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Redefining the Path to CPA Licensure

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Throughout its history, the American Institute of Certified Public Accountants (AICPA) has aimed to establish educational standards that prepare individuals to enter the Certified Public Accountant (CPA) profession competently. The organization has long maintained that the knowledge required for effective CPA practice continues to expand as accounting rules grow more complex. Because this body of knowledge exceeds what can typically be covered in a standard bachelor's degree program, the AICPA previously adopted a "150-hour rule," which required CPA candidates to complete 150 credit hours of college coursework to be eligible for licensure. However, this pathway to CPA licensure has fallen under pressure over the last several years as the field faces a shrinking talent pool, waning student interest, and demand for talent that far exceeds its supply. Many critics argue that the 150-hour benchmark does not meaningfully enhance candidate performance and instead functions solely as a barrier to entry for potential CPAs, without any corresponding improvement in candidate quality. As a result, numerous state legislatures and boards of accountancy have begun eliminating or providing alternatives to the 150-hour college credit hour rule. The momentum behind these changes is set to reshape a largely uniform U.S. CPA licensure system that has remained consistent for decades. This paper explores today's CPA licensure framework and analyzes the growing push among states to revise and scale back components of the long-standing model.

Anti-CSR as a Nonmarket Strategy: Managing Legitimacy Exposure in Polarized Stakeholder Environments

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In increasingly polarized stakeholder environments, corporate social responsibility (CSR) initiatives intended to signal legitimacy can generate asymmetric reputational risk as stakeholder interpretations diverge from managerial intent. This paper introduces Anti-CSR as an adaptive nonmarket strategy in which firms deliberately reduce, retract, or constrain the visibility of expressive CSR activities in order to manage legitimacy exposure rather than abandon responsibility. Drawing on stakeholder theory and nonmarket strategy, Anti-CSR is conceptualized as a contingent response to interpretive volatility, emphasizing strategic silence, selective retrenchment, and audience-specific attenuation of CSR signaling. Using illustrative examples from consumer-facing industries, the paper develops a typology of Anti-CSR behaviors and identifies boundary conditions under which reduced CSR visibility may be strategically rational. The framework reframes CSR retrenchment not as an ethical failure or organizational regression, but as a purposeful legitimacy-management strategy under conditions of heightened stakeholder polarization.

Institutionalizing Cloud Data Governance in the Business Intelligence Curriculum

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The growth of rapid cloud adoption and the maturity of Generative AI (GenAI) has rendered traditional Business Intelligence (BI) curricula based on low-fidelity tools like Excel and Access inadequate. This study proposes a science-driven model for curriculum transformation. We introduce a high-fidelity, Scenario-Based Learning (SBL) model designed to shift the pedagogical focus from query writing to Cloud Data Analytics and Governance. We hypothesize that this SBL intervention will significantly improve students' measurable strategic decision-making ability in critical areas, including FinOps and security and improve overall engagement in the material. Furthermore, the study aims to validate the Cloud-Curriculum Fit (C-Fit) model (H2), providing a transferable blueprint for institutionalizing complex cloud competencies globally.

Community Engagement, Low Cost – High Return

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Athletics serve as a powerful platform for community engagement by creating shared experiences that connect institutions with their surrounding communities. This paper examines the role of the Game Ball presentation as a strategic initiative to strengthen community relationships while supporting faculty excellence and institutional visibility. By recognizing community members, organizations, and partners before athletic events, the Game Ball presentation fosters a sense of inclusion, appreciation, and mutual support. This practice highlights the university's commitment to collaboration, civic engagement, and experiential learning beyond the classroom. Engaging the community through athletic ceremonies enhances the game-day experience, promotes positive institutional identity, and provides faculty and staff opportunities to connect academic values with public recognition. Ultimately, the Game Ball presentation demonstrates how athletics can be leveraged as an intentional tool for community engagement, reinforcing faculty excellence through meaningful outreach and shared institutional pride.

Examination of Business School Faculty Compensation: Benchmarking CUPA-HR vs. AACSB Salary Data

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Understanding how business school faculty are compensated is a critical part of maintaining competitive, fair, and sustainable hiring and retention practices. Many institutions rely on salary benchmarking tools to help guide these decisions, with CUPA-HR (College and University Professional Association for Human Resources) and AACSB (Association to Advance Collegiate Schools of Business) being two of the most commonly used sources. While both offer valuable data, they differ in scope, focus, and methodology, which can lead to confusion or inconsistency when used for benchmarking faculty salaries. In an environment where faculty recruitment and retention pressures are intensifying, particularly in high-demand business disciplines, the need for precise and contextually relevant benchmarking has never been greater. Salary data not only influences hiring competitiveness but also shapes long-term strategies for equity, diversity, and institutional reputation.

This article examines how salary data from CUPA-HR and AACSB compare, with a specific focus on business school faculty. Our goal is to better understand the differences between these two sources and explore how each can be effectively used to benchmark faculty compensation. By analyzing how the data sets report salaries across variables such as rank, discipline, and institution type, we aim to offer practical guidance on when and how each source can be used reliably for salary analysis.

CUPA-HR collects data across all academic disciplines and institution types, offering a broad view of faculty compensation in higher education. AACSB, on the other hand, focuses solely on business schools, which allows for more detailed insights within that specific area but with a narrower scope. Bridging these two perspectives provides an opportunity to evaluate not only differences in salary structures but also differences in reporting conventions, data granularity, and intended audiences. By comparing how each dataset structures and contextualizes compensation information, we can assess whether these tools complement or contradict one another in practice.

The analysis seeks to answer key questions: Do these datasets tell the same story about business faculty pay? Where do they align, and where do they differ? And how do those differences affect their usefulness in real-world decision-making around salaries? The study also explores how each data source meets the needs of different stakeholders. For

example, AACSB's business-specific focus might make it more relevant for deans and department chairs, while CUPA-HR's broader coverage could be more useful for HR departments conducting cross-discipline comparisons. Our analysis focuses on understanding not only the reported salaries but also the institutional and methodological context that drives them.

The ultimate goal of this article is to determine if, when, and how CUPA-HR and AACSB data can be used interchangeably or side by side. Understanding their level of comparability helps ensure that salary benchmarking is both accurate and appropriate for the context in which it is used, supporting equitable, evidence-based decision-making across business schools and colleges.

COCA-COLA Space Science Center Economic Impact Study Columbus, GA

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This study evaluates the impact of the Coca-Cola Space Science Center (CCSSC) in Columbus, Georgia, through four complementary perspectives that together capture its economic, educational, and strategic significance. First, it assesses the CCSSC's monetary impact on the regional economy by estimating how its ongoing operations and expenditures support employment, labor income, and economic activity in the Columbus, Georgia–Alabama Metropolitan Statistical Area, using a conservative framework that excludes visitor-related tourism spending. Second, the study presents quantitative evidence from student and teacher surveys to examine short-term educational outcomes, including students' interest and engagement among MCSD fourth-, fifth-, and sixth-grade participants and teachers' assessments of alignment with the Georgia Standards of Excellence. Third, it draws on qualitative testimonies from educators, community leaders, and former participants to illustrate plausible educational and career pathways shaped by early exposure to hands-on space and STEM programming. Finally, the analysis situates these findings within a broader context of national security and technological competitiveness, emphasizing the importance of early STEM engagement in sustaining the long-term workforce pipeline required for U.S. leadership in aerospace, defense, and advanced technologies amid intensifying global competition.

Cultural Frames and Entrepreneurial Intentions: The Role of Romanticized Poverty and Wealth-Building Orientation in HBCU Students

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This paper adopts an interdisciplinary lens to examine how the romanticization of poverty in Black cultural narratives may shape entrepreneurial orientations among students at Historically Black Colleges and Universities (HBCUs). We introduce the construct of Romanticization of Poverty (RP), defined as the framing of struggle as virtuous, dignifying, and identity-affirming, and argue that RP helps to sustain a “hustle culture” that glorifies immediate, short-term, cash generating ventures over sustained, wealth-building pathways traditionally associated with entrepreneurship.

Drawing on anthropological theories of culture, value, and embeddedness, we conceptualize entrepreneurship as a culturally situated practice in which identity, community, and narratives of survival intersect with economic behavior. Through this lens, we propose that RP operates as a cultural antecedent to entrepreneurial intention, influencing how students at HBCUs internalize, interpret, and enact entrepreneurship. Specifically, we theorize two distinct orientations that may emerge: a hustle orientation, focused on short-term gains and income fluidity, and a wealth building orientation, centered on long-term asset accumulation and intergenerational wealth.

The paper outlines a proposed multi-site study involving several HBCUs (Hampton University, North Carolina Central University, and Morehouse College). The research will develop and validate an original RP scale and test its relationship to students’ entrepreneurial intentions through these two orientations. The project aims to illuminate how RP functions as a shared cultural logic that both motivates and constrains entrepreneurial pathways.

Conceptually, this work advances an anthropologically informed understanding of entrepreneurship that foregrounds culture as an explanatory variable rather than a backdrop. It argues that systemic inequities and collective cultural narratives play an active role in shaping entrepreneurial identity formation and opportunity perception. By situating entrepreneurship within the lived realities of Black communities, this project

bridges insights from entrepreneurship, sociology, and anthropology to better explain how cultural frames influence entrepreneurial ecosystems.

The paper makes two main contributions. First, it introduces and positions RP as a novel construct that links cultural identity and economic behavior, expanding the vocabulary of entrepreneurship research to include moral and affective meanings of poverty and resilience. Second, it presents a research agenda for empirically testing how these cultural narratives translate into distinct entrepreneurial orientations with differing implications for sustainable wealth creation.

This conceptual and methodological agenda has important implications for entrepreneurship education and practice. For educators and program designers, understanding RP can inform the creation of more culturally grounded entrepreneurship curricula and mentorship models within HBCUs and other minority-serving institutions. For policymakers and ecosystem builders, the project highlights the need for interventions that go beyond promoting entrepreneurship as activity, focusing instead on fostering wealth-building pathways that counteract narratives that valorize struggle without mobility.

Ultimately, this paper seeks to provoke dialogue around the cultural and identity-based dimensions of entrepreneurship and to advance interdisciplinary collaboration at the intersection of culture, equity, and enterprise.

Modern American Tariff Policy and its Implications on Domestic and Global Markets

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This paper examines the evolution and contemporary application of U.S. trade policy, focusing on the resurgence of protectionist tariffs in recent years and their consequences for domestic and global markets. Historically, U.S. trade has oscillated between high-tariff eras (e.g., 19th-century protectionism) and liberalization (post-WWII GATT/WTO frameworks), with freer trade generally correlating with economic expansion, innovation, and poverty reduction both domestically and internationally. The analysis highlights how modern tariff policies—such as broad-based levies on imports—aim to protect strategic industries and address perceived unfair practices, but often lead to higher consumer prices, supply-chain disruptions, retaliatory measures by trading partners, and reduced efficiency. Drawing on economic theory and empirical evidence, the paper argues that tariffs function as taxes on imports, ultimately burdening American consumers and businesses more than foreign producers, distorting resource allocation and slowing productivity growth. Case studies of recent "Liberation Day" tariffs and their ripple effects illustrate increased input costs (e.g., steel, components), inflationary pressures, and job losses in downstream sectors, which outweigh any short-term gains in protected industries. The discussion contrasts this with periods of lower barriers, where U.S. growth accelerated through comparative advantage, foreign investment, and export opportunities. Ultimately, the paper concludes that sustainable prosperity requires a balanced, rules-based approach prioritizing open markets over broad protectionism. Policymakers should favor targeted measures (e.g., subsidies for strategic sectors or multilateral negotiations) to address legitimate concerns without undermining the benefits of global trade that have historically driven American economic greatness.

Urban Inequality and Health: Structural Pathways from Income Disparities to Food Insecurity in Staten Island, New York

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Food insecurity and income inequality are increasingly recognized as critical urban health challenges. This paper examines how these factors shape health disparities in Staten Island, New York City's least studied borough. Using a pilot survey (N = 300) combined with spatial analysis and structural equation modeling, we analyze the pathways through which socioeconomic vulnerability, neighborhood characteristics, and food access interact to influence health outcomes.

Findings indicate that food insecurity is strongly associated with self-reported poor health, with effects mediated by both income inequality and local neighborhood conditions. The spatial analysis reveals clusters of high vulnerability and poor health outcomes, highlighting the geography of disadvantage within Staten Island. These results underscore that even within a high-income city, localized inequalities can drive significant health disparities.

By situating Staten Island within the broader debate on social determinants of health, this study demonstrates the value of integrating quantitative and spatial approaches to urban health. The findings emphasize the need for community- and policy-level interventions that address not only food access but also the underlying socioeconomic structures that perpetuate urban health inequalities.

