclusive training, improvements in public-private partnerships, and that sustainability be included in talent development strategies as Bangladesh continues to modernize the technology sector responsibly.

[ICEBTM-25-1064] Capability Assessment of Small and Medium Enterprises of Bangladesh in the Interface of the Fourth Industrial Revolution for Sustainability

Nazrul Islam

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Industry 4.0 (IR4.0) offers SMEs significant opportunities to drive economic growth, employment generation, poverty reduction, and achievement of the SDGs. However, Bangladeshi SMEs remain far behind in IR4.0 adoption compared to global counterparts, with most firms at level 1 of the IMPULS readiness model. This study, the first with extensive field-level evidence, assesses IR4.0 readiness among 497 SMEs in Bangladesh, focusing on six dimensions—Business Models and Products, Market and Sales, Value Chains and Operations, IT Infrastructure and Cybersecurity, Legal and Security, and Organization and Strategy—across 70 characteristics. Data were

collected through structured face-to-face interviews and analyzed using descriptive and inferential statistics. Findings indicate substantial weaknesses in infrastructure, processes, knowledge, and human capital across SMEs. Among sectors, Healthcare and Diagnostics (RS:2.04) and Designer and Personal Wear (RS:1.91) show comparatively higher readiness through digital innovation and adaptive strategies. Conversely, Light Engineering and Metal Working (RS:0.49) and Leather Products and Processing (RS:0.50) reveal severe inefficiencies and underinvestment. Agrobusiness and Processing (RS:0.77) demonstrates moderate progress, while Knitwear and RMG (RS:0.56) face persistent digital integration challenges. Overall, significant intra-sectoral disparities highlight the need for targeted interventions, subsidies, and tailored capacity-building strategies to accelerate equitable IR4.0 adoption in Bangladesh's SME sector.

[ICEBTM-25-1165] Industry Performance of Bangladesh: Potential & Challenges

Erteza Estema Ahmed, Shahriar Kabir

Independent University, Bangladesh

Bangladesh's significant economic advancement in recent decades has been rooted in the vitality of its principal sectors—ready-made garments (RMG), agriculture, and manufacturing. As the nation aims to shift from its Least Developed Country (LDC) status and attain the Vision 2041 objectives, a thorough comprehension of the performance, potential, and structural issues confronting these sectors is essential. The study explores the historical performance trajectories of each sector, delineating their progression through significant policy alterations, global trade transitions, and local changes. The rise of the RMG sector during the 1980s, initially propelled by the Multi-Fiber Arrangement (MFA), was subsequently influenced by compliance reforms in response to industrial disasters and pressures from overseas buyers. The agricultural sector's advancement has been shaped by technological innovations, climate-resilient farming methodologies, and governmental subsidies, whereas the manufacturing sector has progressed through a combination of conventional industries and burgeoning sub-sectors like pharmaceuticals and shipbuilding. The study emphasizes sectoral interconnections, illustrating how agricultural supply disruptions influence inflation and how industrial stagnation hinders private investment, complicating policy responses. These encompass augmenting investment in automation and sustainable technologies within the RMG industry, broadening agricultural mechanization and research, and enacting regulatory reforms to enhance manufacturing competitiveness. The study suggests a comprehensive industrial policy framework that encourages diversification, sustainability, and inclusive growth, focusing on domestic capacity-building and alignment with global markets.

[ICEBTM-25-1125] Sustainopreneurship for Climate Action: A Conceptual Framework from Literature
Shahedul Islam

Independent University, Bangladesh

Climate change is one of the most urgent problems facing the world today. At the same time, entrepreneurship is increasingly seen to solve social and environmental problems. Sustainopreneurship refers to the use of entrepreneurial tools and innovation to solve sustainability-related problems, such as environmental degradation, social inequality, and climate change. It combines business practices with a strong mission to create positive environmental and social impact. This research aims to explore how sustainopreneurship can contribute to climate action and to develop a conceptual framework based on existing literature that explains the pathways through which sustainopreneurs engage with climate challenges. This study uses a systematic literature review related to sustainopreneurship, environmental entrepreneurship, and climate-relevant innovation and develops a conceptual framework from existing literature. The review identifies key themes including green technology, waste management, water solutions, and grassroots innovation. Sustainopreneurs often operate in resource-constrained environments and use locally adapted knowledge and low-cost technologies. However, barriers such as lack of policy support, high costs, and public unawareness limit their impact. It organizes these into a conceptual framework that outlines five core dimensions of sustainopreneurship for climate action: problem sensing, purpose-driven innovation, community anchoring, institutional gaps, and sustainability outcomes. This research helps connect the fields of entrepreneurship and climate action, offering a foundation for future research, education, and policy to support environmentally focused entrepreneurs.

[ICEBTM-25-1300] Digital Platforms and Economic Transformation of Rural Women Entrepreneurs through Self-Help Group (SHG) in Dryflower Handicrafts: A Case Study in West Bengal

Dipanwita Chakraborty, Parmod Kumar

Giri Institute of Development Studies

Commercial use of dry flowers has grown exponentially as consumers have become “eco-conscious” and choose dry flowers as the environment-friendly biodegradable alternative to fresh flowers. The dry flower industry is a major segment which contributes 71 percent of total floriculture export. Dry flowers are exported mainly to the USA, Japan, Australia, Russia and Europe. Exporting companies at Kolkata in West Bengal, Tuticorin in Tamil Nadu, Mumbai in Maharashtra and Hyderabad in Andhra Pradesh are the leading centers of export. In case of Kolkata, a good proportion of dry flowers reaching the Capital, comes from rural districts. With this background a case study was carried out in South 24 Parganas, the

district with highest concentration of SHGs (25 percent of total) coinciding with the fact that a good portion of their members are engaged in dry flower handicraft preparation. The primary survey was carried out in the FY of 2021-22 and the sample size comprised 75 SHGs (randomly selected from the SHGs involved in dry flower craft). Findings reveal that Pre-covid years SHGs generally enjoyed steady work opportunities as there is year-round accessibility of raw materials. Unfortunately, with the onset of covid, drastic measures were taken by governments to save lives which led to suspension of economic activities. The dry-flower sector was more negatively affected for its being a non-essential commodity. Total income of the SHG members fell by 12 percent in the first half of the covid year. However, earnings from the dryflower merchandise sale progressively saw a steep increase by 14 percent by virtue of ‘Digital Method of Selling’ the dryflower artifacts, facilitated by associated NGOs at ground level. So interestingly, their household income was later calculated to be 45 percent more than farm labourers; 54 percent more than household workers. Post pandemic (in 2021-22), with normalization of economic activities there was a subsequent rise in competition from physical markets and the profit margin from the dryflower products saw a decline by 5 percent. Notwithstanding, the earnings of the study SHGs continue to remain 23 percent higher than female income farm laborers and 17 percent more than ones in the local household sector.

[ICEBTM-25-1262] Empowering First-Time Entrepreneurs with UddoktaAI: A Rule-Based and AI-Enhanced Business Advisory System

Kazi Fabiha Golam Liya, MD Tanvin Amin, Sharmin Jahan Maria

Independent University, Bangladesh

UddoktaAI is a novel AI-powered platform designed to support aspiring entrepreneurs in Bangladesh, particularly those without access to formal business education or professional mentorship. The platform addresses frequent and critical points encountered by first-time business owners, including challenges in setting competitive product pricing, planning business expenses, sourcing inventory efficiently, and crafting effective marketing strategies. Uddokta AI intervenes at these stages by offering step-by-step guidance in Bengali, demystifying complex business concepts and equipping users with actionable tools that enhance decision-making confidence. Its core features include intelligent pricing calculators, structured business checklists, curated sourcing recommendations, and an AI-powered module for generating marketing ideas, all customized for the unique socio-economic context of Bangladesh. By combining rule-based logic with

lightweight artificial intelligence, UddoktaAI delivers tailored guidance that aligns with users' specific needs, business types, and financial capacities. The platform is intentionally built for inclusiveness, targeting students, homemakers, and grassroots entrepreneurs with low levels of digital or financial literacy. Unlike generic global tools, UddoktaAI embeds localised knowledge and vernacular support, enabling users to navigate the complexities of entrepreneurship with greater ease. More than just a digital tool, UddoktaAI serves as a virtual mentor empowering users to ideate, launch, and scale their ventures sustainably. It contributes to fostering financial independence and broadening access to eco systemic support by bridging the gap between urban startup ecosystems and semiurban or rural enterprise development. Through this initiative, UddoktaAI aims to democratize entrepreneurial opportunity and stimulate inclusive economic growth in Bangladesh's evolving business landscape.

[ICEBTM-25-1310] Green in the Cart, Not at Checkout: The Gap Between Sustainable Intent and Purchase

Tasnim JRasha, Faria Islam Rasha, Muzahidul Islam

Tajdid, Wasee Ahmed Bhuiyan

Bangladesh University of Professionals

This study investigates psychological and situational determinants of the intention–behavior gap in green purchasing based on Ajzen's Theory of Planned Behavior (TPB). Despite increasing sustainability awareness, there remains an intention–behavior gap between consumers' behavioral intentions to make green purchases and actual behavior. Total number of 350 respondents answered and verified the proposed hypothesis through Partial Least Squares Structural Equation Modelling. The result shows that subjective norm and perceived behavioral control significantly influence actual green purchasing behavior, while attitude toward green products is insignificant but green purchase intention, as mediator performs partial mediation. The results highlight the stronger role of social influence and enabling factors over attitudes or intentions in driving green consumption. The findings offer policy insights to policymakers and firms about reducing cost, accessibility, and convenience barriers to promote sustainable consumption.

Area:	Supply Chain Management
Session:	Parallel Sessions 1E
Date:	November 14, 2025
Time:	11:00 AM – 12:30 PM
Room:	E
Chairs:	Prof. MD. Sardar Dr. Md. Khaled Saifullah
Moderator:	Mohammad Fahad Noor

[ICEBTM-25-1031] A Systematic Review on Blockchain in Ready-Made Garments Supply Chains

Rafat Arrahman Al Haque, Syed Muhammad Nadeem Kadery, Md. Mamun Habib

Independent University, Bangladesh

The Bangladeshi Ready-Made Garments (RMG) sector faces higher lead times than competitors, making supply chain efficiency crucial for global competitiveness. Blockchain technology, first introduced by Nakamoto in 2009, offers a potential solution by encoding transaction data, reducing operational costs, and enhancing decision-making. Its application in the RMG supply chain could improve production speed, logistics, and stakeholder coordination while minimizing delays. Moreover, blockchain supports circular economy models by reducing environmental damage, ensuring compliance, and enhancing transparency. It also helps mitigate the bullwhip effect, preventing overproduction and inefficiencies. For Bangladesh, a global RMG leader, adopting blockchain would build trust with Western buyers through verifiable standards and lead to repeat orders and long-term competitiveness. Based on secondary sources like JTSE and JBMER, this research highlights how blockchain integration has benefited other industries and how the RMG sector can similarly gain transparency, sustainability, and performance.

[ICEBTM-25-1032] Application of Blockchain in Ready- Made Garments Supply Chain: A Conceptual Model

Syed Muhamamd Nadeem Kadery, Rafat Arrahman Al Haque, Md. Mamun Habib

Independent University, Bangladesh

The global apparel industry is highly competitive, demanding innovation and cost-effective production models. Bangladesh, a leading textile exporter, struggles with long lead times (90–100 days) compared to rivals like China and Pakistan. Relying only on cheap labor makes it difficult to sustain market leadership, especially as Cambodia and Vietnam rise. The COVID-19 crisis accelerated blockchain adoption worldwide, particularly in apparel, where it enhances transparency, authentication, and efficiency, strengthening brand image and profits. Blockchain, introduced by Satoshi Nakamoto, offers

secure, decentralized data sharing, preventing breaches and fostering trust. For Bangladesh, integrating blockchain into the RMG supply chain could reduce costs, improve stakeholder collaboration, and ensure competitiveness. Research highlights that traditional supply chains depend heavily on labor and contractors, but blockchain's distributed ledger can streamline information flow among stakeholders. To maintain dominance in the digitized 21st century, Bangladesh must embrace blockchain, ensuring sustainability, customer satisfaction, and global relevance.

[ICEBTM-25-1069] The Impact of Geopolitical Tensions on Global Supply Chains and Inflation Dynamics

Jannatul Ferdoush Oishy, Md. Shiraton Nobi, Tamim

Forhad Shuvo

Independent University, Bangladesh

Geopolitical tensions are increasingly shaping the stability of global supply chains and the dynamics of inflation. Traditional analyses often examine these domains separately and overlook their recursive interconnections. This study develops a Geopolitics, Supply Chain, Inflation (GSI) framework to explain how shocks originate, propagate, and persist through feedback loops. The paper draws on thematic literature and three case studies: the Russia–Ukraine war, the U.S.–China trade war, and the COVID-19 pandemic. It shows that geopolitical disruptions, whether driven by military conflict, protectionist policy, or systemic health crises, share common economic effects. These disruptions break down supply chains and contribute to both cost-push and demand-pull inflation. The findings reveal that policy responses designed to stabilize economies, such as subsidies, monetary tightening, or reshoring, often create new vulnerabilities that feed back into the system and generate further instability. These recursive dynamic challenges linear models of geopolitical risk and inflation by showing how interventions can amplify rather than resolve fragilities. The GSI framework thus advances the understanding of inflation as an evolving outcome of repeated geopolitical and structural interactions, providing a conceptual tool for navigating an era where shocks are systemic, spillovers are global, and instability is self-reinforcing.

[ICEBTM-25-1084] Tech-Driven and Dynamic Capabilities in Supply Chain Management: Pathways to Long-Term Performance in Bangladeshi Manufacturing Firms

Shams-E-Noor Nasib, Iftekhar Mahfuz, Akhoy Kumar Nibir Roy

Independent University, Bangladesh

This study explores how technology-enabled supply chain management (SCM) systems drive long-term performance in manufacturing firms, focusing on the

context of Bangladesh. Despite the rapid adoption of advanced SCM technologies in the era of Industry 4.0, there remains a significant gap in understanding how tech-savviness, process support, and leadership support interact within the dynamic Competencies framework to enhance firm performance over time. Drawing on the dynamic capability view, particularly the Sensing-Seizing-Transforming (S-S-T) model, this research develops and tests a comprehensive model integrating key constructs. This research addresses gaps by analyzing the unique challenges Bangladeshi manufacturing firms face in optimizing supply chains amid technological complexity. The findings offer valuable contributions to both theory and practical applications by demonstrating how tech-savviness and dynamic capabilities collectively optimize SCM systems, enhance stakeholder relationships, and drive sustained firm performance. The research offers actionable insights for managers in developing economies seeking to leverage technology and organizational capabilities for long-term success and extends the application of dynamic capability theory to the SCM context in emerging markets. The study examines how tech-savviness and leadership support within SCM systems influence stakeholder engagement and sustainable long-term performance.

[ICEBTM-25-1088] The impact of Statement of Work (SoW) on the Relationship between the 3PL Customer and Service Provider in the Manufacturing Sector

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This study will examine the impact of the quality of the Statement of Work (SOW) on the relationship between the manufacturing customer and Third-Party Logistics (3PL) service providers. Much has been written about the expected benefits of implementing a 3PL into an organization's supply chain, but many customers do not fully experience the expected outcomes and benefits. The 3PL customers tend to view the relationship as transactional and get frustrated by issues they feel the 3PL should easily handle and manage. Conversely, the service provider also becomes frustrated due to continual scope creep of the original SOW or unclear or arbitrary metrics, or expectations. This study will examine the original SOW that is sent out for bid to 3PL service providers as a potential root cause for this mutual dissatisfaction. The study will focus on the manufacturing sector, as the complexity of their 3PL SOWs tends to be more complex than service providers' SOWs. The data provided for the study will include both interviews and surveys.

[ICEBTM-25-1096] An Integrated Approach to Improved Value-chain System to Jute in Bangladesh: A ground-level Investigation

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The jute sector employs almost 25 million people in Bangladesh, and the government has given it the highest importance to protect and expand this industry for the long term. Despite the substantial demand for Bangladeshi jute products on the global market due to their superior quality, the contribution of Jute to the country has received little attention over the years. This study investigated the barriers in the production and supply chain of Jute and presented recommendations for the industry and market development of raw jute, jute developed products (JDP), Jute sticks or chips and jute leaves, considering the economics behind its value chain. The absence of an efficient supply chain hinders the marketing and distribution of jute produced and often the jute stick is confiscated as a labor cost. Consequently, this agricultural sector of jute production is gradually losing skilled farmers who used to continue the jute farming process for generations. Moreover, jute producers have encountered a number of barriers in the traditional production system, especially with the jute preparation infrastructure and mechanism. This study employs a qualitative approach to achieve the objectives. The data was collected through in-depth interviews using semi-structured questionnaires. The study finds that there is a need for the design process of JDP to be aligned with the needs of international large-scale buyers and the development of a contemporary local jute design and innovation sector.

[ICEBTM-25-1128] Resilience Modelling of Supply Chain Partners Using Bayesian Networks

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In recent years, supply chains (SCs) have been more susceptible to a variety of disruptions, including natural disasters, technical failures, and human errors, because of the complexity of their structures, frequency of their disruption rise, and globalization issues. Hence, many SC enterprises are recognizing the importance of designing reliable and resilient SC in which SC entities can withstand to major disruptions within acceptable performance degradation and to recover quickly from disruption with minimal cost and time. Several efforts have been dedicated to defining and examining SC

resilience (SCR) from a qualitative perspective. The literature of SCR lacks a rigorous quantitative analysis for modelling and measuring the resilience of SCs, where different actionable reactive and proactive decisions and causality between SC nodes are considered. This paper aims to bridge this gap by proposing the Bayesian network (BN) model that assists SC decision-makers in measuring the robustness and resilience of SC with different mitigation strategies considered when the supplier-buyer dependency is considered. The proposed metrics in this study quantify the causal relationship between local and global disruptions with suppliers and manufacturing using conditional probability theory.

[ICEBTM-25-1228] Enhancing Supply Chain Resilience through AI-Driven Predictive Modeling: Insights from Emerging Economies' Multi-Industry Pandemic Recovery

Ruzzatin Shabila Korshi, M Asif Bin Saif, Seeratus Sabah

Independent University, Bangladesh

Global supply chains were shaken worldwide when the COVID-19 pandemic struck. However, the effects were even more pronounced in developing nations. These countries struggled to keep businesses running and goods moving due to a lack of resources and restricted access to advanced technology. Using information from the World Bank, UN reports, and industry surveys, we analyzed trends and data from 2019 to 2024. In 12 developing nations, including Brazil, India, Mexico, and Thailand, we focused on three main industries: pharmaceuticals, manufacturing, and retail. Our findings were encouraging (promising): companies that used AI for planning and forecasting bounced back 35% faster from pandemic-related disruptions than those that relied solely on traditional methods. With 67% of businesses adopting AI solutions, the pharmaceutical industry led the way, followed by manufacturing at 45% and retail at 38%. However, technology was only part of the equation. Stronger internet connections, well-trained staff, and supportive government policies were all critical to success. We offer a clear step-by-step guide for companies operating in these areas based on our findings: AI-driven demand forecasting is a good place to start, followed by predictive maintenance and automated supply chain systems. The transformation is more manageable and effective when approached step by step. The main goal of this research is to demonstrate to business leaders and policymakers how artificial intelligence (AI) can be a powerful tool for building more resilient and future-proof supply systems in regions of the world that need them the most.

Area:	Supply Chain Management
Session:	Parallel Sessions 2A
Date:	November 14, 2025
Time:	05:00 PM - 06:30 PM
Room:	A
Chairs:	Prof. Dr. Arifur Rahman Assoc. Prof. Dr. Bikash Barua
Moderator:	Nabila Maruf

[ICEBTM-25-1048] The Convergence of Traceability and Sustainability in Modern Supply Chains

Manikandan Selvaraj, Rohit Raman

Amazon Inc.

Global supply chains are undergoing a paradigm shift as regulatory mandates, consumer expectations, and market disruptions converge to demand greater transparency and accountability. At the heart of this transformation are serialization and traceability, which together create a verifiable digital thread across the product lifecycle. Serialization assigns unique identities to individual units, while traceability leverages these identities to capture, analyze, and share a product's journey from source to consumer. Beyond compliance, this convergence is emerging as a cornerstone of supply chain sustainability. Traceability enables firms to substantiate environmental and social claims, reducing the risk of greenwashing and strengthening consumer trust. It supports the circular economy by enabling reuse, remanufacturing, and recycling through accurate tracking of product flows. It also minimizes waste by isolating defective items during recalls, while real-time visibility into inventory and logistics improves resource utilization and lowers carbon footprints. Technologies such as IoT sensors, blockchain, and AI-driven analytics amplify these benefits by ensuring data accuracy, security, and predictive insight. Case studies across pharmaceuticals, food, and apparel demonstrate how traceability enhances safety, verifies ethical sourcing, and ensures regulatory compliance. However, adoption challenges—ranging from integration costs to partner alignment—must be addressed to realize its full potential. This paper argues that the integration of traceability and sustainability is no longer optional but a strategic imperative. Organizations that embed these capabilities into their supply chains will not only comply with evolving regulations but also gain resilience, efficiency, and long-term competitive advantage.

[ICEBTM-25-1145] Artificial Intelligence in Supply Chain Decision-Making: A Systematic Review of Models, Applications, and Implementation Challenges

Nafiz Mahmud Khan, Mosaraf Hosan Nishat, Abrar Labib

Islamic University of Technology

The integration of Artificial Intelligence (AI) into supply chain decision-making is transformative, enhancing forecasting, optimization, risk management, and real-time responsiveness. This systematic review evaluates AI applications in supply chain management (SCM) from 2010 to 2024, synthesizing evidence from scholarly literature, industry analyses, and applied studies. Using the PRISMA protocol, 142 peer-reviewed articles were selected from leading journals in operations management, computer and industrial engineering. The review classifies AI methods into five domains—machine learning, deep learning, natural language processing, reinforcement learning, and expert systems—and maps to core SCM functions: demand forecasting, inventory optimization, supplier evaluation, logistics routing, and disruption response. Evidence indicates gains in decision accuracy and efficiency, enabled by predictive analytics and real-time monitoring. However, barriers include data quality issues, limited model interpretability, integration with legacy ERP systems, cybersecurity risks, and shortages of skilled personnel. Adoption is rapid in retail, automotive, and e-commerce, with slower diffusion in traditional and resource-constrained industries. Ethical issues—bias, transparency, and accountability—remain underexamined within global supply chains. The review offers a taxonomy, best practices, actionable implementation guidelines, and a research agenda prioritizing interpretable AI, cross-functional integration, governance, and resilience, providing guidance for industry, policymakers, and researchers.

[ICEBTM-25-1177] Assessing the Dimensions of the Business Relationship: Integrating Symmetric and Asymmetric Approaches

Mohammad Sirajul Islam

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This study was conducted to explore the measurement of the B2B Relationship through integrating symmetric and asymmetric analysis. This study applied a mixed-method research approach and used 320 sample responses to validate the research model. Finally, this study explored six measures: Trust, Commitment, Cooperation, Power, Communication, and Satisfaction to build B2B relationships through symmetric analysis. Finally, fsQCA analysis provides a unique configuration with maximum

consistency and coverage, which is a configuration with four dimensions, like Cooperation, Power, Communication, and Satisfaction. Finally, this study integrated two outcomes based on symmetric and asymmetric analysis and refined the research model as Cooperation, Power, Communication, and Satisfaction as core and sufficient conditions for the B2B relationship. This study contributes to the existing theory of relationship marketing and managerial insight.

[ICEBTM-25-1180] Exploring the Challenges of Purchase Decisions in Business Enterprises in Bangladesh

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Effective purchase decisions are crucial for the success of any business enterprise. However, in Bangladesh, unique socio-economic and cultural factors often create challenges for businesses when making purchase decisions. This study aims to explore the challenges faced by Bangladeshi businesses during the purchase decision-making process, drawing on practical experience and academic insights. This research employs an empirical approach, combining primary and secondary data. Primary data is gathered through semi-structured interviews conducted with Supply Chain managers representing diverse business sectors across Bangladesh. Secondary data is gleaned from relevant academic literature, industry reports, and various statistics. Thematic analysis is used to identify key challenges and analyze their impact on purchase decisions. These may include inadequate market transparency and unreliable data sources can impede informed decision-making. Complex bureaucratic procedures, particularly lengthy procurement processes and cumbersome regulations can stifle efficiency and agility. Reliance on personal networks and opaque procedures can increase vulnerability to corruption and inefficiency. Logistical challenges and unreliable transportation networks can hinder timely deliveries and increase procurement costs. Deficiency in procurement expertise within businesses can lead to inaccurate cost estimations and poor negotiation outcomes. In Bangladesh business leaders are more concerned about short-term benefits instead of sustainability and expect the Supply Chain to fulfil their desire, which leads to inferior purchase outcomes. This study aims to provide valuable insights into the unique challenges faced by Bangladeshi businesses during purchase decision-making. By identifying these

obstructions and highlighting potential solutions, this research aspires to contribute to improved procurement practices, enhanced efficiency, and ultimately, the success of businesses in Bangladesh.

[ICEBTM-25-1201] Tech-Enabled API Sourcing for Sustainable Supply Chain Performance in the Pharmaceutical Industry of Bangladesh

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Anik Hasan Rabby

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While the use of technology in the supply chain management is widely studied, research on sustainable raw materials sourcing in the pharmaceutical sector are limited. This research aims to investigate how technologies such as enterprise resource planning (ERP), Internet of Things (IoT), blockchain, and data analytics contribute to environmental efficiency, cost reduction, and regulatory compliance in the realm of supply chain management in the pharmaceutical sector. The paper follows a mixed approach combining both qualitative and quantitative methods. A survey has collected data from about 92 supply chain professionals who are working in the decision maker of raw materials (API – Active Pharmaceutical Ingredient) sourcing and about 10 CEOs and MDs from various pharmaceutical companies in Bangladesh. The results have been derived by following structural equation modeling using SmartPLS and Thematic Analysis. This research found that because of delay in API sourcing from foreign countries the entire supply chain is heavily disrupted. Synchronized information management systems can effectively aid both producers of medicines, buyers and suppliers through blockchain technology. This study is insightful for supply chain practitioners for adopting tech-based API sourcing in Bangladesh pharmaceutical sector for saving cost and achieving sustainable competitive advantage.

[ICEBTM-25-1234] Crunching Numbers in Less Time: Impact of Short Semesters on Business Students' Statistical Performance

Marzan Kazi Rubye, MM Obaidul Islam, Bikash Barua

American International University-Bangladesh

This study examines the impact of short semester on undergraduate business students' performance in advanced business statistics course in Bangladesh. Undergraduate business students believe that the time of year (semester) at which the course is taken is an important factor in succeeding the course. They believe that a short semester is less effective for courses like

this than the same courses taught during a full or regular semester. The advanced business statistics course provides more advanced statistical tools which provides an opportunity to study and practice statistics as an aid of business decision making into different business settings that students need for a successful professional career. Both statistical theories and inferential techniques cover in this course. The course focuses on real data analysis, statistical thinking and the use of statistical software. On the other hand, the academic year of the private universities in Bangladesh usually incorporates two regular semesters (Fall and Spring) and one optional semester (Summer). The summer semester is rather a short semester. In this article, students' scores in advanced business statistics courses across Spring, Fall, and Summer semesters taught by the same teacher are used to analyze and validate the students' claim. Findings from this study will help academics to better design the time of the year at which they should offer this type of course. This is a part of an ongoing research project entitled: Undergraduate business students' success in quantitative courses: A survival analysis approach.

[ICEBTM-25-1237] Developing a Sustainable Smart Port Index (SSPI): Assessing Digital and Environmental Maturity of Bangladesh's Seaports

Mohammad Nazmuzzaman Hye, Md Mamun Habib

Universiti Tun Abdul Razak (UNIRAZAK), Malaysia

This study develops a Sustainable Smart Port Index (SSPI) to assess the digital and environmental maturity of seaport in Bangladesh, integrating key smart port practices into a unified framework. Grounded in the Resource-Based View (RBV) theory, a quantitative survey was conducted among maritime professionals. Data were analysed using Partial Least Squares Structural Equation Modeling (PLS-SEM) to test six hypotheses. AI integration, energy policy, safety/security, and digital literacy were found to significantly influence SSPI adoption. SPI adoption, in turn, positively impacted port performance. Waste management had an insignificant influence, likely due to its operational maturity. The study is limited to Bangladeshi Ports and cross-sectional data. It is recommended that future research employs longitudinal methodologies and extend to additional regional contexts. Port should invest in AI technologies, upskill digital competencies, implement energy efficiency policies, and integrate smart safety systems. The SSPI offers a practical roadmap for evaluating and guiding smart port transformations. This is one of the first studies to propose and validate a holistic SSPI model with empirical evidence from a developing maritime economy.

Area:	Supply Chain Management
Session:	Parallel Sessions 2B
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Time:	05:00 PM - 06:30 PM
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Chairs:	Assoc. Prof. Dr. MM Obaidul Islam Captain Mohammad Ismail Majumder
Moderator:	Zerin Momtaz Chowdhury

[ICEBTM-25-1241] Economic Sustainability of Bangladesh's RMG Industry as the Nation Progresses towards its Graduation of LDC Status

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The United Nations Committee for Development Policy has put forth a recommendation that Bangladesh is expected to undergo a transition from its current status as a Least Developed Country (LDC) to a Middle-Income Country (MIC) in the year 2026. This reclassification signifies a significant milestone in the country's development journey. The ready-made garment industry of Bangladesh contributes a major portion to its GDP. The aim of this paper is to investigate the economic viability of Bangladesh's Ready-made garment sector following its exit from the Least Developed Country (LDC) designation. This study seeks to analyze the industry's sustainability in the post-LDC phase. A qualitative approach has been used in this study. This paper is based on secondary data obtained from various reliable sources which include various policy papers, journal articles, reports and working papers of international organizations. If Bangladesh is unable to ensure continuity of market access, the costs of LDC graduation for Bangladesh may be high. Following its graduation, Bangladesh may find itself in a fiercely competitive environment within export markets, where it will contend with formidable economies such as Vietnam, India, Indonesia, and China. This heightened competition poses a significant concern for Bangladesh's economic prospects post-graduation.

