



# ***2024 Pan-Pacific Business Research Conference (PPBRC)***

April 25 – April 26, 2024

at

SMSU (South)  
California State University San Bernardino, California,  
USA

by

Online Learning & Education Research Program (OLERP)  
&  
Institute of Academic Research

# ***2024 Pan-Pacific Business Research Conference***

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## **The conference Chair**

### **Joon Son**

Professor of Information & Data System  
California State University, San Bernardino

### **Keynote Speaker: Dr. Montgomery Van Wart**

#### **Area committees**

- **Online Learning & Education:** Montgomery Van Wart\*
- **Accounting:** David Senteney\*, John Jin, Vishal Munsif,
- **Finance:** Yu Liu, Liang (Kevin) Guo, Taewon Yang\*,
- **Marketing & Hospitality Management:** Haakon Brown\*, Chanho Song, Sunghee Paik, Ari Kim
- **Management:** YongSeok Jang\*
- **IDS:** Joon Son\*

\*Area chairs.

## **Conference Schedule**

### **Program schedule on April 25, 2024**

17:00 - 18:00

**Registration**

18:00 - 20:00

**Review board meeting**

### **Program Schedule on April 26, 2024 (Event Center C and Skybox)**

08:30 - 16:00

**Registration**

08:30 - 09:00

**Coffee Break**

09:00 - 10:30

**Session 1**

10:40 - 12:10

**Session 2**

12:10 - 13:40

**Lunch (Keynote Speech)**

13:40 - 15:10

**Session 3**

15:20 - 16:50

**Session 4**

17:00 - 20:00

**Business Strategy Meeting**

### **Program Schedule on April 27, 2024**

10:00 - 12:00

**Executive committee meeting**

## **The Aim and Scope of the Conference**

The PPBRC is a highly interactive business conference that provides the opportunity for participants to share their research in an interdisciplinary setting and to disseminate research findings with others in the academic and business communities. The conference will consider both conceptual and empirical papers in all areas of business, economics and higher education pedagogy, including Accounting, Economics, Finance, Hospitality Management, Marketing, Management (private and public), Operation Management, Information Systems and best practices in higher education teaching:

- New theories, paradigmatic design and applications.
- New regulations and policies.
- Application of Accounting, Economics, Finance, Hospitality Management, Entrepreneurship, Marketing, Management, Operation Management, and Information Systems in industrial or international settings.
- Case studies exploring current issues.
- Pedagogical issues in business and higher education.

The conference considers all topical areas but papers that focus on business issues in pan-pacific countries are particularly encouraged and welcomed. Guideline for Paper Submission and Decision Process Papers must be submitted electronically by sending your manuscript (in Word) to: [info@iacademicresearch.org](mailto:info@iacademicresearch.org). All papers will be reviewed with a double-blind procedure. Review of the papers will start immediately, and the authors will be informed of the acceptance decision by April 10, 2024. Registration At least one author from each paper accepted for presentation at 2024 PPBRC must be registered for the Conference and be prepared to present their research on site for the paper to appear in the proceedings.

### **For registration fee and payment details visit:**

<https://www.iacademicresearch.org/index.php/payment-fee>. There is a \$275 registration fee for the 2024 PPBRC conference that includes both breaks and meals. You may use a credit card or debit card at the payment-fee site provided or issue a check at the conference site.

### **Guideline for Paper Preparation and Style**

Before submission, the paper should not have been published in any other journals (papers in the submission process are acceptable). The paper should be in MS Office Word format. It should be written in double space in no more than 30 pages, one-inch margin on all sides, and 12 font size with times new roman font. The cover page should include the title of the paper and author information—the name(s), affiliation(s), address(es), phone number(s), and email(s) as well as contact author of the paper. On the second page, the paper title should be repeat along with an abstract and key words. The title should appear in the center of the first line. Next provide two blank lines by hitting enter three times after the end of the title. The abstract should be no more than 250 words. Give another blank line and then provide up to six key words. PPJBR generally follows the American Psychological Association (APA) guidelines. References should be presented on a separate page at the end of the paper. Tables and figures and their

numbering should appear on the appropriate page within the text. Please do not use footnotes; instead explain content within the text or use an appendix. The appendix should be located between the end of the text and references.

