



**ZUJ**

جامعة الزيتونة الأردنية  
Al-Zaytoonah University of Jordan



Al-Zaytoonah University of Jordan  
Faculty of Business



**SICAR 2021**  
Scientific Annual International Conference for Business

# CONFERENCE PROGRAM

## THE 17TH SCIENTIFIC ANNUAL INTERNATIONAL CONFERENCE FOR BUSINESS

THE DIGITAL ECONOMY AND BUSINESS ANALYTICS



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## Day 1

### Monday ( 25 October 2021 )

Time (Jordan)	Activity	Place
10:00 -11:00	Opening Ceremony	Haj Ali El-Qirem Auditorium (A)
Zoom ID	92703202846	

- **Welcoming Remarks**
- **The Royal Anthem of the Hashemite Kingdom of Jordan**
- **Recitation from the Holy Quran**
- **Speech: Prof. Saad G. Yaseen**  
Chair, SCIB 2021
- **Speech: Prof. Mohammed Al-Majali**  
President, Al-Zaytoonah University of Jordan
- **His Excellency Dr. Ziad Fareez**  
Governor of the Central Bank of Jordan
- **HE. Dr. Talal Abu –Ghazaleh**  
Chairman of TAG, Global

11:00 – 11.30	Coffee Break	Refreshment Area
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Zoom ID	Activity	Place
	92933131230	Haj Ali El-Qirem Auditorium (A)
Session Chair	Prof. Wolfgang Hink	
Session Co-Chair	Dr. Enas Musa Al-Lozi	
Time (Jordan)	Keynote Speakers	

**11:30 - 12:00**

**Prof. Wolfgang Hink, Germany**

Omnidirectional Resistance Management during a Perfect Storm:  
A Case Study of Distance-Learning Implementation in the Middle East

**12:00-12:30**

**Prof. Morris Kalling, USA**

Impact of Covid-19 on Education, Employment and Culture in the United States

**12:30 - 13:00**

**Prof. Ahmet Sedat Ayabar, Turkey**

Post-Conflict Societies and Fourth Industrial Revolution

**13:00 - 13:30**

**Prof. Muhammad Mohiuddin, Canada**

Global Value Chain, Industry 4.0 and Covid -19

**13:30-14:00**

**Dr. Ibrahem AlNasir, Jordan**

Covid-19 Central Bank of Jordan Measures and Consequences

**14:00-14:30**

**Steve Wunker, USA**

A Digital Pathway to New Forms of Customer Experience and Cost Innovation

**14:30 - 15:00**

**Prof. Mohammad Elahee, USA**

**Big Data Revolution: Consequences and Repercussions**



## Day 2

### Tuesday (26 October 2021)

#### Session (1)

Zoom ID	92933131230	Place
Session Chair	Prof. Saeb Farhan Al Ganideh	Haj Ali El-Qirem Auditorium (A)
Session Co-Chair	Dr. Ahmad Adel	
Track	Computational Intelligence	
Time (Jordan)	Activity	

09:00 -12:00

**Paper ( 1 ) : The Effect of Digitalization on Unemployment Reduction.**

Dr. Serena Sandri, Dr. Nooh Alshyab, Dr. Mais Shaban.  
German Jordanian University, Jordan.

**Paper ( 2 ) : Exploring the Understanding and Criticality of Digital Literacy in MENA Digital Start-Ups.**

Manal Belghali and Salwa Bahyaoui.  
Mohamed V University of Rabat, Morocco.

**Paper ( 3 ) : User Interface Development Tools and Software for Arduino "A Comparative Study".**

Ali Al-Dahoud, Mohamed Fezari and Ahmad Al- Dahoud.  
Faculty of IT, Al-Zaytoonah University, Jordan.

**Paper ( 4 ) : Deep Neural Network to Forecast Stock Market Price.**

Qeethara Al-Shayea.  
Al-Zaytoonah University of Jordan, Jordan.