[ICEBTM-25-1273] Smart Ports and Digital Transformation: The Future of Port Operations in the UAE

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The advancement of digital technologies has stimulated significant moves in the global maritime sector. The revolution of smart port is now being operated by artificial intelligence, Internet of Things, data analytics, blockchains, and automation. Now, digital port

transformation is not just a strategic choice for the UAE, which serves as a global logistics and transshipment hub; this is also an economic urgency to align with the UAE Vision 2031 and Dubai's Smart City initiative. This paper aims to investigate the current situation and future direction of smart port development in the UAE. The paper aims to find important digital enablers, adoption challenges, and performance outcomes. The study explores how digital transformation can make ports more efficient, sustainable, and competitive, and then recommends a strategic framework for making them sustainable. The study is based on secondary data analysis, mostly from Scopus and Web of Science (WoS) indexed journals and conference papers on UAE port authorities, quantitative analysis of port performance metrics across smart technology projects, and literature reviews on policy documents, industry reports, etc. The study shows that Jebel Ali and Khalifa Port have made a lot of advancements in using automation, AI-driven scheduling, and blockchain to make trade faster and smoother. However, there are still challenges and issues with integration, data silos, cybersecurity, and a lack of skilled workers. Advanced ports in Singapore, Hong Kong, or in China saw a 20–30% rise in the time it took for ships to turn around and a 15% rise in sustainability KPIs. This study adds to the body of knowledge by providing a thorough assessment of smart port implementation in the UAE. The study fills the gaps in the theoretical literature on port digitization by putting its findings in the context of a fast-growing, non-Western maritime economy.

[ICEBTM-25-1274] Next-Gen Supply Chain Management Leaders: Redefining Resilience and Transformation

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The COVID-19 pandemic, geopolitical conflicts, and climate change have all caused problems around the world. As a result, supply chain management (SCM) is going through a major change. Models that used to focus on efficiency and cutting costs aren't working well enough to deal with the uncertainties of today. As a result, it is becoming more important to have next-generation SCM leaders who are good at technology, can think about systems, and know a lot about sustainability. This change in the way things are done means that we need to rethink what it means to be a leader in supply chain ecosystems, especially in places like the UAE that want to be global logistics hubs by 2031. The goal of this conference paper is to look at the changing skills and leadership abilities needed to handle the challenges of modern supply chains. It wants to find out what

qualities, skills, and strategic orientations make up the next generation of SCM leaders and how these qualities help networks around the world and in specific regions be more flexible, resilient, and innovative. The study is based on secondary data analysis, mostly from Scopus and Web of Science (WoS) indexed journals and conference papers.

[ICEBTM-25-1277] Impact of Integrating Blockchain in Letter of Credit Process

Mohammad Ismail Majumder

Bangladesh University of Professionals

Letter of Credit (LC) is an important instrument for international trade. LC made us Global by ensuring secure payment both for buyer and seller. International business is now in our finger trip. IT made this interaction secure and reliable. There were a lot of challenges in the traditional LC process like inefficiencies, risks of forgery, and delays. Blockchain is gaining traction as a secure, transparent, and efficient alternative. This study investigates how Blockchain overcomes challenges of the traditional LC system. Drawing on a sample of 400 respondents from LC-related sectors in Bangladesh, the study employed Exploratory Factor Analysis (EFA) and Structural Equation Modeling (SEM) to assess the validity and reliability of the proposed reflective measurement model. Two key hypotheses were tested, and the results supported both the direct impact of Blockchain on the LC process. The findings confirm that blockchain, when effectively integrated into LC operations via technological platforms and smart contracts, enables a transformative path toward eco-efficient and transparent supply chain practices. The study contributes both theoretically and practically to the discourse on digital trade finance and sustainable development.

[ICEBTM-25-1279] Materials Handling within the Food Supply Chains: A Case Study of Emerging Technology and the Supply Chain Operations in the UAE

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Most food products are perishable and place lots of challenges for the supply chain operations. Not only are the handling requirements complex, but also the sources of these products are distant from the actual consumption in most cases. Countries in most regions like the United Arab Emirates (UAE) are not self-sufficient when it comes to supply of food and therefore depend largely on imports on essential products. A lot has been written regarding resilience supply chain operations including supply chain optimization and sustainability. However, it appears organizations are beginning to realize the

benefits that accrue from investments in digital and other emerging technologies. Applying a mixed research approach, the aim of this paper is to explore the extent of adoption of emerging technologies for food handling within logistics and supply chain operations. The results show that the logistics landscape within the region is wide open and has seen great value adding from emerging technologies. There is a need for integrated solutions within the food supply chain distribution through automated materials handling technologies.

[ICEBTM-25-1290] Leveraging Blockchain to Secure Data from the Internet of Things and Increase Transparency in the Agri-Food Supply Chain

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Universiti Tun Abdul Razak (UNIRAZAK), Malaysia

Although vital to a country's economy and food security, the agri-food supply chain is often hindered by a lack of transparency, inefficiency, and unequal access to information. The integration of Blockchain Database (BCD) and Internet of Things (IoT) technologies presents a powerful solution to improve the flow of physical goods and information (PHF), which is essential for achieving greater transparency in the Agri-food Supply Chain (TASC). This study investigates the impact of BCD on supply chain transparency in Bangladesh. It specifically tests two hypotheses: first, that BCD implementation significantly improves the physical and informational flow (PHF), and second, that this improvement in PHF subsequently enhances overall supply chain transparency (TASC). To assess the effects of BCD on Bangladesh's agri-food supply chain, the researchers developed an analytical model. Data was collected from 400 industry stakeholders and analyzed using a five-phase statistical process that included Exploratory and Confirmatory Factor Analysis (EFA/CFA) and was finalized with Structural Equation Modeling (SEM). The findings confirmed both hypotheses, revealing a significant positive relationship between BCD adoption and improved PHF, which in turn leads to greater TASC. It demonstrates that BCD can lead to better decision-making, increased operational performance, and greater consumer trust, which is especially relevant for developing nations like Bangladesh. As a pioneering study within Bangladesh, this work provides a new theoretical framework—the Integrated Agri-Food Supply Chain Transparency (IASCT) model—and practical strategies for increasing transparency, efficiency, and trust among stakeholders. It lays a foundation for future research and policy aimed at solving critical supply chain challenges in emerging economies.

[ICEBTM-25-1294] Predicting On-Time Deliveries in E- Commerce: A Machine Learning Approach to Shipment Performance Analysis

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In today's fast-paced e-commerce landscape, timely product delivery and effective customer engagement are essential for enhancing customer satisfaction and loyalty. With increasing competition and consumer expectations, understanding and mitigating factors contributing to late shipments has become a strategic priority. This study presents a data-driven approach to predicting on-time delivery outcomes using machine learning techniques. Leveraging a real-world dataset comprising 10,999 e-commerce shipments records and 12 key features—including customer interactions, product attributes, and shipping details. The dataset includes attributes such as warehouse location, mode of shipment, product importance, customer care interactions, customer ratings, product cost, and delivery status. The target variable, "Reached on Time," identifies whether a shipment was delayed or on time. Using a structured data science workflow, This study performs exploratory data analysis (EDA) to reveal critical insights, such as the impact of product cost, discount rates, and weight on delivery performance, with higher-priced and heavier shipments showing marginally better on-time rates. This study implements and compares multiple supervised learning models, including Logistic Regression, Decision Tree, Random Forest, and Support Vector Machine based on accuracy, F1-score, and AUC-ROC performance. This research provides actionable insights for e-commerce companies to optimize delivery operations and improve customer satisfaction through data driven decision-making.

[ICEBTM-25-1298] The Effect of Change in Consumer Behavior Trends in Supply Chain Dynamic in Post Pandemic Retail in Bangladesh

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The COVID-19 pandemic precipitated a profound disruption of global economic systems, engendering marked shifts in consumer behavior and imposing new challenges upon supply chain management, particularly within emerging economies such as Bangladesh. This research endeavors to investigate the ramifications of post-pandemic transformations in consumer preferences, purchasing patterns, and behavioral expectations upon

the structure, responsiveness, and resilience of retail supply chains in Bangladesh. Employing a mixed-methodological approach encompassing surveys, interviews, and case studies, the study seeks to identify salient modifications in consumer trends and analyze their direct implications for supply chain dynamics, including inventory management, demand forecasting, and logistical operations. The anticipated findings are expected to furnish actionable insights for local retailers, supply chain managers, and policymakers, enabling them to adapt their strategies to align with evolving market demands. Moreover, this research will contribute to the academic discourse by contextualizing established global supply chain theories within the unique socio-economic and cultural milieu of Bangladesh. Ultimately, this study aims to propose data-driven recommendations designed to enhance the agility and sustainability of supply chains in the face of future disruptive events.

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Moderator:	Anwar Zahid

[ICEBTM-25-1003] Collaborative Fashion Consumption (CFC): A Pathway to Sustainable Lifestyle Practices

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Jahangirnagar University

The fashion industry is recognized as one of the most environmentally impactful sectors, accounting for approximately 10 percent of global carbon emissions. Increased consumer awareness of environmental sustainability has highlighted the importance of ethical and responsible consumption and production practices. As a result, interest in new consumption models within the fashion industry to reduce clothing waste is increasing. Collaborative consumption (CC) has received significant attention in both developing and developed countries, particularly in the transportation and accommodation sectors. Although CC has historical roots, its current application in the fashion sector, especially in developed countries, is evident through the rise of collaborative fashion consumption (CFC). CFC is increasingly adopted through second hand apparel markets, such as thrift shopping, pre-owned fashion, vintage shopping, and reselling, as well as access-based models like fashion rental services, subscription-based fashion libraries, and clothing swaps. The widespread use of social media has improved access to online secondhand and rental businesses for ethically conscious and responsible consumers. In South Asia, particularly in India, behavioral shifts among Generation Z towards CFC are resulting in evolving attitudes towards consumerism and fashion. However, the academic literature in Bangladesh reveals notable knowledge gaps, highlighting the need for further research.

[ICEBTM-25-1242] Applying Benford's Law to Detect Accounting Data Manipulation: An Empirical Study of Non-Performing Loans (NPL) Scenario in Banking Industry of Bangladesh

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Non-performing loans (NPLs) in Bangladesh's banking sector have almost tripled during 2023-2025 period,

which points to an impending crisis since increased NPLs reduce a bank's interest income and depletes its capital bases. The economy of Bangladesh is highly dependent on the banking industry as such an increased NPL level not only makes the banks vulnerable but also erodes the nation's economic stability. Earlier studies reveal that the upward trend of NPLs can be attributed to the absence of good governance, relaxation of central bank policies, political interference and irregularities. It has also been alleged that the manipulation of accounting data in the banking industry exacerbates the scenario by painting a seemingly rosy picture where the banks' liabilities are understated and assets are overstated. In this context, this study applies the Benford's law in order to detect possible manipulation of banks' loan data, especially the different types of NPLs such as special mention account (SMA), substandard (SS), doubtful (DF), and bad loans (BL). Benford's Law describes the frequency distribution of the leading digits in many naturally occurring datasets and it has been applied to analyze data related to non-performing loans (NPLs) in major commercial banks. A number of statistical tests including chi-squared test and Kolmogorov-Smirnov (K-S) test have been conducted to check conformity of leading digit distribution to Benford's law. A significant deviation from Benford's Law in NPL data may indicate potential manipulation or fraudulent activities. Secondary data on different types of loans corresponding to 40 major commercial banks in Bangladesh have been collected spanning across 10 years since 2013. In addition to the general tests on conformity, comparative analyses are conducted across Islamic vs. traditional banks, state owned vs. private banks, pre-covid19 vs. post covid-19 era scenarios etc. The findings from this study should help the regulators, policy makers, bankers, and investors in getting a more accurate assessment of banks' financial soundness.

[ICEBTM-25-1078] Short, Mid, and Long-Term Educational Reform of Primary and Secondary Education in Bangladesh: Leadership Capacity Building of Principals

Khandker Md Nahin Mamun¹, Nilufer Yasmin Munni¹

¹*North South University*

The capabilities of school principals are essential for implementing educational reform initiatives. Particularly, ethical leadership capability, technology adaptiveness, experiential learning affinity, and networking capability are considered critical for the successful implementation of educational reform in Bangladesh. This work-in-progress paper outlines a mixed method approach to initially develop the scales through focus group studies, refine the scales with a quantitative pilot study, followed by a survey to examine the hypotheses. The study expects to offer short, medium, and long term impact in the educational reform initiatives at school level in Bangladesh.

[ICEBTM-25-1101] Strategic Sanitation Planning in Urban Bangladesh: Leveraging Digital Tools for Targeted Investments

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Urban areas in Bangladesh are grappling with serious sanitation issues due to rapid population growth and insufficient infrastructure. To tackle this, the Department of Public Health Engineering, with support from development financial institutions, launched a strategic initiative to create Strategic Sanitation Service Plans (SSSPs). Lakshmipur was selected as a model town for this effort. With technical support from Athena Infonomics, the planning process involved reviewing existing systems, identifying service gaps, and designing targeted interventions. Digital tools like the EquiServe Tool were instrumental in modeling scenarios and planning investments, helping identify cost-effective and practical solutions. These tools ensured efficient resource use and improved public health outcomes. The Lakshmipur case highlights the value of a structured, data-driven approach to urban sanitation. The lessons learned can guide other government bodies and financial institutions in scaling similar efforts, ensuring sustainable and impactful sanitation planning across Bangladesh's urban centers.

[ICEBTM-25-1107] Do Financial Performance and Corporate Governance Improve the Quality of Sustainability Reporting? An Empirical Study on the Banking Sector of Bangladesh.

Punno Bikash Aaone, Anwar Zahid

Independent University, Bangladesh

The purpose of this study is to explore the connection of firm performance and corporate governance and the Quality of Sustainability Reporting (SRQ) in the Banks of Bangladesh. Guided by agency theory, stakeholder theory, stewardship theory and legitimacy theory. The proxy variables for Financial Performances include Net Profit, Return of Equity (ROE), Return on Assets (ROA) and Tobin Q and for Corporate Governance, includes Board Size, Board Independence, Board Gender diversity and CEO Experience. Sustainability Report Quality (SRQ) will be calculated through categorical data on a scale between 0 to 4. All 36 Banks listed on the Dhaka Stock Exchange through the year 2017 to 2024, make up the study population. Secondary panel data obtained from the annual report of the listed banks will be utilized in this study. The Hausman's test will be applied to determine whether the fixed effects or random effect of the regression model is more suitable. Moreover, this paper will use the GMM regression model to

deal with endogeneity problems and to explore the impact of Financial Performances and Corporate Governance on the Quality of Sustainability report. This study outcome will assist policymakers to plan for establishing adequate sustainability practices which will enhance stakeholders' confidence. Moreover, corporate leaders will be benefited by getting practical insights to improve SRQ through supervisory frameworks and governance reforms.

[ICEBTM-25-1109] Mapping the Intersection of Sustainability and Fintech: A Bibliometric Analysis

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The convergence of financial technology (fintech) and sustainability has emerged as a transformative force in the global effort to achieve inclusive, green, and efficient economic systems. Therefore, the objective of this paper is to understand and explore current trends in research, prolific authors, contributing countries, and prevailing themes. Data used in the study were collected from the Scopus database, and the analysis was done using VOSviewer and RStudio. The results of the study demonstrate that although fintech research began after 2015, there has been a surge in published papers since 2023, which is expected to double by the end of this year. A significant rise in concern can also be seen among fintech authorities and related stakeholders regarding sustainability. The study also outlines key themes and suggests future directions, including fintech's role in the circular economy and the integration of AI in sustainable finance.

[ICEBTM-25-1117] Does Branding Drive Sustainability? Insights from Small Food Enterprises in Dhaka

M Sayeed Alam, Kohinoor Biswas, Ahmad Asif Sami
East West University

This paper aims to explore how branding plays a key role in the sustainability of small food businesses. This research takes a qualitative case study approach encompassing 5 cases on small food business in Bangladesh. This case focuses on how the owner cum manager in a small business, though not professionally trained yet applied the concept of branding intuitively. These people not only transformed the business from informal to formal, but they are running the business for more than 10 years contributing significantly both to profit and employment. The term 'sustainability' can be seen through three lenses: generating profit, enhancing people's lives and saving the environment. This paper attempts to connect the broader issue of sustainability with 'longevity' which is defined as

a continued life of 10-more years in operation with profit and employment generation. These 5 cases share some commonness: they all had a humble debut in the informal sector. The owner cum manager was oblivious of the theoretical concept of branding. On the other hand, they were intuitive in applying the very basics of the same which led to brand awareness and brand recognition, consequently contributing to profit and employment generation. Since branding is typically seen to be the premise of big businesses, the area is least trodden for small businesses as far as academic research is concerned. From that angle, the correlation between sustainability and branding is a new member in literature. When it comes to understanding the direction of causality between branding and sustainability, it appears that it is not from theory to practice, it's rather the way around. Given this understanding, it demands a fair share of attention from academia. In order to establish the correlation between the 'two' it entices the inclusivity of more samples of this cluster from across and around the corners of Bangladesh.

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Moderator:	Zakia Binte Jamal

[ICEBTM-25-1129] Transforming Private Universities in Bangladesh into Research Driven Institutions: Barriers, Opportunities and Strategic Pathways

Ishrat Jahan, Sarwar Jahan

Southern University Bangladesh

Academic research is a foundation of higher educational institutions, driving knowledge creation, development, and national advancement. In Bangladesh, private universities have radically expanded access to tertiary education; however, their commitment to sustained, impactful research remains inadequate. This study looks at the obstacle, prospect, and strategic pathways for fostering sustainable scholastic research within private universities in Bangladesh. Using a mixed-methods approach, the study combines qualitative interviews with university officials, teaching and non-teaching staff, and policy experts, along with quantitative examination of academic staff from selected private institutions. The results reveal major challenges, including insufficient funding, the absence of comprehensive institutional research policy, heavy teaching and administrative loads, limited professional expansion opportunities, and weak placement with national research priorities. Furthermore, insufficient research infrastructure and a lack of incentive mechanisms hinder sustained research efforts. Despite these obstacles, the study recognizes promising prospects: an increasing research interest among early-career faculty and learners, the rise of digital tools and platforms, the potential for global scholastic collaboration, and the significant role of creative leadership in integrating research into university missions. The paper concludes with actionable policy suggestions to improve research capacity in private universities, such as increased investment in faculty improvement, the establishment of vigorous institutional research plans, and the encouragement of industry-academia Co-operation. Addressing these structural and tactical gaps can help align academic research with national growth and change private universities into key contributors to Bangladesh's knowledge-driven opportunity.

[ICEBTM-25-1159] Achieving Sustainable Development Goals using Enzyme-Embedded Bioplastic in Bangladesh

Sraboni Datta, Angkita Averi Noor, Md Taimur Ahad, Maqbool Kader Quraishi

Independent University, Bangladesh

Plastic production significantly contributes to carbon emissions, as it relies heavily on fossil fuels like oil and natural gas. From extraction to manufacturing and disposal, every stage of plastic's life cycle releases greenhouse gases, exacerbating climate change. However, Enzyme-embedded bioplastics (EEB) are a type of compostable plastic that contains naturally occurring enzymes designed to accelerate the breakdown of the plastic material. EEB offers a novel approach to carbon capture by utilizing enzymes to enhance the biodegradation of plastics, potentially reducing plastic waste and its associated environmental impact. Moreover, EEB accelerates the breakdown of plastic materials, reducing their persistence in the environment. This innovation offers a sustainable alternative by enabling faster and more efficient biodegradation compared to traditional plastics. Whereas the United Nations (UN) and other development agencies concerned with climate impact are advocating transformative actions towards reducing carbon emissions for sustainable development goals (SDGs), very few studies have addressed how EEB can assist in achieving sustainable goals. Recognizing the gaps, this study aims to fill them by presenting the affordances of EEB that will assist in achieving the SDG goals. However, this study, using a qualitative approach, examines the possible contextual factors, stakeholder perceptions, institutional dynamics, and policy readiness that assist in achieving the SDG goals of EEB. The data collected during the research are analysed using Thematic analysis. NVivo 12 software will be used for this purpose. Thematic analysis identified significant areas of concern and opportunity, such as technological awareness, regulatory preparedness, economic feasibility from a policy perspective, and institutional collaboration. However, this research is very important, especially in Bangladesh, where policies related to green infrastructure are limited, awareness of carbon emissions is low, and the unethical use of plastics is high. The government, industrialists, and policymakers are other related stakeholders who will benefit from this research. This research is on the appropriate time, as Bangladesh is slowly moving towards industrialization.

[ICEBTM-25-1163] Leading with a Green Mindset: Unlocking Green Champions through Organizational Fit

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In this era of environmental consciousness, organizations can either accelerate or mitigate climate change and ecological degradation. To address the concern, this study highlights and proposes a unique model through the lens of the resource-based view theory, suggesting that green knowledge-oriented leadership (GKOL) and a green person-organization fit (GPOF) can play a crucial role in enhancing employee green championing behavior (GCB) in the context of LEED-certified garment organizations in Bangladesh. To examine the proposed model, the present study collects data in two waves from 430 full-time employees (supervisory level) working in LEED-certified garment organizations in Bangladesh. The partial outcomes showed that green knowledge-oriented leadership positively and significantly impacts employees' green championing behavior. Additionally, green person-organization fit mediates the relationship between green knowledge-oriented leadership and employee green championing behavior in the context of a LEED-certified garment organization in Bangladesh. The outcome of this study will help understand various aspects of employees' green championing behavior.

[ICEBTM-25-1202] Ethical AI Judge: Bridging Rural Communities and Fair Justice

Shibli Sanjid Faheem, Mahrin Mobassera Shoily, Mostafid Ifti, Md Nahiyat Khan

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This paper explores a new vision for justice in rural communities through an Ethical AI Judge—an intelligent, culturally aware assistant designed to guide people through legal issues where human resources are limited. Instead of replacing judges, it acts as a supportive tool built on a hybrid model that weighs legal facts, social context, and ethical fairness in its decisions. Using a formula that balances these three elements, the system aims to offer fair, understandable, and bias-free suggestions in local languages. The AI is backed by a human-centered Constitution to ensure it remains accountable, explainable, and respectful of users' rights. Grounded in Bangladesh's national AI goals and global ethical standards, this framework offers a hopeful blueprint for closing the justice gap in underserved regions. Results suggest it could reduce delays, build public trust, and make legal help accessible—even in the most remote villages.

[ICEBTM-25-1211] Role of English Language and Literature Studies in Achieving Sustainable Socio-Economic Development in the Tertiary Students in Bangladesh.

Kishan Saha, Arman Hossain

Southern University Bangladesh

The curriculum applicable to English language and literature studies in the universities of Bangladesh is designed to meet the optimum linguistic and cognitive standards by attaining Second Language Acquisition. This can be achieved through a simultaneous and strategic study of the English language and literature, helping students attain second language acquisition through Stephen Krashen's Monitor Model in EFL classrooms. The authors used a mixed research design for the collection of data. Primary data has been collected from 160 tertiary students studying English Language and Literature in the 16 renowned universities using questionnaires and focus groups. The secondary data has been collected from the existing papers and books by Krashen. The data will be analyzed using the hypotheses of the Monitor Model. Moreover, the shortcomings of the teaching will be highlighted for an improved and effective EFL teaching environment, finally leading to the socio-economic development of the tertiary students.

[ICEBTM-25-1216] Behavioral Drivers and Barriers to Circular Economy Practices for Water Sustainability: Evidence from Southern Bangladesh

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This study investigates how a circular economy (CE) approach can contribute to sustainable water management in southern Bangladesh. It specifically examines the influence of constructs from the Theory of Planned Behavior (TPB) attitudes, behaviors, education, knowledge, social norms, and perceived behavioral control alongside barriers that may hinder the adoption of CE practices. A quantitative research design was employed, following a deductive approach within the positivist paradigm. The study utilized multiple theoretical frameworks, including the Theory of Planned Behavior, Social Cognitive Theory, and Value-Belief-Norm Theory, to explore the interrelationships among key variables. Data were collected from a representative sample of 424 residents of southern Bangladesh and analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) via SmartPLS 4. The results indicate that attitudes, behaviors, education, knowledge, social norms, and perceived behavioral control have significant positive impacts on CE practices. In turn, CE practices exhibit a

strong positive activity and water sustainability outcomes. The findings offer valuable insights for policymakers, community leaders, and environmental advocates, emphasizing the need for targeted educational initiatives, behavioral change interventions, and the integration of CE principles into societal norms. Addressing existing barriers is critical to advancing sustainable water management through circular economy frameworks. This study is among the first to empirically link circular economy practices to water sustainability in the context of southern Bangladesh, using an integrated theoretical lens. It contributes to the growing body of literature on CE by identifying key behavioral and contextual drivers and inhibitors, offering practical pathways for promoting sustainability in water resource management influence on water sustainability.

[ICEBTM-25-1287] Proposing an Optimal Administrative Model for Matarbari Port: A Weighted Scoring and RII-Based Approach

Md Mostafa Aziz Shaheen, Humayun Rashid Askari,
Sadia Afrin Oishy

Bangladesh Maritime University

Bangladesh's expanding international trade demands modern and efficient port infrastructure, with Matarbari Deep-Sea Port poised to become a key maritime hub. This study aims to identify the most suitable administrative model for Matarbari port by identifying the key factors influencing the selection of an optimal port governance structure, determining the relative importance (weights) of these factors and recommending the most appropriate administrative model. To achieve these objectives, a comprehensive literature review was conducted to identify eight critical evaluation criteria: operational efficiency, cost efficiency, financing and investment options, regional economic development, infrastructure and facilities, revenue generation potential, decision-making flexibility and user satisfaction. The Relative Importance Index (RII) method was applied to determine the relative weights of these factors based on expert input. These weighted factors were then used in a scoring matrix to evaluate four established port governance models: service port, tool port, landlord port and privatized port. The findings reveal that the landlord port model consistently scored highest across several key dimensions, particularly cost efficiency, financing capacity and infrastructure development. Based on these results, the study recommends a phased implementation of the landlord model, supported by long-term concession agreements and the integration of digital technologies and environmental standards. This approach is expected to ensure the sustainable, competitive and strategically aligned development of Matarbari Port.

[ICEBTM-25-1238] A Triple-Bottom-Line Stakeholder Alignment Approach to Evaluating Port Performance: A Case Study of Bangladesh

Mohammad Nazmuzzaman Hye¹, Md. Mamun Habib²

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The study proposes a Triple-Bottom-Line Stakeholder Alignment Index (TBSAI) to comprehensively evaluate port performance across economic, environmental, and social dimensions in Bangladesh. The TBSAI model integrates seven constructs: stakeholder Engagement Index (SEI), Economic impact Ratio (EIR), Environmental Compliance Score (ECS), Social Value Creation Index (SVCI), Digital Technology Adoption Rate (DTAR), Sustainability Innovation Index (SII), and Regulatory Compliance Efficiency (RCE). Empirical data were analysed using structural Equation Modelling (SEM). The results highlight the critical role of stakeholder engagement and digital technology adoption in enhancing sustainability outcomes. The framework validates the alignment between stakeholder-centric approaches and improved port performance. The framework is tested within Bangladesh and may require adaptation for use in other countries. Cross-Sectional data limit the causal interpretation of results. The TBSAI offers port authorities and policymakers a decision-making tool to align strategic objectives with sustainability goals, improving operational performance and stakeholder trust. This is among the first empirical applications of the triple-bottom-line stakeholder alignment framework in port performance evaluation in a developing country context.

Area:	Sustainability
Session:	Parallel Sessions 2E
Date:	November 14, 2025
Time:	05:00 PM - 06:30 PM
Room:	E
Chairs:	Prof. Sarwar Jahan Assoc. Prof. Dr. Farhana Yeasmin Liza
Moderator:	Mohammed Sohel Islam

[ICEBTM-25-1222] Echoes in the Genome: Healing Generational Wounds through Cultural Rituals

Shibli Sanjid Faheem, MD Mahafuzul Haque Shanto,
Sayed Abdullah Amin

Independent University, Bangladesh

Generational trauma doesn't just linger in memories—it's inscribed in our biology. Epigenetic research reveals how stress can leave molecular imprints that ripple across generations. But what if the very body that bears the scars also holds the cure? This study explores how ancient cultural rituals—such as fasting, rhythmic prayer, storytelling, and ancestral music—may do more than soothe the soul; they might actively influence stress-linked epigenetic markers. By weaving together cutting-edge science and time-honored traditions, this research bridges the biological with the spiritual. Rather than relying on lab trials, it offers a rich synthesis of historical context, cross-cultural insight, and scientific theory. The aim isn't to validate ancient wisdom with modern tools—but to illuminate its potential in healing inherited pain. In this light, rituals transcend mere tradition—they become living tools, capable of rewriting the genetic echoes of trauma passed down through blood, memory, and time.

[ICEBTM-25-1233] Integrating Collaboration and Information Flow for Sustainable Hospital Supply Chain Management: A Pathway to Societal Advancement in the Post Pandemic Era

Shaiful Islam, Md. Mamun Habib

Universiti Tun Abdul Razak (UNIRAZAK), Malaysia

This research delves into the intricate dynamics between hospital infrastructure and societal advancement, particularly through the lens of sustainable supply chain management. It offers a comprehensive analysis of how Collaboration & Information Flow (CIF) within hospitals significantly contributes to the Sustainable Hospital Supply Chain Management (SHSCM), which in turn catalyzes Sustainable Societal Advancement (SSA). Based on a robust sample size of 401, the study utilizes advanced statistical tools such as IBM SPSS for factor analysis and IBM amOS for structural equation modeling, ensuring the reliability and validity of the findings. The research posits two primary hypotheses: the first establishes a positive relationship between CIF and SHSCM, and the

second between CIF-enhanced SHSCM and SSA. Both hypotheses were substantiated through the study, with results indicating strong, positive impacts. The study's methodological rigor is evident in adherence to established validity and reliability criteria, with factor loading scores, the KMO measure, and Cronbach's alpha all reflecting satisfactory levels. Beyond confirming the hypotheses, the study provides invaluable insights for post-pandemic recovery strategies in healthcare systems. It suggests that CIF plays a pivotal role not only in improving hospital operations but also in broader societal contexts. The research is not without limitations, inviting future scholarly work to extend its findings. The paper suggests potential research avenues, including a more diverse geographic sample and longitudinal studies, to explore the temporality of the relationships established. The study presents a compelling case for the strategic enhancement of CIF within hospital supply chains, advocating for a shift towards more collaborative, information-rich practices that can lead to significant societal benefits. The empirical evidence contributes to the burgeoning field of sustainable healthcare management and offers a blueprint for future research aimed at strengthening the resilience and efficacy of healthcare systems worldwide.