### **Publication Opportunities in Proceedings**

All the papers accepted for presentation will have abstracts appearing in the conference proceedings. Authors should indicate if they want a full/extended abstract (no more than 1,000 words) to be printed in the conference proceedings rather than the traditional abstract. PPBRI has a copyright for all the extended abstracts that appear in the proceedings.

### **Distinguished Paper Awards and Publication Opportunities in PPJBR**

All fully completed papers submitted and presented at the Conference will be considered for a Distinguished Paper Award on a competitive basis. Distinguished paper winners will receive a certificate of recognition at the conference's closing dinner. Further, the authors of all the distinguished papers will be further invited to revise and resubmit their papers for potential publication in the Pan-Pacific Journal of Business Research (PPJBR), listed on Cabell's Directory and ProQuest. This conference will provide all participants with the opportunity to interact with the members of the PPJBR Editorial Board. This will allow authors the chance to discuss manuscript improvements and future publication opportunities in the PPJBR. For further information, please visit: <https://www.iacademicresearch.org>

Lastly, if you would like to contribute to the conference by becoming reviewers and session chairs, please email us at [info@iacademicresearch.org](mailto:info@iacademicresearch.org) to let us know your interest. We look forward to welcoming you to sunny and beautiful Southern California for what promises to be a great interdisciplinary, academic and social spring event.

# **Paper Presentation Schedule**

## **On April 26, 2024**

### **Room: SKY Box at SMSU South**

#### **The 1<sup>st</sup> Paper Presentation Session, 9:00 am – 10:30 am**

- 1) Revealing Students' Perceptions on Rehearsal and Testing in An Online Education Setting: Evidence from Students in An URM Serving University.

Yu Liu\*, Accounting and Finance, California State University San Bernardino  
Jing Zhang, California State University San Bernardino  
Miranda McIntyre, California State University San Bernardino  
Gölge Seferoglu, California State University San Bernardino

\*contact author: Yu.Liu@csusb.edu

- 2) Lectures in Online Courses

Jesus Canelon\*, California State University San Bernardino  
Lewis Njuaem, California State University San Bernardino  
Miranda McIntyre, California State University San Bernardino

\*Contact author: jesus.canelon@csusb.edu

- 3) Post-COVID Student and Faculty Perceptions of Online Computing Labs: Better Targeted, Better Perceptions, but Still Need Improvement

Yunfei Hou\*, California State University San Bernardino  
Hani Aldirawi, California State University San Bernardino  
Miranda McIntyre, California State University San Bernardino  
Joyce Fu, University of California Riverside

\*contact author: yunfei.hou@csusb.edu

- 4) Hispanic-Serving Institutions as Catalysts for Belonging and Community in Online STEM Education

Pamela Medina\*, California State University San Bernardino  
Anna Ni, California State University San Bernardino

Donna Garcia, California State University San Bernardino  
Jennifer Alford, California State University San Bernardino  
Miranda McIntyre, California State University San Bernardino  
Youngsu Kim, California State University San Bernardino

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## **The 2<sup>nd</sup> Paper Presentation Session, 10:40 am – 12:10 pm**

### **Student panel presentation**

Topic: Candid Opinions about the Strengths and Weaknesses of Online Courses by CSUSB Students

Facilitator: Monty Van Wart (Public Administration);  
Student panelists: Jerry Cervantes-Fernandez (CSE); Genesis Gomez (Mathematics student); IDS student (TBA); Psychology student (TBA); Jonathan Vizcaino, PA 3150; Chloe Willis, PA 3150; Q Arachi, PA 3150; Eileen Hernandez, MPA and TA student

## **The 3<sup>rd</sup> Paper Presentation Session, 1:40 pm – 3:10 pm**

Session Chair: Hakkon Brown

Zoom: <https://csusb.zoom.us/j/89694491235>

### 1) The Impact of Cosmetic and Beauty Campaigns on Women's Mentality

Allison Enriquez, California State University San Bernardino  
Sung-Hee Wendy Paik\*, California State University, San Bernardino,  
Young Eun Moon, Arizona State University

\*contact author: [sunghee.paik@csusb.edu](mailto:sunghee.paik@csusb.edu)

### 2) Unlocking the Game: The Use of Second Screen by Deaf and Hard of Hearing Sports Fans

Ari Kim\*, California State University, San Bernardino  
Moonhoon Choi, California State University, San Bernardino  
Haakon Brown, California State University, San Bernardino  
Chanho Song, California State University, San Bernardino