**Paper ( 5 ) : A VBA-Module for Converting Integrated Variables into Negative and Positive Cumulative Partial Sums.**

Abdulnasser Hatemi-J and Alan Mustafa.  
QL for Dev, UAE.

Time (Jordan)	Activity
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**09:00 -12:00**

**Paper ( 6 ) : Assessing Service Quality and Customers Satisfaction Using Online Reviews.**

Kholoud AlQeisi and Shorouq Eletter.  
Al Ain University, UAE.

**Paper ( 7 ) : Big Data Analytics and Audit Quality: Evidence from Canada.**

Malik Abu Afifa, Yahya Marei, Isam Saleh and Othman Hussein Othman.  
Al-Zaytoonah University of Jordan, Jordan.

**Paper ( 8 ) : Digital Healthcare Provision Policies in United Arab Emirates (UAE) Amid COVID-19.**

Tahira Yasmin, Ghaleb Awad El-Refae and Shorouq Eletter.  
Al Jimi University, Al Ain - Abu Dhabi, UAE.

**Paper ( 9 ) : An Investigation the Factors Affecting Towards Adoption of Digital Wallets in Iraq.**

Thaeir Ahmed Alsamman, Ali Abdulfattah Alshaher and Amen Thaeir Ahmed Alsamman.  
College of Administration and Economics, Iraq.

<b>Zoom ID</b>	<b>98950522265</b>	<b>Place</b>
<b>Session Chair</b>	<b>Dr. Mohammad Yaseen</b>	<b>Masters Hall (B)</b>
<b>Session Co-Chair</b>	<b>Dr. Malik Abu Afifa</b>	
<b>Track</b>	<b>Artificial Intelligence</b>	
<b>Time (Jordan)</b>	<b>Activity</b>	

**09:00 -12:00**

**Paper ( 1 ) : Image Segmentation Techniques to Support Manual Chest X-Ray Interpretation.**

Norkhairani Abdul Rawi, Norhasiza Mat Jusoh, Mohd Nordin Abdul Rahman, Abd Rasid Mamat and Mokhairi Makhtar.  
Universiti Sultan Zainal Abidin, Malaysia.

**Paper ( 2 ) : Machine Learning and Deep Learning Applications for Solar Radiation Predictions Review: Morocco as a Case of Study.**

Mohamed Khalifa Boutahir, Yousef Farhaoui and Mourade Azroul.  
Moulay Ismail University, Morocco.

**Paper ( 3 ) : Optimistic Retention Contract Evaluation.**

Belkacem Athamena, Zina Houhamdi and Ghaleb El Refae.  
Al Ain University, UAE.

**Paper ( 4 ) : Analysis of Business Challenges and Opportunities within the Era of COVID: Strategies for Sustainable Business.**

Henry Karyamsetty and Hesham Magd.  
Modern College of Business and Science, Oman.

**Paper ( 5 ) : Predictive Analysis of Energy Use Based on Some Forecasting Models.**

Ali AlArjani and Teg Alam  
Prince Sattam Bin Abdulaziz University KSA, Saudi Arabia.

**Paper ( 6 ) : The Determinants of Community Involvement Information Disclosure on Social Media by Malaysian PLCs.**

Kar Seong Eng, Lian Kee Phua and Char-Lee Lok.  
Universiti Sains Malaysia, Malaysia.

**Paper ( 7 ) : Online Hotel Booking Continuous Intention in the Digital Transformation Age: Case of Vietnam.**

Bui Thanh Khoa, Nguyen Hoang Nam, Dam Thi Nguyet and Bui Thi Bich Phung.  
Industrial University of Ho Chi Minh City, Vietnam.