AI, Taxes, and the Superbowl: Examining the Economic Impact of Playing in California

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This article examines the financial economics of Super Bowl participation from the perspective of individual player outcomes rather than league-level revenue generation. Recent public commentary by Esiason (Yahoo Sports, 2024) addressed popular narratives surrounding the Super Bowl; however, the financial structure of player compensation remains underexplored in mainstream discourse. The Super Bowl is the highest-grossing single event in North American sports, yet postseason bonuses are fixed under collective bargaining agreements and may not reflect marginal revenue product, injury risk, tax exposure, or opportunity cost. From a behavioral finance perspective, the analysis emphasizes how salience, overconfidence, availability bias, and loss aversion can shape player and agent decision-making when the prestige of participation is treated as a substitute for risk-adjusted financial evaluation. Drawing upon contemporary scholarship in sports economics, labor economics, taxation, and human capital theory (2020 to 2024), this article evaluates revenue allocation, principal agent distortions, state income tax implications, injury-adjusted expected value, and endorsement displacement effects. The analysis demonstrates that for certain categories of players, particularly mid-tier veterans and rotational contributors, the expected financial benefit of Super Bowl participation may be materially lower than public perception suggests and may become negative once tax frictions and injury-related downside risk are priced into the expected value. Finally, the article discusses an AI angle, specifically how machine learning based injury risk forecasting and contract analytics can support more disciplined scenario analysis for players and agents by translating narrative driven incentives into probabilistic cash flow outcomes. Implications for revenue-sharing reform, contract design, player insurance, and risk-adjusted compensation structures are discussed.

The Evolution of Artificial Intelligence in Human Resources: A Four-Stage Systems Framework

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As artificial intelligence (AI) becomes increasingly embedded in organizational processes, the human resource (HR) function faces a unique transformation in how work, decision-making, and strategy are conceived and executed. This presentation introduces a four-step, systems-based model that conceptualizes the evolutionary integration of AI into the HR function, moving beyond task automation toward a strategic partnership. The first stage, Awakening, represents initial exposure to AI, where technologies are adopted as tools to enhance efficiency and support basic HR tasks. The second stage, Collaboration, positions AI as an assistant, augmenting human judgment through data analysis, pattern recognition, and decision support. In the third stage, Empowerment, AI functions as a co-strategist, actively shaping HR strategy, workforce planning, and organizational design. The final stage, Symbiosis, envisions AI as a true partner within the HR system—an emergent and still-undefined relationship characterized by mutual adaptation and shared agency. By framing AI integration as a developmental progression rather than a singular technological shift, this model provides a structured lens for understanding current capabilities, anticipating future possibilities, and navigating the ethical, strategic, and human implications of AI-enabled HR systems.

The Guys on the Corner that Make You Feel Safe

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This case focuses on investment adviser fraud and provides a more in-depth study than is typically included in a forensic accounting and/or finance course. Students evaluate a real-life case where purported investment advisers were charged and pleaded guilty to wire fraud, investment fraud, and investment adviser fraud. The case objectives are to enlighten accounting and finance students about the responsibilities and credentialing of financial advisers, with a focus on identifying legitimate investment advisers. Students identify red flags of Ponzi-type schemes, such as those committed by Jim and Darrell, the guys on the corner who make you feel safe. Finally, students identify prevention and detection methods for the types of fraud revealed in the case.

Organizational Transformation Through AI: The Individual Experience

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This presentation explores organizational transformation driven by artificial intelligence from the perspective of individual employees, emphasizing how technological change is experienced, interpreted, and navigated at the personal level. As AI reshapes workflows, decision-making processes, and role expectations, individuals are often required to adapt their skills, professional identities, and perceptions of work. Drawing on organizational change theory and contemporary examples, the discussion examines how employees respond to AI-enabled transformation through sensemaking, learning, and adaptation, as well as the challenges associated with uncertainty, resistance, and ethical concerns. By centering the individual experience, this presentation highlights the human dimensions of AI-driven change and underscores the importance of aligning technological innovation with employee engagement, support, and development to achieve sustainable organizational transformation.

The Financing Behavior of Global Firms During the Recovery Period

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This study examines the capital structure of global firms during the recovery period after the major financial crisis in 2007. The is evidence that the economic condition after the crisis has caused firms to change their financing behavior. Some factors those influence management's decision to finance from international debt and equity markets during the normal economic condition are shown insignificant during the recovery period.

Student Participation in the Volunteer Income Tax Assistance (VITA) Program and the Impact of Practicing Due Diligence in Experiential Learning Environments

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Purpose and Significance

The Volunteer Income Tax Assistance (VITA) program provides free tax preparation services to underserved communities while offering accounting and business students a structured experiential learning environment. A central professional competency emphasized within VITA is the practice of due diligence, which includes accurate data verification, adherence to IRS compliance standards, ethical decision-making, and careful documentation of taxpayer information. Although experiential learning research demonstrates that participation in VITA enhances technical knowledge and professional confidence, limited empirical evidence examines how the active practice of due diligence within this setting shapes student learning, responsibility, and long-term professional behavior. This study sought to investigate how engagement in due diligence activities during VITA participation influences students' professional development, ethical awareness, and commitment to quality tax preparation.

Research Objectives

The primary purpose of this research was to evaluate the relationship between student VITA participation and the development of due diligence competencies. Specifically, the study aimed to: assess how practicing due diligence procedures affects student confidence in preparing accurate tax returns, examine whether structured verification and compliance activities strengthen ethical awareness and professional responsibility and determine the extent to which due diligence experiences influence student perceptions of career readiness and commitment to accounting or tax-related professions, and explore student reflections on challenges encountered when applying due diligence standards in real client interactions.

Methodology

The study will utilize a mixed-methods design combining quantitative and qualitative data collection. Quantitative data was gathered through survey instruments administered to current and former student VITA volunteers, incorporating Likert-scale measures related to confidence, ethical responsibility, procedural accuracy, and perceived learning

outcomes associated with due diligence practices. Statistical analyses, including descriptive statistics and correlation analysis, were used to evaluate relationships among variables. Qualitative data was obtained through open-ended survey responses or semi-structured interviews, allowing students to describe real-world scenarios in which due diligence influenced decision-making, error prevention, or client communication. Participants included undergraduate and graduate students in accounting or business programs who have completed VITA certification and service requirements.

Results of the Study

The results of the study indicate active engagement in due diligence practices within the VITA program is positively associated with multiple dimensions of student professional development. Students who consistently perform verification procedures, diagnostic reviews, and compliance checks were likely to report greater confidence in preparing accurate tax returns, heightened ethical awareness, and a stronger sense of professional responsibility. Repeated exposure to due diligence activities also contribute to improved attention to detail, enhanced error-prevention skills, and more effective client communication during taxpayer interviews. Additionally, students with higher levels of participation or advanced certification demonstrated stronger gains in career readiness and professional identity formation, suggesting that structured experiential learning grounded in compliance and accountability meaningfully prepares students for future roles in accounting and tax practice. Collectively, these results would support the intentional integration of due diligence training within accounting curricula and VITA program design to strengthen both educational outcomes and community service quality.

Advancing Workplace Disability Inclusion Through Micro-Training Interventions: The Case of Epilepsy

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People with disabilities represent 16% of the global population (WHO, 2023). Despite legislation and societal change, people with disabilities (PWD) continue to experience significant barriers to inclusion which limit their ability to work and live meaningful lives. Workplace inclusion attempts often fail not from a lack of good intent, but from employees' ignorance and fears of getting something wrong. With regard to epilepsy, when colleagues and managers don't know how to respond during a seizure or what accommodations they can offer, avoidance becomes the default, undermining inclusion despite good intentions.

This study examines the potential for micro-training to reduce knowledge-based barriers to inclusion by education for a particular group of PWD, people with epilepsy (PWE). Affecting over 3 million people in the United States and 50 million worldwide, epilepsy is one of the most common neurological disorders. (CDC, 2024). PWE consistently face high rates of unemployment and underemployment, not necessarily because of the condition itself but due to stigma, misconceptions, and lack of workplace support (Cui et al., 2015; West et al., 2006). Research demonstrates that employers and coworkers harbor unfounded concerns about safety, productivity, and reliability, making these fears a greater barrier than seizures themselves (Jacoby et al., 2005; Gibson et al., 2017). We propose three hypotheses.

H1: Micro-training will increase employees' readiness to respond effectively during workplace seizures.

H2: Micro-training will produce measurable knowledge gains.

H3: Micro-training will enable managers to identify practical, implementable workplace accommodations for employees with epilepsy.

This study examined the impact of micro training to increase knowledge of epilepsy on 139 participants' readiness to support PWE and provide appropriate accommodations at work. Micro training delivers short bursts of information to learners in bite sized content that is easy to absorb. The results of the study reveal that micro-training effectively converts uncertainty into capability. Before training, one-third of respondents felt helpless imagining a seizure situation, which is an emotion that drives avoidance behaviors. After training, reported helplessness nearly disappeared, while preparedness became the dominant response. This emotional transformation translated into behavioral

readiness to intervene. Participants who knew what to do during a seizure increased from 45% to over 90%.

Knowledge gains were statistically significant, with detailed assessment showing three in five respondents achieving functional competency in the seizure response protocols that they received in training. However, a critical finding emerged: while most learned positioning and safety measures, nine in ten missed the essential mouth-safety rule, indicating training must explicitly address dangerous myths.

Respondents learned actionable inclusion strategies. Over 90% identified practical accommodations, focusing on three implementable categories: medication break flexibility, rest area access, and duty modifications. These solutions require minimal resources yet signal organizational commitment.

For diversity and inclusion leaders, these findings demonstrate the efficacy of micro training to remove barriers of ignorance and helplessness which create psychologically safe environments where employees can support colleagues with epilepsy confidently.

Did the COVID Pandemic Have an Impact on CPA Exam Performance?

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Accounting academics have worked continuously over the years to improve the quality of accounting education. The evolution of accounting curriculums has been a joint effort between academics and several professional organizations including the American Institute of Certified Public Accountants (AICPA). As such, one of the key performance measures for the successful implementation and delivery of any accounting curriculum has been graduates' performance on the CPA exam.

There is a wide body of research that has examined the institutional factors that may influence performance on the CPA exam including the cost of the candidates' education, schools' accreditation status, and faculty quality. While the existing research on CPA exam performance is extensive, the recent COVID pandemic has created an opportunity to explore whether or not performance has been affected by the pandemic and if the relationship between performance and previously studied institutional factors has changed.

The primary purpose of this exploratory research proposal is to discover whether or not the COVID pandemic had an impact on CPA candidate performance. To that end, an overview of the impact of COVID on general education will be presented. This will be followed by a discussion of the following three research questions including a high-level analysis of CPA exam pass rates relative to each of the research questions:

RQ1: Did the COVID pandemic have a negative impact on CPA exam performance?

RQ2: If there was a decline in CPA exam performance due to COVID, in what year(s) was this decline evident?

RQ3: Has the COVID pandemic had an impact on the institutional factors that influence CPA exam performance?

The “New” 120 Credit Hour Pathway to the CPA: Implications for Graduate Accounting Enrollments

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The accounting profession has faced a downward trend in the number of students entering the pipeline to become CPAs. One of the factors that may have deterred students from pursuing a career in accounting is the 150-hour education requirement for CPAs. Given the high cost of obtaining a bachelor’s degree and the availability of a wide range of business majors that offer competitive starting salaries, students likely find the additional 30 credit hour requirement to be cost prohibitive.

In response to the declining enrollment trends, the accounting profession proposed a couple of initiatives in an effort to reduce the cost of obtaining the additional 30 credits. In 2023, the AICPA launched the Experience, Learn and Earn (ELE) program which integrated education and experience to provide an alternative path for satisfying the additional 30 credit hours. Specifically, CPA candidates would earn academic credit while obtaining professional experience, for which they are compensated, providing a more cost-effective manner to obtain 150-credit hours than the traditional academic path.

More recently, the AICPA and NASBA proposed the CPA Competency-Based Experience Pathway (CB-E). In this proposal, CPA candidates would have to demonstrate a range of professional and technical competencies to satisfy the 150-hour requirement. The CB-E was not well received by the profession and interest in the ELE program was tepid, at best. While the intent of both CB-E and ELE was to provide an economical, experiential alternative to satisfy the 150-hour requirement, it became clear that neither would have a substantial impact on the flow of talent into the profession.

In May of 2025, NASBA and the AICPA modified the Uniform Accountancy Act to include a pathway that requires 120 hours of academic education coupled with two years of professional experience. This new path resembles the education requirement that existed for most states prior to the 150-hour requirement. By the end of 2025, 24 states have modified their education requirements to include a 120-hour option. In substance, this “new” pathway reduces the formal academic education needed for certification from 150 credit hours to 120 credit hours.

In the 1980’s through early 2000’s, as individual states adopted the 150-hour education requirement, many universities launched new or significantly revised existing masters programs to help students to obtain the additional 30 credits. Two decades later, these masters programs are now threatened by reduced enrollments as students can now elect to complete just 120 credit hours. Unlike the previously mentioned ELE and CB-E

programs which presented only minimal challenges to graduate accounting enrollments, the creation of a 120-credit hour pathway to a CPA is almost certain to have a dramatic effect on the flow of students into graduate accounting programs.