[ICEBTM-25-1235] Strengthening Healthcare Systems Post- Pandemic: The Impact of Hospital Infrastructure Development on Sustainable Supply Chain Management and Societal Advancement

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¹*Beats Limited*

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In the wake of the post-pandemic era, this paper examines the pivotal role of Hospital Infrastructure Development (HID) in fostering Sustainable Hospital Supply Chain Management (SHSCM) and its subsequent impact on Sustainable Societal Advancement (SSA). Employing a sample size of 401, the study utilized IBM SPSS for factor analysis to ensure the reliability of survey responses and IBM amOS software to conduct a fitness index assessment. The methodological approach was comprehensive, including reliability analysis, fit criteria evaluation, and hypothesis path analysis. The findings indicate a positive and significant relationship between HID and SHSCM and between HID infused SHSCM and SSA. These results meet all validity and reliability criteria, thereby reinforcing the hypothesized reflective measurement model. The study concludes that strategic investment in hospital infrastructure is crucial for the sustainability of supply chains and has a profound positive impact on societal health outcomes. The research holds significant implications for healthcare policy and management, emphasizing the need for sustainable infrastructure to ensure resilient supply chains and societal well-being.

[ICEBTM-25-1250] Heritage to Hashtag: The Role of Digital Media in Modernizing Traditional Industries in Bangladesh

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²*North South University*

Bangladesh's traditional handicraft industries, including bamboo crafts, nakshi kantha embroidery, and jamdani weaving, are closely linked to the nation's environmental and cultural heritage. However, these industries risk obsolescence with global consumption and digital disruption. The old ways of doing things are seen as obsolete or costly by many modern consumers, particularly city-resident young people. Therefore, many artists suffer from declining demand and limited marketplace opportunities, posing risks to cultural preservation and sustainable livelihoods. This study investigates the ways in which the traditional crafts industries of Bangladesh are being re-created with digital media, such as online social networks, influencer relationships, and e-commerce. It investigates the ways in which community engagement, visual narrative, and brand narrative are helping reposition heritage goods for younger, ethically aware consumers. A qualitative research design was adopted through the integration of content analysis and semi-structured interviews. The research studied the online strategies of three craft platforms: Aarong, Jatra Biroti, and Source. Their presence on Instagram and Facebook was explored to identify the contribution of visual branding and messaging toward establishing their perceived authenticity and contemporary appeal. In addition, craftsmen, digital marketers, and brand supervisors were interviewed. Besides these, some more brand names such as Folk Bangladesh, OGB, Aranya, KaloKatha, Nobo Nibedan, and Prokritee are being included to place the broader digital transformation in the industry into context. The study identified that the sites successfully mesh culturally embedded narratives and visual aesthetics to mediate traditional crafts and modern city life. Social media facilitates face-to-face communication among craftspeople and young consumers, circumvents traditional middlemen, and defines niche brand identities around cultural authenticity and sustainability. Digital storytelling is promotional practice; it is a connection between tradition and innovation, empowering craftsmen and broadening market reach. This research confirms that digital media has a crucial role to play in promoting sustainable entrepreneurship and preservation of culture in heritage industries. The report is a call for increased policy support, digital literacy training for artisans, and investment in digital infrastructure to enable heritage-based firms to expand in domestic and international markets. By integrating tradition and technology, there is a scalable and accessible model for sustainable development in Bangladesh's creative economy.

[ICEBTM-25-1255] Integrating Sustainability and Digital Abilities in Education: A Framework for Developing Green Entrepreneurial Mindsets in Southeast Asia

MD Miran Hasan, A. K. Mahbul Hye (Tofa)

Shinawatra University

In the context of Industry 4.0 and pressing climate challenges, education must transform to foster both academic proficiency and a consciousness of sustainability and entrepreneurial mindset in young individuals. This article examines a conceptual and practice-oriented framework for integrating sustainability-oriented digital and entrepreneurial competencies into educational curriculum in Southeast Asia, specifically emphasizing Thailand and adjacent developing nations. This study, utilizing data from current doctoral research and pertinent case studies, delineates the convergence of Education for Sustainable Development (ESD), digital learning technologies, and entrepreneurship education. It analyzes the strategic incorporation of sustainability themes- such as circular economy, climate resilience, and green innovation-into project-based and blended learning models to enhance students' abilities for sustainable enterprise development. The document assesses institutional preparedness, curriculum flexibility, and instructional obstacles in the execution of this approach. It proposes a scalable paradigm predicated on collaborations among educational institutions, technology providers, and the commercial sector to cultivate a new generation of socially responsible, technologically adept entrepreneurs. The results are anticipated to enhance policy dialogues and pragmatic approaches for harmonizing education with sustainability-oriented industry trends. This paper corresponds with the conference's central theme by examining how education may serve as a transformative catalyst for sustainable business and technological innovation in the Global South.

[ICEBTM-25-1266] AI-Powered Chatbots in Omnichannel Integration Services (OIS) Model: Enhancing Recovery Satisfaction and Sustainability

Sumnoon Ferdous, Farjana Afrin Nahin, Mohammed Sohel Islam

Independent University, Bangladesh

Customer loyalty remains to be made or broken through the service recovery in the era of easy digital experiences. Although AI (Artificial Intelligence) chatbots provide speedy, available 24/7 services, little is known about their emotional performance in the case of service breakdown. This research expands the Omnichannel Integration Services (OIS) model and adds the dimension of chatbot communication style with trust. This study expands the Omnichannel Integration Services (OIS) concept by including AI-driven chatbots as service recovery tools to improve customer satisfaction experience. It investigates the impact of chatbot communication patterns, utilizing cognition and affect-based trust as factors. The study evaluates the combined impact of online and offline experiences on recovery satisfaction and net benefits including perceived value and customer retention,

providing a trust-oriented enhancement of the OIS model. A quantitative research methodology has been designed for this study, a sample size of 100 respondents from urban cities will be used, concentrating on the e-commerce industry. This study will collect primary data to measure customer recovery satisfaction by illustrating how smart design can transform service failure into a strategic source of satisfaction and long-term engagement as well as sustainability. The information will be collected via questionnaires, which will measure service recovery experiences, as well as chatbot efficiency. The paper will use Statistical programs like SPSS and MS Excel to analyze data, identify important variables among the satisfaction score and usage rate. In this paper, we propose to bridge the gap between OIS model and AI chatbot integration by leveraging real time data processing and automation to increase customer recovery satisfaction.

[ICEBTM-25-1061] Sustainable Practices: The Role of Eco-Friendly Décor in Shaping Consumer Perceptions at Events

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¹*University of Barishal*

²*University of Dhaka*

This study explores how sustainable décor and the use of eco-friendly materials—such as bamboo, jute, clay, and biodegradable products—affect consumer perception and behavior in the southern part of Bangladesh. As environmental concerns become increasingly significant, event organizers in this region are gradually adopting green practices. However, limited research exists on how local consumers perceive these initiatives and how they influence factors such as consumer satisfaction, brand trust, and future purchase intentions. This research examines the types of sustainable materials used in events across the southern region, the extent of consumer awareness regarding eco-friendly practices, and the impact of these elements on consumer behavior. A quantitative research approach, supported by surveys, interviews, and focus group discussions, was employed to uncover trends, correlations, and potential cause-effect relationships. Findings reveal that younger, well-educated consumers are more open to sustainable décor, yet cultural traditions and economic limitations hinder broader acceptance. While eco-friendly practices enhance satisfaction and trust among environmentally conscious consumers, concerns about the durability, prestige, and aesthetic appeal of green materials present ongoing challenges. The study recommends enhancing public awareness through education, incorporating regional cultural elements into sustainable event planning, and improving waste management. This research offers valuable insights for event professionals in the southern part of Bangladesh

seeking to align sustainable operations with consumer expectations and promote long-term environmental sustainability within the local event industry.

[ICEBTM-25-1148] Beyond the RMG: Diversifying Bangladesh's Export Basket Through Green Industrial Parks and Technology-Driven Sustainable Manufacturing in Emerging Sectors

Stephen Argho Das, Intisar Jaman Chowdhury, Md.

Mortuza Ahmed

American International University-Bangladesh

Bangladesh's economy has long been dependent on the Ready-Made Garment (RMG) sector, but diversification is critical for sustainable growth. This study examines how green industrial parks and technology-driven sustainable manufacturing can expand Bangladesh's export basket, leveraging data from 2000–2023. The study applies the Export Diversification Sustainable Manufacturing in Bangladesh Dataset to monitor RMG and non-RMG exports, green industrialization measures inclusive of renewable energy capacity and ISO 14001 certifications as well as the automation index CO2 reduction technology. Sectoral changes along with policy impacts are assessed through regression and trend analysis. Non RMG exports grew 440%, led by pharmaceuticals, ICT, and agro-processing. Green industrial parks and automation drove 43.5% CO2 reduction per unit output. Policy incentives, such as tax breaks and Industry

Area:	Environment & Covid-19 Impact
Session:	Parallel Sessions 3A
Date:	November 15, 2025
Time:	11:00 AM - 12:30 PM
Room:	A
Chairs:	Prof. Dr. Selim Ahmed Assist. Prof. Mohammad Ahsan Chowdhury
Moderator:	Md. Azzajur Rahman

[ICEBTM-25-1023] Resilient Business Models for the Post-COVID World: A Comparative Study of SMEs in South Asia

Tamim Hasan Apurbo, Mahdi Hassan Noor Asif, Md. Mortuza Ahmmed

American International University-Bangladesh

The world has been ravaged by a global COVID-19 pandemic, which has significantly altered the way businesses are conducted, particularly for small and medium-sized enterprises (SMEs). The crisis has revealed vulnerabilities in institutional digital infrastructure and support of millions of South Asian SMEs, which spur local labor, growth, and innovation. The broken supply chains, lockdown, limited operations, and lowered demand posed a threat to their existence, and the most marginalized groups were the ones affected the most. Based on examples from Africa, India, the Middle East, China, and Europe, the paper examines the resilience practices of SMEs in response to COVID-19, the adaptations of their business models to digitalization, government assistance, access to finance, and the impact of gender disparity on their performance. It examines the patterns of digital adoption, remote delivery of services, access to credit, and gender-based resiliency using longitudinal data (2019 to 2023). The results also indicate that revenue declines were significant during lockdowns, but digital adopters recovered more quickly. In 2020, access to SME credit was fivefold supported by the government. Remote services were increasing by 2% in 2019 and 35% in 2023. Females had fewer SMEs but were more resilient. The correlation tests suggest that the major drivers of lower revenue loss are the digital adoption, access to credit and women-led operations. Findings highlight digital transformation, financial mechanisms, and gender-sensitive policy frameworks that can help sustainably restore South Asia.

[ICEBTM-25-1119] Post COVID-19 Impact in RMG Sector

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The COVID-19 pandemic severely disrupted the Ready-Made Garments (RMG) sector, especially in countries like Bangladesh, where the industry is a major source of income and employment. The sudden halt in global trade exposed deep vulnerabilities in the sector.

During the peak of the crisis, international buyers cancelled or suspended orders worth billions of dollars. Thousands of factories shut down temporarily, leading to mass layoffs and wage cuts. Many workers, particularly women, faced uncertainty, with limited access to healthcare or social support. Although the sector has gradually reopened & exports have begun to recover, many factories now operate under financial strain, and working conditions remain fragile. The pressure to meet new health protocols and shifting buyer expectations has also increased operational challenges. At the same time, the RMG sector is slowly recovering, long-standing issues like poor labor rights, low wages, and lack of social security demand urgent attention for a more resilient and fair industry future.

[ICEBTM-25-1146] Flood Risk in Coastal and Riverine Areas Under Future Climate Extremes: A Systematic Review

Mosaraf Hosan Nishat, Abrar Labib, Md Fuyad Hasan

Sagar, Abdullah Al Nabil

Islamic University of Technology

The escalation of temperature extremes resulting from human-induced climate change has markedly heightened the frequency, severity, and intricacy of flood occurrences, especially in susceptible coastal and riverine areas. This study performs a systematic analysis of peer-reviewed literature published from 2000 to 2024 to consolidate existing knowledge on anticipated flood hazards under future climate scenarios, emphasizing both physical drivers and socio-environmental vulnerabilities. The analysis integrates findings from the Coupled Model Intercomparison Project Phase 6 (CMIP6), the Intergovernmental Panel on Climate Change Sixth Assessment Report (IPCC AR6), and prominent hydrological and climate scientific journals. A rigorous screening method identified 112 studies according to established inclusion criteria for future flood modeling, compound event dynamics, and regional

risk assessments. Findings provide reliable forecasts of heightened flood risk stemming from the interplay of intense precipitation, rapid sea-level rise, storm surges, and modified river flow patterns. Geospatial study in the literature indicates significant hotspots, including deltaic regions (e.g., Ganges-Brahmaputra-Meghna, Mekong, and Nile), low-elevation coastal zones, and transboundary river basins. The assessment additionally examines the effectiveness of adaptation strategies like green infrastructure, managed retreat, floodplain restoration, and integrated early warning systems. Despite notable progress in downscaled modeling and nature-based solutions, substantial research deficiencies remain in multi-hazard risk integration, governance frameworks, and adaptive capability within low-income settings. This synthesis underscores the critical necessity for interdisciplinary research and context-specific adaptation planning, particularly with developing compound flood situations.

[ICEBTM-25-1213] Post-Recovery Satisfaction and Customer Loyalty: A Study on Service Recovery at Shwapno, Bangladesh's Leading Retail Chain

Zyma Zaman

Independent University, Bangladesh

This study examines post-recovery satisfaction among customers of Shwapno, Bangladesh's largest retail chain, focusing on the role of justice and courteous treatment in fostering loyalty after service failures. Guided by justice theory and relationship marketing, the research investigates distributive justice, interactional justice, satisfaction, likeability, reconciliation, repurchase intention, and word-of-mouth. A quantitative cross-sectional survey was conducted using structured questionnaires among 100 respondents in Dhaka. Results show acceptable reliability for distributive justice, interactional justice, and reconciliation, though weaker for satisfaction and behavioral intentions. Correlation analysis supports all hypotheses, indicating that distributive and interactional justice positively influence reconciliation and satisfaction, while satisfaction significantly predicts repurchase and reduces negative word-of-mouth. Findings highlight that service recovery should go beyond transactional fixes by ensuring fair outcomes, respectful communication, and emotional trust-building. Despite limitations of scope and sample size, the study provides valuable insights for strengthening recovery strategies in Bangladesh's growing retail sector.

[ICEBTM-25-1226] Transforming Business Education for a Sustainable Future: A Review of Ethical, Technological, and Pedagogical Innovations Post-COVID

Emeka Henry Egeson

Assiniboine College, Canada

The global disruptions caused by the COVID-19 pandemic triggered a radical shift in business education, compelling educators and institutions to reimagine how future leaders are prepared for a world marked by volatility, technology-driven change, and urgent sustainability challenges. This paper presents a comprehensive review of secondary research exploring post-pandemic transformations in business education, particularly within Human Resource Management (HRM), leadership development, and organizational ethics. Through an integrative literature review approach, the study synthesizes key themes from academic publications, global accreditation standards (e.g., ACBSP), and thought leadership reports. It critically examines how pedagogical practices have evolved in response to digital transformation, the rise of hybrid learning, the push for inclusive education (e.g., UDL), and the growing demand for socially responsible leadership. Special focus is placed on strategies that equip students with ethical decision-making frameworks, digital fluency, and sustainability mindsets. The study also highlights trends in curriculum design, assessment, and student engagement, shedding light on how business education can serve as a catalyst for economic recovery, innovation, and long-term social impact. By linking global trends with practical implications for educators and academic leaders, the paper offers actionable insights for building resilient, ethically grounded, and future-ready business programs.

[ICEBTM-25-1278] Post Covid 19: A Call for Supply Chain Resilience within Humanitarian Sector: A Case Study of Medical Supply Chain Experience for Southern Africa

Benjamin Silas Bvempfe¹, Flora Kalimba², Ferdoush Saleheen³, Md. Mamun Habib⁴

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The Covid-19 pandemic left a trail of destruction and invoked stakeholders to demand different approaches to the management of supply chains especially within the humanitarian sectors. The vulnerability of supply chains became evident, especially in those regions with limited capacity and fragile supply chain operations. Southern Africa. From lessons learnt, it is clear that improvements towards supply chain resilience are paramount within

the humanitarian supply chain operations. This paper explores how humanitarian supply chain operations could be resilient using a case study of one country in Southern Africa. The results show that the adoption of emerging technologies within humanitarian will enhance supply chain resilience. It is evident that the logistics and supply chain landscape within the region presents opportunities for value adding from emerging technologies. There is a need for an integrated solution within the humanitarian supply chain distribution through emerging technologies.

[ICEBTM-25-1033] Predictive Traffic Management: Applying Computational Statistics & AI

Junaida Sultana Jemi, Lamia Hassan Khan Samin,
Suaib Ahmmed Nafees, Mashrafi Ahsan, Asif Al Kibria,
Fatema Tuz Zohra

American International University – Bangladesh

Urban traffic congestion in Bangladesh is worsening due to rapid urbanization and increased vehicle usage, posing challenges to mobility, safety, and environmental sustainability. This study investigates the feasibility and public perception of a Predictive Traffic Management System (PTMS) that leverages Computational Statistics and Artificial Intelligence (AI) to enhance traffic efficiency. Data was collected through a structured survey comprising 24 targeted questions, focusing on commuter behavior, AI awareness, privacy concerns, and data-sharing willingness. Advanced statistical methods, including hypothesis testing and time-series forecasting, were employed to model behavioral trends and assess adoption factors. Results revealed a strong correlation between traffic-related frustration and public support for AI-based traffic systems. While there is considerable interest in intelligent traffic solutions, concerns over data privacy and regulatory oversight remain significant. The findings underscore the need for ethical, government-supported implementation strategies and highlight the transformative potential of AI-driven traffic prediction in fostering smarter, adaptive urban mobility solutions in Bangladesh.

[ICEBTM-25-1137] Export Dynamics of the Pharmaceutical Industry in Bangladesh

Nishan Alam, Amena Ramila Adrita, Nazrul Islam

Independent University, Bangladesh

The pharmaceutical industry of Bangladesh represents a remarkable success story, achieving 97% domestic self-sufficiency and emerging as a leading global exporter of high-quality and low-cost generic medicines. The competitive edge of this industry is driven by its cost leadership, strategic exploitation of TRIPS waiver advantages and a highly skilled workforce. This study

investigates how the pharmaceutical industry can leverage international market expansion, particularly in Africa, Southeast Asia and Latin America, along with sustainable manufacturing practices to ensure long-term competitiveness. Using a mixed-method approach, this study analyzes export data from 2014 to 2024, Foreign Direct Investment (FDI), and the regulatory framework to identify the key growth drivers and barriers. This study reveals that, though the industry enjoys 15% annual export growth, it still must address critical challenges like regulatory hurdles, stringent WHO-GMP compliance requirements for new markets, and balancing cost efficiency with green production standards. Firms investing in automation, renewable energy, and regional trade partnerships demonstrate greater strengths in global markets. This study provides actionable policy recommendations for directing the post-TRIPS situation and suggests recommendations for expanding exports. These insights are particularly valuable for emerging economies seeking to replicate Bangladesh's success in addressing sustainability and technological development.

Area:	Marketing & Management
Session:	Parallel Sessions 3B
Date:	November 15, 2025
Time:	11:00AM - 12:30PM
Room:	B
Chairs:	Prof. Dr. Imranul Hoque Assoc. Prof. Dr. Mohammad Arman
Moderator:	Seeratus Sabah Novera Nahar Bhuiyan

[ICEBTM-25-1009] Influential Factors of Consumer Buying Behavior towards Branded Products: Evidence from Dhaka

Tabassum Tamanna

Bangladesh University of Professionals

This study investigates the relationship between determinant factors such as consumers' social and economic status and various market factors with the purchasing intention of mobile phones by observing their behavioral process. The findings of this study are based on a cross-sectional survey collecting quantitative data where information was collected from 424 respondents through a pre-tested structured questionnaire deployed to cover different sites of Dhaka city in Bangladesh. Along with the descriptive statistics, study findings are presented in univariate and bi-variate tabular format. The study results showed that the respondents preferred foreign-branded mobile phones over local ones. The analysis of brand image against purchasing behavior initially reflected the relationship between the brand image and various factors while choosing branded mobile phones. This study concluded that brand image has a positive influence on consumers' purchase behavior. The study particularly recommended the need for the inclusion of a qualitative approach to acquire more in-depth information with real scenarios in future research.

[ICEBTM-25-1058] Exploring the Determinants of Eco-Friendly Purchasing Behavior: Evidence from Bangladesh

Tamim Forhad Shuvo, Md Taushik Hossain, Seeratus Sabah, Md. Mamun Habib, Nawreen Islam Nazat

Independent University, Bangladesh

This study explores how distinct environmental values biospheric, altruistic, and egoistic shape green purchasing behavior in Bangladesh, a country highly vulnerable to climate change yet underrepresented in sustainability research. Grounded in the Value-Belief-Norm (VBN) theory and the Theory of Planned Behavior (TPB), the study models green purchase intention as a mediating mechanism that channels internalized values into actionable behavior. A cross-sectional survey of 200 adult consumers was conducted using a structured questionnaire. Data were analyzed using Exploratory and Confirmatory

Factor Analysis (EFA & CFA), multiple regression, and mediation modeling via Hayes' PROCESS macro. Results show that biospheric and altruistic values significantly predict green purchase intention, which in turn strongly influences actual behavior. Egoistic values exert a weaker but still significant effect. Mediation analysis confirms intention as a partial mediator ($\beta = 0.22$, 95% CI [0.11, 0.33], $p < .01$). Structural Equation Modeling (SEM) supports the overall model with excellent fit indices (CFI = 0.948, RMSEA = 0.061). Additionally, willingness to pay, corporate environmental trust, and climate change awareness emerged as significant behavioral enablers. Income was found to moderate the intention-behavior link, highlighting structural limitations in value-aligned consumption. The study contributes by localizing global behavioral models within an emerging economy and offering actionable insights for bridging the intention-behavior gap through value-driven and trust-based strategies. Findings inform policymakers, marketers, and sustainability advocates seeking to promote pro-environmental behavior in resource-constrained contexts.

[ICEBTM-25-1066] The Role of Artificial Intelligence in Transforming Consumer Behaviour

Aidah Rasanat Islam, Shanaz Shagufta Zaman, Miss Irin Nahar Maghnolia Shara,

Independent University, Bangladesh

Artificial intelligence (AI) continues to be a growing presence in consumer-centric industries and is changing the way people interact with brands and make buying decisions. From customizing recommendations to simulating human-like conversations, AI tools are transforming expectations around convenience, trust, and personalization. We have analyzed past works on the use of AI in fields such as retail, banking, healthcare, and digital marketing to explore how its use is influencing consumer behavior in real-world settings. From our study we were able to conclude that AI improves personalization, optimizes service quality, and guides customers across their journey for an optimal buying experience. Even though using AI has led to an upward trend in growth and consumer responsiveness, transparency and trust remain central to its acceptance. Some studies have shown that the advent of the COVID-19 pandemic has led to an accelerated integration of AI in consumers' everyday consumption habits, with many saying that they will continue to shop online even in the post-pandemic era. Regardless of the benefits, concerns surrounding data privacy, user control, and authenticity still remain. This review bridges past findings and outlines key areas for future study on the role of AI in transforming consumer buying behavior.

[ICEBTM-25-1068] The Effectiveness of AI in Personalised Teaching: A Review

Shanaz Shagufta Zaman, Aidah Rasanat Islam

Independent University, Bangladesh

Using Artificial Intelligence (AI) is no longer limited to business operations to achieve greater efficiency in today's world. With the recent release of GPT4.5, resources are ever easier to find and read through cutting down on hours of research time for students and educators alike. Students at all academic levels use AI to learn new languages, create designated routines for studying, or write homework assignments. The use of AI in education is a widely discussed topic among scholars. The following literature review draws findings from several papers found on academic databases, including Google Scholar, Emerald, Sage Journals, and EBSCO, with the primary research question in mind: How effective is AI as a personalised tutor? Our study aims to answer this question by synthesizing related works on the issue, without focusing on any one subject or academic level in which AI can be made to serve as a personal educator/helper. At the same time, we also seek to discuss how ethical this phenomenon is, and whether schools should ditch traditional teaching methods for AI-equipped tools.

[ICEBTM-25-1093] What Makes a Brand Sustainable in the Eyes of Young Consumers?

Barsat Kabir

Brac University

This study develops a conceptual framework to understand how young people perceive sustainability in branding from cultural, symbolic, and trust perspectives. This research demonstrates how cultural identification, emotional involvement, and authenticity impact young customers' perceptions of sustainable companies, in contrast to traditional financial and marketing studies that focus on behavioral or rational factors. Using qualitative observations, the study presents a series of theoretical proposals grounded in Consumer Culture Theory, Signalling Theory, Brand Authenticity, and Symbolic Interactionism. According to the paradigm, views of sustainability are influenced by cultural norms and symbolic meanings, while credibility and authenticity promote long-term involvement and trust. Both theoretical and practical contributions are made, broadening the body of knowledge on branding and consumer behaviour beyond cognitive models and providing guidance for institutions, marketers, and legislators who aim to develop long-lasting strategies that appeal to young people.

[ICEBTM-25-1286] Port Centric Freight Transport Support from Bangladesh to Develop Northeast India

Razon Chandra Saha

Malaysia University of Science and Technology

This paper investigates two potential activities through Bangladeshi ports for developing Northeast India that will also allow Bangladesh to do transport business profitably. Northeast India is a basically landlocked part of India and striving to get easy maritime access to do international trade and exchange commodities with mainland of India due to bad geographical position in Asia. Firstly, all states in Northeast India rely on Kolkata Port, which is more than double the distance from Chattogram Port, Bangladesh's principal seaport, which is intending to expand its capacity by building port terminals such as Matarbari Deep Seaport, Bay Terminals, and others. It is conceivable to connect India's three land ports, Agartala, Sutarkandi, and Dawki, directly to Chattogram Port via a rail and road intermodal system. Secondly, the aforesaid land ports can connect Pangaon Inland Container Terminal -PICT via road intermodal, further to all eastern seaports of India by coastal shipping for regional cargo and container transfers. This study used a qualitative approach, analyzing demographic and geographic transport demand and supply characteristics through a literature review and visiting important transport nodes in India and Bangladesh. The research found that freight transit demand is a major role in international trade, and Bangladesh's ports are the finest destinations for worldwide maritime access as well as internal transfers from the mainland to Northeast India. The conclusion of this study is that this success is only possible by making a bilateral agreement for uninterrupted freight transport services through Bangladeshi ports by following the models that developed in the territory of Bangladesh and Northeast India. Thus, for increased demand of freight transport for India, Bangladesh has the opportunity to do transport business and earn foreign exchange.

[ICEBTM-25-1105] Impact of Digital Detox on Productivity and Mental Well-being: Insight from University Students

Faria Akter Eva, Imranul Haque, Mr Md Al amin

Jagannath University

This study explored how taking a break from digital devices, known as a "digital detox," impacts the mental health and productivity of university students. In today's world, students use smartphones, laptops, and the internet for study, communication, and entertainment. However, excessive use of digital devices can lead to stress, sleep problems, and decreased attention span. To understand

this issue, the study used a qualitative approach and spoke to students at a public university in Bangladesh through semi-structured interviews. Studies have shown that many students feel better mentally, sleep better, and can manage their time more effectively after a digital detox and it's a helpful way for students to balance their technology use and improve their well-being. The results of this study can provide guidance to teachers, parents, and policymakers to help students use digital media in healthy ways.

[ICEBTM-25-1106] Tech YouTubers as Digital Influencers: An Analysis of Influencer Attributes and Content Features

Mehedi Hasan, Imranul Hoque, Md. Al amin

Jagannath University, Dhaka, Bangladesh

The rise of YouTube as a dominant platform in the digital age has popularized influencer marketing, especially for promoting electronic gadgets such as smartphones, laptops, smartwatches, and headphones among young digital natives in Dhaka, a rapidly growing urban center. This trend has led to the emergence of a distinct category of influencers known as 'TechYouTubers.' Applying the Source Credibility Theory (SCT) and the Elaboration Likelihood Model (ELM) of persuasion, this study examines how Tech YouTubers' attributes (trustworthiness, attractiveness, expertise) and content features (visual attractiveness, originality, and engagement metrics) affect consumers' purchase intentions for electronic gadgets in Dhaka. Results reveal that all content features have significant positive effects on purchase intentions, with engagement metrics (e.g., views, comments, shares, likes) being the strongest predictor, particularly among younger consumers. However, influencer attributes did not show a significant direct effect on purchase intention. The survey findings indicate that within Dhaka's digital consumer landscape, content-driven persuasion is emerging as a more significant factor than personality-driven endorsement in influencing purchase intentions for tech-related gadgets. This study contributes theoretically by applying SCT and ELM in a South Asian digital marketing context and offers practical insights for influencers and brands to boost purchase intentions through visually appealing, original, and engaging content. Limitations include the non-random, geographically limited sample, suggesting future research with larger, more diverse populations.

Area:	Marketing
Session:	Parallel Sessions 3C
Date:	November 15, 2025
Time:	11:00 AM - 12:30 PM
Room:	C
Chairs:	Dr. Khandakar Md Nahin Mamun Dr. Safayet Rahman
Moderator:	Nahin Sultana

[ICEBTM-25-1133] Determinants of F-commerce Impulse Purchase in Bangladesh: Mediating Effect of Perceived Price Dispersion

S.M. Sayem¹, Sumaya Yasmin¹, Md. Sahadat Hossain¹,
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F-commerce is integral to daily life in Bangladesh, enabling real-time interaction between customers and sellers. To assess its impact on F-commerce impulse purchase, this study examines the combined effects of six predictors: Facebook usage intensity, hedonic gratification, para-social relationship, social interaction, social trust, and online vividness of product, as well as the mediating role of perceived price dispersion. Using purposive sampling, data were collected from 403 Bangladeshi users via a structured questionnaire. Structural equation modelling (SEM) with SmartPLS 4.0 was applied. Results show that para-social relationship, social interaction, and social trust significantly influence impulse purchase, while Facebook usage intensity, hedonic gratification, online vividness of product, and perceived price dispersion do not. Perceived price dispersion also does not mediate the hypothesized relationships. These findings suggest that marketers, businesspeople, developers, and researchers should prioritize strategies that strengthen para-social relationships, foster social interaction, and build social trust in F-commerce, and reconsider tactics focused solely on Facebook usage intensity, hedonic gratification, or online vividness of the product. The study clarifies the limited role of perceived price dispersion in driving impulse purchasing within F-commerce.