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3) The Impact of Formal Communication Types Perceived by Caregivers in Elderly Care Facilities on Service Quality – Verification on the Mediating Effect of Job Satisfaction

Kyung Hwa, Yoo\*, Hyupsung University, Republic of Korea,  
Won Woo Shin, Hyupsung University, Republic of Korea

\*contact author: annie98@gmail.com

## **The 4<sup>th</sup> Paper Presentation Session, 3:20 pm – 4:50 pm**

Session Chair: Dong Man Kim

Zoom: <https://csusb.zoom.us/j/89694491235>

1) Effect of Firm Characteristics on Bond Borrowing Costs with Adoption of GASB Statement 68: California case

John J. Jin\*, California State University-San Bernardino  
K. J. Lee, University of Maryland-Eastern Shore

\*contact author: jjin@csusb.edu

2) Forming an Interface between Business Owners and Service Users using an Artificial Intelligence Learning Model

Sehwan Yoo\*, State University of New York, Korea, Republic of Korea,  
Taikyeong Jeong, Hallym University, Republic of Korea

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## **Room: Event Center C at SMSU (South)**

### **The 1<sup>st</sup> Paper Presentation Session, 9:00 am – 10:30 am**

Session Chair: David Senteney

Team: [Join the meeting now](#)

Meeting ID: 280 157 107 301

Passcode: JRZXAK

#### 1) IMPACT OF EXECUTIVE COMPENSATION ON AGENCY COSTS IN INDUSTRIAL PUBLIC COMPANIES

Ta Thu Phuong\*, National Economics University, Vietnam  
Tran Phi Long, National Economics University, Vietnam  
Nguyen Van Anh, National Economics University, Vietnam  
Dam Khanh Chi, National Economics University, Vietnam  
Le Quynh Chi, National Economics University, Vietnam  
Pham Huong Giang, National Economics University, Vietnam  
Nguyen Thi Minh Nguyet, National Economics University, Vietnam

\*contact author: [tathuphuong.neu@gmail.com](mailto:tathuphuong.neu@gmail.com)

#### 2) Lead and Lag Relationships in Cross-Listed Shares Bid-Ask Prices: Evidence From U.S. ADR Time Series

David L. Senteney\*, California State University San Bernardino and School of Accountancy Ohio University

Taewon Yang, California State University San Bernardino

\*contact author: [dsenteney@csusb.edu](mailto:dsenteney@csusb.edu)

#### 3) Local Bias, Re-election Incentive, and Public Pension Funds

Hongxian Zhang\*, Missouri University of Science and Technology  
Maggie Hao, University of Houston-Clear Lake  
Kevin Guo\*, California State University San Bernardino  
Steve Liu, The University of Rhode Island

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## **The 2<sup>nd</sup> Paper Presentation Session, 10:40 am – 12:10 pm**

Session Chair: Vishal Munsif

Zoom: <https://csusb.zoom.us/j/89694491235>

1) Navigating the Balance Sheet of Artificial Intelligence – Unearthing the gains and gaps in accounting

Alejandro Contreras-Hernandez, California State University Dominguez Hill  
Meghna Singhvi, California State University Dominguez Hill  
Vishal Munsif,\* California State University San Bernardino

\*contact author: [vmunsif@csusb.edu](mailto:vmunsif@csusb.edu)

2) The Impact of Semi-Annual Audits on Financial Reporting Quality and Audit Fees: Evidence from Taiwan-registered Foreign Firms

Tian Tian\*, California State University San Bernardino

\*contact author: [tian.tian@csusb.edu](mailto:tian.tian@csusb.edu)

3) Thinking Like a Non-Pro

Hang Pei\*, California State University San Bernardino

\*contact author: [hang.pei@csusb.edu](mailto:hang.pei@csusb.edu)

## **The 3<sup>rd</sup> Paper Presentation Session, 1:40 pm – 3:10 pm**

Session Chair: Taewon Yang

Zoom link: <https://csusb.zoom.us/j/89694491235>

1) The implications of goodwill impairment during different business cycles

Brandon Byunghwan Lee\*, Indiana University Northwest

\*contact author: [byulee@iu.edu](mailto:byulee@iu.edu)

2) Bridging from Student Loans to Retirement

Maria Melecio\*, California State University San Bernardino

\*contact author: [maria.melecio@csusb.edu](mailto:maria.melecio@csusb.edu)