In an effort to sustain future enrollments, our study proposes value propositions for graduate accounting programs. We present empirical data that illustrate the benefits [SR1.1][BN1.2] of earning a graduate accounting degree—both in terms of increased likelihood of passing the CPA Exam performance and career advancement and job mobility. A final proposition that we include is using the graduate accounting program to teach emerging issues in accounting that are not covered in a traditional undergraduate program.

The Case of the (Very) Long Payback Period

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This case is based on a forensic accounting engagement conducted by the lead author for the plaintiff in civil litigation. In 1981 the plaintiff and three other partners each contributed \$250,000 (approximately \$884,000 in 2025 dollars) to acquire an oil lease with producing oil wells. By mutual agreement the defendant in this case became the managing partner. He also agreed to invest an additional sum of approximately \$300,000 in order to drill a number of new oil wells. A handwritten agreement exists to document this matter and it states the defendant will receive all of the cash flow from this venture until such time as he has recovered his additional investment to drill the new oil wells. Litigation ensued at various points when the three other partners never received any return on their initial investment. The defendant asserted that he had never recouped his additional investment per the agreement among the four partners.

This classroom case is designed for use in a forensic accounting course in an upper-level or graduate class. The setting for the case is 2016, 35 years after the initial investment. Two of the original partners have ceased litigation and, apparently, given up on receiving any return on their investment. The managing partner is deceased and his estate is the defendant in this matter. The estate continues to assert that the oil lease has never produced sufficient cash flow to repay the additional sum invested to drill the new oil wells. The plaintiff is the remaining partner who hopes to demonstrate that payback has occurred and he is owed his share of income from the oil lease subsequent to payback.

Students have two primary tasks in this case. First, the defendant has produced a report from an expert witness to corroborate his claim that payback has not occurred. Students will be put in the role of the expert witness for the plaintiff and charged with critiquing / rebutting this expert report. Second, students must conduct their own analysis to determine if and when they believe payback has occurred. They have at their disposal the annual oil production from the lease which was obtained in the discovery process directly from the refinery who purchased the oil. They must also take into account some allowance for the time value of money since the defendant has asserted he is entitled to not only a return of his additional investment, but a fair and reasonable interest on that investment. The pumping costs must also be considered to reach an estimate of the gross profit that would have been available to repay the defendant.

Tax-Aware Covered Calls and Cash-Secured Puts for Planners

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Covered-call and cash-secured put overlays are often presented with simple payoff diagrams, but planners implementing them for clients face a persistent gap: the after-tax outcome is governed by fragmented, authority-driven rules that differ across taxable brokerage accounts and retirement accounts. This paper delivers actionable portfolio-implementation and tax-planning steps for experienced planners using covered-call and cash-secured put overlays to manage return expectations in uncertain or range-bound markets under a U.S. federal tax baseline. We review mechanics and payoff tradeoffs, then build a lifecycle tax map. The framework emphasizes preserving long-term capital gain treatment through strike selection (moneyness), option term, and dividend-window timing, and it highlights execution traps that can silently erode outcomes: non-qualified covered calls that can trigger §1092 straddle loss-deferral rules (Treas. Reg. §1.1092(c)-1), wash-sale loss disallowance across accounts including IRA-related permanent loss outcomes (Rev. Rul. 2008-5), and constructive-sale risk under §1259 when overlays materially eliminate economic exposure. The paper includes client-ready checklists, worked numerical examples, and tax-lot identification and 1099-B reconciliation procedures suitable for planner workflows.

Now You See mE – A Data-Driven Approach to Visualizing Stock

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This paper proposes a data-driven visualization framework that represents publicly traded companies using Chernoff faces, a multidimensional technique that maps numerical variables onto facial features. By encoding company-level financial indicators, such as firm size, growth-adjusted valuation, profitability, growth, and financial stability, into facial geometry and expression, the approach transforms each stock into a visually interpretable identity. Using publicly available data from the Yahoo Finance API, the method demonstrates how firms within the same sector can exhibit distinct visual patterns that reflect underlying differences in business structure and economic scale. The results suggest that Chernoff face-based representations can enhance intuitive comparison and exploratory analysis of complex financial data, providing a human-centered complement to traditional numerical and chart-based financial analysis.

Is Accounting a Profession? The Debate on Accounting Programs and Separate Accreditation within AACSB

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Since the 1950s, the question of whether accounting programs should receive distinct accreditation has generated sustained debate within academia and the profession. The discussion centered on three key stakeholders: the American Association of Collegiate Schools of Business/Association to Advance Collegiate Schools of Business (AACSB), the American Accounting Association (AAA), and the American Institute of Certified Public Accountants (AICPA). This debate reached its peak in the 1970s and ultimately led to the AACSB establishing separate accreditation standards for accounting in 1978. These standards acknowledged the unique professional status of accounting, as shown by state licensure, and required that a certain percentage of accounting faculty hold professional certification. This paper traces the history, key moments, and implications of this decades-long debate, in the broader context of accounting education reform and professionalization.

Balancing Automation and Empathy: The Impact of AI Chatbots on E-Commerce Customer Relationship Management

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The e-commerce landscape is rapidly evolving, with artificial intelligence (AI) becoming indispensable in shaping customer experiences. This study investigates the transformative role of AI-driven chatbots in e-commerce, focusing on their impact on customer satisfaction, engagement, and Customer Relationship Management (CRM). It aims to explore the balance between automation and empathy, emphasizing how AI technologies enhance personalized e-commerce experiences while addressing the challenges of implementation. This was based on a systematic literature review with secondary data from peer-reviewed journals, industrial reports, and conference proceedings within the last five years. Thematic analysis was used to develop a research framework. The PRISMA method was utilized to ensure rigorous inclusion and exclusion criteria. The findings reveal that AI-driven chatbots significantly improve customer satisfaction through personalized, real-time interactions, enhancing loyalty and brand engagement. However, challenges such as data privacy concerns, algorithmic bias, and achieving a human-like touch persist. The study underscores the importance of a hybrid AI-human collaboration to mitigate these limitations. This work provides valuable insights for academics and practitioners aiming to leverage AI for innovative and ethical e-commerce practices.

How Generative AI Is Changing Students' Learning Styles and Study Behaviors: Evidence from Business Students

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Generative artificial intelligence (GenAI) tools are rapidly reshaping how students learn—changing the process of studying, writing, problem-solving, and idea development rather than simply adding another productivity tool. Recent large-scale student surveys show that GenAI use is now widespread in higher education, while students report both perceived benefits (time savings, clearer explanations, improved drafts) and ongoing uncertainty about boundaries, expectations, and ethical use (Freeman, 2025). At the same time, higher-education leaders describe a landscape in which institutions are still building governance, training, and policy clarity, especially around assessment design, integrity, and workforce preparation (Robert, 2024).

This study examines the impact of GenAI on student learning approaches—often described as shifts in “learning style” or learning behaviors—by focusing on how students actually integrate GenAI into core academic tasks and the extent to which that integration supports deep learning, critical evaluation, and creative thinking. Rather than treating AI use as a simple yes/no adoption outcome, the study uses a business-education survey to capture students’ real learning behaviors with GenAI across the academic workflow: generating and organizing ideas (brainstorming/outlining), improving writing (grammar, clarity, tone; summarizing/rewriting), and completing career-relevant tasks (e.g., resume and application support). The survey also captures behaviors that signal learning quality—particularly verification habits (checking accuracy and sources) and academically risky behaviors (e.g., copying AI-generated content without modification). In addition, the survey assesses students’ ethical awareness and norms (citation/disclosure expectations, awareness of bias/inaccuracy risks, and views on employer policy expectations), as well as their desire for more structured AI learning opportunities and training.

The study is grounded in contemporary GenAI-in-education research emphasizing that learning outcomes depend on how learners interact with AI—whether AI is used as a scaffold that supports comprehension, practice, and revision, or as a shortcut that encourages cognitive offloading and shallow processing. Meta-analytic evidence suggests GenAI can improve learning outcomes overall, but effects vary across contexts and depend on task design and guided use (Han, 2025; Zhang et al., 2025). In parallel, research on GenAI and creativity suggests AI assistance can improve creative performance in human–AI collaboration while also reducing idea diversity if users converge on similar model-generated suggestions—highlighting a key tradeoff between fluency/efficiency and originality/divergence (Holzner et al., 2025). Finally, emerging work on GenAI literacy underscores that responsible and effective use requires evaluative competence—especially the ability to verify outputs and recognize bias or hallucinations—rather than reliance on self-confidence or frequency of use alone (Jin et al., 2025).

By mapping GenAI-supported learning behaviors alongside verification and ethical norms, this study contributes evidence on how GenAI is altering student learning processes in business education: shifting effort toward rapid ideation and revision while exposing a potential “verification gap” that can weaken critical thinking and academic integrity if not addressed instructionally. The findings provide practical implications for faculty and curriculum design, supporting calls for explicit AI literacy instruction (verification routines, transparency/citation expectations, bias awareness) and learning activities that reward reasoning quality, reflective use, and original synthesis rather than output-only performance (Robert, 2024; Freeman, 2025).

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Building Internship Relationships and Partnership Continuity: Approaches with a Focus on Relationship-Building, Succession Planning, and Student Continuity

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Internships play a vital role as a bridge between classroom preparation and workforce readiness. Managing internships for large numbers of non-traditional undergraduate students requires coordination to build and maintain partnerships with organizations, keep consistent communication, and develop strategic plans that ensure both students and organizations benefit from internship experiences. This practice-based case study describes a relationship-centered internship coordination model implemented in an undergraduate health services administration program serving approximately 150–200 student interns each spring semester. The model focuses on aligning students' interests and skills with organizational needs while maintaining a structured timeline from onboarding through internship completion. The approach emphasizes building and sustaining relationships with organizational leaders, volunteer coordinators, and preceptors in order to support placement continuity, address challenges, and strengthen the internship experience for all stakeholders. Relationship-centered coordination can enhance student workforce readiness while fostering stronger and more sustainable partnerships between higher education programs and internship sites.

The Graduate Business Adaptation Framework: Aligning Online Course Quality Standards with Critical Thinking and Andragogical Theory Through Analysis of Quality Matters and Bloom's Taxonomy

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Online graduate business programs face dual quality assurance obligations: Quality Matters (QM) certification for course design and AACSB Assurance of Learning (AoL) documentation for the development of critical thinking. This study examines whether these obligations are mutually reinforcing or structurally distinct. Using content analysis, all 44 QM Higher Education Rubric standards (7th ed., 2023) were coded against Bloom's Revised Taxonomy (Anderson & Krathwohl, 2001) and Knowles' six andragogical principles (1984). Results indicate that 43 of 44 standards (97.7%) reflect lower-order cognitive levels; the overall andragogical alignment averages 9.1% of the maximum possible; and Problem Orientation is entirely absent across all 44 standards. These findings suggest that QM certification and AACSB AoL compliance address different dimensions of course quality, with no necessary relationship between them. A Graduate Business Adaptation Framework (GBAF) is proposed as a supplementary instrument that recalibrates QM standards to require higher-order cognitive engagement and andragogical alignment, generating documentation serviceable in both QM peer review and AACSB accreditation reporting. The study contributes a replicable method for evaluating quality assurance instruments against cognitive and adult learning frameworks and offers management educators a practical tool for designing online graduate courses that fulfill both accreditation mandates.

When Fear Fuels Purpose: Risk Perception, Organizational Support, and Emotional Outcomes among Healthcare Workers during COVID-19

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The COVID-19 pandemic exposed a critical tension in safety-critical organizations: those tasked with saving lives often faced the highest personal risk. This study explores how healthcare professionals' perceptions of risk shaped their emotional and attitudinal outcomes during the crisis. Grounded in the Job Demands–Resources (JD-R) framework and the tripartite model of risk perception, we examine whether deliberative, affective, and experiential dimensions of perceived risk function as job stressors influencing job satisfaction, emotional exhaustion, and depersonalization. Drawing on survey data from 731 frontline healthcare workers across the United States, structural equation modeling was employed to test the proposed relationships and moderating effects of perceived adequacy of personal protective equipment (PPE). Results partially supported the tripartite framework, revealing a more parsimonious bi-dimensional structure wherein affective and deliberative risk perceptions exerted the greatest influence on emotional outcomes. Notably, affective risk was associated with both higher job satisfaction and increased emotional exhaustion—suggesting that fear can simultaneously inspire purpose and deplete psychological resources. Perceived PPE adequacy buffered these negative effects, emphasizing the symbolic and practical power of organizational support in high-risk environments. The study extends the JD-R model by incorporating risk perception as a central job demand and identifying perceived safety as a critical organizational resource. By reframing safety as both a technical and emotional construct, this research highlights how managing risk perception is essential to sustaining workforce resilience and organizational continuity in times of crisis.