<b>Zoom ID</b>	<b>96235450480</b>	<b>Place</b>
<b>Session Chair</b>	<b>Dr. Ayman Abdalmajeed Alsmadi</b>	<b>Masters Hall (C)</b>
<b>Session Co-Chair</b>	<b>Ms. Suzan Khalil</b>	
<b>Track</b>	<b>Computational Intelligence in Business</b>	
<b>Time (Jordan)</b>	<b>Activity</b>	

**09:00 - 12:00**

**Paper ( 1 ): Digital Image Processing for Remote Sensing of the Earth's Surface.**

Vladimir Vychuzhanin, Nickolay Rudnichenko, Yurii Bercov, Andrii Levchenko and Alexey Vychuzhanin.  
Odessa National Polytechnic University, Ukraine.

**Paper ( 2 ): Determinants of Brand Switching in Cellular Networks in Pakistan.**

Waseem Ahmad, Noor Fatima Raza, Tanvir Ahmed and Fahad Gill.  
University of Agriculture, Faisalabad, Pakistan.

**Paper ( 3 ) : Factors Affecting Student Satisfaction Towards Online Teaching: A Machine Learning Approach.**

Ahmed Ben Said, Abdel Salam G. Abdel Salam, Emad Abu-Shanab and Khalifa Alhazaa.  
Qatar University, Qatar.

**Paper ( 4 ) : Simulated Annealing Algorithm as Heuristic Search Method in the Weibull Distribution for Investment Return Modelling.**

Hamza Abubakar and Shamsul Rijal Muhammad Sabri.  
Universiti Sains Malaysia, Malaysia.

**Paper ( 5 ) : Challenges of Taxation and Blockchain Technology A Legal study.**

Qabas Hasan Awad Albadrani.  
University of Mosul, Iraq.

**Paper ( 6 ) : Cryptocurrencies in Turkey; Facts, Figures and Trends.**

Ahmet Salih Ikiz.  
Mugla Sitki Kocman University, Turkey.

**Paper ( 7 ) : Factors Affecting Palestinian Consumer Behavioral Intentions Toward Online Shopping During COVID-19: The Moderating Role of Perceived Trust.**

Mohammed Salem and Samir Baidoun  
University College of Applied Sciences in Gaza, Palestine.

**Paper ( 8 ) : On the Boundary Between Rest Time and Working Hours in a Digital Environment.**

Andriyana Andreeva, Galina Yolova and Diana Dimitrova.  
University of Economics – Varna, Bulgaria.

Zoom ID	92933131230	Place
		Haj Ali El-Qirem Auditorium (A)
Session Chair	Dr. Dima Musa Dajani	
Session Co-Chair	Dr. Khaed Saleh Al-Omoush	
Track	Business Analytics	
Time (Jordan)	Activity	

**12:30 - 03:00**

**Paper ( 1 ) : Revisiting the Concept of Consumer Ethnocentrism After the Plague: Why Buying Local Matters.**

Saeb Farhan Al Ganideh.  
Al-Zaytoonah University of Jordan, Jordan.

**Paper ( 2 ) : The Impact of the COVID 19 Shock on Intention to Adopt Social Commerce.**

Khaled Saleh Al-Omoush, Saad G. Yaseen and Ihab Ali El Qirem.  
Al Zaytoonah University of Jordan, Jordan.

**Paper ( 3 ) : Understanding User Acceptance of IoT based Healthcare in Jordan: Integration of the TTF and TAM.**

Abeer F. Alkhwaldi and Amir A. Abdulmuhsin.  
Mutah University, Jordan.

**Paper ( 4 ) : Cloud ERP Systems and Firm Performance.**

Mua'th J. Hamad and Mohammed M. Yassin.  
Al-Zaytoonah University of Jordan, Jordan.

**Paper ( 5 ) : Effect of Implementing Building Information Modelling in Infrastructure Management of Smart Cities.**

Naser Musa Al-Lozi.  
Lecturer, Jordan.

**Paper ( 6 ) : Applicability of CAD/CAM Technology in Orthodontics.**

Sara Jasen.  
Aarhus University, Denmark.



Time (Jordan)	Activity
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**12:30 - 03:00**

**Paper ( 7 ) :Adaptive Digital Image Compression.**

Nickolay Rudnichenko, Vladimir Vychuzhanin, Alexey Vychuzhanin, Yurii Bercov, Andrii Levchenko and Tetiana Otradskya.  
Odessa National Polytechnic University, Ukraine.