3) Enhancing Access Control Mechanism Through Ontological Modeling

Ruting Bai, California State University San Bernardino

Joon Son\*, California State University San Bernardino

\*contact author: [json@csusb.edu](mailto:json@csusb.edu)

# ***ABSTRACTS***

## **IMPACT OF EXECUTIVE COMPENSATION ON AGENCY COSTS IN INDUSTRIAL PUBLIC COMPANIES**

Ta Thu Phuong\*, National Economics University, Vietnam  
Tran Phi Long, National Economics University, Vietnam  
Nguyen Van Anh, National Economics University, Vietnam  
Dam Khanh Chi, National Economics University, Vietnam  
Le Quynh Chi, National Economics University, Vietnam  
Pham Huong Giang, National Economics University, Vietnam  
Nguyen Thi Minh Nguyet, National Economics University, Vietnam

Abstract.

In the field of corporate governance, understanding and managing agency costs is an important part of ensuring effective company operations. In this study, we focus on the impact of CEO compensation on agency costs within companies listed in VietNam. Our research sample includes 165 companies in Vietnam in the period from 2013 to 2022 with Stata software. Using Hausman test and Breusch Pagan Lagrangian Multiplier test, the REM is appropriate to analyze the result. The result shows that managerial compensation has a positive relationship with agency costs.

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## **Lead and Lag Relationships in Cross-Listed Shares Bid-Ask Prices: Evidence From U.S. ADR Time Series**

David L. Senteney\*, California State University San Bernardino  
and Professor Emeritus School of Accountancy Ohio University

Taewon Yang, California State University San Bernardino

**Abstract:** This study examines the time series relationship between the underlying equity and U.S. listed ADR share bid and ask price spread for non-U.S. firms having ADR shares listed on the major U.S. stock exchanges. Accordingly, we investigate bivariate-time series of home country equity share and U.S. exchange listed ADR bid and ask price spreads appealing to Granger Causality in making inferences about directional feedback in attenuation of multi-asset price discovery market processes. Our results indicate that significant lead and lag relationships exist between home country equity and U.S. listed ADR share bid and ask price spreads indicative of information transfer dynamics and Granger Causality tests significant bidirectional lead and lag relationships. Our intuition suggests that the direction of lead and lag relationships if may depend on home country institutional factors such as property rights, government integrity, and government fiscal health, as well as macroeconomic factors such as tariffs, tax rates, and government expenditures as a percentage of GNP. In a second stage analyses, we investigate the association of underlying equity-ADR bid and ask price spreads series with home country institutional and macroeconomic factors.

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## **Local Bias, Re-election Incentive, and Public Pension Funds**

Hongxian Zhang\*, Missouri University of Science and Technology

Maggie Hao, University of Houston-Clear Lake

Kevin Guo, California State University San Bernardino

Steve Liu, The University of Rhode Island

### **Abstract**

We examine the influence of gubernatorial re-election incentive and political factors on the US public pension funds. We find that pension fund managers under re-election-eligible governors tend to reduce local bias (the overweighting of home-state investment); a one standard deviation increase in re-election incentive is associated with an approximate 10 percent decrease in local bias, and this relation is robust to state-level and pension-level fixed effects. This local bias reduction cannot be explained by governance-related variables or political affiliation variables. In addition, we find that the relative performances between local pension holdings versus non-local pension (or local non-pension holdings) is better when the gubernatorial re-election incentive is present compared to when it is not, suggesting that pension fund managers tend to make suboptimal investment decisions with regard to local stocks without gubernatorial re-election incentives. Our study suggests that re-election incentive helps promote a favorable investment environment with higher returns and lower investment expenses.

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## **Navigating the Balance Sheet of Artificial Intelligence – Unearthing the gains and gaps in accounting**

Alejandro Contreras-Hernandez, California State University Dominguez Hill

Meghna Singhvi, California State University Dominguez Hill

Vishal Munsif,\* California State University San Bernardino

### **Abstract**

This paper delves into the expansive terrain of Artificial Intelligence (AI) in the domain of accounting, meticulously examining its multifaceted impacts, advantages, and drawbacks. As AI continues to undergo rapid evolution and integration across diverse industries, its role within the accounting sector warrants a critical evaluation. The study offers a comprehensive elucidation of AI, delineating its significance in the realm of accounting, and conducts a thorough exploration of the benefits and limitations entwined with its application. By scrutinizing the nuanced interplay between AI and accounting, this research aims to provide a detailed understanding of the transformative effects and challenges brought about by AI technologies in financial practices. The analysis presented in this paper not only underscores the potentials that AI affords to accounting processes but also elucidates the intricacies and potential pitfalls that necessitate vigilant consideration for its effective and responsible utilization in the accounting domain.