Beyond Linear Relationships: An Emotional Perspective of Job Satisfaction Configurations Among Nigerian Managers

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Howard Jean-Denis
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This study investigates how emotional labor dimensions, emotional exhaustion, and demographic characteristics interact to shape job satisfaction among Nigerian managers in the hospitality and tourism sector. Moving beyond traditional linear models, the research employs fuzzy-set Qualitative Comparative Analysis (fsQCA) on a sample of 101 managers to identify multiple, equifinal pathways leading to both the presence and absence of job satisfaction. Results reveal that satisfaction most often emerges from the absence of emotional effort and dissonance, suggesting that authenticity in emotional expression safeguards managers against depletion. A paradoxical configuration shows that emotional exhaustion does not always undermine satisfaction—when authenticity is maintained, especially among female managers, well-being can persist despite fatigue. Conversely, dissatisfaction arises from the joint presence of emotional effort, dissonance, and exhaustion, a pattern particularly pronounced among married managers who experience compounded emotional demands across professional and family domains. These findings underscore that it is the quality and congruence of emotional experience, rather than the intensity of labor itself, that determines whether exhaustion erodes or coexists with satisfaction. The study advances emotional-labor theory by integrating configurational logic and highlighting authenticity as a moral and psychological resource for sustaining well-being in emerging-market management contexts.

Healthcare Administration and AI: Enhancing Personal Care and Workforce Sustainability

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This study examines how artificial intelligence (AI) used in healthcare administration can strengthen patient care while supporting a stable and engaged workforce (Knight, 2025). The purpose is to clarify how administrative AI tools—such as demand forecasting, automated documentation, staffing optimization, and decision-support systems—can improve day-to-day operations and reduce workplace strain (Kotp et al., 2025). The research draws on recent analyses of AI-enabled scheduling, documentation support, and workforce planning, along with emerging studies on burnout, job satisfaction, and staff readiness for AI adoption (Gerlach et al., 2025; Sarraf & Ghasempour, 2025].

A structured review and comparative assessment were conducted to evaluate administrative AI applications across hospitals, ambulatory settings, and long-term care. The methods focused on identifying common operational challenges, AI functions designed to address them, and measurable impacts on staff workload, workflow reliability, and quality of interactions between caregivers and patients (Keng et al., 2025).

Results show that AI can streamline administrative tasks, reduce after-hours documentation, and improve staffing alignment with patient needs (Bhuyan et al., 2025). These efficiencies are associated with lower stress, higher retention, and greater capacity for direct care (Pavuluri et al., 2024). However, the findings also indicate that effects vary depending on leadership support, training, transparency, and the extent to which AI systems are integrated into routine practice (Huo et al., 2025). Concerns regarding fairness, autonomy, privacy, and trust remain fundamental to workforce adoption (Bienefeld et al., 2025).

The study concludes that AI can promote better care experiences and workforce sustainability when deployed with clear governance, staff participation, and ongoing evaluation. To ensure positive outcomes for patients and healthcare teams, administrative AI must adequately balance productivity with a human-centered design approach.

Governance and Risk Management in U.S. Public Private Collaborations for Space Technology Development

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This study discussed project management practices as well as the dynamics of governance and risk-sharing in U.S. public-private collaborations (PPCs) in the space-technology industry. Based on a systematic secondary research design, the analysis incorporates the GAO and NASA OIG audit, peer-reviewed literature and visual analytical modelling with risk matrices, subsystem interface mapping and Monte Carlo schedules simulation. The results indicate that multilevel governance structures are associated with formal clarity, although they do not tend to be adaptive to high-uncertainty aerospace. The weaknesses of leadership in systems-integration points increases the technical and schedule risk, whereas the contractual misalignment generates residual risk concentrations, especially among lower-tier suppliers. Systemic schedule volatility and the inability to plan deterministically is further proven by simulation evidence. The study provides a sophisticated insight into the drivers of PPC performance and comes with recommendations regarding the importance of governance reform and adaptive contracting, as well as risk-sensitive decision-making. Some of the proposed recommendations are strengthening integrative leadership, probabilistic scheduling approach, and enhance real time coordination mechanisms across NASA-industry interfaces.

Market Oriented New Products Development and Profitability in the Computer Chips Manufacturing Industry – The Case of Nvidia and Intel

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This study investigates the relationship between market driven product development and its effects on revenue and profitability. Specifically, the study compares the product development of Nvidia with Intel and finds support in comparison to Intel, Nvidia's product development is more market driven and Nvidia's growth in revenue growth and profitability is far better than Intel's.

The Crossover Effect: How Celebrity Actor-to-Musician Transitions Impact Concert Promoter Marketing Efforts

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The entertainment industry has long witnessed crossover phenomena, but one of the most complex transitions involves film and television actors embarking on touring careers as musicians. Although high-profile cases (e.g., actors fronting rock or blues projects) illustrate the potential, the implications for concert promoters remain underexplored within marketing scholarship and event studies (Gamson, 1994; Getz, 2012; Turner, 2014). This paper examines how promoters can position, sell, and sustain actor-to-musician tours by integrating insight from media psychology, consumer behavior, and communication theory.

Three theoretical lenses structure the argument. *Parasocial Interaction Theory* explains why actors often begin with unusually strong one-sided audience bonds that can be activated in live settings (Horton & Wohl, 1956; Rubin & McHugh, 1987), increasingly reinforced through social platforms that deepen perceived intimacy and access (Labrecque, 2014). *Social Identity Theory* clarifies how fan communities negotiate category boundaries as movie/TV audiences decide whether to incorporate a music fandom into self-concepts and ingroups (Tajfel & Turner, 1979). *Relevance Theory* illuminates how communications reduce cognitive effort by linking the actor's existing persona to credible musical meanings (Sperber & Wilson, 1986).

Building on celebrity-endorsement and meaning-transfer research, the paper proposes the ActorMusician Marketing Response Framework (AMMRF), which involves a four-stage process: (1) Persona Transfer (i.e., reframing the established screen persona for the stage); (2) Relevance Anchoring (i.e., crafting narratives that connect identity cues to musical legitimacy); (3) Parasocial Activation (i.e., inviting fans to extend mediated bonds into the live concert experience); and (4) Identity Integration (i.e., evolving fans from “actor-fans” to “music-fans”) (Kamins, 1990; Knoll & Matthes, 2017; McCracken, 1989; Ohanian, 1990). The framework also draws on self-brand connection and attachment research to explain how repeated, congruent touchpoints consolidate loyalty beyond novelty appeal (Escalas & Bettman, 2005; Thomson et al., 2005).

Managerial implications include opportunities to broaden audience pools and exploit cross-media publicity, alongside challenges around authenticity perceptions, short-term “curiosity” attendance, and fragmented messaging across heterogeneous segments (Beverland, 2005; Gamson, 1994; Getz, 2012; Turner, 2014). The paper concludes with an agenda for empirical tests, including message-framing experiments, surveys of fan identity dynamics, and case analyses of tour rollouts, in order to validate and refine AMMRF. Overall, the findings suggest that success depends on reframing crossover as authentic artistic extension versus celebrity novelty, guided by theory-informed communication and segmentation strategies.

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Renfro Valley: Case Study with In-Class Group Activity on Turning Heritage into Growth at a Rural Entertainment Destination

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This teaching case examines Renfro Valley Entertainment Center, a heritage live-music destination in Mount Vernon, Kentucky, located near Interstate 75 (Exit 62), and asks how a rural venue can convert cultural legacy into sustainable, year-round commercial performance (Renfro Valley Entertainment Center, n.d.-a). Rooted in radio-era country entertainment, the Renfro Valley Barn Dance was established in Cincinnati on WLW (AM 700) in 1937 and returned “home” when the first Saturday-night performance opened in Renfro Valley on November 4, 1939 (Kobersmith, 2025; Kentucky Music Hall of Fame and Museum, n.d.). The case highlights how the early model combined programming with destination infrastructure—encouraging regional travel for an experience, not just a show—and how that logic must be reinterpreted in a platform-discovery era (Kobersmith, 2025).

Renfro Valley now operates two differentiated venues, including the New Barn Theatre (1,500 seats) (Renfro Valley Entertainment Center, n.d.-b) and the OBT (Old Barn Theatre), which has been renovated as a general-admission music hall and features an in-hall bar built by Ole Smoky Distillery (Renfro Valley Entertainment Center, n.d.-c). The managerial problem is forwardlooking: how should Renfro Valley improve paid attendance, per-capita revenue, and repeat visitation while preserving authenticity and minimizing brand dilution (Kobersmith, 2025; Renfro Valley Entertainment Center, n.d.-a, n.d.-c).

A 60–75 minute in-class group activity applies experiential learning, social constructivism, and team-based learning to move students from diagnosis to action (Kolb, 1984; Michaelsen et al., 2002; Vygotsky, 1978). Teams complete a rapid “Heritage Venue Growth Audit,” build a segment-based value proposition map, and pitch a 12-month programming, promotion, and experience roadmap with Key Performance Indicators (KPIs) by specific category—e.g., Demand/Attendance (Tickets sold – by show/by month; Paid attendance/no-show rate), Revenue (Total ticket revenue; Average ticket price), Marketing Funnel (Website sessions to event pages; Conversion rate – event page visits leading to ticket purchases), Retention (Repeat purchase rate; Membership/series renewal rate), and Experience/Operations (Complaint rate per 1,000 attendees; Average response time for customer service issues)—and ethical guardrails (e.g., Pricing and offer fairness, Data privacy and consent, Truthful marketing and disclosures, etc.), producing a transferable playbook for heritage entertainment marketing.

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The Roles and Influence of Aggression, Transference, and Resistance in Coaching: A Modern Psychoanalytic Approach

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This article examines the psychoanalytic phenomena of aggression, transference, and resistance as they manifest within professional coaching relationships. Drawing on the foundational work of Sigmund Freud and the modern psychoanalytic contributions of Hyman Spotnitz, Benjamin Margolis, and others, this article explores how these dynamic processes operate in both the coach and the coachee. The recognition and constructive management of these phenomena are essential for coaching efficacy. By examining foundational psychoanalytic theory and associated practices, this article explores how modern psychoanalytic principles can enhance coaching outcomes by fostering deeper self-awareness, authentic engagement, and sustainable behavioral change.

Examining Age Groups and Its Influence on Social Media Behavior: An Empirical Study on Social Media and Age an Its Influence on Consumer Behavior

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The purpose of this pilot study is to investigate the influence of social media rating sites on the age groups with consumer behavior of college students. This study investigates the influence of social media rating sites (SRS) on consumer behavior with age differences. This study investigates the influence of Rate My Professors.com (RMP) on age groups of college students. We secured a nationwide sample of (N = 922) college students across the country participated in this study. This is the result of an extensive eight-year study with 16 area colleges and universities across the country.

This study is a nationwide study on the RMP and its influence on college students around the country. A theoretical model that guided this study consisted of three priori factors: (a) course choices; (b) professor choices; and (c) future choices. The statistical methods we used were a factorial MANOVA, and an advanced Structural Equation Modeling (SEM) approach using AMOS software. This was used to examine the regression models and path analysis models predictive influences with the data. The results indicate age is a significant factor in terms of consumer behavior with social media rating sites. The conclusions of the study were that age had strong influence on RMP as a social networking

site. Age had a considerable influence on consumer behavior and purchasing decisions with social media.

Do State Economic Development Program Expenditures Matter? Preliminary Findings from the C2ER Database, 2008-2022

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State and local governments allocate substantial resources to economic development programs, yet systematic evidence on their effectiveness remains limited. This paper leverages the Council for Community and Economic Research (C2ER) State Economic Development Program Expenditures Database, which provides consistent, comparable spending data across all 50 states from 2008 to 2022. Unlike studies focused on tax incentives, this database captures direct program expenditures—including business finance, workforce training, entrepreneurial development, and strategic business attraction—disaggregated across 15 functional categories.

We construct a state-year panel and examine whether economic development spending correlates with employment growth, GDP growth, and new establishment formation. Our preliminary analysis reveals substantial variation in both the level and composition of state spending. We find that spending composition may matter more than aggregate spending levels: expenditures on workforce preparation and entrepreneurial development show stronger associations with broad-based economic outcomes than spending on business attraction. We also document how states adjusted their economic development portfolios during the Great Recession and COVID-19 periods.

These findings contribute to ongoing debates about the efficacy of state economic development policy and provide a foundation for future causal analyses exploiting policy discontinuities and spatial variation.