**Paper ( 8 ) :The Context of "Globalization vs Localization" After the World Pandemic and Quarantine.**

Oleh Sokil, Svitlana Kucherkova, Anna Kostyakova, Kateryna Illiashenko, Yana Sokil and Natalia Shkvyria.  
Dmytro Motorny Tavria State Agrotechnological University, Ukraine.

**Paper ( 9 ) :Impact of Pro-cyclicity Fluctuations, Financial Assets' Fair Value, Equity Ratio on Banks' Financial Position Statement.**

Osama Samih Shaban.  
Al-Zaytoonah University of Jordan, Jordan.

<b>Zoom ID</b>	<b>98950522265</b>	<b>Place</b>
<b>Session Chair</b>	<b>Dr. Hamad Kasasbeh</b>	<b>Masters Hall (B)</b>
<b>Session Co-Chair</b>	<b>Dr. Zaher Ali Al-Sai</b>	
<b>Track</b>	<b>Business Analytics in Finance &amp; Accounting</b>	
<b>Time (Jordan)</b>	<b>Activity</b>	

**12:30 - 03:00**

**Paper ( 1 ) : How the Cryptocurrencies React to Covid-19 Pandemic? An Empirical Study Using Dcc Garch Model (2019- 2021).**

Naima Bentouir, Ali Bendob, Mohammed El Amine Abdelli, Samir.B Maliki, Mourad Kertous and Afef Khalil.  
University of Ain Temouchent, Algeria.

**Paper ( 2 ) : Firm's Sharia-compliant Status, Cross-sectional Returns, and Malaysian Cross-border Acquisition.**

Md. Mahadi Hasan, Jimoh Olajide Raji, ATM Adnan, Ezaz Ahmed and Mohammad Irfan.  
Anwer Khan Modern University, Bangladesh.

**Paper ( 3 ) : The Case of Analyst Ratings in US Equity Mutual Funds.**

Luis Otero-Gonzalez, Renato Correia- Domingues, Pablo Duran-Santomil and Manuel Armada.  
Cornes, Portugal.

**Paper ( 4 ) : ICT, Financial Development and Carbon Emissions in Sub-Saharan African Countries.**

Damilola Felix Eluyela, Uwalomwa Uwuigbe and Francis O. Iyoha.  
Landmark University, Nigeria.

**Paper ( 5 ) : Big Data and Big Data Analytics in Audit Brainstorming Sessions: A Canadian Qualitative Research.**

Yahya Marei, Malik Abu Afifa, Ahmad Abdallah, Maha Ayoush and Arwa Amoush.  
Seneca College of Applied Arts and Technology, Canada.

Time (Jordan)	Activity
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**12:30 - 03:00**

**Paper ( 6 ) : Study Concerning the Taxpayers' Perception on the Phenomenon of Tax Evasion from Romania.**

Maria Grosu, Nicoleta Ionaşcu and Camelia Cătălina Mihalciuc.  
University Al. I. Cuza, Romania.

**Paper ( 7 ) : Effect of FDI on Carbon Emissions in Tunisia.**

Lamia Jamel.  
Taibah University, Saudi Arabia.

**Paper ( 8 ) : Application of Corporate Governance Mechanisms to Protect the Value of Shareholders: Evidence of the Banking Sector in Kosovo.**

Esat Durguti and Emine Gashi.  
University of Mitrovica, Kosovo.



Zoom ID	96235450480	Place
Session Chair	أ.د. عبد العزيز بدر النداوي	Masters Hall (C)
Session Co-Chair	د. محمد الدويري	
Track	التكنولوجيا الرقمية وتطبيقاتها	
Time (Jordan)	Activity	

**12:30 - 03:00**

**الورقة (1) : تمويل الجماعي في شمال إفريقيا بين رهانات التطبيق ومخاطر الأمن السيبراني - التجربة الجزائرية نموذجاً.**  
د. يوسف عبايدية ، د. العربي عمران.  
جامعة تبسة ، الجزائر.