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## **The Impact of Semi-Annual Audits on Financial Reporting Quality and Audit Fees: Evidence from Taiwan-registered Foreign Firms**

Tian Tian\*, California State University San Bernardino

### **Abstract**

This study investigates the consequences of recent regulatory amendments by the Taiwan Financial Supervisory Commission, specifically focusing on KY firms, which are foreign-registered Taiwanese companies. The amendment mandates audits for their semi-annual financial reports instead of reviews. The research spans four years surrounding the amendment, analyzing KY firms subject to the new regulation and non-KY firms continuing with semi-annual reviews. Our findings reveal that the regulatory amendment does not significantly enhance the annual financial reporting quality of KY firms. Despite an observed increase in audit fees for KY firms post-amendment, there is no noticeable reduction in audit report lag. These results collectively raise questions about the need for regulatory change, as KY firms incur higher audit fees without observable improvements in audit outcomes, measured by financial reporting quality and audit efficiency.

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## **Thinking Like a Non-Pro**

Hang Pei\*, California State University San Bernardino

### **Abstract**

In this study, I evaluate trading strategies from a retail investor's perspective. One of the challenges facing a retail investor is the lack of high-quality data. Luckily, this problem is mitigated with advancement of technology. APIs for popular data providers such as Yahoo Finance and Google now enable retail investors to access firm fundamentals, historic stock prices, analyst forecasts, and other important financial variables. In addition, SEC mandates all 10-K and 10-Q financial reports to be distributed with inline XBRL which is machine readable and may help disseminate financial information. Finally, popular online brokerages now enable investors to trade commission free and with fractional shares—both helps retail investors to build a portfolio with limited resources. The trading strategies are selected on the easiness to adopt and past accounting and finance literature. In specific, I evaluate 1) a trading strategy based on Post-Earnings-Announcement-Drift, 2) fundamental analysis using linear regression with limited Balance Sheet and Income Statement variables from Yahoo Finance, 3) fundamental analysis with financial variables extracted from XBRL 10-K and 10-Q reports, and 4) fundamental analysis with machine learning models.

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## **The Impact of Cosmetic and Beauty Campaigns on Women's Mentality**

Allison Enriquez, California State University San Bernardino  
Sung-Hee Wendy Paik\*, California State University, San Bernardino,  
Young Eun Moon, Arizona State University

### **Abstract**

The primary aim of this research is to investigate the impact of modern beauty and cosmetic marketing campaigns and advertisements on the emotional and mental well-being of women. Across three studies, participants were presented with various advertisements related to cosmetics and beauty standards. These ads were classified as either promoting “positive beauty/real beauty” or instigating “guilt-inducing/pressurized beauty ideals,” revealing the underlying issues women encounter upon repeated exposure to beauty-focused advertisements. Studies 1A and 1B targeted college-aged, cis-gendered females (aged 18-25) in the U.S., assessing their perceptions, attitudes, and emotional responses towards two distinct types of ads. The results indicated that the positive (vs. negative) effect of real beauty ads (vs. guilt-inducing ads) on confidence (vs. feeling of insecurity) is stronger for ads featuring the body compared to the face. In Study 2, these findings were replicated, demonstrating that confidence and feelings of insecurity mediate individuals' attitudes towards these advertisements. Our research enhances comprehension of the psychological challenges women face in the presence of pressurized beauty ideals and suggests ways in which beauty/cosmetic brands can redefine societal perceptions of women's appearance.