Managing the National Debt - An Essay and Model for Derivative Conversion of US Government Bonds, Strategic Debt Forgiveness, and Tax Credit Options

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James M. Buchanan was awarded the 1986 Alfred Nobel Memorial Prize in Economic Sciences for his contributions to the public choice theory,¹. Buchanan himself, however, considered his work on public-debt finance to represent not merely a “side alley” or “digression” but the most elementary prediction from in the absence of moral or constitutional constraints, that democracies finance from the current public consumption from debt rather than from taxation. Consequently, spending rates will be higher than those which would accrue under a budget balanced scenario ([1987] 2000c, 471, emphasis added).² Jerry H. Tempelman, a financial analyst published a brief overview of Buchanan’s work³ on public-debt finance organized in accordance with the seven propositions distilled from Buchanan’s writings. These propositions relate to the incidence of public debt, its economic consequences, Ricardian equivalence, Keynesian macroeconomics, the permanence of public debt, its moral consequences, and Buchanan’s call for a constitutional balanced-budget amendment. Although Buchanan’s views on public-debt finance are widely accepted, they were not accepted as he originally advanced them. While today, Buchanan’s contributions remain underappreciated and Templeman’s overview is focally relevant, this essay is intended to analyze public debt from a fundamentally fresh perspective within the context of basic capitalism accounting and the current political climate intensity of a perceived debt crisis. The national debt is now 124% of GDP and the interest cost is projected at 18.4% by the end of 2025. Public finance challenges are inexplicably centered on four financial institutions, the level of debt as it is related to GDP, the revenue generated by taxation, the revenue generated by tariffs, the cost and structure of government entitlements such as Social Security, Medicare, and Welfare. Moreover, Adam Smith thought that modern custom of excessive public borrowing had been enabled by the short-sighted horizons of merchants who were interested only in liquid investments and had lost all attachment to productive capital in the form of land or capital-stock (Smith, 1776/2014, pp. 918–919, 927–928). Today, classical political economists and exponents of balanced budgets support generational arguments and a mortgage analogy committing tax revenue to service the debt.

1 Public choice theory is an economic theory that applies the principles of economics to the study of politics and government decision-making. It analyzes how public decisions are made and the incentives that drive politicians, bureaucrats, and voter

2 The “Collected Works of James M. Buchanan” contains ten monographs, two of which deal specifically with public-debt finance: *Public Principles of Public Debt*, originally published in 1958 (1999f), and *Democracy in Deficit*, cowritten with Richard E. Wagner and published in 1977 (2000a), volumes 2 and 8 in the series, respectively. There are nineteen papers, comments, book chapters, and encyclopedia articles on public debt.

3 The Independent Review, v., X, n. 2, Fall 2005, ISSN 1086-1653, Copyright © 2005, pp. xxx– xxx. is a financial analyst in New York City. The Independent Review, v. XI, n. 3, Winter 2007, ISSN 1086–1653, Copyright © 2007, pp. 435–449

Accordingly, the burden of deficit binging has shifted significantly in last century to be more in line with the evolving fiscal functions of a capitalistic state itself focusing on growth in GDP. However, it is frustrating that politicians and economists often exhibit a propensity for shifting definitions and benchmarks obfuscating a clear understanding of this debt issue. Economist scholars that influence political fiscal policy sometimes strategically abandon basic accounting principles and the basic non-governmental business structures in managing public debt and the readily available fiscal measures to correct a debtor nation in crisis. Assuming the United States is on the precipice of a crisis, it is neither clearly defined nor quantified and the corrective measures remain as “unattainable.” This essay offers corrective measures that will ease or stabilize a crisis.

Benjamin Ulysses Ratchford was an American economist who wrote extensively on public finance, particularly focusing on state debts. His work "American State Debts" published in 1941 is a notable contribution to the field. Ratchford's research highlights the complexities of public debt and its implications for governments and taxpayers. His work includes an analysis of public debt. Ratchford examined the historical context of debt in the United States, provided insights into debt management and fiscal policies. He researched economic implications discussed in "*the impact of public debt on economic growth*," interest rates, and government finances. Ratchford's work emphasized fiscal policy the importance of prudent fiscal management and the need for government to balance spending with revenue generation. Ratchford's contributions to the field of public finance remain relevant, offering valuable lessons for policymakers and economists today.

Ratchford's review of Buchanan's essay was to highlight Buchanan's overthrow of the tenets, the new orthodoxy of H.C Adams Bastable and Leroy-Beaulieu Based on Adam Smith Ricardo and Mill⁴ which states basically: that the primary real burden of public debt is shifted to the future generations, that the analogy between public and private debt is fundamentally correct, and external debt and internal debt are basically equivalent.

Buchanan cites the elements of public and private debt but blurs the dogmatic approach to the differences in the philosophy of debt. It is my intention to demonstrate the management of public debt is not dissimilar to private debt and that free market solutions to governmental debt can and will have significant impact on the economy of the United States and the global marketplace in which the national debt plays a pivotal role in the global economy.

Joseph Stiglitz is a renowned American economist and a Nobel laureate in Economics. Joseph Stiglitz's argument highlights concern about the U.S. government's increasing public debt, particularly when financed through permanent budget deficits. He identifies three key issues as the impact on interest rates, investment, and future output. Even if debt is owed to domestic creditors ("ourselves"), it can still affect interest rates,

⁴ H.C. Adams, Bastable, and Leroy-Beaulieu likely drew on classical economic theories, such as: Laissez-faire economics (Adam Smith) Comparative advantage and labor theory of value (David Ricardo) Principles of political economy and individual liberty (John Stuart Mill) These classical economists' ideas influenced later thinkers, shaping their perspectives on Public finance (taxation, government spending) Economic policy (free trade, government intervention) and Individual economic freedom

investment, and future economic output. Foreign-held debt, debt owed to foreign entities is not self-financed, and interest payments benefit foreign creditors rather than domestic citizens.

Inefficient use of borrowed funds is where interest in the debt just requires higher taxation, but there is a certain point where taxation no longer becomes viable, and governments seek more private debt solutions. This essay explores some workable solutions, including evaluation of the income tax system. Without a comprehensive assessment of all alternatives, Rampant debt can lead to reduced public investment and increased government consumption, rather than productive investments that generate returns. The very core of capitalism is addressed herein⁵.

This essay advances a set of solutions aimed not only at reducing the national debt but at examining the capitalist principles that underlie investment, risk, and long-term value creation. It explores how these fundamentals intersect with the Social Security system and the Internal Revenue Code, and how aligning public finance with sound investment principles can restore solvency, strengthen economic resilience, and protect future generations.

⁵ The moral and political basis for government funding of programs it initiates is rooted in several key principles. Governments are founded on a social contract with citizens, implying a responsibility to provide essential services and ensure well-being. This includes redistributing wealth to reduce economic inequality and promote social justice, as well as providing public goods like infrastructure, education, and healthcare that benefit society. Governments also intervene to correct market failures, such as environmental degradation or monopolies, and may act paternalistically to protect citizens from harm. Politically, government funding is justified by the electoral mandate placed on elected representatives to allocate resources based on societal needs, prioritizing citizens' welfare and quality of life, and using fiscal policy to stabilize the economy and promote growth. Ultimately, government funding of programs reflects a balance between individual freedoms and collective well-being, shaped by societal values and priorities

Licensure Pathway Changes and Student Education Decisions: Evidence from CPA Regulation

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The accounting profession faces a persistent shortage of qualified accountants, commonly attributed to extensive licensure requirements, stagnant starting salaries, and demanding career expectations. In response, most U.S. states have introduced an alternative CPA licensure pathway requiring 120 credit hours, compared to the traditional 150-hour requirement. Proponents argue that this change will expand the CPA pipeline by lowering barriers to entry, while critics contend it may weaken professional standards and diminish the value of the license. However, given the recency of these changes, research is still limited on (1) whether the new pathway of 120 hours will actually increase the overall number of accounting students pursuing a CPA, and (2) whether the new pathway will decrease, and to what extent, the demand for the traditional pathway of 150 hours. Our study attempts to answer these questions, providing important information to universities as they consider alternative education and degree paths to accommodate the recent legislative changes.

As states implement this reform, universities face uncertainty regarding future demand for graduate accounting programs. We conduct survey research of undergraduate and graduate accounting students at two regional public universities to examine how the alternative licensure pathway influences student awareness, perceptions, and educational intentions. Awareness of the new pathway is limited: 60% of undergraduate students and 28% of graduate students report being aware of it prior to beginning their programs. Despite low awareness, students generally view the alternative pathway favorably.

We also find that the alternative pathway increases undergraduates' interest in pursuing CPA licensure, indicating potential expansion of the CPA pipeline. At the same time, the pathway reduces interest in pursuing a traditional graduate accounting degree, posing a potential challenge to graduate program enrollment. However, students report strong interest in targeted graduate offerings that emphasize flexibility, technical skill development, CPA exam preparation, specialization, and recruiting opportunities.

This study provides early evidence on student responses to a significant regulatory change in CPA licensure. The findings inform universities' curriculum design decisions and contribute to ongoing policy discussions regarding licensure requirements and the future supply of CPAs.

A Framework for Constructing Annual Latent Human Capital Measures from Secondary Sparse Panel Indicators

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Human capital represents a central yet challenging construct in empirical economic research. Economists employ this concept to encapsulate workers' health, education, skills, and related demographic factors which are essential for analyzing productivity and long-term growth. Despite its theoretical importance, human capital is not directly observable. Instead, researchers must select from a range of imperfect proxies to operationalize it. This proxy-selection challenge is particularly pronounced in international panel studies, where data are often incomplete or inconsistently reported across countries and years. Consequently, there is a persistent trade-off between conceptual richness and econometric feasibility, especially when strict complete-case requirements significantly reduce the usable sample. This research proposes a data-analytic approach at the intersection of econometrics and business analytics by employing partial least squares (PLS) to construct latent human capital scores from secondary panel data. In contrast to ad hoc index aggregation or single-proxy methods, PLS is particularly effective in contexts characterized by multicollinearity and noisy indicators, since it extracts components that maximize extracted variance for a specified target variable. In this context, the supervised target is per capita income, proxied by the logarithm of GDP per capita and aligning with growth-theoretic expectations that human capital is closely associated with productivity and income levels. The contribution is both methodological and applied: the research demonstrates how a PLS-based latent score can be constructed in an unbalanced macro panel while maintaining interpretability, scalability, and applicability in subsequent panel regressions.

The empirical analysis utilizes a country-year panel constructed from publicly available economic, health, and education indicators in the World Bank's World Development Indicators (WDI) database, including GDP per capita, gross fixed capital formation, mortality, life expectancy, and school enrollment measures. The panel covers 215 economies from 2000 to 2022, excluding aggregate regional entries. To address sparse and uneven reporting, two PLS-based human capital specifications are implemented: (i) a core health-based score using life expectancy, under-5 mortality, and infant mortality (with mortality indicators reverse-coded), and (ii) an extended score that incorporates secondary and primary school enrollment. The extended specification is estimated on complete observations for the five-indicator block and subsequently applied to partially observed rows using a structured scoring rule, thereby improving coverage without resorting to full-sample imputation. This approach treats data missingness as a modeling constraint rather than a nuisance to be disregarded.

The empirical results demonstrate strong convergent validity with the World Bank Human Capital Index (HCI) for the years in which HCI data are available. In the overlapping samples, the PLS-core score achieves correlations with HCI of Pearson = 0.886 and Spearman = 0.934 ($n = 512$), while the PLS-extended score performs slightly better, with Pearson = 0.906 and Spearman = 0.935 ($n = 442$). In panel specifications based on an augmented Cobb–Douglas production function, the latent human capital coefficient is positive and statistically significant across pooled OLS, country-fixed effects, and country- and year-fixed effects models. In country fixed-effects models, the estimated coefficients are 0.306 (core, $p < 0.001$) and 0.388 (extended, $p < 0.001$). In country- and year-fixed-effects models, the coefficients attenuate as expected but remain statistically significant at 0.078 (core, $p = 0.031$) and 0.118 (extended, $p = 0.008$), indicating that the PLS-derived measure captures economically meaningful variation beyond physical capital controls. The primary objective is to enhance empirical measurement in panel modeling rather than to identify the causal effect of human capital on income.

This research demonstrates supervised latent-variable methods can enhance both the measurement and econometric stages of applied empirical work utilizing publicly available macro-development data. By reducing sensitivity to arbitrary proxy selection and mitigating instability resulting from multicollinearity among human-capital indicators, the proposed PLS framework can improve the reliability of coefficient estimates and cross-country comparisons in panel regressions. This improvement is economically significant, as policy conclusions in development research frequently depend on the estimated magnitude and significance of human-capital effects. More stable and interpretable measurements could therefore support better investment prioritization in health and education, particularly in data-constrained environments encountered by governments and multilateral institutions. More broadly, this research illustrates that data science methods can advance econometric practice not only through prediction but also through transparent and scalable measurement construction under realistic data constraints.

Living in the Airport Zone: Does Airport Proximity Impact Home Values?

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This study investigates the complex and spatially varied relationship between airport proximity and residential property values in Mobile and Baldwin Counties, Alabama—a region containing nine airports that span primary commercial service, regional general aviation, local general aviation, and basic general aviation classifications. Although previous literature has documented both positive and negative effects of airports on surrounding property markets, empirical evidence remains fragmented, often limited to single property types, narrow geographic areas, or global model specifications that disregard spatial heterogeneity. This study addresses these gaps by integrating a hedonic pricing model (HPM) with Geographically Weighted Regression (GWR) to capture localized, non-stationary relationships between residential sales prices and the spatial, structural, and environmental attributes that influence them.