[ICEBTM-25-1134] Assessing the Technological Factors behind Customer Repurchase Intention in E-commerce Industry of Bangladesh: Mediating Effect of Big Data Driven Marketing and IT Innovation Acceptance

S.M. Sayem¹, Md. Arafat Hossain¹, Safa Abbas Bahar chowdhury¹, Mohammad Ishtiaque Rahman²

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The swift development of digital technology is changing the e-commerce scene in Bangladesh by impacting customer behavior and intention to repurchase. This

study investigates the direct and indirect effects of several crucial technological factors, website appearance (WA), system quality (SQ), customer service through AI chatbots (CSAI), search engine optimization (SEO), big data-driven marketing and IT innovation acceptance on customer repurchase intention (CRI). A structured questionnaire was created, shared and received 404 responses who are involved in e-commerce transaction experience and, the gathered data measures the main constructs of this study. The analysis of the data has been conducted using SmartPLS 4.0. Determining the validity and reliability of the dataset, we applied the measurement model first. After the measurement model, the structural model is employed to examine the hypothesis. The result of an analysis using SmartPLS 4.0 shows that website appearance, system quality, customer service through AI chatbot, big data driven marketing and IT innovation acceptance are significantly affecting customer repurchase intention directly whereas search engine optimization has an indirect effect on customer repurchase intention through big data driven marketing and IT innovation acceptance. Big data driven marketing is not mediating the association between website appearance and customer repurchase intention. But the other variables have indirect effect on customer repurchase intention through big data driven marketing and IT innovation acceptance. The study contributes insightful information for e-commerce platforms looking to enhance technology engagement and strategic planning. The findings provide marketers and IT developers with useful advice on how to improve user experience and cultivate enduring client relationships. These results can be used by policy makers to support reliable, artistic and customer centric e-commerce ecosystems in Bangladesh. This is the study where the uniqueness of big data driven marketing and IT innovation acceptance has been presented as the mediating variables between the technological factors and customer repurchase intention.

[ICEBTM-25-1162] Big Data and Ethical Consumption: A Bibliometric Analysis

Saleh Md Arman¹, Md. Abdullah Al Sayeed²,
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¹*Poznan University of Economics and Business*

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The objective of this study is to perform a bibliometric analysis of big data and ethical consumption to discern crucial trends, topics, and prospective research avenues. The study employed the PRISMA framework. The results demonstrate that big data substantially impacts ethical consumption by offering an enhanced understanding of consumers' ethical preferences and behaviors. This study also reveals significant trends, like the increasing incorporation of advanced analytics and artificial intelligence in comprehending and fostering ethical consumer behavior across multiple sectors. Furthermore,

it underscores the significance of digital platforms in promoting ethical consumption behaviors and the necessity of resolving privacy issues related to big data utilization. This research enhances our comprehension of utilizing big data to further sustainable development goals and provides a basis for future investigations into ethical consumer behavior.

[ICEBTM-25-1164] Understanding What Influences Gen Z Consumers to Purchase Organic Food? Evidence from Bangladesh Using the Theory of Consumption Value

Afra Lamisa, Moontarin Tasmia

North South University

As global awareness of health and well-being continuously increases, consumer demand for health-promoting food such as organic, sugar-free, and fitness-related food products has also increased. In many markets, consumers are willing to purchase organic foods due to their perceived health benefits. Despite this tendency, consumers in Bangladesh are also willing to purchase organic food. Thus, this study aims to find out the key influencing factors affecting the consumers' purchase intention of organic food in the emerging market. This study also reveals valuable information about what variables drive consumers in Bangladesh to choose organic foods. Moreover, this study identifies the main barrier to purchasing organic food in the Bangladesh market. This study fills research gaps regarding the organic food purchase intention of Gen Z by applying the theory of consumption value (TCV), adding additional constructs, such as health concerns, and green perceived quality. Furthermore, this study incorporates environmental value, which was proposed by Nekmahmud and his co-authors as a key construct to complement the Theory of Consumption Values. A quantitative approach was used for collecting data from Bangladesh. A structured questionnaire was used for collecting data from the 102 respondents of Gen Z, where a 5-point Likert scale was applied. Data were analyzed using SPSS software through descriptive statistics, reliability tests, correlation analysis, and regression models (ANOVA) to test six hypotheses. Results show that social influence is the main determinant of organic food purchase intention, which was influenced by word-of-mouth recommendations from family or friends. The next strongest influence is personal values because consumers connect organic food to self-identity and being ethical consumers. Further results of the study show that a few consumers are also price sensitive, wanting to purchase food at an affordable price, but many consumers will pay a premium price when they have a perception of quality based on certifications and attractive packaging. There were interesting aspects in the fact that there were weaker direct effects of environmental issues and health consciousness on the purchase intention of organic food. This study is the first empirical study to understand the Gen Z consumers' purchase intention of organic food consumption in Bangladesh by extending the theory of consumption value. This study will further

help marketers to know how to gain consumer trust to promote organic products. Moreover, it will help to develop marketing, pricing, and advertising strategies to influence more Gen Z to purchase organic food. This study contributes to society by ensuring a healthier lifestyle, reducing chemical usage, and promoting sustainable consumption behavior, which aligns with the SDGs 3 and 12. Sample size is the main limitation for this study, and it considers 102 data points from the Gen Z as a pilot study. In the future, we will collect a large amount of data from the Gen Z from diverse demographics in Bangladesh.

[ICEBTM-25-1172] The Role of Neuromarketing in Shaping FMCG Brand Strategies in Bangladesh: Study from Multinational Corporations

Tasneem Tarannum, Nahin Sultana, Sumnoon Ferdous, Anwarul Ansari, Mahmud Ibne Jalil Rohan, Lubaba Tasnim

Independent University, Bangladesh

In the digital age of marketing strategies, neuromarketing has emerged as a transformational tool, offering unique insights into consumer behavior by bridging neuroscience and marketing. While previous research has explored the effectiveness of neuromarketing in influencing consumer decision-making and impulse buying, there remains a significant gap in understanding how neuromarketing is systematically integrated into fast-moving consumer goods (FMCG) brand strategies, particularly within the Bangladeshi market. This study addresses the gap by exploring how neuromarketing principles are applied to shape consumer-centric campaigns, enhance emotional engagement, and inform strategic marketing decisions in the highly competitive FMCG sector. Adopting a qualitative research design, this study employed thematic analysis of in-depth interviews with marketing professionals from leading FMCG brands across diverse sectors to capture real-world perspectives on neuromarketing integration. The paper identifies three core areas: (1) the increasing reliance on neuromarketing to decode consumer preferences in the FMCG landscape, (2) the strategic shift towards emotionally driven and sensory-rich marketing approaches tailored to Bangladeshi consumers, and (3) the growing awareness of ethical considerations in neuromarketing practices. The findings reveal that neuromarketing is reshaping FMCG brand strategies by aligning subconscious consumer drivers with targeted techniques, offering actionable insights for marketing professionals.

[ICEBTM-25-1248] The Role of Brand Image in Rural Purchasing Decision Making: An Empirical Study on Bangladesh

Samira Nuzhat

Bangladesh University of Professionals

In today's fast-changing competitive market, brand image plays a vital role not only in city centers but in rural consumer behavior as well. This study explores

the level of brand awareness among rural consumers in Bangladesh and also examines how brand perception is shaping their purchase decision-making process. Although there is a rise of brand awareness across rural landscapes due to the spread of education, increased digitalization and economic prosperity of rural consumers, very limited research has been carried out addressing the psychological and cognitive progressions that link brand image to rural consumers' buying behavior. This study examines the understanding of rural consumption mindset and explores the psychological and practical impact of brand image on product preference and selection, trust and assurance, brand loyalty among rural consumers of Bangladesh. In order to explore the strength of association between brand image and purchase intention, there is a survey using a structured questionnaire and the data is analyzed using regression analysis and structural equation modelling. As there is only a limited study that focuses on brand psychology in the rural Bangladeshi context, it will bridge a gap in the literature, help marketers to create tailored marketing strategies that uphold rural values, aspirations and identity. Additionally, it will help the policymakers in informed decision-making by integrating rural branding in development agendas.

[ICEBTM-25-1263] The Impact of Consumer Confusion on the Service Recovery Effectiveness in “App-Based” Food Delivery Services

Nahin Sultana, Mohammed Sohel Islam

Independent University, Bangladesh

The fast-paced lifestyle and widespread access to the internet have created a substantial market for daily convenience services. As services are variable in nature, there is a possibility of failures in order fulfillment due to delay, wrong delivery, payment issues, technical glitches, and other actions that fall below customer expectations. This study investigates the impact of “customer confusion” due to uncertainty in realizing every order and its corresponding service recovery facilitation by the food-delivery entity. When service failures occur, customers often experience confusion, especially in understanding company policies, resolutions, and communication, leading towards customers' negative emotional response. Drawing insights from service recovery models and consumer behavior theories, the research focuses on the occurrence of “Negative Emotional Response”, and “Consumer Confusion”, and/or the lack of “Customer Satisfaction”, and “Perceived Justice” instigating

“Negative Word of Mouth (NWoM)”, eventually affecting customers' “Repurchase Intention”. The findings indicate that the higher the level of “Customer Confusion” and “Negative Response”, the higher the tendency of spreading “Negative Word of Mouth”. On the contrary, the lower the level of “Customer Satisfaction”, and “Perceived Service Justice”, the higher the tendency of spreading “Negative Word of Mouth” of the customers. Consequently, an increase in NWoM is inversely proportional to “Repurchase Intention”.

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Moderator:	Shamil M Al-Islam

[ICEBTM-25-1008] Sustainable Agriculture and Farmland Productivity Nexus in Bangladesh: An Empirical Study

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² *University of Dhaka*

This paper employs national aggregated data on the indicators of sustainable agricultural practice in Bangladesh for estimating a multivariate time series model that produces plausible simulated outcomes for agricultural land productivity due to 1% change (increase and decrease) in the relevant sustainable agricultural activities. The estimated model has been subjected to a battery of sensitivity analysis and found robust. A plethora of papers exist that have utilized disaggregated primary data for model estimation purposes on this topic. However, authors that have employed national aggregated data claim that these are less susceptible to noticeable human errors and produce better outcomes for policy implications.

[ICEBTM-25-1011] Globalization and Foreign Government Policy Changes for Economic Development: Lessons from Bangladesh

Md. Shah Alam

Bangladesh Army University of Science and Technology

The paper aims to present globalization and changes in government policy for economic development. Emphasis has been given to the prevailing situation in the economy of Bangladesh. Globalization intends to make the world economy increasingly integrated. This study has been conducted on secondary data only. It is clarified that globalization opens up many global opportunities for countries. To avail the facilities, many countries change their policies to record a high growth rate, which inspires the Government of the People's Republic of Bangladesh to start liberalization in the case of investment policy and fiscal policy for creating a conducive environment to attract foreign investors to invest in Bangladesh to accelerate economic growth. It is clear in the study that despite the liberalization policy adopted by the Government of the People's Republic of Bangladesh, the FDI inflows in the country are not up to the mark. The study has outlined some modest possible suggestions for better FDI inflows.

[ICEBTM-25-1036] Age 35 and Out: Retrospective Analysis of Job Satisfaction of Former RMG Workers
Farzana Afrose, Md. Khaled Saifullah, Shamil M. Al-Islam

Independent University, Bangladesh

The ready-made garments (RMG) industry is crucial to Bangladesh's economy, contributing 84.58 percent of exports and employing over 4 million workers. Despite its successes, the sector faces significant concern with most workers leaving the sector by the age of 35. While early exit decisions can be influenced by various factors, the job satisfaction of these workers can be an essential determinant in shaping their early exit decisions. Hence, this study aims to investigate the factors affecting job satisfaction that contribute to workers leaving the sector early. This study adopted a quantitative approach based on survey data obtained from early exit former RMG workers who left the sector early. To analyze the obtained data, the partial least squares (PLS) method was used. This analysis finds that poor working environment, insufficient safety measures, harassment, lack of work-life balance and poor labor-management relationships are key factors contributing to job dissatisfaction among workers who left the RMG sector early. Additionally, income discrimination and harassment against women further exacerbate this issue. The study suggests that improving safety measures, enforcing regulations and promoting work-life balance can significantly enhance job satisfaction and reduce early exit, particularly for women who often face higher safety risks and discrimination.

[ICEBTM-25-1049] Factors Influencing Voluntary Early Retirements in the RMG Sector: A Bangladesh Scenario

Nafisa Yesmin, Md. Khaled Saifullah

Independent University, Bangladesh

Bangladesh's national economic growth and poverty reduction depend much on the Ready-Made Garment (RMG) sector. Workforce stability is threatened, meanwhile, by a growing trend of voluntary early exit especially among workers 35 and older. This study is based on primary data collected through surveys with 658 RMG workers across key industrial zones including Dhaka, Manikganj, Tangail, Gazipur, Narayanganj, and Chattogram. Using logistic regression analysis, the study examines the impact of wage dissatisfaction, working conditions, health issues, benefits, harassment, and labor-management relationships on voluntary exit decisions. Results show that, Workers who did not receive adequate sick leave were significantly more likely up to 13 times to leave the sector voluntarily compared to those who agreed. The finding highlights how the absence of sick leave strongly predicts early exit. Workers dissatisfied with low wages were much more likely to exit the sector voluntarily. This may suggest that, following

a significant payment, some workers choose to leave realizing that their existing positions provided no opportunities for salary increase or growth in their careers. Interestingly, although some workers reported negative attitudes from management or supervisors, the findings did not indicate notable reasons for leaving the sector. This suggests that such behavior may have become normalized within the sector, leading workers to tolerate mistreatment rather than view it as a sufficient reason for voluntary leave. This result of the study will enable policy makers to address problems ensuring that the RMG sector stays in the sectors of industry.

[ICEBTM-25-1056] Leveraging Climate Information for Enhanced Crop Farming Efficiency: An Experimental Study in Bangladesh

Ruhul Salim¹, Zeenatul Islam²

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Using a natural experimental approach, this study assesses the impact of climate information on cropping efficiency in Bangladesh, based on data from 300 farmers in disaster-prone (*drought-prone, flood-prone, and salinity-prone*) areas. We compare outcomes for farmers who received climate information in advance with those who did not. Our results show that access to climate information leads to greater adoption of climate-smart agricultural technologies, reduced uncertainty in decisions, lower production losses, and increased adaptation measures. Interestingly, recipients of climate information reported lower rice land productivity. Socioeconomic conditions did not affect access to climate information, but prior knowledge and irrigation use significantly increased it. Overall, farmers who utilize climate information enjoy reduced crop losses and higher revenues. These findings emphasise the need for effective climate information dissemination and tailored support for farmers to enhance agricultural resilience and sustainability.

[ICEBTM-25-1063] Climate Hazards and the Health-Remittance Trade-off: Experimental Evidence from Rural Bangladesh

Gazi Mainul Hassan

North South University

This paper develops a novel theoretical and empirical framework to examine how climate vulnerability moderates the impact of international remittances on household health expenditures. While remittances are traditionally viewed as a financial lifeline for improving health and education in low-income settings, this

study theorizes and demonstrates that climate-induced adaptation costs may attenuate their effectiveness in financing healthcare. A dynamic stochastic optimization model predicts that climate vulnerability introduces trade-offs in household budgeting, reducing the marginal effect of remittances on health investments. Empirically, the study exploits a natural experiment in southern Bangladesh, where rainfall variability and exposure to Cyclone Roanu create exogenous variation in remittance flows. An instrumental variable strategy using rainfall deviations interacted with household proximity to weather stations enables causal identification. Results show that remittances increase health expenditures by 0.24 Taka per Taka received in low vulnerability households, but this effect diminishes by 0.10 Taka for every standard deviation increase in climate vulnerability. These findings are robust to alternative instruments, controls for adaptation expenditure, and exclusion restriction tests. The study contributes to migration, climate, and health finance literature by highlighting that remittance benefits are conditional not absolute in climate vulnerable settings. Policy responses should integrate climate resilience into remittance supported health financing frameworks.

[ICEBTM-25-1079] Unraveling Early Exit Behavior among RMG Workers in Bangladesh: A Focus on Financial and Health Incentives

Tasfiah Akter Tanjel, Md. Khaled Saifullah, Shamil M. Al-Islam, Neshlihan Mostafa

Independent University, Bangladesh

The ready-made garments (RMG) industry of Bangladesh contributes greatly to the GDP growth and the livelihoods of many people. However, recently it is experiencing a concerning problem of early exit of the workers by the age of 35. The employees also receive limited financial and health incentives. This study collected primary quantitative data from 1106 previous and current RMG workers who worked in prominent RMG industrial regions. This study applies logistic and probit regression to explore the effects of financial and health benefits on early exit decisions of RMG workers. The study finds that workers not receiving salary increments and monetary benefits are over 2 times more likely to leave the sector. However, it is found that workers who do not receive fair overtime compensation are less likely to leave the industry, suggesting that these workers hold their jobs for financial necessities and have very few alternative job options given their skills. Although health incentives did not have a significant effect on early exit, workers with chronic illness have

greater odds of early exit. Better financial and health benefits and career growth policies should be established to combat the early exit concerns of the RMG sector.

[ICEBTM-25-1081] Perception on Female Labor Force Participation: A Case Study of Bangladesh

Khadiza Akter Tasnim, Md. Khaled Saifullah

Independent University, Bangladesh

Female labor force participation is vital for economic development, yet social, cultural, and economic barriers continue to limit women's entry into the labor market. The objective of this study is to explore the factors shaping perceptions of women's right to work in Bangladesh and to uncover the key challenges that women face, which influence these perceptions. A quantitative approach was adopted, using survey data from 303 households in Bangladesh. Partial least squares regression is applied to examine links between the dependent variable, rights to work, the independent variables, cultural constraints, socioeconomic constraints, barriers, personal preference and skills, and the mediators (gender, income, and barriers). Findings reveal that skills positively influence rights to work. Cultural constraints, contrary to traditional beliefs, show a positive relationship with rights to work, suggesting that cultural norms may not always restrict women's workforce participation, particularly in urban areas. Even when mediated by barriers and gender, the overall relationship with rights to work remains positive. Gender, specifically as women, positively impacts rights to work, indicating that being a woman does not necessarily hinder labor force participation in more modern contexts. Barriers are positively linked to rights to work, suggesting that overcoming obstacles can enhance participation. Addressing barriers requires reforms in policies and infrastructure. Awareness campaigns and education can gradually shift cultural and socioeconomic perceptions, creating a more supportive environment for women's workforce participation.

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Chairs:	Assoc. Prof Syed Ali Fazal Colonel A H M Yeaseen Chowdhury
Moderator:	Iftekhhar Mahfuz

[ICEBTM-25-1149] Building Resilient Agribusiness Supply Chains in Bangladesh: The Role of Technology in Climate Affected Zones

Sadia Tasnim Shara, Hamim Ibrahim, Nazmul Hossain Siam, Md. Atikur Rahaman, Md. Mortuza Ahmmed
American International University- Bangladesh

Bangladesh's economy still depends greatly on farming but climate change is making life difficult for farmers. Coastal regions are enduring rising salinity whereas the north and northeast face more frequent floods and droughts. Traditional approaches have struggled to cope, yet digital supply chains have expanded rapidly since 2000. Back then, only 0.1% of farmers used platforms like mAgri, e-Krishok, and AIS. By 2023, adoption had surged to 86%. Today almost 92% of agricultural SMEs utilize digital tools, which have decreased post-harvest losses from 25% to 14%. In climate-hit areas, AI-powered advisories and satellite monitoring have reduced yield fluctuations by 45%, helping stabilize production. On the other hand, favorable policies and private sector support drove agri-tech investment from just \$0.5 million to \$550 million. Successes include AI-based pest control, drones for monitoring crop health, and blockchain for transparent export tracking. However still hardships remain like 62% of women farmers lack smartphones, rural 4G covers only 30%, and digital literacy and data protection issues persist. The study shows that for farming to be climate-resilient, it is important to build inclusive digital ecosystems, improve rural internet and make solutions that fit local needs.

[ICEBTM-25-1151] Influence of Peer Networks on F-Commerce Success: A Study on Digital Entrepreneurs in Bangladesh

Akhoy Kumer Nibir Roy, Farjana Afrin Nahin, Shams-E-Noor Nasib, Md. Aminul Islam, Nazrul Islam
Independent University, Bangladesh

The development of digital entrepreneurship in Bangladesh has been significantly driven by the widespread adoption of Facebook commerce (F-commerce), which connects grassroots entrepreneurs and consumers. In Bangladesh, small-scale entrepreneurs utilize social media platforms, such as Facebook, LinkedIn and other social media to

establish and expand their businesses. Hence, peer networks play a dominant role in this sector, involving both formal and informal relationships. Based on Social Network Theory and Entrepreneurship Development Framework, this paper examines how fellows and entrepreneurs, mentors and community groups affect their start-ups' performance metrics (customer attraction, brand visibility, and sales volume). This study also examines how peer networks influence the performance and sustainability of F-commerce businesses in this industry. It states knowledge transfer, social capital, collaborative marketing, and the trust of the network. The research employs a quantitative approach, with a sample of 50 small F-commerce entrepreneurs who are actively doing business on Facebook. Results reveal the importance of peer networking in the growth and sustainability of F-commerce. The results also determine a positive impact on business performance of peer networks by facilitating knowledge sharing, resources, and emotional support. Entrepreneurs with close peer relationships are more adaptable, allowing them to adjust to diverse market conditions, maintain superior customer engagement strategies, and leverage integrated marketing collaborations. Moreover, peer recommendations and references through social networking sites also enhance business visibility and customers' confidence. Apart from this, this study also addressed challenges, such as competitive pressures and the risk of misinformation, which can undermine the benefits of network interactions. In the case of implications, it will contribute to existing literature by identifying the factors of F-commerce success in this intensely competitive market and motivating new start-up entrepreneurs to optimize the potential of F-commerce in this industry.

[ICEBTM-25-1168] Digital Storytelling as the Voice of Women Entrepreneurs

Farjana Rahman Shathi
Metropolitan University

Today, many women are starting their own businesses, but they still face many problems because of gender roles and low support from society. This paper shows how women use digital storytelling to share their experiences and grow their small businesses. They talk about their struggles, ideas, and success through platforms like Facebook, Instagram, blogs, and YouTube. These stories help them connect with people, build trust, and inspire other women. The paper also explains how storytelling gives women more confidence and helps them speak about their identity and break social rules. It uses some examples from South Asia, mostly from Bangladesh and India. It also tells about some problems like online bullying, poor internet, and low digital

knowledge. In the end, the paper shows that digital storytelling is not only a business tool, but also a way for women to speak up, and make space in the business world. It helps us to understand how technology and stories can support women in their business journey.

[ICEBTM-25-1208] Youth Entrepreneurship through Social Business Models: A Case Study in Urban Bangladesh

Tanjim Ahammed, Mutahara Hasan, Nazrul Islam
Independent University, Bangladesh

This study examines how social business models can provide possibilities for youth urban entrepreneurs in Bangladesh. By interviewing young social entrepreneurs, as well as examining local initiatives, we discovered that social business allowed individuals to make money while serving their communities, but financial barriers and family pressures were still present. We present the Youth Social Impact Framework (YSIF), which draws attention to three areas of outcomes: economic outcome, personal development, and community impact. Our findings suggest that more financial support, training of youth entrepreneurs, and better family awareness campaigns, are all needed incentives to assist young people in their desire to impact social business models radically.

[ICEBTM-25-1246] Entrepreneurial Marketing Dimensions as Key Drivers of SME Performance: A Conceptual Analysis.

Iftekhar Mahfuz, Md. Mamun Habib, S M Sohel Rana, Aidah Rasanat Islam, Miss Irin Nahar, Maghnolia Shara, Shahedul Islam
Independent University, Bangladesh

Small and medium-sized enterprises (SMEs) play a vital role in Bangladesh's economic progress, significantly contributing to job creation, innovation, and GDP growth. Despite their importance, SMEs face numerous obstacles, including limited access to capital, low market competitiveness, and ineffective marketing strategies. Traditional marketing methods often fail to meet the evolving needs of SMEs operating in resource-limited and dynamic environments. Entrepreneurial Marketing (EM) has emerged as a strategic approach that combines entrepreneurial actions with marketing principles, providing SMEs with a solution to overcome these challenges and foster sustainable growth. This research examines the influence of seven key dimensions of Entrepreneurial Marketing which are innovation, proactiveness, value creation, resource leveraging, customer intensity, opportunity focus, and risk-taking on SME performance in Bangladesh.

A conceptual framework is presented to investigate how these dimensions affect firm performance, using indicators such as profit growth, market share, customer retention, and operational efficiency. The results offer valuable insights into how EM strategies can improve business outcomes and equip SMEs in emerging economies like Bangladesh with actionable strategies to boost their competitiveness and long-term success.

[ICEBTM-25-1256] Media Representation of Entrepreneurs in Bangladesh's Business Landscape: A Gender-Based Analysis

Samiya Jahan Supti
Independent University, Bangladesh

This study proposes to examine how entrepreneurs are represented in the media within the context of Bangladesh's evolving business landscape, with particular attention to gender based differences. While entrepreneurship has gained increased visibility in policy discourse and the public eye, the narratives through which entrepreneurs are portrayed remain under-researched. Using a qualitative approach that will combine content analysis and focus group discussions (FGDs), the study aims to investigate themes, tones, and visual framing in media representations of entrepreneurs, and explore how those representations may vary across gender lines. The research also plans to include insights from entrepreneurs themselves regarding how they perceive and experience media coverage. Findings are expected to contribute to a more nuanced understanding of how gender influences public narratives of entrepreneurship in Bangladesh.

[ICEBTM-25-1295] Gig Economy Engagement, Experiential Learning, and Digital Entrepreneurial Intention- A Conceptual Study

Syed Ali Fazal¹, Md Mamun Habib²
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Employing young adults has long been a pressing issue worldwide, particularly in developing countries where unemployment and income inequality persist as significant social challenges. To enhance the role of university graduates in society and engage them in economic development, an adequate business environment should be created, including opportunities in the gig economy. In this context, governments worldwide provide extensive support for student entrepreneurs. This research builds upon the Bangladeshi government's efforts to understand how gig economy engagement, experiential learning, and entrepreneurial intention interact. Based on a review of recent, relevant,

and reliable literature, this study presents a novel conceptual model to capture the digital entrepreneurship intention of university students. Apart from expanding the gig economy and digital entrepreneurship literature, this study focuses on the perspective of developing nations, which was previously missing in existing studies. The insights of this paper, related to the significant and timely context of the gig economy, can also have policy implications that benefit government policymakers, youth development organizations, universities, and potential digital entrepreneurs.

[ICEBTM-25-1108] Factors Influencing Foreign Direct Investment in Bangladesh

Esrat Zahan, Shakura Jannat, Nazrul Islam

Independent University, Bangladesh

Bangladesh has experienced remarkable economic growth over the last two decades, moving from a low-income to a lower-middle-income country. This growth, averaging between 6% and 7% annually until the COVID-19 pandemic, has been driven by the ready-made garments (RMG) industry, remittances, power and telecom industries, and public and private investments. Along with this growth, the country witnessed poverty reduction, improvements in health and education, and significant infrastructure development. Government policy reforms have further aimed to diversify the economy into higher value-added sectors such as, pharmaceuticals, ICT, and electronics. FDI has been instrumental in this process contributing to industrial growth and technological advancement of the country. Bangladesh has made notable progress in attracting FDI, particularly in RMG, power and telecom sectors, although persistent infrastructural, regulatory, and policy challenges hinder its full potential. Despite these constraints, favorable conditions such as low labor costs and a growing domestic market have attracted foreign investors. This study explores the key factors influencing FDI inflows into Bangladesh, highlighting both enabling and inhibiting elements. Results show that political, economic, infrastructural, and institutional conditions shape foreign investment decisions in Bangladesh. This study suggests that Bangladesh should improve governance, develop infrastructure, ensure policy stability, and strengthen institutional coordination to increase and sustain FDI inflows in the country.

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Chairs:	Prof. Dr. Shahriar Kabir Assoc. Prof. Ruba Rummana
Moderator:	Ashia Khatun Tamanna

[ICEBTM-25-1085] Perceived Fairness and Unfairness in the Dictator Game

Md. Hasin Ishrak, Shahriar Kabir

Independent University, Bangladesh

This paper aims to see the perception of fairness and unfairness in the ‘Dictator Game’, which provides an experimental economic framework for analysing the practice of socially accepted norms and prosocial behaviour. In bargaining games, fair behaviour is viewed as an irrational outcome where self-centred behaviour is ignored while caring for others. It is crucial to see to what extent does prosocial behaviour, altruism and reciprocity vary in different settings in the dictator game. Two groups of participants, students of grades nine to twelve in English medium schools in Dhaka aging from fifteen to eighteen, played the game where Group one played with the same pairing and Group two with a different pairing. Money was allocated by dictators, and recipients rated whether the allocations were fair or unfair along with explanation. Group one recipients, despite getting comparatively less on average, donated a bigger portion of money to their counterparts compared to what they have received. As with the same partners, the second movers did not try to take any revenge or punish the first movers. However, group two recipients after receiving less, decide to punish the first mover dictators. Though they knew that their partners had been shuffled, they went on with the revenge anyway. The proportion of fair offers in group one is higher than the proportion of fair offers in group two. In certain cases, donation is viewed as a responsibility considering the domain of fairness, whereas the motive of self-interest often comes first rather than fairness and responsibilities. Such behavioural attributes are important considerations for effective policies of redistribution and social welfare.