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## Unlocking the Game: The Use of Second Screen by Deaf and Hard of Hearing Sports Fans

Ari Kim\*, California State University, San Bernardino  
Moonhoon Choi, California State University, San Bernardino  
Haakon Brown, California State University, San Bernardino  
Chanho Song, California State University, San Bernardino

The second screening refers to the practice of using an additional electronic device while watching TV, a phenomenon known as media multitasking. In the realm of sports, this practice has become quite common over the past decade, prompting prior research to examine its impact on sports media consumption behaviors (Cunningham & Easton, 2017). For the Deaf and hard-of-hearing (DHH) population, technology offers the potential to overcome limitations in accessing information (Kaye, 2000). Mobile devices, for instance, provide accessible communication features in their daily lives, including their media consumption as sports fans. However, the current understanding of second screening has overlooked how DHH sports media consumers use the second screen. Therefore, this study aims to investigate the second-screen use of DHH sports consumers by addressing two primary questions: (a) What motivates DHH sports consumers to engage with the second screen, and (b) What obstacles or constraints do they encounter while second screening?

Our theoretical framework for this study is based on niche theory, which suggests that a new medium competes with traditional media by offering additional gratification opportunities that are not currently provided by existing options (Dimmick, 2003). In line with Cunningham & Easton's (2015) approach, which views the second screen as a companion device used to complement the first screen (i.e., television), we analyze whether second screening can enhance the viewing experience of DHH sports fans when they watch televised sports events.

We employ an exploratory qualitative approach to emphasize the perspectives of DHH individuals in our research (Denzin, 2017). Using purposive and snowball sampling methods, we recruited DHH individuals who regularly watch sports on television from a U.S. university designed to accommodate DHH students. Ten one-on-one in-depth interviews are conducted as part of an ongoing and reflective process, encouraging dialogical engagement between researchers and participants. These interviews were transcribed verbatim, and we are currently employing critical interpretive analysis to construct themes from the data.

Our initial findings include two themes as a motivation for second screen use – *social relationship* and *information seeking*, and two themes for mixed effect of visual cues – *caption as ancillary data* and *limited access to visual cues in a second screening environment*. The second screening, in general, can enhance DHH's viewing experience by providing complementary functions. The second screening lives up to their expectations, as it fulfills their desire for social engagement and connection with other fans while watching televised sports events. On the other hand, DHH sports fans often encounter increased information loss when using a second screen. Due to their limited access to auditory information (i.e., sportscaster's commentary), DHH media consumers heavily rely on visual cues (i.e., on-screen scenes and subtitles). Unfortunately, the use of a second screen can sometimes block these crucial visual cues, leading to a less satisfying viewing experience.

From a theoretical perspective, this study contributes to the foundational knowledge regarding the motivations and constraints faced by deaf and hard-of-hearing sports fans when using second

screens to consume live televised sports events. Practically, our research will provide insights to sports media and marketing practitioners on how to better develop a more diverse and inclusive media landscape for underrepresented sports media consumers.

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## **The Impact of Formal Communication Types Perceived by Caregivers in Elderly Care Facilities on Service Quality – Verification on the Mediating Effect of Job Satisfaction**

Kyung Hwa, Yoo\*, Hyupsung University, Republic of Korea,  
Won Woo Shin, Hyupsung University, Republic of Korea

### **Abstract**

This paper investigates the impact of formal communication types perceived by caregivers working in elderly care facilities on service quality. It verifies the mediating effect of Job Satisfaction in the relationship between formal communication types and service quality. The research method involved targeting 405 caregivers working in 27 elderly care facilities in South Korea and analyzing the data using the statistical program SPSS. This study has found the role of job satisfaction as a mediator in the correlation between formal communication types and service quality in the elderly welfare sector, particularly in instances where inadequate formal communication types are prevalent. Based on the results of this research, new recommendations will be provided regarding the formal communication strategies aimed at improving service quality within the elderly care facilities, along with policy and practical suggestions to enhance job satisfaction.

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## **The implications of goodwill impairment during different business cycles**