Using tax assessor-record data from 1955–2023, narrowed to 29,063 validated residential sales occurring between 1996 and 2023, the analysis incorporates extensive structural variables, locational accessibility measures, and precise Euclidean distances to the nearest airport of any classification. The GWR model reveals strong spatial non-stationarity in nearly all coefficients. Across the region, airport proximity exhibits a predominantly negative relationship with residential sale prices. The median GWR coefficient indicates that each additional kilometer of distance from the nearest airport is associated with an approximate \$4,174 increase in sales price, demonstrating that properties farther from airports generally command higher values. However, the magnitude—and in some localized cases, the direction—of this relationship varies across space, reflecting differences in urban density, background noise levels, airport type, and neighborhood context. Structural attributes such as square footage and bathroom count consistently exhibit positive effects on price, while distances to beaches, hospitals, and transportation hubs produce results consistent with accessibility-based valuation patterns. The GWR model substantially improves explanatory power compared to global regression, producing a higher adjusted R^2 (0.49) and a lower AIC, affirming that localized modeling better captures the diverse valuation dynamics across the study region.

These findings provide evidence that the impact of airports on property values cannot be understood through a single, uniform effect. Instead, airport externalities—including noise, traffic, and land-use restrictions—interact with regional economic conditions and neighborhood characteristics in ways that vary geographically. The results offer valuable insights for policymakers, planners, and real estate stakeholders by highlighting where airport externalities most strongly depress residential property values and where mitigation, zoning, or development strategies may be necessary. This study expands the empirical literature by demonstrating the critical importance of spatially sensitive modeling in evaluating airport-related impacts on residential real estate markets.

Jackpot! Why the U.S. Federal Government is the Biggest Lottery Winner

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State-conducted lotteries in the United States are widely promoted as opportunities for life-changing wealth, yet the U.S. federal government is an often-overlooked beneficiary. This paper examines how lottery winnings serve as a significant source of federal income tax revenue. Although advertised jackpot amounts reflect pre-tax annuitized values, most winners elect lump-sum payouts that are substantially discounted and immediately subject to state and federal tax withholding. Because lottery winnings are treated as ordinary income, large prizes trigger the highest federal marginal income tax bracket of 37 percent, resulting in substantial, and often unexpected, tax liabilities. Drawing on lottery revenue data from the U.S. Census Bureau and current tax policy, this study highlights the indirect but substantial tax revenue realized by the federal government. Under a conservative measure of the tax withholding rate on lotto winnings, federal tax revenues would have grown from \$5.8 billion in 2000 to \$16.5 billion in 2023. We estimate total federal income tax revenues from lottery winnings between 2000 and 2023 to be between \$235 and \$350 billion. Further, lottery winners might be surprised with tax liabilities much greater than the amounts initially withheld. The aggregate gap between the initial tax withholding and potential tax liability on winnings could be as high as \$115 billion over this period. The analysis suggests that while states administer lotteries and emphasize ticket revenue toward public benefits such as education funding, federal tax collections from lottery prizes represent one of the largest and least transparent redistributions of lottery-related wealth. These findings raise important questions regarding consumer awareness and unexpected tax consequences, particularly for less sophisticated participants drawn in by headline jackpot figures representing pre-tax winnings.

Marketing Alcohol, Shaping Expectancies: An Integrative Review of Advertising Cues and Consumer Responses

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Alcohol advertising is among the most pervasive forms of marketing communication, yet research examining its influence remains fragmented across marketing, psychology, and public health. This integrative review synthesizes more than three decades of interdisciplinary scholarship to examine alcohol advertising as both a cultural practice and a source of environmental cues that shape alcohol-related expectancies and subsequent consumer response. Drawing on expectancy theory and cue-reactivity perspectives, the review integrates evidence linking alcohol marketing exposure to cognitive, affective, and behavioral outcomes, including drinking intentions and consumption, social disinhibition, aggression, sexual decision-making, and bias-related attitudes.

The review further highlights how advertising effects vary across populations, with particular attention to children, racial and ethnic minorities, heavy drinkers and women. While women have become an increasingly salient target of alcohol marketing through product innovation and gendered branding strategies, research examining women's alcohol expectancies and responses to contemporary advertising remains limited. This gap is especially consequential given rising alcohol-related harms among women and the rapid growth of ready-to-drink beverage categories targeting this group.

By organizing disparate findings into a coherent integrative framework, this review advances advertising and marketing scholarship by clarifying how alcohol advertising contributes to expectancy formation and behavioral reinforcement. The paper concludes by outlining a research agenda that supports future conceptual development and empirical inquiry, emphasizing cross-disciplinary integration, attention to vulnerable consumer groups, and implications for socially responsible marketing and public policy.

Funny Sells—But Who’s Behind the Joke Matters

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This paper examines how the gender of advertising producers—chief marketing officers (CMOs) and ad agency creative teams—shapes the use, style, and effectiveness of humor in humor-based advertising (HBA). Drawing on social role, upper-echelons, and critical-mass theory, the study uses a mixed-methods archival design combining structured qualitative content analysis, computational coding, and econometric modeling of 158 high-performing campaigns. Results show that (a) HBAs using positive (non-aggressive) humor outperform those using negative (aggressive) styles; (b) female CMOs are more likely than male CMOs to incorporate humor; (c) creative teams with two or more women, unexpectedly, employ negative humor more often; and (d) positive-humor HBAs produced by gender-diverse teams achieve significantly higher effectiveness.

This research supports humor as a deliberate strategic tool in the creative process. Although 91% of consumers prefer funny brands, 95% of business leaders fear using humor in customer interactions, and 85% say they lack the insights or tools to do so effectively (Oracle, 2022). By challenging the documented rise of aggressive HBAs (Gulas et al., 2017; Yoon et al., 2021), the findings highlight the superior performance of positive humor and underscore the value of greater gender diversity in creative leadership—particularly salient given that women comprise about two-thirds of advertising professionals (ANA, 2024) but only one in ten creative directors (MM+M, 2022).

Grading the Grader: Assessing the Importance of Grading Items During Student Sales Role-Plays

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Sales role-plays have been a key element of sales education within university sales programs for decades. In a typical student role-play, the student is graded using a standard grading form on a variety of skill areas in each of the key steps in the selling process: Approach, Needs Analysis, Presentation, Objections and Closing. While each skill within each step is important, there is not a clear understanding among sales educators on which of the skills might be more important than others in each step. The purpose of this research, therefore, is to assess the standard grading form using mathematical analysis to better understand the weight and importance of each skill. This research will discuss a background of sales education to include role-plays, examples of current grading forms, and discussion of linear regression analysis in these types of setting. In addition, future research and managerial implications will be presented and discussed.

Understanding Brand Value in Higher Education: Determinants, Measurement, and Strategic Implications

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Brand value—defined as the set of perceptions, associations, and equity attached to an institution’s name—has become a central concept in the management of modern universities. As competition intensifies globally for students, funding, faculty talent, and partnerships, universities increasingly treat brand building as a strategic priority. The literature shows that a university’s brand value is shaped not just by marketing communication but also by academic quality, institutional reputation, student experience, and long-term stakeholder relationships. In an increasingly competitive global higher education landscape, universities face pressure to differentiate themselves to attract students, faculty, funding, and partnerships. One strategic approach is cultivating brand value, a concept adapted from marketing but applied to the unique context of educational institutions. Brand value encompasses stakeholders’ perceptions, institutional reputation, emotional connections, and long-term equity associated with a university’s name. Despite growing interest in higher education branding, there is limited empirical clarity on how brand value forms, how it can be measured, and how it influences institutional outcomes.

This research proposes to investigate the determinants of brand value in higher education and examine its effects on student decision-making and institutional performance.

Research Question

Even though branding has become central to university strategy, the sector still lacks a unified framework for understanding brand value. Challenges include:

- Complex multi-stakeholder environments
- Differences between corporate and educational branding
- Limited empirical studies integrating academic reputation, service quality, emotional attachment, and digital presence
- Insufficient evidence linking brand value to behavioral outcomes (e.g., student choice, alumni loyalty)

Without a comprehensive understanding, universities struggle to invest strategically in brand-building activities. This study addresses this gap and develop research questions as follows.

- What factors determine brand value in higher education, and how does brand value influence student decision-making and institutional outcomes?
- What dimensions (e.g., academic reputation, service quality, emotional value, digital communication) significantly shape university brand value?

The Role of Marketing in Higher Ed Student Recruitment

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Colleges and universities must understand how to effectively market and communicate the value provided by their institution to recruit prospective students. College enrollment is projected to drop precipitously due to decreased birth rates and changing demographics, resulting in more intense competition to recruit prospective students. Competition has continually increased between institutions of higher learning as the shrinking student population precipitates an increased focus on developing and communicating competitive advantage. This in-progress study is a look at one small regional public university's strategic marketing decision-making and how it is attempting to understand how to best recruit prospective students.

Can the very thing some professors are fighting against (AI) be used to bring back academic integrity? Using wearables to monitor exams, quizzes, and more in online classes.

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Over the past twenty-five years, the modality of higher education has shifted from in-person instruction to an increasing reliance on online education (Mayadas et al., 2009; Lederman, 2018). This shift has left students with greater freedom and, in an increasing number of cases, the ability to engage in academic dishonesty. This dishonesty has included using textbooks, working on exams with friends, using class notes, and conducting phone searches during online exams, even when prohibited. More recently, students can use AI tools such as ChatGPT, Google Lens, or Apple Intelligence to copy and paste, or sometimes take a photo, to obtain answers on exams. In the past, proctors were used to deter academic dishonesty and to monitor the integrity of exams in online classes. Due to time and cost constraints, and the increasing technological enhancements, a slew of browser blockers and other technologies used to monitor students have entered the education market (Mohammand & Ali, 2023; Moore et al., 2017). While not perfect, these tools help reduce academic dishonesty (Mohammand & Ali, 2023; Moore et al., 2017). This research examines the available options and how students can evade these monitors. It also examines the latest wearable technologies, including eye tracking, face recognition, and AI, to determine whether they can completely prevent academic dishonesty and restore the integrity of higher education at a more reasonable cost.

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Leading in Health Care Education, Engaging students with Emerging Technology

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Remaining current is more than just an important teaching requirement, it is professional practice. As professors, we recognize the need and the opportunity to lead in advancements in our professional fields, Nursing and Health Care, Business and Economics, while offering advancement in professional practice and education. Utilizing emerging technology allows the foundation to present effective and efficient programs for our students, our campus, our community and our disciplines. Research, Publication, and Execution are important to bring leading edge education to the markets.

Mosaic Program, Active Learning Classroom

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The name "Mosaic" reflects the university's philosophy that active learning does not require a "one-size-fits-all" classroom; rather, it is a collection of diverse spaces—ranging from high-tech "collaborative learning studios" to traditional rooms enhanced with mobile furniture and whiteboards—that together support a variety of teaching styles.

The initiative is governed by four primary goals:

Preparing Faculty: Training instructors to utilize active learning strategies and classroom technologies effectively.

Building Community: Creating a network of faculty who collaborate and mentor one another.

Promoting Evidence-Based Teaching: Encouraging research into how different spaces and pedagogies impact student success.

Creating Faculty Leaders: Developing advocates who influence the design of future learning spaces across the university system.

Teaching Students the Effects of Closing Costs on Mortgages

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The time value of money concept is generally introduced in the very first university junior-level finance class or a lower-level financial literacy course. This concept is crucial not just to finance majors but also to other business or non-business disciplines because the finance knowledge and problem-solving skills students gained will be beneficial to both their professional and personal lives. Amortized loans such as mortgages and auto loans in the U.S. are usually real-world applications examined in textbooks used for such finance classes. Students will eventually realize these examples are extremely relevant and useful as some of them may be planning to purchase cars and even first homes after they graduated.

The first home purchase in the U.S. is considered the most expensive purchase for many people, especially when the median home price across the nation as of December 2025 is roughly at \$430,000 whereas the median household income for 2024 is around \$84,000. With the average mortgage interest rate hovering around 6% in December 2025, affordability remains challenging for typical first-time buyers.

Purchasing a home, especially for first-time buyers, is usually a complicated process. It involves multiple steps including but not limited to finding the right home a buyer can afford, making an offer, inspection and appraisal of the property, and closing the process. One of the potentially confusing issues is that a mortgage annual percentage rate (APR) which is generally higher than the mortgage interest rate due to the closing costs. In a typical finance textbook that discusses amortized loans such as mortgages will demonstrate how monthly payments and total interest payments are calculated. Unfortunately, when a potential buyer or graduated student refer to these textbooks to learn exactly how a mortgage APR is calculated and the closing costs affect their mortgages, they may be surprised to find that most textbooks would instead emphasize on what is the difference between APR and EAR (effective annual rate) where the former is also called a stated or quoted or nominal interest rate. APR is calculated as the periodic interest rate multiplied by the number of periods in a years, hence ignoring the periodic compounding effect. On the other hand, the EAR does consider this periodic compounding effect, representing the actual interest rate a borrower is paying.