[ICEBTM-25-1098] Household Willingness-to-Pay for Waste Emptying and Collection Services in Bangladeshi Municipalities: Toward a Green Urban Business Model

Sonia Shahid¹, Sumaya Tabassum², Asadur Rahman²

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Bangladesh’s rapid urbanization has intensified municipal waste-management challenges, yet limited research explores how household economics influence service uptake. This study examines the links between

income, expenditure, service costs, and willingness-to-pay (WTP) for waste collection and emptying services across five municipalities: Lakshmipur, Lalmonirhat, Saidpur, Sakhipur, and Teknaf. Using a structured questionnaire, data were collected on monthly income and expenditure, current costs for emptying, payments for solid-waste collection, and WTP for improved services. Analysis in SPSS employed Pearson correlation, multiple regression, and exploratory factor analysis to identify economic drivers and attitudes toward green service provision. Findings are contextualized within a municipality-led governance model, emphasizing incentives for sustainable practices and penalties for harmful behaviors. The study offers actionable recommendations, including tiered pricing, targeted subsidies, and participatory planning, to promote equitable and cost-effective waste management. These insights support the development of sustainable, revenue-generating service models in resource-constrained urban environments.

[ICEBTM-25-1099] The Effect of Syndication on SME Sectors of Bangladesh

Navid Hussain, Shahriar Kabir

Independent University, Bangladesh

Syndication, the collaboration of multiple businesses or investors to pool resources, has become a strategic approach for business growth. This paper explores the impact of syndication on the SME sector, in particular, the small business owners, analyzing its benefits, challenges, and long-term implications. Syndication offers advantages such as enhanced market access, shared financial risks, and improved bargaining power, enabling small businesses to compete with larger enterprises. However, it also introduces challenges, including reduced decision-making autonomy, profit-sharing constraints, and the risk of dependency on dominant partners. Through case studies and empirical analysis, this paper highlights how businesses that strategically engage in syndication achieve sustainable growth by maintaining diversified revenue sources and negotiating favorable terms. Conversely, over-reliance on syndication can stifle innovation and limit business flexibility. The findings underscore the importance of regulatory frameworks to ensure fair participation and prevent monopolistic control within syndicate structures. To maximize the benefits of syndication, policymakers should promote transparency in agreements, establish legal safeguards against exploitation, and support small businesses in negotiating equitable partnerships. While syndication presents both opportunities and risks, its success for small businesses ultimately depends on strategic engagement, regulatory oversight, and a balance between collaboration and independence.

[ICEBTM-25-1110] Does Investment Climate Matter to Foreign Direct Investment? Evidence from OECD Countries

Prianka Basak¹, Md Nazmus Sadekin¹, Md. Mahbub Alam², Md. Tuhin Ahmed¹, Ashiqur Rahman¹, Md. Ariful Islam³

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This study aims to examine the impact of investment climate, along with its macroeconomic determinants, on foreign direct investment (FDI) inflows using a panel data analysis for a sample of 38 OECD countries by considering the level of economic freedom (EFI), as provided by the “Heritage Foundation.” By employing the two-step system GMM technique, our findings robustly demonstrate a strong positive link between EFI and FDI inflows, highlighting the crucial role of investment climate in attracting foreign investment. The findings suggest that labor force participation and trade openness have a significant positive impact on FDI inflows, whereas the inflation rate has a significant negative impact. However, domestic investment shows no significant impact on FDI inflows. Therefore, the study emphasizes the significance of strengthening economic institutions to attract FDI. To sustain FDI inflows, policymakers in OECD nations should prioritize regulatory efficiency, property rights protection, macroeconomic stability, and human capital development.

[ICEBTM-25-1112] Import Dependency of Exports – A Case of RMG Sector in Bangladesh

Ashia Khatun Tamanna, Raisul Awal Mahmood
Independent University, Bangladesh

Looked at from the view point of dependence of the RMG sector on imported materials, the study looks into the experience of Bangladesh to highlight respective implications for net foreign exchange earnings and policy planning. It appraises nature and level of import dependency, different factors associated, and highlights policy options to redeem such dependency. Three different research tools deployed by the study include literature review, key informant interviews, and analysis of secondary data. Most important, however, has been the use of secondary data available from different official sources. Imports related to the RMG sector include, in particular, raw cotton, yarn, textiles and articles thereof, staple fiber, dyeing and tanning materials, silk, knitted or crocheted fabrics, etc. Such imports comprise 34% of total RMG exports in 2024. The single most imported item is raw cotton which alone accounts for 63% of total RMG related imports. The amount of RMG related imports will increase further if outward remittances due to expatriate experts working in the RMG sector is also included. The importance of the exercise lies in its implications for: (a) net foreign exchange earnings of

Bangladesh from the RMG sector, (b) effects of such import dependency for the future of the sector, and (c) options to redeem import dependency of the sector moving forward. The contributions of the study are expected to be both academic and policy formulation.

[ICEBTM-25-1118] Determinants of Household Living Standards: An Empirical Analysis of Low-Income Settlements of a Megacity

Humaira Rahman Khan, Md. Khaled Saifullah
Independent University, Bangladesh

This paper investigates the determinants of the living standards of low-income households living in informal settlements in Dhaka. Due to the rapid and unplanned urbanization, there has been significant rise in the slum population where slum dwellers face various challenges on a daily basis such as poor housing conditions, lack of neighborhood security, food insecurity, inadequate access to government facilities, environmental hazards, poor health conditions, social capital, and job insecurity. Thus, through the collection of primary data from 747 low-income households living in the slums of Dhaka North and South City Corporations, Confirmatory Factor Analysis and Partial Least Squares are applied to examine how these variables affect living standards. The findings indicate that income does not necessarily improve living standards as various socioeconomic and environmental challenges persist. Furthermore, food security and health conditions showed that they impact living standards positively, while housing conditions, job security, and access to government facilities showed statistically insufficient results. These findings highlight the urgency for integration and inclusivity in policy frameworks in order to address the multifaceted vulnerabilities that the urban poor in Dhaka face.

[ICEBTM-25-1131] Cash Incentive on Remittance and Its Impact on Bangladesh Economy

Md. Al Marafot Shoumik, Samiul Parvez Ahmed, Imtiaz Ahmed Nevin

Independent University, Bangladesh

This study investigates the economic impact of Bangladesh’s cash incentive programs between 2014 and 2024, focusing on their role in promoting exports and formal remittance inflows. Special emphasis is given to the 2% remittance incentive introduced in 2019 and the broader evolution of incentive policies as Bangladesh prepares for LDC graduation in 2026. A mixed-methods approach is employed, combining policy document reviews, official economic data analysis, and comparative assessment across four key policy phases: Early (2014–2015), Expansion (2016–2018), Remittance Incentive

(2019–2021), and Transition (2022–2024). Pre- and post-policy comparisons and key economic ratio evaluations are used to assess outcomes. The results indicate that cash incentive programs, particularly the 2% remittance incentive, had a significant positive impact on remittance inflows and foreign exchange reserves during 2019–2021. Export growth was strongest during the expansion and recent periods. However, some economic ratios, such as export-to-GDP and remittance-to-GDP, declined over time, suggesting that while absolute values improved, these sectors lagged behind overall GDP growth. The study primarily relies on secondary data and assumes consistent data reporting standards across the time period. Real-time impacts of recent policy shifts may require longer-term analysis. However, the findings offer timely insights into the effectiveness and limitations of direct cash incentives as Bangladesh enters a new economic phase. This research supports a strategic transition away from blanket cash incentives toward targeted, WTO-compliant support mechanisms. Policymakers are advised to focus on export diversification, innovation support, and institutional reforms to ensure competitiveness post-LDC graduation. The study contributes empirical evidence to the policy debate on fiscal efficiency, export performance, and remittance sustainability in developing economies.

[ICEBTM-25-1171] Post COVID-19 Trends in Female Labor Force Participation in Bangladesh

Shahedul Islam, Mashuil Basher

Independent University, Bangladesh

The COVID-19 pandemic caused significant changes in labor markets around the world, especially in developing countries. In Bangladesh, many women are employed in informal and vulnerable sectors, making them more exposed to the economic effects of this pandemic. Female labor force participation (FLFP) in Bangladesh has always been relatively low, but it was gradually improving before the pandemic. COVID-19 may have influenced this trend in different ways, either by reducing participation due to increased household responsibilities or by encouraging more women to enter the workforce due to financial pressures. The main objective of this research is to examine how the COVID-19 pandemic has affected female labor force participation rate in Bangladesh over the last few years. This research will use annual time series data from 1991 to 2024. The Autoregressive Distributed Lag (ARDL) bounds testing method will be applied to analyze both short-run and long-run relationships between FLFP and selected variables such as GDP per capita, inflation (CPI), female secondary school enrollment rate, female unemployment rate, lockdown dummy variable. The

exact impact of COVID-19 on FLFP is uncertain and may be mixed. Based on previous literature, FLFP may have decreased due to school closures, limited mobility, and increased household work. On the other hand, economic hardship may have led more women to seek work, particularly in informal sectors. It is also expected that GDP per capita and female education will have a positive effect on FLFP, while unemployment and inflation may have negative effects. This research will add new evidence to the limited research on the gendered effects of COVID-19 in Bangladesh. The findings of this study will help policymakers design better employment and education policies that consider the needs of women, especially during economic recovery periods. It can also support future research on gender, labor markets, and crisis response in developing countries.

Area:	Economics
Session:	Parallel Sessions 4B
Date:	November 15, 2025
Time:	03:30 PM - 05:00 PM
Room:	B
Chairs:	Prof. Dr. Abul Hasnat M Salimullah Prof. Gazi Mainul Hassan
Moderator:	Md Kamrul Islam

[ICEBTM-25-1176] A Comparative Economic Assessment of SAARC Countries with Focus on Bangladesh: Growth Patterns, Recovery Trends, and Development Gaps

Tomoshree Shil Keya

University of Chittagong

The South Asian Association for Regional Cooperation (SAARC) nations, comprising Afghanistan, Bangladesh, Bhutan, India, Maldives, Nepal, Pakistan and Sri Lanka, embody a region characterized by common historical adversities and burgeoning economic prospects. This study performs a comparative economic analysis of the SAARC area, specifically examining Bangladesh, to assess post-pandemic recovery trajectories, growth patterns, inflationary pressures, foreign trade trends, and fiscal performance. Key macroeconomic variables from 2015 to 2024 were studied using publicly accessible secondary data from international databases, including the World Bank, IMF, ADB, UNESCAP, and national statistics agencies. This study utilizes descriptive statistics, cluster analysis, and growth trend modeling through SPSS and R programming to categorize countries into performance groups and to elucidate Bangladesh's relative standing. The findings reveal varying recovery rates within the region: India and Bangladesh demonstrate steady GDP growth and export recovery, whereas Sri Lanka and Pakistan encounter fiscal instability and elevated inflation levels. Bangladesh exhibits resilience in export-driven growth and remittance inflows; however, it continues to fall short in per capita income and social sector expenditure. The research highlights significant deficiencies in infrastructure, digital inclusion, and green finance that may impact long-term sustainability. The conclusion advocates for improved regional collaboration and the implementation of data-informed policies to tackle common vulnerabilities and promote inclusive growth in South Asia.

[ICEBTM-25-1186] Post-COVID Phillips Curve in Bangladesh: Has the Inflation-Unemployment Tradeoff Shifted?

Mashuil Basher, Md. Khaled Saifullah

Independent University, Bangladesh

The Phillips Curve describes the relationship between inflation and unemployment, where lower unemployment rate leads to higher inflation rate and vice versa. This relationship is important for policymakers to control inflation and maintain employment. In developing countries like Bangladesh, this relation can be more difficult due to informal labor markets. The COVID-19 pandemic introduced further disruptions to both inflation patterns and labor market behavior, potentially altering this tradeoff. This research examines the inflation-unemployment relationships in Bangladesh changed after the COVID-19 pandemic, using annual data from 1991-2024. The Augmented Dickey Fuller (ADF) test is applied to check the stationarity of the data. The Autoregressive Distributed Lag (ARDL) model analyzes short-run and long-run relationships. A structural break test and a COVID-19 dummy variable with interaction terms are included to detect any significant shifts after 2020. Structural break tests are used to confirm any shifts of the selected variables such as inflation rate, unemployment rate, GDP growth, exchange rate, trade openness, broad money supply. To show the economic impact of the COVID-19 pandemic, a dummy variable is added to the model. We expect the negative relationship between unemployment and inflation to weaken after the COVID-19 pandemic, resulting in a flatter Phillips Curve in Bangladesh. During this period, inflation is likely to be less responsive to changes in unemployment, meaning unemployment may no longer be a strong predictor of inflation. At the same time, exchange rate depreciation, trade openness, broad money supply growth, and GDP growth are expected to have positive effects on inflation, reflecting their growing importance in influencing price levels. These outcomes suggest that inflation dynamics have become more complex post-pandemic, with multiple macroeconomic factors playing key roles beyond unemployment alone. This research provides new insights into inflation dynamics in Bangladesh's post-pandemic economy and highlights the need for policymakers to consider multiple economic factors beyond unemployment when managing inflation.

[ICEBTM-25-1203] TempoFlux Economy: Harnessing the Pulse of Time to Redefine Wealth

Shibli Sanjid Faheem, Mahrin Mobassera Shoily,

Mostafid Ifti, Md Nahiyat Khan

Independent University, Bangladesh

In a world where money often feels disconnected from our real lives, the TempoFlux Economy offers a fresh way to think about value by making time itself the heartbeat of wealth. Instead of chasing dollars or abstract numbers, this model treats time as a living, flowing resource that connects what we do with how we live and grow together. People earn and trade time credits based on meaningful contributions like caring for others, learning, or protecting the environment. These credits don't just represent hours, they represent life's pulse, its rhythm. Built on transparent, fair technology, the TempoFlux Economy reshapes how societies measure success, focusing on health, happiness, and balance rather than endless growth. By tuning economic activity to the natural rhythms of life, this approach encourages cooperation and sustainability at every level—from neighborhoods to nations. It's a new economic story that puts life before profit, inviting us all to invest in what truly matters: the time we share.

[ICEBTM-25-1209] Unraveling the Impact of Energy Mix, Industrialization and Urbanization on Public Health Vulnerability in Bangladesh: An Analysis Towards Health Care Sustainability

Abul Hasnat Muhammed Salimullah¹, Md. Hasanur Rahman²

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The primary objective of this study is to examine the relationship between renewable and non-renewable energy use, urbanization, industrialization, and public health vulnerabilities in Bangladesh by using data from 1971 to 2022. Using appropriate econometric approaches, this study found that public health vulnerability (PHV) is strongly inversely related to renewable energy (RE) usage. In particular, there is a short-term correlation between a 1% increase in renewable energy consumption and a 1.996% reduction in public health vulnerability. It is discovered that there is a positive relationship between the usage of non-renewable energy (NRE) sources and PHV, on the other hand. In the long term, public health vulnerability is inversely related to renewable energy (RE). On purpose, PHV decreases by 1.088% over the long term for every 1% increase in RE. According to the speed of adjustment, the ECT is -0.5452, which is statistically significant at the lowest level of significance. Noteworthy contributions of this discovery pertain to the energy and public health

nexus, as well as urbanization and industrialization in Bangladesh from a sustainability perspective.

[ICEBTM-25-1223] Does the Impact of Corruption Vary Across Industries? Evidence from Bangladesh

N N Tarun Chakravorty

Independent University, Bangladesh

This study investigates whether the impact of the corrupt behavior of government officials varies across industries and sectors. Two datasets are used: one collected by the author, and the other sourced from the World Bank's Bangladesh Enterprise Survey. The analysis employs quantitative methods, specifically OLS and IV regression techniques. Our findings suggest that the effect of corruption is industry specific. In a sector where bribery is systematic and firms benefit from strong export demand, corruption appears to have a positive effect on firm growth. The impact turns negative when the entire industrial sector is captured in the sample. These findings indicate that it is inappropriate to make blanket statements about corruption being either wholly harmful or beneficial. Understanding its impact requires a closer look at individual industries, particularly the nature and structure of bribery within them..

[ICEBTM-25-1231] Impact of Digital Literacy and Related Factors on the Use of Mobile Financial Services in Bangladesh

Mushfiqul Hoque Khan, Ms. Nabila Maruf

Independent University, Bangladesh

Mobile financial services (MFS) such as online banking, Bkash, Nagad, Rocket, etc. have emerged in Bangladesh as leading digital platforms due to immense growth in access to technology and internet that helps to facilitate financial transactions. These services have provided a pathway for people through which they can be a part of the formal financial sector. The purpose of the study is to determine how digital literacy and related factors affect mobile financial service usage in Bangladesh. A quantitative approach was used, with a total of 325 participants completing an online survey. The data was analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). The results obtained show that digital literacy and other related factors which include privacy and security and ease of use has a significantly positive impact on the use of mobile financial services. On the other hand, access to technology, financial literacy and trustworthiness positively influences the usage of mobile financial services but the results are not significant. Hence, the study suggests that the policymakers should focus on improving digital and

financial literacy of the population and ensuring safety and security of the citizens from potential cyber threats.

[ICEBTM-25-1285] Does Female Participation Affect the Education-Wage Nexus? A Study on Bangladesh

Md Ashrafur Rahman¹, Khawja Saifur Rahman²

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This paper investigates the relationship between the years of schooling and the wage of different professions, with an additional control for the female shares in each profession. Thus, the study identifies whether the years of schooling and female ratio in each profession can create an impact on the mean log wage for each profession. Since the required data of the employment sector is not available through any secondary source, the primary data primarily is collected by surveying 5 samples each for 21 different professions. The study looks at the mean entry years of schooling and ratio of female share from number of female percentages for each profession from the survey and does the ordinary least square (OLS) regression of the survey data modelled in a modified Mincer equation. The study finds that 1% increase in years of schooling increases the mean log wage of each profession by 13.9647%, while 1% increase in female participation in each profession decreases the wage by 0.663%. Thus, the study identifies the presence of the conventional expectation of a positive relationship between years of schooling and wage and a negative relationship between wage and female share ratio in each profession in Bangladeshi economy.

[ICEBTM-25-1236] Climate Change, Agriculture and Economic Vulnerability: A Cross-Continental Assessment.

Nafisa Tabassum Zahin, Md Kamrul Islam

Independent University, Bangladesh

Climate change presents a growing threat to agricultural systems worldwide and has varying impacts across economic contexts, climate conditions and adaptive capacities. This paper examines climate change-induced economic vulnerabilities in agriculture across six representative countries: the United States, Australia, Brazil, India, France and Nigeria. Each country combines unique agricultural practices, climate and economic vulnerabilities.

Using recent observational data, case studies and regional models, this paper conducts a quantitative secondary analysis of trends in crop yield variability, livestock productivity, and agricultural performance. Findings reveal that while some temperate regions benefit marginally, most tropical and subtropical regions are likely to experience significant losses in productivity, food security and economic stability. Furthermore, adaptation is essential for sustainable agricultural growth, but its effectiveness depends on local infrastructure, governance and policy support. The paper highlights the urgency for targeted investments, strengthened adaptive capacity and coordinated global efforts to build agricultural resilience in a changing climate.

Area:	HRM & Industry 4.0
Session:	Parallel Sessions 4C
Date:	November 15, 2025
Time:	03:30 PM - 05:00 PM
Room:	C
Chairs:	Assoc. Prof. Dr. Abul Bashar Dr. Ikramul Hasan
Moderator:	Nabila Kamal Promy

[ICEBTM-25-1021] Does Flexible Work Schedule Affect Bangladeshi Retail Workers' Job Performance and Job Satisfaction? A Case Study

Ummea Sahera Noume, Md. Atiqur Rahman Sarker,
Farhana Ferdousi

East West University

This study investigates the impact of flexible work schedules (FWS) on employee job performance and job satisfaction within Bangladesh's retail sector, a critical economic driver contributing 14.3% to GDP and employing 12% of the workforce. Despite the sector's rapid growth, challenges such as rigid work hours, high stress, and attrition continue, exacerbated by socio-cultural factors like gender roles and religious traditions. Employing a mixed-methods approach, the research combines surveys of 250 employees in total across major cities, focusing on demographics, job satisfaction, and performance metrics. Key findings reveal that 80% of respondents reported enhanced job satisfaction under FWS, with 85.5% linking flexibility to increased productivity and 89.1% mentioning reduced work-related stress. Flexible arrangements, including flextime, compressed workweeks and job-sharing, improved work-life balance for 85.4% of participants, predominantly by balancing personal and professional responsibilities (60%) and reducing commute time (21.8%). However, challenges emerged in teamwork coordination (65.5% approval vs. notable dissent) and managerial resistance embedded in traditional views of authority. Demographically, the workforce is primarily male (78.2%), aged 20–29 (71.7%), and early-career (41.8% with 1–3 years' experience), emphasizing potential gender imbalances and a youthful, dynamic labor pool. Structural barriers, such as resource constraints and the absence of FWS provisions in the *Bangladesh Labour Act (2006)*, further hinder adoption. It underscores the need for policy changes and cultural shifts to align organizational goals with employee well-being. While cross-sectional data limits causal inferences, the findings emphasize FWS as a transformative tool for reducing turnover and enhancing productivity in Bangladesh's retail

landscape. Future research should employ longitudinal designs and expand to diverse industries and regions to validate sustainability and broader applicability.

[ICEBTM-25-1039] Evaluating Undergraduate Students' Employment Preferences: A Comparative Analysis of Salary, Work-Life Balance, and Organizational Sustainability

Md. Tazware Rahman Rahad, Rimtaha Saima Nushin,
Sammi Akter, Syeda Farhin Rodela, Md. Shahed Hossan
Sarker, Md. Mortuza Ahmmed

American International University-Bangladesh

Bangladeshi undergraduates' employment priorities have shifted markedly between 2010 and 2023. Using longitudinal survey data from over 75,000 final-year students at top universities, this study tracks trends in preferences for salary, work–life balance, and organizational sustainability. Descriptive statistics, time-series charts, and correlational/regression analyses are used to reveal these shifts. Results indicate a pronounced decline in the importance of salary and a dramatic rise in the emphasis on work–life balance, while interest in ethical or environmental factors remains minimal. Specifically, the share of students ranking salary as their top criterion fell from roughly 79% in 2010 to 33% in 2023, whereas the proportion prioritizing flexibility and life balance grew from about 12% to 58%. In contrast, preferences related to organizational sustainability hovered at only about 9–10% throughout this period. These trends align with motivation–hygiene theory and Maslow's hierarchy of needs, indicating that graduates are moving from extrinsic rewards toward intrinsic values and well-being. Correlation analysis uncovers an “ambition paradox”: higher unemployment rates correlate strongly ($r \approx .90$) with factors such as intensive internship participation, high salary expectations, and desire for foreign jobs. Regression results show that moderate salary targets and clear sector preferences (government vs. private) predict lower unemployment risk, whereas internships alone did not guarantee employment. This implies that overly ambitious expectations may delay graduates' entry into the job market. Collectively, these findings suggest that contemporary Bangladeshi graduates now value work–life quality and purposeful employment more than before. This calls for universities, employers, and policymakers to adapt by integrating flexible work practices, mental-health support, and sustainability education into academic and workplace programs. Aligning training and recruitment with students' evolving values can help improve graduate employability and support Bangladesh's economic transition.

[ICEBTM-25-1053] Job Stress and Employee Commitment: A Study on Generation-X Employees of Bangladeshi Private Commercial Banks

Abdullah Al Ahad¹, Md. Rahat Khan², S. M. Khaled Hossain²

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²*Army Institute of Business Administration*

The study aimed to learn the impact of job stress on Gen-X (born between 1965-1980) employees' job commitment. Three hypotheses were developed based on the literature reviews. The study is quantitative in nature. A total number of 150 Gen-X employees from Bangladeshi private commercial banks (targeted in the Dhaka district) were conveniently selected and only 96 suitable responses were included in the research. The data was processed with the help of MS Excel, SPSS (V, 24), and AMOS (V, 22) software. The findings supported two hypotheses out of three. The research is unique in Gen-X bankers' and emerging economy contexts.

[ICEBTM-25-1074] The Role of Organizational Culture in Shaping Leadership Effectiveness: Evidence from Multinational Corporations

Tamim Forhad Shuvo, Anwarul Hoque Ansari, Seeratus Sabah, Md. Mamun Habib, Md. Shiraton Nobi

Independent University, Bangladesh

In an increasingly globalized corporate environment, leadership effectiveness within multinational corporations (MNCs) is closely shaped by the cultural contexts in which these organizations operate. While previous research has examined the broad relationship between organizational culture and leadership, there remains a significant gap in understanding how these dynamics unfold in emerging-market settings particularly within South Asia. This study addresses that gap by exploring how organizational culture influences leadership effectiveness in MNCs operating in Bangladesh, focusing specifically on the interplay between cultural alignment, adaptive leadership behavior, and organizational systems. Adopting a qualitative, constructivist research design, the study employed thematic analysis of in-depth interviews with 17 senior- and mid-level leaders from eight MNCs across key sectors such as finance, telecommunications, garments, and pharmaceuticals. The analysis uncovered three major themes: (1) cultural misalignment between globally standardized organizational practices and locally embedded socio-cultural norms, (2) the critical role of culturally adaptive leadership behaviors including hybrid leadership styles and cultural intelligence in managing cultural complexity, and (3) the importance of organizational enablers such as onboarding, reverse mentoring, and HR-led cultural integration in mediating leadership challenges. The findings reveal that leadership effectiveness in the Bangladeshi MNC context is not a static managerial trait but a dynamic, culturally embedded process that requires both individual flexibility and institutional scaffolding. The study proposes a conceptual framework positioning organizational culture as a mediating variable between leadership strategies and outcomes. It contributes to the advancement of cross-cultural leadership theory by contextualizing global models

within the realities of an emerging market, and it offers actionable insights for HR practitioners, executive coaches, and global leadership development programs aiming to enhance cultural adaptability and strategic alignment.

[ICEBTM-25-1113] Green Human Resource Management Practices in the RMG Sector of Bangladesh: A Path to Sustainability

Binita Saha, Sanjida Mahjabin

Independent University, Bangladesh

Bangladesh's Ready-Made Garment (RMG) sector is a cornerstone of the national economy yet faces increasing demands to operate sustainably. This study explores how Green Human Resource Management (GHRM) practices, including recruitment, training, performance appraisal and workplace initiatives, are being applied in the sector and their influence on environmental sustainability. A quantitative survey of 48 employees from five garment factories was conducted with responses analyzed using SPSS. The findings reveal a moderate positive relationship between GHRM practices and sustainability outcomes, although most individual practices lacked strong statistical significance. Limited awareness, budget constraints, and inadequate policy incentives emerged as key barriers. Despite these challenges, employees generally recognized the value of green practices for both environmental performance and corporate reputation. The research underscores the need for integrating GHRM into routine operations, enhancing employee training, and embedding environmental criteria in performance evaluations to strengthen the sector's path toward sustainable growth.

[ICEBTM-25-1144] Ethical AI Judge for Village: A Humanized Framework and Constitution for Rural Justice

Shibli Sanjid Faheem, Mahrin Mobassera Shoily, Mostafid Ifti, Nahiyat Khan

Independent University, Bangladesh

This article presents a constitutional and ethical template for adopting AI-augmented justice systems in rural and marginalized communities with limited access to the justice system. Leveraging the 2021 UNESCO Recommendation on AI Ethics and nascent judiciary AI guidelines, this framework mitigates statistical unpredictability in algorithmic decision-making through permutation analysis and robust uncertainty quantification with mandatory human control, transparency, and accountability. It includes bias mitigation approaches consistent with the NIST AI Risk Management Framework, providing an emphasis on cultural sensitivity, procedural fairness, and community trust. By embedding constitutional protections and ethical imperatives in design and deployment, the Ethical AI Judge Constitution seeks to democratize justice, to reconcile expediency with equity and to confront social and infrastructural constraints without exempting the law from what the law is.

[ICEBTM-25-1152] Paradox of Digital Adaptation: Exploring the Antecedents of Technostress among Female Nurses in Bangladesh

Nabila Kamal, Mst. Kaniz Fatama, Rifa Tashfia Tayeba, Ikramul Hasan

Independent University, Bangladesh

In the wake of significant technological advancements, there is an increased recognition that digitalizing healthcare functions can bring significant cost reductions, improved efficiency, and overall sustainability of the industry. Bangladesh, a South Asian developing economy, is also paving its way to digitalizing healthcare. Given that female nurses are a crucial component of the healthcare workforce in Bangladesh, understanding antecedents of technostress for nurses is essential for the effective and sustainable implementation of healthcare digitalization. Previous studies have explored the types of technostress experienced by various groups of healthcare providers, including doctors, nurses and administrative staff, and suggested that the level of technostress varies across different healthcare professions. However, studies focusing on various aspects of technostress among nurses remain limited. Using a qualitative approach, this study explores how certain paradoxical aspects of digitalization contribute to the emergence of technostress. In-depth interviews were conducted with thirty female nurses from public and private hospitals in Bangladesh. Findings suggest that technological inertia persists among most of the senior nurses interviewed; however, their awareness of the positive impact of digital tools on patient care and outcomes creates a cognitive and practical dilemma. On the contrary, although many younger nurses demonstrated a strong willingness to embrace healthcare digitalization, such willingness is often obstructed by the limitations of traditional nursing educational backgrounds and insufficient organizational support. Furthermore, for both younger and senior nurses, their motivation to engage with digital health technologies is also influenced by patients' digital literacy and their adaptability to such technologies. It has been observed that such paradoxes can potentially create a vicious cycle that affects nurses' intention to adapt to digital transformation, creating technostress and affecting the digital transformation of healthcare. It is anticipated that findings from the study can help relevant policymakers by highlighting the multidimensional interaction among nurses' tech inertia, technostress, organizational support, and patients' technological adaptability; thereby guiding the development of context-sensitive policies.

[ICEBTM-25-1173] Digitally Enabled Gender-Inclusive HRM Driving Sustainability in Women-Centered NGOs in Bangladesh

Meraj Jahan

University of Nottingham

Amid rising digital innovation, gender-sensitive HRM practices in Bangladeshi NGOs, such as BRAC and BNPS, are evolving from traditional frameworks toward more scalable and sustainable models. This study

explores how digitally-enabled, gender-inclusive HRM practices contribute to the sustainability of these two leading women-centered NGOs in Bangladesh. Through a comparative analysis of publicly available documents including safeguarding frameworks, digital reporting platforms, gender equity policies, and HR dashboards, this paper uncovers how formal policy structures are paired with technological tools to support gender inclusion. At BRAC, the AR NA web application has empowered over 800 field staff across 435 sub-districts to confidentially report incidents of gender-based violence, while e-learning modules on safeguarding and gender awareness have reached more than 5,400 employees. BNPS, by contrast, demonstrates strong internal gender policies with clear commitments to non-discrimination, inclusive recruitment, and regular gender-sensitivity training, though without the same level of digital enhancement. Both organizations report measurable outcomes such as higher female leadership representation and increased parental leave uptake, yet they also reveal policy–practice gaps, including inconsistent enforcement of post-maternity transfer protections. Overall, the evidence suggests that integrating formal gender policies with digital HR tools significantly enhances organizational inclusion, resilience, and sustainable impact by offering a scalable model for NGOs striving for modern, digital HRM aligned with sustainability goals.