Brandon Byunghwan Lee\*, Indiana University Northwest

### Abstract

The frequency and the magnitude of goodwill impairments will differ in different business cycles. That is, I expect that during the contraction business cycle, firms will have more occurrences of goodwill impairment and higher amounts of it compared to the expansion business cycle, because the business environment will be harsher during the former period compared to the latter one. Goodwill arises in a business combination when the amount paid is more than the fair value of the specifically identifiable net assets acquired. A goodwill impairment loss is a subsequent event after goodwill recognition. A goodwill impairment loss, if any, shall be measured as the amount by which the carrying amount of an entity (or a reporting unit) including goodwill exceeds its fair value ((ASC (Accounting Standard Codification) 350-20-35-73). Literature shows that in the contraction business cycle, firms experience lower financial performance in general including lower net income and stock returns compared to the expansion business cycle. I conjecture that such patterns will occur in goodwill impairments. I gathered data over a twenty-year period from 2003 to 2022 from Compustat North America database. Based on the NBER (National Bureau of Economic Research) Business Cycle Dating Committee's announcements (<https://www.nber.org/research/business-cycle-dating>), I found that this time frame included two periods of contraction and three periods of expansion before and after these contractions. As expected, firms will have more occurrences of goodwill impairment and higher amounts of it during the contraction business cycle compared to the expansion business cycle in this sample period.

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## **Bridging from Student Loans to Retirement**

Maria Melecio, California State University San Bernardino

### **Abstract**

The current Biden-Harris Administration and Congress created a quasi-relief for individuals, who have student loan debt. The Administration introduced a new income-driven repayment plan called SAVE or Saving on a Valuable Education Plan. This new student loan repayment plan takes into consideration an individual's income and family size to determine student loan payment. Some borrowers might have \$0 monthly student loan payments. Also, Congress passed the Secured 2.0 Act, and some pieces of the legislature came into effect this year. This piece of legislature is important because it would help student loan borrowers, who have not been able to save for retirement. These individuals are not accumulating assets for retirement because they have high amounts of student loan debt. This legislature requires that your employer have a qualified retirement account in place for their employees to participate. Secondly, the employee must meet eligibility rules to be able to participate in their employer's qualified retirement plan. The employee needs to be making qualified student loan monthly payments to qualify for this new piece of legislation. As a result, the employer would only match if the employee paid student loans, which there are limitations on the matching amount. This is optional and provides the employer with flexibility. Lastly, if an employer cannot amend their retirement plan. There are different loopholes that employers can take to help retain young or existing talent at their firm; therefore, employees might be able to avoid student loan debt. Another important feature of the Secure 2.0 Act is the new rollover option from 529 plans to a Roth IRA, which will help the beneficiary save for retirement.

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## **Enhancing Access Control Mechanism Through Ontological Modeling**

Ruting Bai, California State University San Bernardino  
Joon Son\*, California State University San Bernardino

### **Abstract**

Access control is essential for protecting sensitive data and preventing unauthorized manipulation of resources. Various frameworks have been developed to formally model access control policies, enabling logical inferences and checks for inconsistencies. This study introduces an ontological approach to construct a formal specification of a critical aspect of access control. We present a methodology that utilizes this ontological approach to encapsulate the semantics of a key access control policy, Multi-Level Security (MLS), including its concepts, properties, relationships, and entities. Our framework not only facilitates the representation of the access control knowledge domains but also supports reasoning about access-control decisions based on MLS criteria. Furthermore, we explore the potential applications of our framework, demonstrating its versatility and effectiveness in enhancing access control mechanisms.

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## **Effect of Firm Characteristics on Bond Borrowing Costs with Adoption of GASB Statement 68: California case**

John J. Jin\*, California State University-San Bernardino  
K. J. Lee, University of Maryland-Eastern Shore

### **Abstract**

Governmental Accounting Standards Board Statement 68 (the statement 68) requires all governmental entities which provide defined benefit pension plan through cost-sharing plans to disclose entity-specific net pension liability and pension expense. Prior to the adoption of the statement, only cost-saving plan wide net pension liability and pension expense were available.

The objective of this study is to examine the effect of these entity-specific net pension liability and expense on the bond borrowing costs of the reporting entity. To examine this issue, two hypotheses are developed as follows. H1: bond borrowing costs of the entities reporting higher net pension liability than the plan wide average net pension liability will increase with the adoption of the statement 68. H2: bond borrowing costs of the entities reporting higher pension expense than the plan wide average pension expense will increase with the adoption of the statement 68.

The samples are municipal bonds issued by governmental entities which provide defined benefits pensions through cost sharing plans in the state of California from 2013 through 2016. There are two cost sharing pension plans in California. Those are California Public Employees' Retirement System (CALPERS) and California State Teachers' Retirement System (CALSTRS).

The final sample consists of 395 municipal bonds issued by 98 governmental entities in California.