**الورقة (2): أزمات حقوق الملكية الفكرية في ظل التكنولوجيا الرقمية.**  
د. مصدق خيرة .  
جامعة معسكر ، الجزائر .

**الورقة (3) : مساهمة شركات التكنولوجيا المالية الإسلامية في تطوير التمويل الإسلامي.**  
د. عمارة بختي ، أ.د. كمال بن موسى.  
جامعة الجزائر ، الجزائر .

**الورقة (4) : حملة التسويق الفيروسي كفرصة مبتكرة للترويج للمنتجات عبر الإنترنت ووسائل التواصل الاجتماعي.**  
د. راضية لادج.  
جامعة حسبية بن بوعلی الشلف، الجزائر .

**الورقة (5) : تكنولوجيا المعلومات والاتصالات كآلية لدعم وتطوير الخدمات البريدية بالجزائر في إطار التحول الرقمي.**  
د. سعيدة طيب أ. ميلود بن.  
جامعة غليزان خيرة ، جامعة الشلف، الجزائر .

Time (Jordan)

Activity

12:30 - 03:00

**الورقة (٦): نماذج إدارة مخاطر التكنولوجيا في منظمات الأعمال الرقمية.**

د. منصور هوارى، د. يوسفات علي.  
جامعة أحمد دراية - أدرار، الجزائر .

**الورقة (٧): قياس أثر الحوسبة السحابية على استدامة الشركة في ظل تطبيقات تكنولوجيا المعلومات الخضراء - دراسة تطبيقية.**

د. إيناس جمعه فهمي شكر.  
المعهد العالي للدراسات النوعية ، مصر .

**الورقة (٨): إدارة أزمة جائحة كورونا وأثرها على الإنتاج المحلي في شركات الأعمال الفلسطينية.**

د. محمد عبد الله هلوسة ، د. حسين عبد القادر.  
جامعة الإستقلال، فلسطين.

**الورقة (٩) : التحدي التسويقي بين الرقمي والتقليدي في الصحافة.**

د.فاتح عبد السلام.  
بريطانيا .

## Day 3

### Wednesday (27 October 2021)

#### Session (1)

Zoom ID	92933131230	Place
Session Chair	Dr. Mohammed Luffi Ashour	Haj Ali El-Qirem Auditorium (A)
Session Co-Chair	Dr. Maha Ayoush	
Track	Business Intelligence	
Time (Jordan)	Activity	

09:00 -12:00

**Paper ( 1 ) : Opportunities and Challenges of Applying Electronic Human Resources Management in Business Organizations an Applied Study in The Telecommunications Sector, Jordan.**

Abdul Azeez Alnadawi, Manal Abdulrahman and Fatimah Omran.  
Al-Zaytoonah University of Jordan, Jordan.

**Paper ( 2 ) : Cultural Value Orientations Among Managers of Travel Agencies.**

Dima Dajani, Saad G. Yaseen and Samar Naseem Alqirem.  
Al-Zaytoonah University of Jordan, Jordan.

**Paper ( 3 ) : The Relationship Between the Innovative Marketing Mix Elements and The Firms' Performance.**

Abdul Razzak Alshehadeh, Ghaleb Awad Elrefae, Farid Kourtel, Abdelhafid Belarbi and Ihab Ali El-Qirem.  
Al-Zaytoonah University of Jordan, Jordan.

**Paper ( 4 ) : The Impact of COVID-19 on Amman Stock Market (ASE) Performance: An ARDL Approach.**

Hamad Kasasbeh, Marwan Alzoubi, Ayman Abdalmajeed Alsmadi, Ala'a Fouad Al-dweik.  
Al- Zaytoonah University of Jordan, Jordan.