Area:	Human Resource Management
Session:	Parallel Sessions 4D
Date:	November 15, 2025
Time:	03:30 PM - 05:00 PM
Room:	D
Chairs:	Prof. Dr. Mahbubur Rahman Assoc. Prof. Dr. Farhana Ferdousi
Moderator:	Effat Binte Kabir

[ICEBTM-25-1178] Impact and Significance of HR Audits on Small Businesses

Umme Tasfia Rahman

Independent University, Bangladesh

This study investigates the consequences of inadequate Human Resource Audit in small businesses, particularly in the small grocery retail sector. Due to insufficient resources, small businesses often face difficulty in performing regular HR audits, leading to a drawback in organizational performance. Insufficient Human Resource Audit also negatively impacts employee satisfaction and retention. Moreover, small businesses often use an autocratic model as an Human management philosophy, which can also harm employee loyalty and motivation. This study deals with nonprobability purposive sampling, selecting 30 small grocery retail businesses. Semi-structured interviews were conducted using thematic questions with business owners, managers, and employees to explore the difficulties of conducting HR audits and their influence on employee satisfaction. The findings focus on the importance of conducting HR audits to improve business operations, employee satisfaction, and long-term success.

[ICEBTM-25-1191] Voices of a Generation: Understanding Gen Z's Career Aspirations amidst the Bangladesh Quota Reformation Protests

Tilottama Ahmed, Md. Rashed Chowdhury, Md. Abu Hasnat

University of Scholars

Amid rising demands for meritocracy and systemic reform, Generation Z in Bangladesh is redefining its career aspirations through the lens of social justice, digital activism, and political engagement shaped by the Quota Reformation Protests. This study investigates how socio-political movements shape the evolving career aspirations of Generation Z in Bangladesh, focusing on the pivotal role of the 2024 Quota Reformation Protests. Framed by Equity Theory, Power in Movement, Self-Determination Theory, and Institutional Theory, the research explores how six structural factors, perception of fairness and equity, economic pressures, global influence, digital connectivity, political awareness and the role of educational institutions, affect Gen Z's career choices. Using a quantitative approach and

drawing on empirical data from Bangladeshi youth, the study employs Structural Equation Modelling (SEM) to test a comprehensive conceptual framework where the Quota Reformation Protests act as a mediating variable. Findings reveal that each structural factor significantly influences career aspirations, with the protests amplifying and reshaping these effects through political awakening and digital mobilization. The study also identifies how collective action serves as a transformative force linking macro-level pressures with micro-level career decisions. While the findings offer context-specific insights, they open new avenues for comparative research across political and cultural contexts. Practically, the study provides policy-relevant recommendations for education systems, employers, and governments aiming to align youth employment strategies with generational values of meritocracy, justice, and social mobility. The research contributes to the broader literature on youth, work, and activism by demonstrating how systemic protests mediate institutional and individual dynamics, offering a unique lens on career development in transitional democracies.

[ICEBTM-25-1206] Mediating Role of Employee Commitment on the Relationship between Green HRM and Employee Environmental Behavior

Mohammad Abdullah Al Mamun¹, Musa Muhammad²,
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Amid increasing environmental assessments and regulatory pressure, pharmaceutical firms in Bangladesh face mounting challenges in aligning their corporate sustainability goals with employee behavior. While many organizations adopt eco-friendly policies, the translation of these initiatives into actual employee practices remains inconsistent. Drawing on Social Exchange Theory and Organizational Support Theory, the research investigated the mediating role of employee commitment and the moderating role of organizational culture in the pharmaceutical industry of Bangladesh. Data were collected through a structured survey questionnaire from 347 employees of selected pharmaceutical companies and analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). Findings indicate that employee commitment mediated the relationship between green HRM and employee environmental behavior. Furthermore, Green HRM practices significantly foster pro-environmental behavior among employees. Additionally, a sustainability-oriented organizational culture strengthens the effects of Green HRM and commitment on employee behavior. The study provides theoretical contributions to sustainable HRM literature and offers practical intuitions for pharmaceutical leaders seeking to embed environmental responsibility into their corporate fabric through people-centered strategies.

[ICEBTM-25-1215] Utilization of Artificial Intelligence in HR: Upskilling Employees in Real-Time Manner

Krishanu Chakraborty

Independent University, Bangladesh

Artificial Intelligence (AI) is transforming global HR practices. But its adoption in emerging economies like Bangladesh remains nascent. However, since AI is an evolving technology, continuous exploration of AI's impact is important. This study examines AI-driven Human Resource Information Systems (HRIS) & their impact on employee training & organizational learning in Bangladesh. This study has been conducted with a Qualitative Approach method. The approach was completed by taking interviews from HR professionals and employees who get affected by the daily HR operations. This study tries to analyse the current HRIS integration, AI implementation challenges (e.g., cost, technical expertise, privacy), & workforce readiness. Findings reveal that high ROI optimism despite low adoption rates is moderated by infrastructure gaps & cultural adaptation needs. The research validates the Technology Acceptance Model (TAM) and Diffusion of Innovation (DOI) theories in these contexts & offers strategies for AI-HRIS implementation. By addressing barriers like workforce familiarity gaps & cost constraints, Bangladeshi organizations can leverage AI for efficient personalized HR processes.

[ICEBTM-25-1218] From Burnout to Boundaries: What Drives Quiet Quitting in Today's Workforce?

Effat Binte Kabir, Nabila Kamal, Mst. Kaniz Fatama, Rifa Tashfia Tayeba

Independent University, Bangladesh

The concept of “quiet quitting” has received a lot of attention in recent organizational and workforce discussions, especially in the post-pandemic era. Quiet quitting occurs when individuals complete only the basic obligations of their job roles- rejecting new responsibility or emotional investment without publicly resigning. This subtle type of disengagement raises serious concerns regarding employee motivation, organizational commitment and the changing psychological contract between employers and employees. The purpose of this study is to investigate the causes and repercussions of quiet resigning in today's workplace. The study examines key characteristics such as job satisfaction, burnout, work-life balance, perceived organizational support, leadership style and employee voice, drawing on motivation and engagement theories. The results are intended to give managers and HR specialists strategic advice on how to proactively address disengagement and

create a more diverse, driven, and resilient staff in addition to deeper insights into the behavioral patterns causing silent resignation. Using a mixed-methods approach, this study aims to provide a thorough knowledge of the behavioral patterns and situational circumstances that contribute to silent quitting. The findings are intended to provide practical implications and strategic recommendations for human resource professionals, team leaders, and organizational policymakers who want to proactively identify early signs of disengagement, improve employee well-being and foster a resilient, motivated, and inclusive workforce. Finally, this study adds to the rising discussion about employee experience and the changing character of work in a post-pandemic, hybrid, and purpose-driven professional landscape.

[ICEBTM-25-1244] Perceived Employer Attractiveness in the Digital Age: The Role of Social Media Presence in Bangladesh

Shayla Tazminur¹, Arlita Ashraf², Seeratus Sabah¹, Nahida Akhter Naiema¹

¹*Independent University, Bangladesh*

²*University of Kent*

Social media has augmented the mood of communication in our daily lives, which also has significant implications for our professional lives. The organization's social media presence has made them reflective with the customers as well as the potential employees. Which eventually influences employer branding and talent acquisition. This study identifies how the social media presence of organizations in Bangladesh has been influencing their appeal among potential job applicants. While addressing signaling theory, employer branding, and social identity theory, this research interrogates how the corporate culture, corporate social responsibility (CSR), and organizational achievements are visualized and make an impact on the brand image of these organizations and how they are affecting the prospective applicant's intention. A quantitative approach is adopted with a structured questionnaire, showcasing the opinions of around 300 persons, combining final year students and potential applicants who have already joined any organization. The result indicates that active, transparent, and reciprocal social media presence has a positive relationship with employer attractiveness. Especially the contents that broadcast the positive organizational culture, social awareness, and CSR mentality. While several platforms, for example, LinkedIn, Facebook, play a significant role in shaping employer attractiveness. This study contributes to how the new generation of workforce is speculating about workplaces and how social media can be an influential tool to gather talents in the Bangladesh context.

**[ICEBTM-25-1257] Changes in Bangladeshi Firms:
Can Transformational Leadership Make a Difference?**

Md Khalid Hossain¹, Mohammad Ahsan Chowdhury²

¹*Shanghai Jiao Tong University*

²*Prime Asia University*

In view with the volatile global business environment, countries like Bangladesh, where the dynamism of organizational changes are shifting from the traditional methods of leadership to a more autocratic leadership, it is understandable that the changes are taking place throughout the organization at each level. In this study, the transformational leadership theory is utilized to study the employees' performance and behavior within the Bangladeshi firms. The relationship between transformational leadership and employee job performance is significantly positive (). Thus, hypothesis 1 is supported, when transformational leadership is high, employees have a high level of job performance. Gender and age are significantly and negatively related to counter-productive work behavior ($r_1 = -0.15$, $P < 0.05$; $r_2 = -0.18$, $P < 0.01$). The relationship between transformational leadership and employee counter-productive work behavior is also significantly negative (). Therefore, hypothesis 2 received support as, when transformational leadership is high, employees do less counter-productive work behavior. Our results show how leadership styles not just vary but also have different effects on the job performances. It can help organizations plan better roles for their managers as well as employees. A hierarchy in a firm starts from the way above and thus it is important for any organization to realize and notice the role of a good leadership style.

[ICEBTM-25-1303] Exploring Antifragility in the Workplace: Insights from HRM Practices and Employee Behavior

Tasnim Razan Rahman, Mashnuva Moiz Khan,

Sumaiya Akter Mumu

Independent University, Bangladesh

This study investigates antifragile workers—employees who grow stronger under stress—as a sustainable workforce strategy in Human Resource Management (HRM). Antifragility offers an evolution beyond resilience by enabling workers to adapt and thrive in volatile environments. Primary data was collected through a survey of 33 professionals across sectors and a focus group with staff from Evercare Hospital. 74% of respondents identified as antifragile to some extent.

Key traits included adaptability to change (69.7%), and learning from failure (66.7%). Focus group participants cited experiences such as COVID-19 and hospital rebranding as catalysts for antifragile development. Workplace practices fostering antifragility included mentorship programs (33.3%), and failure-friendly cultures (21.2%). These approaches align with global sustainability trends emphasizing psychological safety, continuous learning, and decentralized decision-making. The findings suggest antifragility is a learnable trait that can be cultivated through HR strategies. This research contributes to emerging trends in sustainable HRM and highlights antifragility as a key competency for future-focused organizations.

Area:	Tourism
Session:	Parallel Sessions 4E
Date:	November 15, 2025
Time:	03:30 PM - 05:00 PM
Room:	E
Chairs:	Assoc. Prof Md. Mortuza Ahmed Dr. Maqbool Kader Quraishi
Moderator:	Suman Prosad Saha

[ICEBTM-25-1015] Cox's Bazar & the Blue Flag Standard: A Study on Coastal Tourism Sustainability

Kazi Warisa Tabassum, MST. Tasmima Zaman, Jannatul Ferdous, Nazmus Sakib Sami, Md. Mortuza Ahmmed

American International University- Bangladesh

The iconic Blue Flag is one of the world's most recognized voluntary awards for beaches, marinas, and sustainable tourism boats. To qualify for the Blue Flag, a series of stringent environmental, educational, safety, and accessibility criteria must be met and maintained. The Blue Flag certification, an international eco-label for clean and safe beaches, offers an opportunity to raise the global standing of Cox's Bazar and promote sustainable tourism. This study aims to evaluate the current environmental and safety infrastructure of Cox's Bazar beach in relation to the 33 criteria required by the Foundation for Environmental Education (FEE) for Blue Flag certification. A structured Blue Flag observation checklist was developed based on the official 33 criteria under four categories: (1) Environmental Education and Information, (2) Water Quality, (3) Environmental Management, and (4) Safety and Services. The study is likely to generate a clearer understanding of Cox's Bazar's current environmental and safety conditions in relation to international beach management standards. The findings could offer valuable insights into how local services are perceived and managed, providing a basis for improvements in coastal tourism practices. Ultimately, the outcome may contribute to future planning efforts, raise awareness among authorities, and support the goal of making Cox's Bazar an internationally recognized beach destination. Cox's Bazar has the foundational elements to pursue Blue Flag certification but currently falls short in several critical areas such as water quality monitoring, sanitation infrastructure, and structured environmental education. This certification would not only elevate its global tourism profile but also foster a cleaner, safer, and more sustainable beach environment.

[ICEBTM-25-1097] Connecting Tourism and Economic Growth: Rethinking Bangladesh through AI-Powered Sustainable Tourism

Soma Dhar

Southern University Bangladesh

In Bangladesh, the tourism sector has the potential to stimulate economic growth while supporting environmental sustainability and cultural preservation. With a landscape ready for transformation, the study also emphasizes

using artificial intelligence (AI) to reshape Bangladesh's sustainable tourism and hospitality industry. By analyzing tourism revenue in Bangladesh from 1995 to 2021, this research investigates the impact of the relationship between tourism revenue and economic growth using a quantitative approach. It employs a regression model where GDP per capita serves as the dependent variable to measure economic growth, and tourism revenue as a percentage of GNP as the independent variable. The results indicate that GDP benefits from tourism revenue (% of GNP). The study applies the Johansen Cointegration technique, revealing that a one percent increase in tourism revenue (% of GNP) leads to a 13% rise in economic growth over the long term. However, the sector faces challenges such as inadequate infrastructure, limited marketing efforts, safety and security concerns, and airline industry issues. The Bangladeshi government should implement tailored measures to address these problems and promote economic sustainability. To harmonize economic growth with environmental protection and social responsibility—focusing on community benefits, cultural conservation, and reducing negative impacts—this research recommends strategic interventions and policies. These include developing a long-term tourism vision, adopting sustainable tourism practices, integrating AI-driven solutions, exploring more attractive tourist destinations, upgrading tourism websites, creating employment opportunities, promoting evidence-based tourism education, increasing investments in tourism infrastructure, and encouraging festival-based tourism.

[ICEBTM-25-1124] Sustainability Concerns amid Overtourism in Bangladesh: A Critical Analysis of News Media Contents

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Over the years, tourism has been promoted as a tool for development and destinations have been branded to attract visitors often ignoring the sustainability principles. However, such a capitalistic approach brought to the fore several critical issues including 'overtourism'. The contemporary overtourism issues present 'higher complexity' and demand in-depth exploration from different perspectives. This study, hence, aims to examine the sustainability concerns induced by overtourism in the context of Bangladesh adopting a critical analysis of news media contents. Three popular tourism destinations – Cox's Bazar, Saint Martin, and Tanguar Haor – were selected followed by their relevance. News articles published between January 2022 to June 2025 have been taken into account as a frame of reference. After a comprehensive search and careful evaluation, 83 news articles were selected. A thematic content analysis has been adopted to analyse the contents gathered. Preliminary findings reveal several key themes including – disproportionate sustainability focus, de-marketing, questionable growth, and absence

of responsible production and consumption. Extending our current understanding, findings of this study are believed to provide important insights for tourism stakeholders (e.g. tourism developers, businesses, tourists, and communities) in adopting a holistic view of sustainability while planning and managing tourism affairs at destination level.

[ICEBTM-25-1150] Analysis of Coastal and Marine Tourism Development Strategies in Bangladesh to Advance Community Economy

Nabanita Banik

Jagannath University

Bangladesh's geostrategic location at the apex of the Bay of Bengal has unlocked cross-cutting economic prospects for Coastal and Marine Tourism (CMT), paving the way for local community welfare. This study aims to examine the strengths, weaknesses, and opportunities of the current CMT development strategies of Bangladesh to elevate economic growth among coastal communities. Utilizing a qualitative research method, an analytical and comprehensive review of national tourism policies, regulatory instruments, development plans, marine tourism legislations, and institutional arrangements has been done to identify prospects and challenges. Key findings highlight that the creation of a tourism master plan, blue economic policies, engagement of local communities in SMEs, and e-marketing adoption, etc have made remarkable contributions to community empowerment. Nonetheless, obstacles like insufficient infrastructure, environmental decline, inconsistent policies, lack of community empowerment tools, economic diversification, and clean community ownership management impede optimal development. Finally, the paper provides effective guidelines, such as developing robust infrastructure, supporting ecological tourism, and strengthening aggressive international marketing, to maximize economic returns. It is hoped that the research results will benefit both policymakers and stakeholders to opt for more effective CMT management and development policies in relation to greater employment generations and provide better economic well-being of coastal communities.

[ICEBTM-25-1230] Identifying the Attributes of Consumer Experience in Izumi Japanese Kitchen: A Text Mining Analysis of Online Customer Reviews

Md. Wahidul Habib

Independent University, Bangladesh

The primary purpose of this article is to determine the characteristics of the consumer experience at Izumi Japanese Kitchen and assess their impact on restaurant ratings. We studied several online evaluations of Izumi Japanese Kitchen using word clouding, sentiment analysis, and clustering techniques.

This study assumes that online reviews are accurate opinions. Food quality, décor, and ambience are widely used to describe the restaurant experience.

[ICEBTM-25-1240] Tourism Restriction or Economic Crisis? Analyzing the Consequences of Government-Imposed Visitor Limits on Saint Martin's Island, Bangladesh

Akib Jaber Anik, Mehedi Hasan Sakib, Shahriar Ahmed
Bangladesh Maritime University

Saint Martin's Island, the only coral island of Bangladesh, heavily relies on tourism, engaging approximately 90% of its 10,500 residents, a shift from traditional fishing and farming. Government restrictions, limiting the tourism season to two months and capping daily tourists at 2,000, have raised concerns about local livelihoods. This study conducted 22 semi-structured Key Informant Interviews with community members and stakeholders involved in the island's tourism sector. These restrictions cause significant economic hardship, disproportionately affecting small-scale local operators while favoring larger facilities. Residents express frustration over unclear policies and demand inclusive, sustainable tourism frameworks and alternative livelihoods, highlighting the vulnerability from tourism dependency. These restrictions threaten Saint Martin's Island's economic stability. Urgent government action is needed to implement equitable policies and create alternative income opportunities to ensure sustainable development and local employment.

[ICEBTM-25-1254] Sustainability of Community-owned Small-scale Tourism Businesses in Cox's Bazar: A Qualitative Analysis

Md Saiful Islam, Akib Jaber Anik, Mehedi Hasan Sakib
Bangladesh Maritime University

Small-scale tourism enterprises owned and operated by local communities play a vital role in the local economy of Cox's Bazar, the most prominent coastal tourism destination of Bangladesh. However, these tourism businesses face significant challenges in achieving long-term sustainability particularly across economic, environmental, and socio-cultural dimensions. This study explores critical aspects of sustainability of these community-driven small-scale tourism enterprises drawing on qualitative data from 32 key informant interviews (KIIs) and a focus group discussion (FGD) with local community members of Cox's Bazar. Findings show that while these businesses contribute to stable income and employment generation, their potential for sustainable growth is constrained by seasonal

dependency, poor infrastructure, and limited community empowerment. Therefore, advancing sustainability in Cox's Bazar's tourism sector requires integrated efforts in environmental management, infrastructure development, and community empowerment to ensure long-term benefits for local communities. The study will contribute to the literature on sustainability of small tourism businesses.

**[ICEBTM-25-1306] Eco-tourism or Eco-threat?
Investigating the Impact of Tourism on Ratargul
Swamp Forest's Ecosystem**

Mehedi Hasan Sakib, Md. Nafij Hossain, Raihanul

Benta Matin, Akib Jaber Anik

Bangladesh Maritime University

Ratargul Swamp Forest, the only freshwater swamp forest in Bangladesh, is thought to be degrading because of growing tourism activities. While tourism is often seen as a threat to ecological environments, it can also contribute to ecological preservation. This study investigates whether the growth of tourism in Ratargul has harmed or rather supported forest cover using geospatial analysis through ArcGIS, using geospatial analysis through NDVI Method from satellite imagery from 2016, 2020, and 2025. During this period, tourism in Ratargul and Sylhet has grown notably. Though increased footfall typically stresses natural areas, our analysis shows that forest cover in Ratargul has risen from 2020 to 2025. While a direct link to tourism is unconfirmed, further study is required the data suggest tourism has not reduced forest cover. The study underscores the need for sustainable tourism policies, environmental monitoring, and community engagement to safeguard Ratargul's ecological health and local livelihoods.

Area:	Management Information System
Session:	Parallel Sessions 5A
Date:	November 15, 2025
Time:	05:00 PM - 06:15 PM
Room:	A
Chairs:	Dr. Rezwanul Alam Assoc. Prof. Dr. Samiul Parvez Ahmed
Moderator:	Nahida Akhter Naiema

[ICEBTM-25-1050] Co-Creation in Digital Marketing Campaigns: Does Consumers’ Participation Enhance Social Media Campaigns Effectiveness

Md. Aminul Islam, Farjana Afrin Nahin, Md. Ozaire Wasit

Independent University, Bangladesh

The research aims to investigate the level of customer engagement in the co-creation process and its impact on the effectiveness of digital marketing campaigns in the Fashion and Beauty sector in Bangladesh. We will examine relevant scholarly articles, particularly those that mention how brands utilize digital spaces (such as social media, websites, mobile applications, and virtual communities) to co-create experiences with consumers. This study will adopt a quantitative research method through a structured questionnaire, intending to investigate the impact of consumer [Gen Z] involvement in setting digital marketing campaigns. Our result shows that consumer involvement in feedback and idea sharing has positive effects on loyalty, satisfaction, innovation, and brand preference over time. The findings are likely to provide valuable insights that contribute to existing literature by highlighting the sustained effects of a strategic emphasis on co-creation in digital marketing. This study contributes to the existing literature by emphasizing customer participation in the co-creation process within digital campaigns specifically targeting the beauty and fashion sector. Additionally, it sets a future research agenda, providing an opportunity to conduct in-depth empirical research across various sectors.

[ICEBTM-25-1062] The Potential of Artificial Intelligence in Enhancing University Education: A Comparative Study of Business and Engineering Disciplines

Nusrat Jahan

Independent University, Bangladesh

Artificial Intelligence (AI) is reshaping higher education at an unprecedented pace, opening doors to innovative teaching, learning, and administrative approaches. Traditionally, universities have relied on standardized curricula, in-person lectures, and manual assessment

methods. AI, however, is changing this landscape, enabling a more personalized, adaptive, and efficient learning experience. Adaptive learning platforms can tailor content to the needs of each student, identify gaps in understanding in real time, and provide targeted feedback that supports deeper comprehension and skill growth. At the same time, AI can handle repetitive administrative tasks such as grading, attendance tracking, and academic advising, freeing educators to focus on mentorship, research, and curriculum innovation. This paper explores the role of AI specifically in business and engineering disciplines—two areas with very different teaching approaches and learning goals. Business education emphasizes critical thinking, decision-making, leadership, and ethical judgment. Here, AI tools like predictive analytics dashboards, market simulations, and intelligent tutoring systems enhance learning by providing realistic, data-driven scenarios. Students can experiment with decisions in low-risk environments, receive immediate feedback, and reflect on outcomes, bridging the gap between theory and practice. AI also supports faculty by identifying at-risk students, tracking performance trends, and suggesting pedagogical adjustments to improve outcomes. Engineering education, on the other hand, prioritizes technical expertise, problem-solving, and hands-on experimentation. Students work with mathematics, coding, labs, and system design projects. In this context, AI can automate grading of programming assignments, simulate complex experiments via virtual labs or digital twins, and provide instant, detailed feedback. These technologies allow iterative learning, reduce the risks and costs of physical experimentation, and enable interdisciplinary projects that integrate computer science, data analytics, and traditional engineering knowledge—preparing students for complex professional challenges. While AI offers numerous benefits, integrating it into higher education also presents challenges. Ethical concerns like data privacy, algorithmic bias, and equitable access must be addressed. Over-reliance on AI might diminish critical thinking or hands-on skills if human oversight is lacking. Faculty readiness and institutional infrastructure are also critical; without proper support, AI’s potential remains untapped. By examining AI’s impact on pedagogy, curriculum design, and institutional practices, this study aims to provide a comprehensive understanding of how universities can implement AI in ways that enhance learning while preserving educational integrity. Through a comparative look at business and engineering, the paper highlights shared benefits—like personalized feedback, increased engagement, and administrative efficiency—as well as discipline-specific considerations, offering actionable insights for educators

and administrators. Ultimately, when used responsibly and strategically, AI can create more adaptive, inclusive, and effective learning environments that prepare students for the evolving workforce.

[ICEBTM-25-1090] Are We Ready for LLM in ERP? Readiness and Perception of Integrating LLM-Enabled Enterprise Systems in Developing Economies

Shah Fazlur Rahman Suad¹, Shams-E-Noor Nasib¹

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Large Language Models (LLM) and Enterprise Resource Planning (ERP) systems integrate to accomplish business processes with a groundbreaking development to improve firms' performance. Embedding LLMs into ERP can improve report generation, employee productivity, data analysis, decision-making, and overall workflow efficiency. However, successful adoption is influenced not only by technical capacity but also by organizational readiness and user perception. This research intends to analyze firms' readiness and perceptions toward leveraging LLM with ERP systems, creating significant integration for business processes optimization and workflow automation. Despite this transformative potential, many firms, particularly in developing nations like Bangladesh, encounter significant barriers to implementation. These challenges include insufficient digital infrastructure, limited awareness of LLM-ERP synergy, technical expertise, and a scarcity of financial investment. This study aims to examine these impediments to the integration of LLM with ERP in such contexts, thus offering insights to support development in regions facing these challenges. The findings are expected to guide businesses with informed decision-making to harness the benefits of LLM-driven ERP solutions.

[ICEBTM-25-1121] Social Media Engagement and the Rise of Virtual Influencers: A Study on Customers' Perception, Relatability, and Brand Affiliation.

Fahima Rahman, Md. Aminul Islam

Independent University, Bangladesh

This research paper examines how consumers perceive virtual influencers and to what extent these perceptions influence customers' perceptions, brand recognition, and relatability, ultimately leading to increased engagement. As hyper realistic and computer-generated roles emerge as the newest trends in social media branding, the psychological and emotional effects they have on consumers' perceptions and relatability continue to be a subject of limited research. This study identifies the characteristics of virtual influencers, including relatability, credibility, emotional resonance, and brand value compatibility, to

evaluate their impact on shaping consumers' engagement with social media advertising. This study will employ a quantitative research approach, a structured questionnaire, to collect primary data regarding customers' engagement with virtual influencers on three parameters. We expect this study to find a correlation between social media engagement and customers' perceptions, relatability, and brand loyalty. Although virtual influencers can optimize brand narratives, they often lack the emotional intensity necessary to establish trust and foster long-term consumer engagement. However, when these virtual images align with brand values and exhibit perceived authenticity, they can also foster positive consumer-brand relationships through familiarity, credibility, and the element of relatability. Furthermore, apart from addressing gaps in existing research, such as considering relativity as an emergent dimension, this research also responds to the call of advertisers to consider these factors simultaneously while formulating AI-based marketing strategies. Additionally, further research can be conducted into additional influences and evolving technologies that continue to reshape how people engage with brands online.

[ICEBTM-25-1166] EdTech for Retention: How AI Chatbots Drive Sustained Student Success in Higher Education

Ruzzatin Shabila Korshi, Tahmid Mobassir Khan, Md

Ismail Hossain, Md. Mamun Habib, Nahida Akhter

Naiema, Farzana Chowdhury

Independent University, Bangladesh

The introduction of artificial intelligence chatbots in higher education has fundamentally reshaped student support systems. University chatbots use advanced AI algorithms to interpret student inquiries, analyse user requirements, and generate contextually appropriate responses addressing specific institutional queries while eliminating barriers to information access. This study conducts an in-depth secondary data analysis to examine the long-term impact of AI chatbot integration on student retention and success metrics, specifically differentiating outcomes for first-generation students, international students, students with disabilities, and part-time learners. Through a structured analysis of existing literature from 2022 to 2024, this research identifies key gaps in demographic-specific longitudinal data while combining available evidence on the effectiveness of AI chatbots in broad-based student support. The findings reveal that while AI chatbots demonstrate beneficial outcomes on student engagement, administrative efficiency, and query resolution effectiveness, there is limited proof regarding their sustained influence on retention rates across different

student populations. This research contributes to the academic discourse by highlighting important unanswered questions in longitudinal chatbot impact assessment and providing practical guidance for higher education institutions seeking to implement AI chatbots as strategic retention tools and all-in-one query handling tools.

[ICEBTM-25-1311] An Analysis of Permission Marketing Practices in Banking Industry of Bangladesh

Mohammad Nazmul Huq

Stamford University Bangladesh

Permission marketing shifts the power to the consumer. It relies on their decision as to whether they'll allow the information to reach them. This activity alone makes it different from traditional interruption marketing. Consumers can only focus on so much. If they are bombarded with too much marketing materials, it can result in ad fatigue. The last thing a company wants to do is to annoy the audience, unless of course, they are happy with a bad user experience. Permission marketing increases the efficiency of any marketing strategy by zeroing-in on the prospects that are the most likely to engage. This paper aims to examine the current scenario in the Banking Industry of Bangladesh. Data has been collected from different commercial banks and interviews taken from banking officials.