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## **Forming an Interface between Business Owners and Service Users using an Artificial Intelligence Learning Model**

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### **Abstract**

In this paper, we present generative AI using everyday computers to not only perform efficient operational tasks for business owners or operators but also to design computer-centric databases and computer interfaces for future consumer-oriented services. In particular, as the development of interactive computer software for small and medium-sized businesses is attracting attention, it is important to know what impact business stakeholders, that is, owners and consumers, have on the types of services they use by applying general computer technology.

As the types of services provided by business-oriented business owners are transferred to computers, we are aware of the impact that emerging generative AI will have on business consumers, and at the same time, we feel the need to provide it efficiently. We discuss the ideal functional characteristics for companies and consumers as the latest technology becomes a trend in business while providing the convenience of use.

In this paper, we present a computer software application design that is more efficient while maintaining a user-friendly interface as generative AI is expanding and centered on computers. As generative AI moves from conversational to multimodal, from conversational to video and audio, technical and emotional discussions between business owners and service users are driven by statistical analysis and future business trends (e.g. design parameters, primary keys, access times, etc.) .

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## **Revealing Students' Perceptions on Rehearsal and Testing in An Online Education Setting, Evidence from Students in An URM Serving University.**

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### **ABSTRACT**

In this exploratory study, we focus on investigating students' perceptions of rehearsal and testing in an online education setting. Data for the study was gathered from Information & Decision Sciences (IDS) students in an Underrepresented Minority (URM) serving University. Responses from 136 participants were received and analyzed. Compared with in-person exams, the majority of students prefer taking exams online. Also, most of them believe online exams are at the same fairness and difficulty level, they require similar preparation time, and can provide similar reflections of their learning. However, most of the students do claim that they feel less anxious and less pressure when taking the exam online, and this seems to be the main perceived advantage of online exams. In relation to rehearsal, while the results reveal that both required and optional study activities do help the students learn the courses, the students also point out automatically graded practice problems, along with practice quizzes and instructor-created study guides helped them a lot. The feedback from the participants helped us depict a thorough and valuable picture to see what students are expecting and demanding in an online setting, when assessing activities were provided to assess their learning. The study sheds light on the students' perspectives about online exams and also expands the literature by investigating the rehearsal aspect for preparing for the online exams

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## **Post-COVID Student and Faculty Perceptions of Online Computing Labs: Better Targeted, Better Perceptions, but Still Need Improvement**

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### Abstract

In many disciplines, the growth of online courses was propelled by the COVID-19 pandemic, but this trend moderated as health concerns receded. Before the pandemic, computer science-related disciplines were less keen on online labs because of their inherently hands-on nature. This study presents a comparative analysis of students' and faculty's perceptions towards online labs in three computing-related disciplines a year after the pandemic. Through a survey with 769 students and 20 faculty responses, we found students were overall positive about their online lab experience – as were faculty. Students and instructors both agree that 1) online lab courses are being taught effectively, and 2) it is crucial to continue investing in technology infrastructure to enhance the quality and accessibility of both online and in-person labs. However, students and instructors disagree on two issues: 1) teamwork for lab activities and assignments (i.e., faculty tended to have a more optimistic view of online collaborative activities); and 2) modality for lab sessions (i.e., student preferences were evenly split between synchronous and asynchronous labs while faculty mostly preferred synchronous online labs). Faculty appear more optimistic about the effectiveness of online labs but show heightened concern regarding technological disruptions. Notably, all comments from students asserted the importance of having recorded demonstrations, even when a synchronous demonstration may have been provided. Utilizing recordings and making them available is an example of a best practice worth promoting despite the added effort for faculty.

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## **Hispanic-Serving Institutions as Catalysts for Belonging and Community in Online STEM Education**

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Existing literature posits that learning is a social endeavor, and that a sense of belonging underlies a number of positive academic outcomes from graduation rates to student satisfaction. Within this space, Hispanic-Serving Institutions (HSIs) are noted as catalysts for belonging for Latinx students. Accelerated by the COVID-19 pandemic, however, course offerings have increasingly moved online, raising the question of how belonging manifests in the online setting. Guided by the literature in social constructivism, this study explores the sense of belonging and community of STEM students, specifically taking online courses, at a mid-size HSI in a large metropolitan area. Study findings indicate that traditionally underrepresented students feel a stronger sense of belonging in STEM online education, as evidenced by various indicators. The role of HSIs in fostering this sense of belonging is discussed, along with a comparison of student belonging across several categories.

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