Time (Jordan)	Activity
09:00 -12:00	<p><b>Paper ( 5 ) : Impacts of Financial Technology on Profitability: Empirical Evidence from Jordanian Commercial Banks.</b> Abdul Razzak Al-Shehadeh, Ghaleb Awad Elrefae, Mohammed Khudari and Ehab Injadat. Al-Zaytoonah University of Jordan, Jordan.</p> <p><b>Paper ( 6 ) : Bank Capital and Reputational Risk.</b> Mais Sha'ban, Claudia Girardone and Anna Sarkisyan. Al-Zaytoonah University of Jordan, Jordan.</p> <p><b>Paper ( 7 ) : Challenges and Opportunities of Blockchain Integration in the Egyptian Banks: A Qualitative Analysis.</b> Shahinaz Gamal and Mayada M. Aref. Cairo University, Egypt.</p> <p><b>Paper ( 8 ) : COVID-19 and the Economic Activity of Jordanian Companies: the Mediating Role of the Community Response.</b> Najm A. Najm, Jasser A. Al-nsour, A.S.H. Yousif and Abdul Azeez Alnadawi. Al-Zaytoonah University of Jordan, Jordan.</p> <p><b>Paper ( 9 ) : Legal Protection of Private Electronic Life: Problems and Solutions.</b> Ali Awad Al-Jabra, Muneer Mohammed Al-Afaishat and Sarah Mahmoud Al-Arasi. Al-Zaytoonah University of Jordan, Jordan.</p> <p><b>Paper ( 10 ) : Does Perceived Organizational Support Have a Mediating Role in Directing the Relationship Between E-Banking and Corporate Digital Responsibility?</b> Madher Ebrahim Hamdallah, Anan F. Srouji and Omran Ahmad Al-Ibbini. Al-Zaytoonah University of Jordan, Jordan.</p>

Zoom ID	98950522265	Place
Session Chair	أ.د. عبد الرزاق قاسم الشحادة	Masters Hall (B)
Session Co-Chair	د. أيمن بدر حسونه	
Track	تحديات الاقتصاد الرقمي	
Time (Jordan)	Activity	

09:00 - 12:00

**الورقة (1) : فاعلية إدارة الأزمات ودورها في تحقيق الميزة التنافسية المستدامة - دراسة مسحية لعينة من العاملين في الجامعة التقنية الشمالية.**  
د. رأفت عاصي حسين العبيدي.  
الجامعة التقنية الشمالية، العراق.

**الورقة (2) : أثر فيروس كورونا المستجد على بيئة الأعمال العربية - الفرص والتحديات.**

د. إيمان مصطفى فؤاد.  
كلية التجارة - جامعة الأزهر، مصر.

**الورقة (3) : دور العلاقة بين التحول الرقمي ورأس المال البشري في تحقيق التنمية المستدامة بالدول العربية.**

أ. أسامة محمد متولي و أ. شريف ناجي محمد و أمي مغاوري يوسف و أ. ياسمين محمد أحمد.  
المعهد العالي للعلوم الإدارية الجيزة، مصر.

**الورقة (4) : الحوكمة وأثرها في معالجة مشكلة الوكالة في مؤسسات الأعمال.**  
د. حسن صبحي العباس أ. و سن ممدوح عبد اللطيف.  
العراق.

**الورقة (5) : مدى إمكانية تطبيق عناصر التسويق الرقمي بهدف تنمية العلاقة مع الزبون - بحث استطلاعي لآراء عينة من المديرين والمسؤولين في شركة كورك للإتصالات في محافظة دهوك - كردستان العراق.**  
د. شذى عبد السلام محمد العزاوي - د. محمد عبد الوهاب محمد العزاوي.  
وزارة التربية - ممثلة دهوك، الجامعة التقنية الشمالية، العراق.

**الورقة (6) : دور سلسلة الكتل في رفع كفاءة الخدمات العامة في مصر - إطار مقترح.**

أ.د. وائل عمران علي العواجي .  
المعهد العالي للعلوم الإدارية والتجارة الخارجية، مصر.