[ICEBTM-25-1200] Integration of AI Agents in Recruitment: Opportunities and Challenges

Labiba Fairuz Hassan, Md. Aminul Islam, Abdullah Al Mamun

Independent University, Bangladesh

This research examines the potential application of AI agents in recruitment processes in Bangladesh, especially in multinational companies. The aim is to streamline processes, such as saving recruiters' time, implementing paperless workflows, and conducting more rigorous evaluations of candidates to ensure optimal job-role alignments. There is already international research recognizing AI's utility in hiring processes, but its actual use and impact in Bangladesh remain largely unknown. The results are anticipated to have wide-ranging effects on Bangladesh's modernization of traditional hiring procedures, focusing on reducing time and effort, as well as addressing algorithmic and human biases. Additionally, the study supports long-term advancements in information management and decision-making by advocating for a sustainable, data-driven approach to hiring. Crucially, the study also seeks to educate applicants and recruiters about the dangers of biases and technical errors in AI

systems. Ultimately, this study supports the responsible adoption of AI, backed by robust regulations, stakeholder collaboration, and capacity-building programs, which can help digitally transform the hiring landscape. This gap is being addressed through a mixed-methods approach that combines quantitative surveys with qualitative interviews of job seekers and human resources professionals. Data will be collected from multiple organizations through surveys, secondary sources, interviews, and relevant case studies. The Gibson Theory will serve as the analytical framework for evaluating user acceptance and engagement with the AI-based hiring system. Future studies should investigate the long-term feasibility of integrating AI agents and examine the new issues arising in Bangladesh and other developing nations.

[ICEBTM-25-1205] The Role of Big Data Analytics in Innovation and Firm Performance

Shams-E-Noor Nasib

Independent University, Bangladesh

Following the rapid growth of technological developments in Big Data Analytics (BDA), it has achieved substantial development, and a rising number of firms are making investments in big data. Research has examined the implementation of BDA in firms' adoption of this innovation. However, this paper analyzes how BDA determines firms' agility through dual innovation and organizational learning. Drawing on the resource-based view (RBV) and dynamic capability view (DCV) on big data analytics, this paper aims to examine dual innovation and organizational learning influence firms' performance. The findings suggest that the integrated proposed model provides better results for the e-commerce industry and influences firms' performance. The study highlighted the gap in external resources, such as technological disruption and the policy environment. Furthermore, the acceptance of BDA contributes to competitive advantage and enhances overall firm performance. This research also provides significant new insights into BDA in driving success in the e-commerce industry.

Area:	Environment and Climate Issues
Session:	Parallel Sessions 5B
Date:	November 15, 2025
Time:	05:00 PM - 06:15 PM
Room:	B
Chairs:	Dr. Fazle Rabbi Sadeque Ahmed Dr. N N Tarun Chakravorty
Moderator:	Farzana Chowdhury Mohammed Naveed Adnan Siddique

[ICEBTM-25-1030] Emotional Intelligence and Climate-Conscious Decision Making in Corporate Management

Md. Obidul Huq Sagor, Nahid Sumaiya Ali, Md. Mamunur Rashid

Independent University, Bangladesh

This study investigates the critical yet undisclosed role of Emotional Intelligence (EI) in driving effective climate-conscious decision-making within corporate management. As businesses face mounting pressure to address climate change or traditional rational models overlook the human dimensions of strategic choice. We propose that leaders EI efficiency, self-awareness, empathy, motivation and social skills are pivotal in navigating the complex emotional, ethical, and stakeholder dynamics inherently in sustainability transition. Through a survey of 76 corporate managers and employees across diverse industries, using 12 items to measure EI and 7 items to assess climate-conscious decision-making, this research empirically examines how EI fosters the cognitive flexibility, long-term perspective, stakeholder engagement, and ethical courage necessary for ambitious climate action. By finding EI significantly enhances managers ability to accomplish environmental connection into core strategy, manage resistance and champion sustainable innovation. The paper contributes a theoretical framework linking EI to climate leadership and offers practical insights for developing management ability indispensable for a low carbon future.

[ICEBTM-25-1082] Occurrence and Removal Efficiency of Multiple Antibiotic-Resistant Bacteria in Rajshahi's Water Supply System

Sumaya Tabassum

Rajshahi University of Engineering & Technology

Multiple antibiotic-resistant (MAR) bacteria have recently been detected in Dhaka's municipal water, prompting concerns about water safety in Bangladesh's other cities. Rajshahi Water Supply & Sewerage Authority (RWASA) meets 91 % of its demand from groundwater and 9 % from the Padma River, into which untreated urban drains discharge. In this study, we first identified the thirteen most commonly used antibiotics in Rajshahi, then collected water samples from the raw river intake, each treatment-plant unit process, finished surface water

ready for distribution, the groundwater pumping station, and house- hold taps served by both networks. Bacterial isolation was performed via membrane filtration, and antibiotic susceptibility was assessed by the disk diffusion method following CLSI guidelines. Isolates from raw-river and intermediate treatment stages exhibited resistance to all selected antibiotics, whereas finished surface water and stagnant river samples were uniformly susceptible. Notably, no culturable bacteria were detected at the intake from Padma after repeated sampling, and post-chlorination groundwater samples showed negligible MAR presence. These findings demonstrate that RWASA's multi-step surface-water treatment train.

[ICEBTM-25-1122] Biodiversity and Business: Strategic Planning for Nature-Positive Growth in Bangladesh's Industrial Expansion

Samin Shahriyar Lorin, Md. Iftakher Hossain, Farhan Shadik Souad, Md. Mortuza Ahmmad

American International University-Bangladesh

Over the last two decades, Bangladesh has seen fast industrial development which gives a rationale for the rise in GDP. This expansion has frequently come with biodiversity harm, such as the loss of forest cover, greater wetland loss, and invitation for more species to become at-risk. The targets of the nation are the sustainable development therefore to include sustainability of biodiversity in industrial planning is necessary. The quest for "nature-positive growth" underscores the necessity of conserving and regenerating biodiversity while striving for economic growth—area in which Bangladesh is beginning to indicate the first signs of progress through green investments and eco-certifications. The paper explores the relationship between industrial growth and biodiversity restoration based on secondary data for the period 2000–2023, in terms of industrial GDP, wetland loss, species vulnerability, forest cover, eco-certified plants, green FDI and government conservation expenditure using trend analysis techniques.

[ICEBTM-25-1147] Recent Advances in Membrane Technologies for Desalination and Wastewater Reuse: Materials Innovation, Fouling Mitigation, and Energy Optimization

Mosaraf Hosan Nishat, Abrar Labib, Md Fuyad Hasan Sagar, Abdullah Al Nabil

Islamic University of Technology

Membrane-based technologies have become central to modern strategies for desalination and wastewater reuse due to their high separation efficiency, modularity, and potential for scalability. However, widespread implementation continues to face critical challenges related to membrane fouling, material durability, and high energy consumption. This review provides a comprehensive and

up-to-date synthesis of recent advancements in membrane science aimed at overcoming these limitations, with a focus on novel materials, fouling control strategies, and energy-efficient system integration. The paper surveys emerging membrane materials—including thin-film nanocomposites (TFNs), graphene-based membranes, aquaporin-embedded biomimetic membranes, and electrospun nanofiber structures—highlighting their performance metrics, fabrication techniques, and scalability. In parallel, we examine the development of advanced fouling mitigation approaches, such as surface modification with hydrophilic or antimicrobial coatings, dynamic membrane cleaning protocols, and real-time fouling prediction models. Particular attention is given to innovations in system-level energy optimization, including hybrid configurations (e.g., membrane distillation–reverse osmosis), pressure-retarded osmosis, energy recovery devices (ERDs), and integration with renewable energy sources. These solutions are assessed in terms of energy footprint, lifecycle cost, and environmental trade-offs. By synthesizing over 180 peer-reviewed studies published between 2018 and 2024, this review identifies research trends, gaps, and promising directions for large-scale deployment. It underscores the need for interdisciplinary research combining material science, process engineering, and systems modeling to advance the next generation of membrane systems. The findings aim to support decision-makers, engineers, and funding agencies in directing investments toward sustainable, low-energy, and high-performance water treatment technologies suited for both developed and water-stressed regions.

[ICEBTM-25-1169] Rainfall Trends and Flood Prediction in Chattogram District: A Data-Driven Approach

Pratyta Chowdhury¹, Ohcitya Bhattacharjee²

¹University of Chittagong

²Chittagong University of Engineering and Technology

Flooding poses severe socio-economic challenges in Bangladesh, with nearly one-third of the country highly vulnerable. Despite its recurring impact, flood research remains limited. This study addresses the gap by analyzing rainfall trends and developing a data-driven flood prediction framework for the Chattogram district, a region prone to extreme weather. Analysis of historical data revealed intensifying monsoon rainfall, with critical flood thresholds identified: annual rainfall above 3000 mm and June–September totals exceeding 2000 mm. Several machine learning models were applied to forecast flood events. Among them, the Random Forest (RF) model demonstrated the highest performance, achieving 92% accuracy and a 93% F1-score. Logistic Regression performed poorly due to its limitations with complex patterns, while K-Nearest Neighbors and

Decision Trees showed moderate accuracy. Gradient Boosting was consistent but outperformed by RF. These results highlight the effectiveness of combining rainfall thresholds with machine learning to enhance early warning systems and flood risk management.

[ICEBTM-25-1252] Presence & Distribution of Microplastics in the Sediment of the Four Major Rivers in Bangladesh

Zahra Alam Liya, Jerin Tasnim, Raiyan Ahmed, Esfar Ahmed Adittya

Independent University, Bangladesh

Microplastic is considered a threat to the aquatic environment. This study analyzed the presence and distribution of microplastics in four major rivers- Padma, Meghna, Jamuna, and Old Brahmaputra in Bangladesh, using stereomicroscope and ATR-FTIR analysis. For each river, three districts were chosen, and a total of 36 samples (3 for each location) were collected and analyzed. The result revealed that the Meghna River has the highest level of microplastic contamination, showing 185 ± 27 particles. Across all locations, fibers were more dominant microplastics than fragments, foam, film, and nurdles. Nearly eleven different colors and five types of microplastics were identified, where dark blue was the dominant one. Polyethylene, polypropylene, polystyrene, polycarbonate, polyethylene terephthalate, and cellulose acetate were identified, where polypropylene was the most abundant. The findings of this research will serve as baseline data for future studies aimed at understanding the potential consequences of microplastics and measures to mitigate them.

[ICEBTM-25-1253] The Concrete Trap: Green Space Deficiency and Its Impact on Urban Health in Dhaka

Sarita Khandaker Dia¹, Samanta Islam Sayma², Raiyan Ahmed¹

¹Independent University, Bangladesh

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The research in this study is based on survey evidence from 27 respondents and supplemented with international literature and looks at the effect of green space deficiency on the mental and physical health of Bangladesh residents of Dhaka. The research concludes that even if residents stay a walking distance from parks, they shun them due to neglect, insecurity, and unavailability of facilities. Instead, recreation has the tendency to be pushed to commercial spaces or indoors, with resulting lower physical activity, stress, and worse well-being. Findings indicate that public demand for accessible, safe, and well-maintained green infrastructure is high. The paper concludes by proposing policy suggestions

for integrating greenery into the planning of Dhaka city in order to improve health outcomes and livability.

[ICEBTM-25-1270] Quantity and Quality of International Climate Finance: Key to Addressing Climate Vulnerability and Keeping Temperature Rise within Desired Levels

Fazle Rabbi Sadeque Ahmed, Md. Fozla Hossain

Palli Karma-Sahayak Foundation (PKSF)

Bangladesh, a highly climate-vulnerable Least Developed Country (LDC), faces escalating impacts from cyclones, floods, and salinity intrusion, requiring an estimated \$12.5 billion (3% of GDP) for adaptation. Despite national efforts like NAPs and NDCs, domestic resources are insufficient, making international climate finance critical. However, the current landscape reveals significant shortfalls in both the quantity and quality of this essential support. Developed nations' commitment to mobilize \$100 billion annually by 2020 was only nominally met in 2022, two years late, with concerns about the actual usable funds reaching LDCs. A critical imbalance persists, with adaptation finance receiving only 25% of total climate finance in 2020, leaving vulnerable nations severely under-resourced for immediate resilience building. Qualitative issues further compound the problem: LDCs struggle with complex, bureaucratic funding channels, stringent eligibility, and a predominant reliance on loan-based instruments that exacerbate debt. This hinders timely project implementation and diverts resources from crucial long-term adaptation. A paradigm shift is imperative. Developed countries must fulfill their commitments, advocate for an ambitious and equitable New Collective Quantified Goal (NCQG) that prioritizes LDC needs, and increase grant-based and adaptation financing. Streamlining access, enhancing transparency, and leveraging innovative solutions like blended finance and carbon markets are crucial. A more efficient, transparent, and equitable climate finance mechanism, recognizing LDCs' needs as a right, is paramount for their resilience and sustainable development in the face of the escalating climate crisis.

Area:	Green Business
Session:	Parallel Sessions 5C
Date:	November 15, 2025
Time:	05:00 PM - 06:15 PM
Room:	C
Chairs:	Prof. Dr. Mohammad Rabiul Basher Rubel Assoc. Prof. Dr. S M Sohel Rana
Moderator:	Abdullah Al Ahad

[ICEBTM-25-1092] Transition Towards Sustainable Environmental Performance of SME Sector in Bangladesh through Green Practices: The Mediating Role of Green Innovation

S M Zobaer Alam, Abir Sen Gupta, Sayra Islam Saki, Md.

Adnan Nizum, S. M. Sayem

Bangladesh University of Professionals

Recent studies demonstrate growing awareness of environmental concerns in Small and Medium Enterprises (SMEs). This study explores the role of green practices in enhancing the sustainable environmental performance of the SME sector in Bangladesh. Specifically, this research examines how green innovation mediates the relation of green practices and sustainable environmental performance. For research purposes, 403 data were obtained from SME Sector. SmartPLS4 and SPSS have been utilized to analyze the acquired data. PLS-SEM was harnessed to examine the correlation between predictor and predicted variables. The findings of the research clarify that green practices (environmental sustainability strategy, green supply chain management, green human resource management, green information technology) have substantial impact on sustainable environmental performance and green innovation directly impacts as well as mediates the relation between green practices and sustainable environmental performance. This study has meaningful implications for attaining environmental sustainability which may advance our nation to fulfill three SDG goals and achieve economic success.

[ICEBTM-25-1103] Green Business Practices for Competitive Advantage in the International Market: A Study on Green RMG Factories in Bangladesh

Md Azzajur Rahman¹, S M Sohel Rana¹, Tasneem Jahan Tumpa²

¹Independent University, Bangladesh

²United International University

Companies across industries endeavor to gain competitive advantages in many ways. Gaining a competitive advantage through green resources and capabilities, especially for RMG companies located in major sourcing destinations worldwide, is the new competitive frontier and a means to stay relevant in the intensely competitive fast-fashion industry. However, research into the factors that comprise green business models and how green business practices

can enable the development of strategic capabilities, thereby helping to gain a competitive advantage for RMG companies in Bangladesh, the second-largest RMG exporter in the world, remains an underexplored issue. The primary objective of this study is to investigate the relationship between the green business practices of RMG factories and their competitive advantage in the international market. It aims to reveal how the green movement, climate change, and sustainability concerns shape the competitive dynamics of the fast-fashion industry. It is a qualitative study that primarily utilizes secondary data from reliable sources. A well-structured thematic analysis is conducted to extract insight from the qualitative secondary data. Major findings emphasize the importance of acquiring green resources and capabilities for the RMG companies to stay competitive in the continuously changing fast-fashion industry.

[ICEBTM-25-1154] Eco-Mindset at Work: How Green Business Strategy and Green Climate Perception Drive Hotel Employees' Pro-Environmental Behavior

Masuma Binte Yousuf¹, Mohammad Rabiul Basher

Rubel², Sadman Rana Rakin¹, M. Nazmul Islam²

¹Bangladesh University of Professionals

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Pro-environmental behavior (PEB), sometimes called green or sustainable behavior, refers to actions taken by individuals to reduce negative impacts on the environment. PEB encompasses many efforts aimed at protecting and conserving nature. It involves deliberately choosing measures that decrease environmental harm or boost ecological health. This study uses the Theory of Planned Behavior (TPB) to examine how perceptions of a green work climate influence the relationship between green business strategy (GBS) and the pro-environmental actions of hotel employees in Bangladesh. Data from a sample of 421 hotel industry frontline employees show that GBS and green climate perception positively affect pro-environmental behavior. Additionally, the results reveal a significant mediating effect of green climate perception between GBS and pro-environmental behavior. These findings suggest that green climate perception explains how GBS can foster sustainable employee actions in the workplace. The paper discusses the implications of GBS for employees in sustainable hotel organizations within Bangladesh's hospitality sector, based on recent research on GBS's role in workplace sustainability. The findings also provide new insights into the psychological processes linking GBS and pro-environmental behavior.

[ICEBTM-25-1224] Exploring the Moderating Role of Ethical AI on the Relationship Between AI Usage and Employee Green Behavior.

Azfar Al Mahmud, Afifa Binte Ashraf Ananna, Abdullah Al Ahad

Independent University, Bangladesh

This study examines how the use of Artificial Intelligence (AI) influences employee green behavior within organizations and explores the moderating role of ethical AI application on this relationship. Earlier studies have shown that AI-powered tools such as personalized learning, gamified training and feedback systems can significantly enhance environmental awareness and encourage pro-environmental behavior among employees. However, recent findings also show that AI can make people feel insecure about their jobs and people may be less likely to take extra steps to protect the environment or support green practices at work if AI is not used openly and fairly and if there is no ethical leadership to guide its use. Based on the Theory of Planned Behavior and ideas from organizational sustainability, this research suggests a model where using AI in an ethical way plays an important role. It helps make sure that bringing AI into the workplace matches employees' trust and the values of the organization. This study will apply a triangulation method consisting of a structured questionnaire survey and Interview. By linking new technology with ethical use, the research adds to the growing area of green human resources management. It also gives practical ideas for managers who want to use AI to support sustainability without compromising employee morale or behavior. This paper suggests that when AI is used in a fair and ethical way where employees feel safe, respected, supported and aligned with their values that it helps encourage green behavior in the workplace. By showing the moderating role of ethical AI, this research purpose provides practical guidelines for organizations, aiming to use technology not just for operational efficiency but also sustainability and ethical practices.

[ICEBTM-25-1239] Sustainable Entrepreneurship: Challenges & Barriers for Green Startups

Rafin Rayhan, Mir Mahaddi-Ul-Islam, Fatima Sadiya Khan, Ms. Farzana Chowdhury

Independent University, Bangladesh

This research examines the barriers faced by startups in implementing green business practices in Bangladesh. Focusing on how these challenges affect the integration of sustainability into business strategies, a mixed-method approach was adopted through combining survey data and semi-structured interviews to explore entrepreneurs' awareness of green startups and their perspectives. Inclining more on sustainable practices, secondary

sources while including policy publications, academic literature and supported thematic analysis. The research identifies three primary challenges: (1) lack of specialized support programs, including incubators and mentoring for regulatory navigation, sustainable supply chain, and access to environmentally focused investors, (2) weak intellectual property protections due to ineffective enforcement, discouraging investment in research and development, and (3) behavioral and cultural barriers, where consumer preference for low-cost, consumer demand of low-cost and unsustainable products reduces the pressure to develop greener solutions. The study highlights the need for green-oriented support systems, stronger IP protection frameworks, and consumer engagement initiatives to encourage sustainable market behavior. This research underscores critical ecosystem gaps for green entrepreneurship in developing economies and proposes interventions to enable startups to contribute effectively toward global sustainable development goals.

[ICEBTM-25-1301] Sustainable Business and Its Financing: Unlocking Capital for Long-Term Impact

Fairuz Sumiya Nisa, Safayet Rahman

Independent University, Bangladesh

Sustainability is the balance between the environment, equity, and economy. It is the ability to maintain or support economic, environmental, or social processes over time without depleting natural resources. But it's more than preserving the natural world and its fragile ecologies. A key part of sustainability involves sustainable business practices and economic development. Sustainability in business refers to a company's strategy to reduce or avoid negative environmental and social impact resulting from its operations. When businesses follow sustainable practices, it creates a ripple effect on individuals and communities. Sustainability is not just a moral duty anymore but a core business strategy for developing countries like Bangladesh. Bangladesh is facing rising threats from climate change. Due to limited natural resources, businesses must concentrate on green investment, financing, and resources to promote sustainable company performance. This paper explores the convergence between sustainable business strategies and green financing that can unlock capital for long-term environmental and social impact. Green financing refers to financial investments and instruments that are specifically designed to support environmentally sustainable projects. Green financing benefits a wide range of stakeholders across different levels and functions of a company. Green financing directly supports and enhances corporate social responsibility, which refers to a company's ethical obligation to operate in a socially, environmentally, and economically responsible way.

[ICEBTM-25-1214] Prompt Engineering in Higher Education of Bangladesh: Qualitative Approach

Sumnoon Ferdous, Tasneem Tarannum, Md Aminul Islam

Independent University, Bangladesh

In the Artificial Intelligence (AI) era, generative AI tools are one of the most inevitable things; the art of commanding these generative AI tools is known as prompt engineering, which is rapidly becoming a fundamental digital literacy in the academic landscape. Yet, its implication and impact on higher education remain largely unexplored. This qualitative study will examine the experiences of students and educators in Bangladesh as they navigate the evolving landscape of AI-driven learning. Through the help of FGDs (Focus Group Discussions) with students and educators from different universities in Bangladesh, we will attempt to uncover how prompt engineering is reshaping classroom dynamics, enhancing critical thinking, and fostering creativity in academic settings. Our findings aim to identify both opportunities and obstacles, as effective prompting enables learners to utilize the full capabilities of tools such as ChatGPT, Perplexity, Gemini, and others. In contrast, unethical use of these tools may hinder the concrete learning purpose. This study will highlight the transformative potential of prompt engineering in Bangladeshi universities and underline the need for strategic curriculum reforms to equip the next generation for an AI-driven future. By capturing genuine standpoints, our study will provide practical insights for students, educators, and other relevant authorities concerned with utilizing prompt engineering as a driver for higher educational excellence in Bangladesh.

[ICEBTM-25-1288] Customer Feedback in Real Estate Sector of Bangladesh: A Text Mining Approach

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This study will highlight the significance of evaluating and addressing customer feedback to obtain a competitive edge, as well as to elevate the customer experience in the real estate sector of Bangladesh. To assess service quality in this context, a sentiment analysis system of feedback evaluations based on machine learning will be created. The study will use co-occurrence mapping, Vader sentiment analysis, word clouding, and other techniques to examine numerous customer reviews of top-tier real estate companies. Large-scale feedback evaluations can now be effectively analyzed using machine learning algorithms, which provide insightful information about the emotions, expectations, and perceptions of customers

quickly and correctly. The aim of this study is to use a variety of machine learning tools and text mining techniques to decipher customer feedback in order to incorporate the positive findings to hopefully revamp the real estate sector of the country.

Area:	Operations Management
Session:	Parallel Sessions 5D
Date:	November 15, 2025
Time:	05::00 PM - 06:15 PM
Room:	D
Chairs:	Assoc. Prof. Dr. Aftab Anwar Assoc. Prof. Dr. Md. Shanawez Hossain
Moderator:	Md. Aminul Islam Md. Sharif Hossain

[ICEBTM-25-1284] Smart Port Transformation in Bangladesh: Strategies for Digital Resilience

Afshar Uddin Jubayer¹, Tamim Forhad Shuvo², Md. Mamun Habib²

¹American International University-Bangladesh

²Independent University, Bangladesh

This study critically examines the digital transformation potential of Bangladesh's maritime sector, with a specific focus on the Port of Chittagong, which manages the majority of the nation's seaborne trade. Despite its strategic importance, the port continues to operate under legacy systems characterized by manual processes, fragmented data management, and limited technological integration. Drawing upon a comprehensive review of peer-reviewed literature, institutional reports, and national policy documents, the research identifies key structural, technological, and institutional barriers hindering the development of a smart port ecosystem. To frame the analysis, the study applies three theoretical lenses: the Technology Acceptance Model (Tam), the Resource-Based View (RBV), and the Innovation Diffusion Theory (IDT). These frameworks help evaluate digital readiness and explain systemic misalignments between technological potential and institutional capability. The findings highlight critical gaps in governance coordination, cybersecurity infrastructure, digital interoperability, and environmental monitoring, signalling the need for a comprehensive transformation strategy. In response, the study proposes a five-pillar strategic roadmap encompassing institutional realignment, digital infrastructure modernization, cybersecurity governance, environmental informatics, and stakeholder capacity building. This framework is aligned with Bangladesh's Vision 2041 and the United Nations Sustainable Development Goals (SDGs), offering actionable guidance for policymakers, port authorities, and development partners seeking to position Bangladesh's ports as digitally resilient and globally competitive logistics hubs.

[ICEBTM-25-1269] The Role of AI-Based Personalization in Enhancing Customer Experience: Focus on Click-Only Business Model

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With the advent of e-commerce, click-only business models that operate digitally, without a physical footprint, have started gaining attention rapidly. The problem here is that, unlike restaurants or other local businesses, these businesses face a significant challenge from the outset: a lack of in-person interaction, which typically fosters trust, engagement, and brand loyalty. To address this limitation, several Click-Only businesses are now applying Artificial Intelligence (AI)-based personalization technologies to tailor to the specific needs of customers and replicate the experience of physical retail store customization in a digital environment. This study examines the importance contributed to the Click-Only business ecosystems by incorporating an AI-driven personalization feature as a customer experience, trust, and conversion mechanism. The study employs a mixed-methods design that includes quantitative surveys of 300 online shoppers, as well as qualitative interviews with marketing and AI experts from top Click-Only brands. In this case, the study examined how AI tools, including recommendation engines that provide real-time, personalized content and pricing, as well as chatbot-driven customer service, impact user behavior and satisfaction. The Technology Acceptance Model (Tam) and the Personalization-Price Paradox: Two theoretical lenses to explain consumer attitudes towards AI in personalization. These studies demonstrate that AI-driven personalization significantly enhances customer interaction and conversion rates, particularly when recommendations are based on user intent and browsing history. Nevertheless, heavy-handed or poorly executed personalization can reduce trust and heighten privacy concerns surrounding personal data, especially in sensitive categories such as consumer lifestyle and relationships (CLR). Finally, we provide a strategic framework for Click-Only businesses seeking to strike a balance between the depth of personalization and ethical data practices, while also implementing user-controlling mechanisms. This work contributes to the growing body of literature on digital consumer behavior, offering practical implications for entrepreneurs, digital marketers, and AI solution providers. By gaining a deeper understanding of the multifaceted reactions that result from AI personalization, Click-Only businesses can develop more meaningful, customer-focused experiences that enhance customer loyalty and drive long-term growth in the digital marketplace.

[ICEBTM-25-1127] **Bridging the Divide: Addressing the Skills Gap in Bangladesh's Ready-made Garment (RMG)**

Shanawez Hossain

Independent University, Bangladesh

Bangladesh's knitwear sub-sector under the ready-made garments (RMG) industry has expanded rapidly, yet factories report persistent mismatches between job requirements and available skills. Using a structured survey and focused discussions with local and foreign mid- and high-level managers in knitwear factories, we map educational backgrounds, assess the adequacy of qualifications, and document training needs. General and commerce degrees dominate managerial pipelines, while technically trained managers are scarcer at senior levels. Managers consistently rate communication, leadership/time management, industrial rules & regulations, health & safety, and quality management as highly important, alongside core technical competencies. The evidence points to a dual-track response: targeted upskilling in supervisory soft skills and compliance, and pipeline development for technical and IT competencies within mid-level roles. We conclude with actionable recommendations for factory HR units, industry associations, and skills-development programs to align training portfolios with evolving buyer expectations and process automation.

[ICEBTM-25-1158] **Exploring Small Food Businesses for Halal Certification: A Case Study**

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This study investigates the intentions, challenges, and prospects of halal certification among small food enterprises in Bangladesh, followed by a focus group discussion, conducted in Dhaka on April 13, 2025, with 25 small business owners divided into five groups. The sessions were guided by nine literature-based questions and analyzed through content analysis using ATLAS.ti 2025, drawing on the Resource-Based View (RBV), Knowledge-Based View (KBV), Institutional Theory (IT), and Islamic Principles (IP). Findings indicate that halal certification is widely recognized as a strategic advantage in Bangladesh's Muslim-majority context, thereby strengthening trust, credibility, and driving business growth. Nonetheless, entrepreneurs reported key challenges, such as limited knowledge, restricted access to certification experts, and risks of fraud in the certification process. The study provides significant managerial and policy insights, suggesting that supporting

halal certification can stimulate innovation, promote small business development, and contribute to the UN's 12th Sustainable Development Goal on responsible production and consumption. faith compared to other entrepreneurs. However, the motivations, awareness, and religious convictions of Bangladeshi halalpreneurs—especially small-scale food producers—are yet to be documented. Moreover, firms in Muslim-majority countries are increasingly prioritizing halal food production in response to regulations and growing consumer demand. Yet, due to the religious sensitivity of halal and its deep connection to Islamic law, small and medium enterprises (SMEs) often face unique cultural and religious challenges when attempting to access global markets. Despite this, little is known about how Bangladeshi small food businesses perceive halal certification or their willingness to pursue it.

[ICEBTM-25-1305] **Brazil's Export Potential for Halal Bovine Meat: A Gravity Analysis**

Mosammat Maimuna Khatun, Shahriar Kabir

Independent University, Bangladesh

Brazil, being a top exporter of bovine meat of the world, has successfully penetrated the halal bovine meat market amid the global halal market expansion since the early 2000s. This paper overviews Brazil's policies and efforts that allowed them to grab a strong position as a halal bovine meat exporter. The paper uses the gravity model of trade theory to explain the determining factor of Brazil's halal bovine meat export to 16 key countries of the halal market using data from 2007 to 2019 obtained from the UN Comtrade database. The result suggests that Brazil's Halal meat export is highly dependent on the GDP of trading partners, more specifically, on the purchase capacity of the Muslim community. The findings of the study coincide with the literature that indicates the deviation of halal commodity trades from the conventional expectation of gravity theory and indicates a non-effective role of distance on halal trade. The study recommends suitable policies that would help Brazil to keep hold and further grow of its success in the global halal bovine meat market.