Some textbooks¹ do mention that lenders are required by federal law to report the APR on mortgages which is an annual interest rate that includes certain fees and charges and therefore is higher than the mortgage stated interest rate. However, equations are generally not provided to show exactly how the APR is determined and the exact role of closing costs play in the mortgage is not discussed either. Of course, a potential buyer can inquire about the APR from a lending agent, ask AI such as Gemini, Copilot and ChatGPT, or refer to real estate textbooks. This paper attempts to build a bridge between the time-value-of-money knowledge students learnt from their first finance class and what they

really need to know when buying a house, especially their first houses. This paper will provide instructor a brief guide to teach students how a mortgage APR is determined and explain how certain closing costs affect the APR, monthly mortgage payments, and affordability. Instructors and finance textbook authors may consider to include part of this paper as an auxiliary note in their lecture materials and a chapter appendix where mortgages are discussed, respectively.

The equation used to determine monthly mortgage payments is just a present value of an annuity equation. Suppose

L = the loan's principal or original amount borrowed;

i = the loan's nominal interest rate;

N = the term of the loan; and

PMT = the monthly payment.

Hence, the monthly payments are:

$$PMT = L \frac{1}{\frac{\frac{i}{12}}{1 - \frac{1}{(1 + \frac{i}{12})^{12N}}}}$$

There are three major types of closing costs: statutory costs (such as recording fees for deeds and mortgages), third-party charges (such as appraisal fee and inspection fee), and additional financing fees (such as loan discount points and loan administrative fee). Generally, additional borrowing charges levied by the lender will affect the cost of borrowing and hence the APR is determined by incorporating these charges. We will demonstrate how the above equation is also used to calculate the APR and visit some mortgage related websites to show how the APR and closing costs are quoted.

Then, we will discuss how a borrower could pay for these closing costs, especially the additional financing fees, and their impacts on the mortgage payments and the house affordability. Last, we will examine how early mortgage repayment increases the APR.

¹ See, e.g., Ross, S. A., Randolph W. Westerfield and Bradford D. Jordan. *Fundamentals of Corporate Finance*, 11th Ed., 2023; McGraw Hill.

Measuring Cultural Awareness and Belonging in an Organization

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This study presents the development and validation of a quantitative instrument designed to measure cultural awareness and belonging within the context of diversity, equity, and inclusion (DEI) in organizations. The Cultural Awareness and Belonging Survey (CABS) aims to fill the research gap by offering a reliable tool for assessing these constructs. Drawing on theoretical frameworks such as the theory of generative interactions, the CABS survey was constructed with three initial dimensions: Embrace, Engage, and Enact. Data were collected from 403 U.S.-based participants using a cross-sectional survey design. Exploratory and confirmatory factor analyses indicated a two dimensional model consisting of Embrace and Enact, with strong internal consistency reliability (Cronbach's $\alpha = .91$ for Embrace and $.91$ for Enact). The fit indices (CFI = 0.98, TLI = 0.97, RMSEA = 0.05, SRMR = 0.02) confirmed the robustness of the measurement model. The findings suggest that cultural awareness and belonging are critical factors in organizational performance and psychological safety, with practical implications for DEI initiatives. This study contributes a validated tool for organizations to understand better and enhance their DEI efforts, fostering a more inclusive workplace environment.

“Where Are All the Great Leaders?” - B-School Curriculum is Part of the Problem

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The initial question, which perfectly encapsulates an apparent societal problem, was the predominant theme of FranklinCovey's “Impact Conference” in November 2025. Also, in August 2025, U.S. News & World Report published troubling results from a Harris Poll conducted in April on the public's views on leadership. Americans didn't see leaders they wanted to emulate in public service, health care, education, or business, and most troubling for business schools, is that “72% of adults agree that the U.S. is experiencing a business leadership crisis.” This and other examples should be our “Houston, we have a problem” moment in society, and for business educators. In examining this issue, it was observed that, although leadership is widely sought, its emphasis in practice and development lags significantly behind the need. In economic terms, demand far exceeds supply.

While an army of effective leaders won't appear overnight to save the day, we, as educators, can help make a difference. In short, it appears that business educators may not be doing enough to train our students to be effective leaders. In fact, our attention to this critical need is shockingly minimal. A study of higher education in Texas found that only 7 of 71 colleges and universities required a course with the root “lead” in its title, and it appeared on an average of just over one course per school in the course description for required courses. Given the multifaceted need for improved leadership, the data indicates that we can do much more as business schools, and this paper will explore in depth both the why and how we do that.

Risky Business: Executive Compensation Attributes and Enterprise Risk Management

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Banks are among the most powerful corporations across the globe. The banking sector is the lifeblood of the economy, and excessive bank failure can have devastating consequences for economies worldwide. The economic crisis of 2008 began in the U.S. and encapsulated other countries. Using regression analysis models, this study examined the relationship between specific executive compensation elements and the organizational strategies used to manage enterprise risk through the lens of Behavioral Agency Theory (BAM). BAM is incorporated into the study to explain how different forms of executive compensation influence executives' tendencies to appropriately mitigate gains and losses. Historically, incurred agency costs include both long-term incentives such as IRAs and shorter-term incentives like stock options. Equity-based incentives, such as stock, can be traded on the market for short-term gains or losses, while incentives more associated with debt rise to maturity more slowly and produce long-term gains for the executive's compensation package. The sample for this study included a total of 91 U.S. commercial banks. The findings are consistent with existing literature on compensation components and executive attributes where pay structures of CEOs and CFOs had statistically significant influence on enterprise risk management practices using some measures of the construct, but not others. This study has important insights for all stakeholders about how to best incentivize top managers in the financial services industry to safely manage enterprise risks.

Beyond Traditional Coverage: A Qualitative Exploration of Strategic Drivers for Captive Insurer Formation

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As the global insurance market faces increasing volatility and "hard" market cycles, an increasing number of companies are bypassing traditional commercial carriers to establish captive insurers. While existing literature largely focuses on the quantitative tax and risk-financing benefits of captives, this working paper employs qualitative methods to uncover the nuanced, strategic motivations behind their formation (McCahery and Pudschedl, 2025; Hepfer, Wilde, & Wilson, 2025).

Through semi-structured interviews with risk management professionals this study identifies four primary drivers that transcend simple cost-saving measures:

- **Direct Reinsurance Access:** Captives serve as a strategic gateway, allowing parent companies to bypass primary market overhead and access the global reinsurance market directly, gaining more favorable pricing and capacity.
- **Data Sovereignty and Claims Control:** Ownership of the insurer provides firms with granular data transparency and absolute control over the claims settlement process, fostering a more proactive internal risk management culture.
- **Strategic Risk Management and Risk Ownership:** Firms have begun to adopt the principles of Enterprise Risk Management and now take ownership of their risks. The captive insurer allows firms to invest in their own risk initiatives as a strategic initiative rather than treating risk management as a cost center.
- **Risk Autonomy and Customization:** Firms utilize captives to insure "uninsurable" risks that the commercial market currently lacks the appetite or data to cover effectively.

Our preliminary findings suggest that the modern captive is no longer merely a tactical financial vehicle but a strategic centerpiece of corporate Enterprise Risk Management. This paper contributes to the fields of risk management, strategic management, and corporate finance by providing a nuanced description of the decision-making processes that lead firms to internalize their risk financing functions.

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Steering Governance towards Innovation and Transparency through Transformational Leadership in Thailand

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This study investigates the nexus between transformational leadership (TL) and levels of organizational performance (LOP) within Local Administration Organizations (LAOs) in Thailand, a critical yet underexplored context in public sector management research. As LAOs play a critical role in distributing public services, bolstering local development, and responding to more and more complex governance demands, understanding leadership mechanisms improving organizational performance has become both timely and essential. Drawing upon transformational leadership scheme, this research examines how leadership behaviors emphasizing vision, inspiration, intellectual stimulation, and individualized consideration contribute to organizational effectiveness in decentralized administrative settings.

A quantitative research design was utilized to empirically assess the proposed relationship. Primary data were gathered through a structured survey questionnaire distributed to 132 respondents of top management teams across various LAOs in Thailand. The respondents included senior executives and administrative leaders holding strategic decision-making authority and indepth organizational knowledge. Statistical analyses were steered to measure the strength and direction of the association between transformational leadership and multiple dimensions of organizational performance, comprising efficiency, service quality, responsiveness, and overall institutional effectiveness.

The research findings indicate a statistically significant and positive relationship between transformational leadership and levels of organizational performance. Precisely, higher perceptions of transformational leadership practices amongst top management personnel are associated with superior organizational outcomes. The results recommend that leaders articulating a compelling vision, motivating employees beyond self-interest, encouraging innovation, and attending to individual developmental needs are more likely to nurture high-performing public organizations. These research findings strengthen the applicability of transformational leadership theory within the public sector and extend existing literature by introducing empirical evidence from the Thai local governance context.

The study suggests important theoretical and practical implications. Theoretically, it contributes to leadership and public administration scholarship by validating transformational leadership as a robust predictor of organizational performance in local government surroundings. Practically, the findings highlight the need for leadership development initiatives and policy interventions that promote transformational leadership competencies amongst public sector executives. Nevertheless, the study acknowledges certain limitations, including its cross-sectional design and reliance on self-reported data, which may constrain causal inference and generalizability. Future research is heartened to utilize longitudinal designs, mixed-method approaches, and comparative analyses across regions or countries to deepen understanding of leadership-performance dynamics in public organizations.

Market Structure as a Moderator of Supply Chain Resilience: A Monte Carlo Simulation of Tariff Volatility

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This research employs a quantitative simulation methodology to examine supply chain performance across market structures under tariff volatility. Using a Python-based model with a full factorial experimental design, we analyze how perfect competition, oligopoly, and monopoly supply chains respond to monthly tariff fluctuations. The findings reveal that market structure fundamentally determines resilience, with monopolies demonstrating superior performance by maintaining stable gross margins through significant price pass-through capability, while perfectly competitive markets experienced catastrophic margin compression. Statistical analysis confirms a significant market structure and tariff condition interaction, indicating that industrial organization factors explain most variance in performance. The study contributes to theory by integrating industrial organization economics with supply chain resilience frameworks, demonstrating that pricing power serves as a critical resilience mechanism. For practice, the results highlight the extreme vulnerability of competitive industries and the need for market-structure-aware resilience strategies. The research further explores how fourth-generation technologies—AI, IoT, and blockchain—can differentially enhance resilience across market structures. These findings challenge conventional operational resilience paradigms and underscore the importance of strategic market positioning in navigating volatile global trade environments.

When Persuasion Backfires or Doesn't: How Animal Imagery Changes the Power of Slogans

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As digital advertising expenditures continue to grow alongside increasing ad avoidance, understanding how persuasion tactics influence consumer resistance has become critical. Drawing on Persuasion Knowledge Theory (PKT), this research examines the joint effects of animal imagery and slogans on advertising effectiveness. While slogans function as explicit persuasive cues that may activate persuasion knowledge and trigger resistance, animal imagery may operate as an affective heuristic cue capable of attenuating defensive processing. Across a three-phase research design—including a pretest, pilot study, and main experiment—participants were exposed to product advertisements manipulated in a 2×2 between-subjects design (animal imagery present vs. absent \times slogan present vs. absent), with a product-only control condition. Advertising effectiveness was assessed using both self-reported measures (attitude toward the ad, brand attitude, message credibility, and behavioral intentions) and biometric indicators (eye-tracking and facial expression analysis) to capture conscious and unconscious responses.

Results are expected to clarify whether slogans activate persuasion knowledge and reduce effectiveness, whether animal imagery enhances emotional engagement, and whether combining both tactics mitigates slogan-induced resistance. By integrating biometric and survey data, this study provides a multimethod test of PKT and identifies animal imagery as a potential boundary condition that softens persuasion resistance in digital advertising. The findings contribute to advertising theory by extending PKT to multimodal ad design and offer actionable insights for marketers seeking to enhance engagement while minimizing reactance in increasingly cluttered digital environments.

Connected but Alone? Examining Gen Z's Use of Digital Spaces to Address Loneliness and Foster Belonging

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Despite being the most digitally connected generation, Generation Z (Gen Z) faces alarming levels of loneliness, making it a critical issue that demands scholarly investigation (Xia, 2025). Gen Z, who experience both high levels of social media use and heightened reports of social isolation (Oh, 2013). Online communities may play a unique role for Gen Z by offering new forms of belonging, peer support, and social connection.

To what extent do online communities function as substitutes for in-person social ties versus supplements that enhance overall social connectedness among Gen Z, and how does engagement in these communities influence experiences of loneliness? Loneliness has been linked to negative academic, social, and mental health outcomes (Matook, 2015). Annamalai et al. (2025) indicated that members of Gen Z, as digital natives, experience loneliness in ways that differ from prior generations. They increasingly engage with online platforms to establish relationships and participate in communities (Azhar, 2023). However, it is unclear whether these online interactions provide meaningful connection or act as substitutes for offline relationships.