Time (Jordan)

Activity

09:00 -12:00

**الورقة (٧) :مدخل إدارة الأزمة – رؤية تحليلية.**

د. سلطان احمد خليف النوفل، د. حمد سليمان محمد الجرجري،  
د. إدهام عويد.  
الجامعة التقنية الشمالية الموصل، العراق .

**الورقة (٨) : دور التحول الرقمي في تحقيق أهداف التنمية المستدامة ٢٠٣٠  
أ.د. نغم حسين نعمة.**

كلية اقتصاديات الأعمال جامعة النهرين، العراق .

**الورقة (٩) : إسهام نظم المعلومات الإستراتيجية في إدارة الأزمات التسويقية.**

د.سمير عبد الرزاق العبدلي ، د. سعيد عبد الله محمد السيدة زهراء عبد الغني  
كلية الإدارة والإقتصاد جامعة الموصل – العراق .

**الورقة (١٠) : أثر تطبيق المعيار IFRS 15 على القيمة السوقية للأسهم  
بالتطبيق على الشركات المدرجة في البورصة المصرية EGX .**

د.حنان هارون فريد.  
مصر .



<b>Zoom ID</b>	<b>92933131230</b>	<b>Place</b>
<b>Session Chair</b>	<b>Dr. Raed Musbah Al Qirem</b>	Haj Ali El-Qirem Auditorium (A)
<b>Session Co-Chair</b>	<b>Dr. Israa Alkhatib,</b>	
<b>Track</b>	<b>Social Media Analytics</b>	
<b>Time (Jordan)</b>	<b>Activity</b>	

**12:30 - 03:00**

**Paper ( 1 ) : Knowledge Management by Firms: A Systematic Review.**

Enas Al-lozi and Ra'ed Masa'deh.  
Al-Zaytoonah University of Jordan, Jordan.

**Paper ( 2 ) : Bank Interest Rate Spread: Operating Expenses and Noninterest Income Beyond Risk.**

Marwan Alzoubi and Nawaf Salem.  
Al-Zaytoonah University of Jordan, Jordan.

**Paper ( 3 ) : Continuance Intention To Use Youtube Applying The Uses and Gratifications Theory.**

Saad G. Yassen, Dima Dajani, Ihab Ali El-Qirem and Shorouq Fathi Eletter.  
Al Zaytoonah University of Jordan, Jordan.

**Paper ( 4 ) : An Investigation on Mobile Service Quality of Food Delivery Provider from Customers' Experiences.**

Siti Nurhayati Khairatun.  
Universiti Putra Malaysia, Malaysia.

**Paper ( 5 ) : Role of Accounting Information Systems (AIS) Applications on Increasing SMES Corporate Social Responsibility (CSR) During COVID 19.**

Adel M. Qatawneh and Hamad Kasasbeh.  
Al-Zaytoonah University of Jordan, Jordan.

Time (Jordan)	Activity
12:30 - 03:00	<p><b>Paper ( 6 ) : Factors Affecting the Intention to Use Cloud Accounting in SMEs: Evidence from Vietnam.</b> Malik Abu Afifa, Hien Vo Van and Trang Le Hoang Van. Al-Zaytoonah University of Jordan, Jordan.</p> <p><b>Paper ( 7 ) : Drivers and Inhibitors to the Use of the E-disclosure System by Jordanian Listed Companies: A Conceptual Model for Future Research.</b> Moayyad Tahtamouni, Israa Alkhatib, Shatha Abd Khaliq and Maha Ayoush. QSE, Doha, Qatar.</p>

Tel : +962 -6- 4291511  
Fax : +962 -6- 4291432  
P.O.Box 130 Amman 11733 Jordan  
E-mail : economics@zuj.edu.jo

[www.zuj.edu.jo](http://www.zuj.edu.jo)

هاتف : +962-6-4291511  
فاكس : +962-6-4291432  
ص.ب : 130 عمان 11733 الأردن  
البريد الالكتروني : economics@zuj.edu.jo