[ICEBTM-25-1065] **Digital Transformation in Quality Assurance: A Game-Changer for Apparel Manufacturing**

Alam Tareque

Opex and Sinha Textiles Group

The apparel manufacturing industry, plagued by inefficient manual quality inspections and escalating costs related to defects, urgently requires digital transformation. This study demonstrates how integrating AI, IoT, and cloud-based analytics into quality assurance (QA) processes can revolutionize apparel production, using a real-world

implementation at XYZ Apparel Ltd., a high-volume garment factory in Bangladesh. By deploying AI-powered fabric inspection (95% accuracy), IoT-enabled sewing machines for real-time defect prevention, and automated optical inspection, the factory achieved a 66% reduction in defect rates (12% to 4%), 62.5% lower rework costs, and 70% faster inspections—yielding over \$500K in annual savings. The research presents a scalable, Industry 4.0-ready QA framework that shifts apparel manufacturing from reactive error detection to proactive quality control. Its originality lies in the first holistic integration of AI, IoT, and blockchain for end-to-end traceability in a traditionally low-tech sector, offering actionable insights for global supply chains. Beyond cost savings, the framework enhances sustainability by reducing waste, strengthening supplier transparency, and upskilling workforces. This study provides empirical evidence that digital QA is not merely an advantage but a necessity for competitiveness in modern apparel manufacturing, bridging the gap between theoretical innovation and practical, high-impact implementation.

[ICEBTM-25-1289] Transformational and Transactional Quality Drivers of Social Responsibility Performance in Commercial Banks: A Quantitative Exploration of Burke-Litwin Model for Total Quality Management

Abul Bashar¹, Md. Nazmus Sakib², Md. Mahbubur Rahman²

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Total Quality Management (TQM) research rarely explains how specific practices translate into Social Responsibility Performance (SRP) within service organizations. Again, banking studies usually treat social responsibility as a policy outcome detached from day-to-day operations. Addressing these gaps, this study applies the Burke Litwin Model of Organizational Performance and Change to distinguish transformational quality practices, namely, top management commitment, continuous improvement and innovation, customer focus, from transactional practices, that includes process management, employee involvement, training and development. Survey data from 463 employees of Bangladeshi commercial banks were analyzed through a two-stage quantitative design that combines Partial Least Squares Structural Equation Modelling (PLS-SEM) with Necessary Condition Analysis (NCA). Results show that all three transformational practices have significant effects on social responsibility performance. Continuous improvement, innovation, and customer focus each display strong positive paths ($\beta = 0.19$, $p < 0.001$), while top management commitment has a smaller but still significant effect ($\beta = 0.10$, $p = 0.04$).

Among the transactional drivers, only training and development is significant ($\beta = 0.18$, $p < 0.001$); process management and employee involvement fall below conventional sufficiency thresholds. Necessary Condition Analysis reveals that every practice is indispensable. Customer focus yields the strongest necessity effect ($d = 0.33$), followed by training and development ($d = 0.27$); the other four drivers register small to medium necessity effects ($d \approx 0.16$ – 0.18). Bottleneck tables indicate that top-decile social responsibility performance is unreachable unless customer focus scores at least four, continuous improvement at least three, and each remaining driver at least two on a five-point scale. The study enriches Total Quality Management and Corporate Social Responsibility literatures by combining sufficiency and necessity perspectives and offers bank managers a clear priority map for aligning operational quality initiatives with broader societal obligations.

Area:	Technology Management
Session:	Parallel Sessions 5E
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Room:	E
Chairs:	Prof. Dr. Zulfiqar Hasan Prof. Dr. Razia Sultana Sumi
Moderator:	Afnan Yusuf

[ICEBTM-25-1019] Empowering Financial Independence: How Female Student Migrants in Dhaka Adapt to the Urban Economy through Money Management Apps

Tasfia Jinnat, Anika Tahsin Taieba, Sk Adeeb Ayu
Bangladesh University of Professionals

Many students migrate from rural areas to urban centers for education, and a significant portion are female. Many rural female students in Dhaka have limited financial literacy as they previously had little involvement in household budgeting, making money management challenging. This study explores how smartphone financial apps, particularly Wallet and Money Manager, assist these students in handling their finances. Based on the Technology Acceptance Model (Tam), the research examines how perceived usefulness of these apps influences behavioral intention and actual use. Using qualitative methods, structured surveys were conducted with 100 female students from public and private universities in Dhaka. The study assessed participants' financial knowledge, budgeting habits, and views on mobile financial tools. Findings show that money management apps enhance financial competence. About one-fourth of participants used these apps, while one-third reported improved budgeting habits through expense tracking and personalized monthly planning. Most users adapted well to the apps' interfaces despite varying digital literacy levels. Additionally, many participants became better prepared for unexpected expenses without relying on family or informal loans. Overall, these apps promoted savings habits and reduced impulsive spending, demonstrating their potential to strengthen financial literacy and autonomy among rural female student migrants.

[ICEBTM-25-1029] Technology-based Business Entrepreneurship Development in Bangladesh: A Study on Consumer Goods Business

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Technology-based Business Entrepreneurship (TBE) has already been proved as a catalyst for bringing positive change in the small business sector especially

consumer goods businesses in Bangladesh. The reasons can be attributed to the increasing market demand, emerging middle class, access to funding, improvement of technological infrastructure, technical knowledge of the entrepreneurs, supportive government policies, global technology development trends and a conducive entrepreneurial culture in Bangladesh. This study aims at identifying the factors that influence the development of technology-based business entrepreneurs in the Consumer Goods Business (CGB) sector of Bangladesh. A total of 400 technology-based small entrepreneurs of the consumer good business sector have been surveyed to identify the entrepreneurship development factors through a structured questionnaire. Data were analyzed by using descriptive and inferential statistics. Factor analysis was used to identify the factors for the development of technology-based entrepreneurs in consumer good businesses. Regression analysis was used to identify the significant relationships between the development of TBE and the factors. Results show that a number of factors such as, technology knowledge of the entrepreneurs, ease of establishing the business, moderate risk, low investment, easy access to funds, and very high market demands are the factors for developing this sector. Results also show that the technological knowledge of the entrepreneurs is positively correlated to the development of this business in Bangladesh. This study recommends increasing vocational and technical education in the country for further growth of this business in Bangladesh.

[ICEBTM-25-1076] Adoption of AI-Driven Personalization in the RMG Sector of Bangladesh: A Study on Industry Readiness and Its Impact

Razia Sultana Sumi, Sadia Binta Salauddin

Jagannath University

This study examines the implementation of AI-driven personalization in Bangladesh's Ready-Made Garment (RMG) sector, focusing on the industry's readiness. It explores how personalization could enhance operational efficiency, reduce costs, and improve competitiveness, fostering sustainable economic development. Using a qualitative approach, the research includes semi-structured interviews with 15 RMG professionals from four RMG establishments across various levels of the value chain, such as factory managers, HR officers, and IT leaders. Thematic analysis shows that AI readiness in the RMG sector is limited and still in its early stages, but it has significant potential for future transformation. The industry shows early signs of readiness but lacks strategic frameworks for successful integration. This research adds to the limited studies on digital transformation in

developing economies and offers practical advice for industry leaders and policymakers. It highlights key factors for adopting AI-driven personalization and identifies essential elements for successful AI implementation.

[ICEBTM-25-1196] The Future of Work: Evaluating Smart Communication Technology in Employee Management Systems

Mahrin Mobassera Shoily

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The integration of innovative communication technology into employee management systems marks a significant shift in how organizations structure, monitor, and optimize their workforce operations. This research paper explores the current landscape of intelligent communication tools, their application in employee management, and their substantial implications for the future of work. By analyzing emerging technologies such as artificial intelligence, machine learning, and natural language processing, this study assesses the benefits, challenges, and transformative potential of intelligent communication systems that support flexible work models, thus shaping the future of work. The findings suggest that innovative communication technology greatly enhances operational efficiency, employee engagement, the hiring process, and decision-making procedures. However, there are also concerns about privacy, job displacement, and the need for adaptation in organizational culture. As organizations increasingly adopt these technologies, understanding their impact is essential for successful implementation and sustainable workforce management.

[ICEBTM-25-1210] The Impact of AI Generated Deep Fake Social-Media Contents on Women in Bangladesh: A Qualitative Study

Sabrina Mokarabbin Neha, Sumnoon Ferdous, Afnan Yusuf

Independent University, Bangladesh

Deepfake is a technology that uses artificial intelligence (AI) to create fake but realistic videos or images of people. Around the world, this technology has been being used in harmful ways. While many discussions focus on deepfakes in politics or celebrity media, their use against everyday women especially in countries like Bangladesh gets far less attention. This study aims to explore how deepfake content shared on social media affects women in Bangladesh socially and emotionally. In a society where honor, reputation, and gender norms are strong, women targeted by deepfakes often face shame, fear, and isolation. This research will use three focus group discussions (FGDs) with women aged 18 to 45 from

both cities and small towns. These women come from different jobs, education backgrounds, and regions. The discussions will cover their understanding of deepfakes, personal/community experiences, emotional impact, and how families, communities, and institutions will respond. We are expecting to find common issues such as mental stress, fear of using the internet, damage to reputation, and lack of trust in the legal system. As well as hope to learn how some women find support through informal networks when formal systems fail. This study aims to raise awareness about how deepfakes are becoming a new form of online gender-based violence. The findings can aid to shape better laws, digital safety programs, and public education campaigns in Bangladesh. In the end, we call for teamwork between policymakers, technology experts, gender rights groups, and educators to make sure AI and digital tools are used responsibly and fairly so that women are not left more vulnerable in a growing digital world.

[ICEBTM-25-1221] Sustainable Intelligence in AI-Driven Management: Exploration of Strategic Integration and Ethical Governance

Nusrat Nowreen Srabonty

Independent University, Bangladesh

Artificial intelligence (AI) is changing the way businesses are managed, but using AI effectively today requires more than just adopting new technology; it also demands responsible and thoughtful implementation. This study focuses on the idea of sustainable intelligence, which means using AI in ethical ways, aligned with business goals, and beneficial over the long term. To explore this, a qualitative research method was used, including interviews with business leaders, AI experts, and professionals in ethics and governance. The study also looked at documents such as company policies and AI guidelines. The findings highlight three important areas. First, Strategic Integration of AI is most useful when it supports the overall goals of the organization and is planned with input from different departments and leadership. Second, Ethical Governance, there needs to be clear rules and systems in place to make sure AI is used fairly, transparently, and responsibly. Third, Building Capabilities employees across the organization, both technical and non-technical, need proper training and awareness to use AI in ethical and effective ways. This research offers a practical model for how organizations can adopt AI in a way that balances innovation with responsibility. It provides useful guidance for decision-makers, policy developers, and researchers who want to ensure that AI tools are not only powerful but also trustworthy, fair, and aligned with human and organizational values.

[ICEBTM-25-1260] Digital Competencies of Gen X: Comparison among Generations

Md. Hasan Maksud Chowdhury

BRAC University

Generation X, frequently regarded as the “middle child” of generations, occupies a distinctive position in the narrative of technology. They matured during the emergence of personal computers and the initial phases of the internet, which afforded them a unique viewpoint on technological advancements. In contrast to Baby Boomers, who had to adjust to technology in their adulthood, or Millennials and Gen Zers, who were born into a digital environment, Gen Xers emerged as trailblazers in the digital realm. They observed the shift from analog to digital and experienced the transformation of technology from a luxury item to an everyday essential. The technological journey of Gen X is marked by a delicate balance between the traditional and the modern. This generation is adept at navigating both analog and digital technologies, often serving as a bridge between conventional practices and innovative breakthroughs. Their formative experiences have cultivated a distinct appreciation for technological progress, while also fostering a sense of caution and practicality. To comprehend how Gen X engages with technology, it is essential to recognize not only their adaptability but also their significant role in the integration of technology into both personal and professional spheres. As the inaugural generation to traverse this uncharted landscape, Gen X played a crucial role in paving the way for subsequent generations. Digital competency is an essential skill that individuals are expected to develop due to its increasing necessity in today’s rapidly evolving technological landscape. This research investigates the digital competencies of Generation X in Bangladesh. Each generation possesses distinct characteristics, and their usage of digital devices differs; therefore, this study aims to evaluate how Generation X equips itself with digital competencies in comparison to Generation Y and Generation Z, and whether generational differences significantly impact the relationship among computer efficacy, information literacy, and digital competency. Utilizing the Theory of Planned Behavior (TPB) and self-efficacy theory as frameworks, surveys were conducted between March 2025 and July 2025. The sample consisted of digital device users aged between 18 to 57 at the time of the survey. The results from the structural model indicate that computer self-efficacy, and information literacy are significant predictors of digital competencies in Bangladesh. The Multi Group Analysis comparing generations reveals a notable difference

in the relationship between information literacy and digital competency. The findings imply that despite the perception that Generation X is less digitally adept than Generation Y and Generation Z, variations in demographic backgrounds can influence one’s capacity to effectively use technology. Therefore, it is crucial to implement focus and intervention programs to promote digital equality.

Area:	Industry 4.0, SCM, MIS, HRM, Marketing, Entrepreneurship, Sustainability
Session:	Poster Presentation
Date:	November 14 & 15, 2025
Time:	10:00 AM - 05:00 PM
Chairs:	Asst. Prof. Dr. Easnin Ara
Moderator:	Bablu Nasir Anika Ibnat

[ICEBTM-25-1075] Generative AI in Higher Education Examining Its Influence on Student Engagement, Learning Outcomes, and Ethical Awareness

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The accelerated integration of Artificial Intelligence (AI) into higher education has introduced both transformative opportunities and complex ethical challenges across teaching, learning, and academic governance. This study explores university students' awareness, perceptions, and usage patterns of AI technologies particularly generative AI and assesses their influence on academic engagement and perceived performance. Employing a structured quantitative methodology, survey data were collected from 300 students across diverse disciplines. Descriptive and inferential analyses, including multiple linear regression, were conducted to identify key predictors of AI-driven academic outcomes. Findings reveal that perceived benefits of AI and student engagement are strong, positive predictors of improved academic performance, while access-related disparities emerge as significant barriers. Additionally, ethical concerns, policy awareness, and trust in AI-generated content shape students' attitudes and behaviors, indicating that cognitive and contextual factors mediate the educational impact of AI. Grounded in a theoretical framework that integrates the Technology Acceptance Model (Tam) and Constructivist Learning Theory, this research highlights AI's dual role as both enabler and disruptor of equitable education. It calls for the implementation of transparent governance structures, equitable digital infrastructure, and ethical AI literacy within academic institutions. This study contributes to the evolving discourse on responsible AI adoption in education and offers practical guidance for policymakers, educators, and technology developers aiming to enhance academic integrity and digital inclusion in the AI age.

[ICEBTM-25-1080] Bridging the Digital Divide: Infrastructure and Capability Barriers to SME Digital Platform Ecosystem Adoption in Developing Countries

Ruzzatin Shabila Korshi, Jannatul Ferdoush Oishy, Tahmid Mobassir Khan, Seeratus Sabah, Md. Mamun Habib

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This article explores the digital divide as a barrier to Small and Medium-sized Enterprises in developing countries from accessing and utilizing digital platform ecosystems for business expansion and internationalization. While existing studies tend to focus on strategies for optimizing digitally-enabled SMEs, this study highlights the foundational barriers that are preventing millions of SMEs from entering the digital economy. The research employs a secondary data analysis approach, synthesizing insights from international development reports, academic literature, digital infrastructure studies covering the period from 2020 to 2024 and drawing on reports from the OECD, World Bank, UN assessments of the digital divide, and peer-reviewed studies on SME digitalization barriers. Results indicate that the digital divide has established a dual-track structure, in which the influence of the digital ecosystem on the SMEs of developed countries is positive, whereas SMEs in developing countries experience negative effects due to their difficulties in coping with expanding barriers i.e., weak digital infrastructure, expensive technology, lack of digital literacy, poor financial resources, limited expertise both within and outside the organizations and weak institutional support. Such barriers are particularly evident in situations where internet access costs are disproportionately high compared to household income. Taking a service perspective, the paper offers new contributions to the digital inclusion and SME development literature by moving away from an optimization focus towards a discussion of access.

[ICEBTM-25-1227] How Digital Customer Engagement Metrics Correlate with Global Supply Chain Pressure: A Comparative Secondary Data Analysis

Ruzzatin Shabila Korshi, Farzana Chowdhury

Independent University, Bangladesh

This study investigates the relationship between digital customer engagement metrics and global supply chain pressure through a comprehensive secondary data analysis. Using publicly available datasets spanning 2000-2025, this research examines whether fluctuations in digital marketing engagement (social media interactions, website visits, email campaign metrics) correspond with changes in supply chain stress indicators (delays, shipping costs, container dwell time). The analysis employs the Global Supply Chain Pressure Index (GSCPI) from the New York Federal Reserve alongside digital marketing datasets from

Kaggle and World Bank logistics performance indicators. Preliminary findings suggest potential correlations between periods of high supply chain stress and shifts in digital marketing engagement patterns, particularly during the COVID-19 pandemic period (2020-2022). This research contributes to understanding how external supply chain disruptions may influence consumer behavior and digital marketing effectiveness, offering insights for businesses navigating supply chain uncertainties while maintaining customer engagement strategies.

[ICEBTM-25-1114] Next-Generation Entrepreneurship in Bangladesh: Globalization Strategies for the EdTech Sector

Zyma Zaman

Independent University, Bangladesh

Educational technology (EdTech) is rapidly transforming global learning, yet its worldwide expansion faces challenges including regulatory barriers, cultural differences, digital inequality, and sustainability concerns. This paper explores sustainable models for next-generation EdTech companies aiming to build borderless organizations. Using case studies, surveys, and interviews with global actors such as Coursera, Khan Academy, and 10 Minute School, the study finds that decentralized structures, hybrid business models, and culturally adaptive content drive growth. However, digital access and compliance remain obstacles. The paper offers a strategic roadmap for investors, entrepreneurs, and policymakers to foster sustainable, globally competitive EdTech enterprises.

[ICEBTM-25-1115] Bridging Talent and Sustainability: Aligning the Students Early Recruitment Scholarship Program with Global HRM Trends

Zyma Zaman

Independent University, Bangladesh

The Students Early Recruitment Program (SERP) aims to bridge the gap between academia and business in Bangladesh by preparing students for the workforce before graduation. Unlike traditional scholarships, SERP combines financial support with early industry exposure, leadership training, sustainability-focused learning, and mentorship. Grounded in the Resource-Based View and Human Capital Theory, this study uses a mixed-method approach, including surveys of 200 students and interviews with 50 businesses. Findings show that firms strongly endorse early recruitment and mentorship, while students engaged in SERP display greater flexibility, confidence, and readiness for professional challenges. The program demonstrates potential as a sustainable talent pipeline aligned with SDGs 4 and 8 and global HRM trends. However, challenges such as resource demands, equitable access,

and cultural resistance must be addressed. Overall, SERP is not merely a scholarship but a strategic HRM initiative that benefits students and employers by producing motivated, future-ready graduates.

[ICEBTM-25-1267] The Role of AI and Governance in Advancing Sustainable Project Management: Insights from Bangladesh

Sumnoon Ferdous, Sabrina Mekarabbin Neha, Farjana Afrin Nahin

Independent University, Bangladesh

Artificial Intelligence (AI) is quickly establishing itself as a game changer in delivering long term sustainability objectives in modern project settings especially in the developing nations such as Bangladesh which has not yet fully exploited its influence. This qualitative research examines the role of AI in Sustainable Project Management (Spm) in context in Bangladesh based on insights of the persons who are experienced by working at the interface of technology, sustainability, and project implementation. The study achieves empirical perceptions, applications, and restrictions of AI tools such as predictive analytics and machine learning through quantitative survey-based solutions in the project practices. Other than checking operational efficiencies, this paper presents the AI governance of the project lifecycle including starting up, planning, and execution as well as monitoring and closure of the project. It raises essential issues of responsibility, the control of choices, and ethical issues of whether to trust decisions that AI makes independently and the likelihood of algorithms being biased in sharing resources. The paper also looks at the question of organizational readiness, the digital capacity and governance issues that determine AI adoption. On the basis of thematic analysis of the findings, a flexible model of AI integration into Spm will be outlined where the governance stands in the center. Finally, the study occupies an important niche in world literature, shedding light on the vulnerability and the revolutionary possibilities of AI toward sustainable development in Bangladesh in accordance with national interests and the SDGs developed by the United Nations (SDGs).

[ICEBTM-25-1192] Exploring the Role of AI-Enhanced Fintech in SMEs Sustainable Growth: A Pathway to Innovation and Competitive Performance in Emerging Economies

Shams-E-Noor Nasib, Farjana Afrin Nahin, Akhoy Kumer Nibir Roy

Independent University, Bangladesh

Fintech (Financial Technology) is a transformative modern innovation in the financial markets. Over the past few years, fintech has played a pivotal role in shaping the modern economic landscape, society, and many other domains. However, artificial intelligence

(AI)-powered fintech represents the next evolution of smart fintech. Embedding of AI-driven fintech applications is emerging as one of the primary drivers for sustainable development and digital adoption of SMEs. This paper investigates the transformative role of AI-enhanced fintech in fostering sustainable growth and addressing key challenges in developing nations' SMEs, such as limited investment, lack of digital infrastructure, technical expertise, and security threats in the financial ecosystem. These collaborations will allow SMEs to take advantage of accurate financial predictive analytics, transaction efficiency, improving risk management, and personalized financial propositions to adopt more efficient sustainable business practices. Drawing on the Resource-Based View Model (RBV) to understand the necessity of internal organizational capabilities such as tangible and intangible advantages of AI-boosted fintech to SMEs, including operational convenience, economic effect, and community integration. From an organizational and social point of view, the quantitative research approach offers a holistic perspective of how AI-integrated Fintech enables a rich analysis in reshaping SMEs in several aspects. This research aims to fill a gap in existing knowledge by exploring how AI-powered fintech solutions can bridge economic and operational gaps, enhance security, skills and promote social inclusion, particularly in developing economies. AI-enhanced Fintech will lead to significant economic benefits by reducing operating costs and providing simpler access to funding for SMEs. Particularly in the case of Bangladesh, there is limited research that exists on how AI-based fintech solutions can address these constraints in the local SME sector. Through this paper, we attempt to bridge this gap by discussing these concerns and presenting a framework to harness AI for supporting the resilience of SME growth in Bangladesh.

[ICEBTM-25-1116] Challenges in Implementing Green Human Resource Management in the Jute Industry of Bangladesh

Noorus Sabah Mim, Zafrin Hossain

Independent University, Bangladesh

This study examines the obstacles associated with the implementation of Green Human Resource Management (GHRM) practices in the jute industry of Bangladesh. Data were collected through semi-structured interviews with six HR professionals from three prominent jute industries, utilizing a qualitative, exploratory approach. Thematic analysis identified several significant obstacles, such as the absence of formal green HR policies, financial constraints, operational limitations, limited employee awareness, and inadequate managerial support. The study was theoretically underpinned by Sustainable HRM theory, the Resource-Based View (RBV), and Stakeholder Theory, offering a multidimensional perspective on

the factors that influence GHRM practices in resource-constrained, traditional industries. The results underscore the significance of organizational culture, employee engagement, and leadership commitment in the successful integration of environmental concerns into HRM functions. This research contributes to the limited body of literature on sustainable HR practices within South Asian industrial contexts and provides practical recommendations for managers, policymakers, and industry regulators who are seeking to enhance environmental performance through effective human resource strategies.

[ICEBTM-25-1102] Algorithmic Marketing: How Social Media Platforms Shape Purchase Decisions

Shanaz Shagufta Zaman, Miss Irin Nahar Maghnolia Shara

Independent University, Bangladesh

Algorithms are all around us in today's world, even in the Marketing arena. This literature review investigates how algorithmic marketing on social media platforms such as Facebook, Instagram, and the like shapes consumer buying decisions. Taking evidence from multidisciplinary insights, the paper calls attention to how AI and machine learning technologies have redesigned content delivery by enabling dynamic customization that drives consumer behaviour. Our analysis has revealed that algorithmic marketing systems do not only predict the customers' next course of action, but it also reinforces behavioral patterns in them to amplify user engagement, thus guiding consumer decisions subtly in a way that will benefit the company. By harnessing the power of predictive analysis, marketers are able to launch campaigns that are highly targeted and will enhance their strategic outcomes. However, the growing reliance on opaque algorithms raises critical concerns around consumer autonomy, ethical data use, digital transparency, and the probability that it may compromise consumer protection laws. The review concludes by identifying key areas for future research, including the long-term psychological effects of algorithmic targeting and the need for regulatory frameworks to ensure responsible use of AI in marketing.

[ICEBTM-25-1072] Sustainability Trends in Green Financing for SMEs

Miss Irin Nahar Maghnolia Shara, Monika Akter

Independent University, Bangladesh

Green financing plays a critical role in advancing sustainability among Small and Medium Enterprises (SMEs), yet many SMEs face significant obstacles in accessing the financial resources required for this transition. Key enablers such as green corporate governance, active stakeholder engagement, and well-structured regulatory incentives are instrumental in improving access to sustainable finance. Although green finance promotes environmentally responsible practices,

stimulates innovation, and enhances transparency in sustainability reporting, the widespread adoption remains limited due to persistent challenges, including unclear policies, insufficient collateral, low financial literacy, and restricted access in certain sectors. This paper presents a comprehensive literature review that explores global trends, barriers, and drivers influencing green finance for SMEs. Drawing on mixed-method and quantitative studies from diverse regions, including China, Ghana, the United States, and Pakistan, the paper identifies both facilitating and constraining factors shaping the green finance ecosystem. By examining sustainability trends in various contexts, this review offers a relevant and practical contribution to the ongoing discussion on sustainable development and financing for SMEs.

[ICEBTM-25-1123] Navigating Privacy Concerns: A Literature Review on Data Transparency and Customer Trust in Digital Marketing

Miss Irin Nahar Maghnolia Shara, Aidah Rasanat Islam
Independent University, Bangladesh

As digital marketing evolves into a deeply data-driven discipline, consumer concerns over privacy have become increasingly prominent. This literature review explores how transparent data practices influence trust between customers and brands in online environments. Findings consistently show that when organizations clearly communicate their data policies and uphold ethical standards, customer perceptions of intrusiveness decline, and trust improves. Clarity in privacy-related communication enhances user understanding and reduces skepticism. Moreover, factors such as digital literacy and individual privacy sensitivity significantly shape trust dynamics, particularly in self-service and AI-enhanced marketing settings. Technological solutions like blockchain have emerged as potential tools to support decentralized data integrity and accountability. Nonetheless, challenges remain in harmonizing regulatory standards, ensuring technical transparency, and addressing cultural differences in trust expectations. This paper offers a conceptual basis for future research and provides practical guidance for developing trust-centric digital marketing strategies.

[ICEBTM-25-1292] Blockchain-Based Logistics Solutions for Enhancing Supply Chain Efficiency in Bangladesh.

Afshar Uddin Jubayer

American International University- Bangladesh

This research investigates the potential of blockchain technology in addressing inefficiencies within Bangladesh's logistics and supply chain sectors, particularly in the textile and agricultural industries. Despite Bangladesh's rapid economic growth, its logistics infrastructure faces significant challenges, including delays, high operational costs, and a lack of real-time tracking systems. These

inefficiencies hinder the country's competitiveness in key sectors like ready-made garments (RMG) and shrimp exports. This study explores how blockchain, characterized by decentralization, transparency, and data security, can enhance supply chain traceability and operational efficiency while reducing fraud and delays. Through a secondary literature review, this paper identifies key barriers to blockchain adoption in Bangladesh, such as technological gaps, regulatory uncertainties, and resistance from traditional stakeholders. The research also highlights successful global blockchain applications and draws comparisons to Bangladesh's logistics challenges. Blockchain's potential is particularly evident in real-time tracking, quality assurance for perishable goods, and the automation of compliance through smart contracts. Despite the promising outlook, blockchain's integration into Bangladesh's logistics sector will require substantial investments in digital infrastructure, policy reforms, and stakeholder collaboration. Overcoming these challenges will allow Bangladesh to improve its global competitiveness, especially in textiles and agriculture. This study contributes to the literature by exploring the under-researched area of blockchain adoption in developing economies, offering insights into its potential for revolutionizing Bangladesh's logistics sector.

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২৫,০০০ পয়েন্ট	৬-২৫,০০০	পাঁচ তারকা মানের হোটলে এক রাত ফ্রি থাকার ব্যবস্থা
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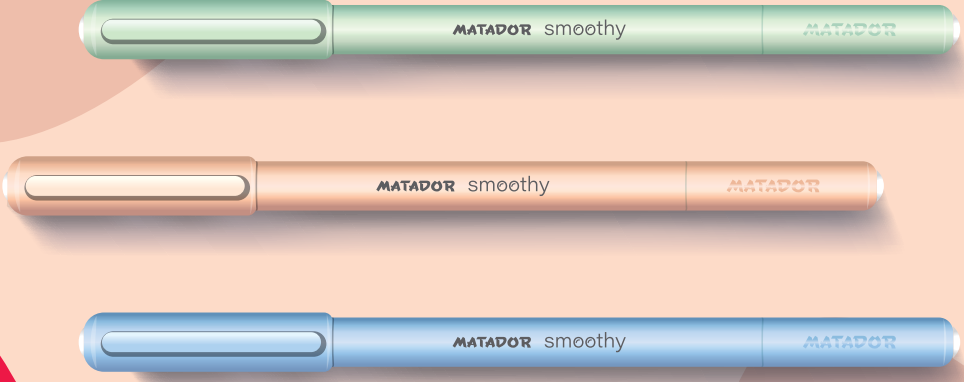
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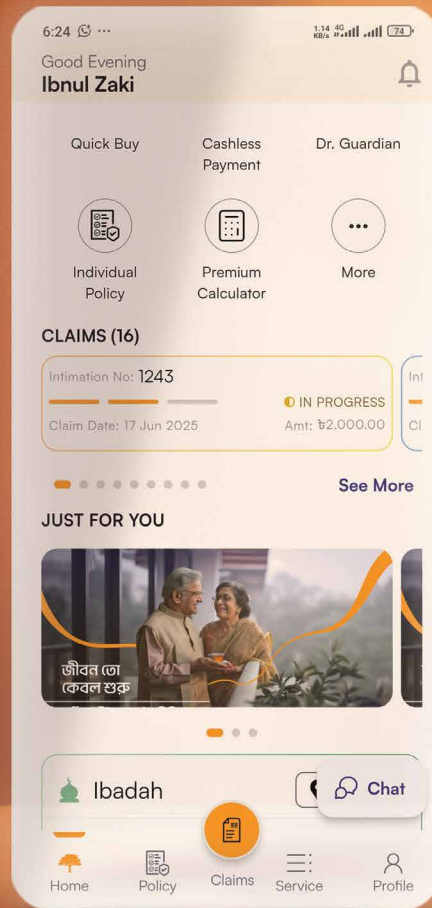
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