Key theoretical frameworks for this study include Social Exchange, Consumer Value, Consumer Engagement, and Social Identity theories, which explain how relationships and community membership impact well-being, belonging, and decision-making. Social Commerce and Consumption Value theories describe how online social interactions and perceived benefits influence purchasing behaviors and community engagement, especially for Gen Z. Consumer Engagement theory highlights the complex relationship between brands and customers, emphasizing how meaningful engagement fosters long-term loyalty and impacts users' social connectedness and experiences of loneliness.

The target population for this study will be undergraduate students at Shippensburg University, representing the Gen Z cohort. The results of this study will elucidate the factors driving online engagement—such as perceived value, support esteem, and life satisfaction—and their influence on loneliness. Findings will inform educators, student support services, and digital platform designers in developing strategies to foster healthier and more supportive online environments for Gen Z's.

In conclusion, this study integrates consumer psychology and digital marketing to advance understanding of how brands may generate value for Gen Z through SNS community engagement initiatives that transcend mere transactional interactions, positioning brands to cultivate long-term relationships and social impact within digital and social media environments.

Green Signals and Investor Judgment: How ESG Advertising, Financial Cues, and Disclosure Shape Credibility and Investment Decisions

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In recent years, environmental, social, and governance (ESG) performance has moved from the margins of corporate reporting to the center of stakeholder evaluation, influencing how firms communicate with markets and how investors assess long-term value and risk. At the same time, ESG communication has become increasingly fragmented across channels—appearing in sustainability-themed advertising, investor-facing financial narratives, and stand-alone ESG reports—creating a credibility challenge for firms and an interpretation challenge for investors. Because many ESG claims are difficult to verify quickly and may be selectively disclosed, investors must decide not only *what* a firm is saying about sustainability but also *whether to believe it*. This creates fertile ground for skepticism and concerns about greenwashing, particularly when firms’ “green” messages appear symbolic, vague, or disconnected from concrete resource commitments (Delmas & Burbano, 2011; Lyon & Montgomery, 2015). Against this backdrop, understanding how investors integrate ESG information across marketing and reporting environments—and what makes ESG signals appear authentic versus self-serving—has become both theoretically important and practically urgent.

This study examines how “green signals”—ESG-related claims communicated through sustainability-themed advertising, financial disclosure cues, and stand-alone ESG reporting—shape investor judgments of credibility and, ultimately, investment interest. Drawing on Attribution Theory, we argue that investors evaluate ESG messaging by inferring the underlying motives of the firm and the cause of the observed “green” behavior (Heider, 1958; Kelley, 1967). When ESG information appears specific, verifiable, and consistent across communication channels, investors are more likely to make internal attributions (e.g., the firm is genuinely committed), increasing perceived trustworthiness, perceived impact, and willingness to invest. When ESG claims appear vague, unsubstantiated, or misaligned with financial reinvestment cues and disclosure practices, investors are more likely to make external attributions (e.g., the firm is reputation-seeking), elevating skepticism and greenwashing perceptions (Forehand & Grier, 2003; Walker & Wan, 2012).

To test these mechanisms, we employ a $2 \times 2 \times 2$ between-subjects experiment in which participants evaluate a fictitious firm's information environment. The manipulations vary (1) advertisement framing (sustainability-focused vs. neutral), (2) financial context and reinvestment cues (e.g., strength of financial condition and presence vs. absence of green reinvestment signals), and (3) the presence vs. absence of ESG reporting. Participants then report perceived credibility/trust, perceived corporate responsibility and ESG impact, inferred motives (internal vs. external attributions), and behavioral outcomes such as investment interest and intended allocation. The design reflects how investors encounter ESG signals in practice—across marketing and reporting channels—where the credibility of one signal may depend on whether other channels provide corroboration (Dhaliwal et al., 2011; Grewal et al., 2021; Lock & Seele, 2016).

Pilot evidence suggests that the precision and accountability of claims matter: more specific, quantitative ESG information increases perceived authenticity, and the presence of ESG reporting increases perceived trustworthiness. However, predicted increases in greenwashing attributions under conditions with weaker corroboration are not consistently supported, indicating that investors may require stronger inconsistency cues (or more refined motive measures) before labeling claims as self-serving (Lange & Washburn, 2012; Walker & Wan, 2012). Overall, this research contributes by integrating marketing and accounting perspectives on ESG communication, offering causal evidence that investors evaluate sustainability claims holistically—using reporting and financial cues as validators that can strengthen trust, reduce ambiguity, and shape investment behavior (Eccles et al., 2014).

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Consumerism and Black Culture Course: Exploring the Authenticity of Corporate Commitment to Equity and Inclusion

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As we face this critical time in our nation's history, there is an urgent need to focus on the diverse needs of student population across colleges and universities. It is critical that we, as educators, revamp our curriculum by developing courses that reflect the varied backgrounds of our students. Researchers note that ethnic studies courses allow students to reimagine their role in history (Anderson, 2016) while enhancing their socioemotional and cognitive development (de Novais & Spencer, 2019). These courses bolster the confidence levels of students of color while enabling students at large to form a more accurate perception of marginalized populations.

Consumerism and Black Culture (MKTG120), focuses on the importance of Black consumers and it attracts interest from a wide range of students. With over a trillion dollars' worth of buying power, Black consumers are commanding attention in the marketplace. By embracing traditional channels of communication and harnessing the power of social media, these consumers are engaging with brands in an unprecedented manner. As savvy shoppers, Black consumers are seeking more authentic relationships with brands and corporations. Moreover, Black consumers and other marginalized segments, are using their collective buying power to hold brands accountable.

Consumer Willingness to Pay for Broadband and Streaming Bundles: Evidence from a Decade of Net Neutrality Policy Shifts

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Broadband internet and streaming services are now essential consumer services. Yet, the regulatory rules governing how internet service providers (ISPs) may price, bundle, and prioritize traffic have been unstable for over a decade. This paper examines how consumers perceive and respond to differentiated broadband and streaming offers under changing net neutrality regimes, focusing on willingness to pay, fairness perceptions, and perceived control. Building on a 2017 survey of U.S. consumers' willingness to pay for fast lanes and content bundles, and integrating subsequent econometric evidence on valuations for speed, latency, and data caps, the paper shows that consumer willingness to pay for explicit fast lanes is modest and highly segmented by age and income, while fairness concerns and resistance to ISP-selected prioritization are widespread across demographic groups. A conceptual framework is proposed that links regulatory constraints, ISP pricing and bundling strategies, and consumer fairness, trust, and inclusion outcomes. The research derives implications for the design and communication of broadband and streaming bundles, emphasizing transparency, simplicity, and equity-focused design. An agenda for future research, using experiments and choice models, is outlined to examine how consumers evaluate complex digital service offers across competing regulatory regimes.

The Use of Artificial Intelligence (AI) Image Generators for Mixed Reality

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The primary purpose of this paper is to investigate the influence of artificial intelligence (AI) on mixed reality/virtual reality (MR/VR) applications in the fields of real estate marketing and management. The secondary purpose of this paper is to demonstrate how to use AI editing tools for video creation towards the goal of developing a mixed reality marketing and training system for the real estate industry.

To achieve the objective of this study, students and customers use an MR headset to view the video created with video editing tools. An improved interactive MR system with AI capabilities will be developed for the real estate industry. Finally, the performance of the MR system for real estate is investigated to evaluate the potential of mixed reality in other business practices.

Too Much Dashboarding: How BI Technology Overload Drives Complexity, Trust and Workarounds

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Dashboards and business intelligence (BI) platforms are now the default interface for monitoring performance and guiding action. Yet, many analytics professionals report that dashboard environments can become difficult to interpret, trust, and use consistently. This study examines how dashboard-related technology overload shapes decision outcomes and workaround behavior across multiple organizations. We test a mediation-focused model in which Technology Overload is operationalized as a second-order construct reflected by system feature overload, information overload, and communication overload, thereby increasing perceived techno-complexity. Techno-complexity is expected to reduce perceived ease of use, thereby increasing perceived usefulness and improving perceived decision quality through an indirect path. In a parallel trust pathway, perceived information quality is expected to increase trust in dashboard outputs, thereby improving perceived decision quality.

Finally, techno-complexity is modeled as a driver of workaround behavior, capturing adaptations such as exporting data to spreadsheets, relying on intermediaries, or using shadow reports. The study addresses four research questions:

- RQ1: How strongly does Technology Overload predict techno-complexity in dashboard work?
- RQ2: Does perceived usefulness mediate the relationship between ease of use and decision quality?
- RQ3: Do information quality and trust provide a complementary pathway to decision quality?
- RQ4: Does techno-complexity increase workaround behavior?

We will collect survey data from BI users in professional associations, industry, and higher education using established scales and a 5-point Likert scale to evaluate the model. Expected results will clarify mechanisms that translate “more dashboarding” into reduced decision value and provide guidance on dashboard design and governance.

This study is expected to make three primary contributions. Theoretically, it will extend contemporary Management Information Systems scholarship by clarifying how key individual and organizational factors jointly shape adoption and sustained use outcomes, offering a more precise explanation of why similar technologies produce different results across contexts. Methodologically, it will contribute to a rigorously specified set of constructs and measurement guidance that can be replicated or adapted in future studies, strengthening comparability across settings and improving construct clarity for subsequent empirical work. Practically, the findings will provide actionable recommendations for business leaders and educators on how to design interventions

(e.g., training, governance, support structures, and communication) that improve uptake, reduce resistance, and translate use into measurable performance or learning gains, especially in resource-constrained or rapidly changing business environments.

A Cloud-Native Accessibility Microservice for Automated ADA-Compliant Syllabus Generation in Higher Education

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Institutions of higher education are increasingly required to publish course syllabi online while ensuring compliance with accessibility regulations such as the Americans with Disabilities Act (ADA) and Section 508. Traditional approaches rely on manual document remediation, faculty training, or commercial syllabus management platforms, each of which presents scalability, cost, and compliance challenges. This study presents the design, deployment, and early institutional evaluation of a cloud-native accessibility microservice that automatically converts structured syllabus content into standards-compliant, tagged PDF documents suitable for screen readers and accessibility validation tools.

The system is implemented using a containerized web API deployed through a serverless cloud container platform, enabling on-demand execution, automatic scaling, and minimal operational cost. By separating document accessibility logic from front-end authoring interfaces, the architecture provides a reusable institutional service capable of supporting multiple document workflows beyond syllabi. Preliminary findings demonstrate successful accessibility validation, cross-device reliability, and near-zero marginal cost for typical academic usage levels, suggesting a viable alternative to manual remediation or subscription-based solutions.

This work contributes a practical information systems architecture pattern for institutional accessibility compliance, illustrating how cloud-native microservices can support policy-driven digital transformation in higher education. Implications for scalability, governance, and broader document automation are discussed, along with directions for longitudinal assessment of adoption, compliance outcomes, and cost efficiency.

Rewriting the Rules: AI, Digital Transformation, and the Future of Competitive Business

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Artificial intelligence (AI) is reshaping business models, operational structures, and competitive dynamics across small enterprises, large corporations, and global supply networks. As firms navigate increasingly volatile environments, AI-enabled digital transformation has shifted strategic priorities from cost efficiency toward resilience, visibility, and adaptive capability. Building on contemporary research in digital transformation, supply chain resilience, and AI-enabled capabilities, this paper synthesizes empirical and conceptual evidence to explain how AI technologies such as predictive analytics, cognitive decision centers, Internet of Things (IoT) systems, and blockchain reconfigure risk management, collaboration, and performance across domestic and international business contexts. The analysis highlights three critical domains shaping the future of AI-intensive business ecosystems: (1) data governance, cybersecurity, and algorithmic transparency; (2) labor market impacts, workforce upskilling, and widening digital divides; and (3) policy levers related to digital infrastructure, education, and innovation support. The paper further outlines strategic implications for managers and policymakers, emphasizing the need to prioritize AI investments that build resilience rather than mere efficiency, strengthen human capital, and support cross-firm collaboration and social capital. A forward-looking research agenda is proposed to guide future inquiry into AI-native business models, governance challenges, and the evolving relationship between human and algorithmic decision-making. Overall, the paper argues that AI will not simply automate existing business processes but will fundamentally redefine how firms sense, decide, learn, and create value in an increasingly uncertain global environment.

The Contagion of Crowded Loneliness: How Tie Strength Shapes Emotional Transmission and Erodes Organizational Citizenship

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Employees today interact with more colleagues than ever before face to face and on digital platforms, yet many report feeling profoundly alone. This paper examines this phenomenon of "crowded loneliness" in organizations by through the lens of Granovetter's weak and strong ties framework to emotional contagion. Drawing on social network theory and recent empirical research, I posit crowded loneliness spreads more efficiently than positive emotions because it exploits both tie types through distinct mechanisms: strong ties amplify emotional intensity through co-rumination and unmet expectations, while weak ties serve as bridges that carry loneliness across otherwise disconnected clusters. The analysis reveals gender-differentiated transmission patterns, with women experiencing heightened vulnerability due to denser strong-tie networks and greater empathetic responsiveness. Six formal propositions articulate how this emotional contagion systematically undermines organizational citizenship behaviors by eroding trust, weakening social identity, and triggering network withdrawal. The framework challenges the assumption that more connection necessarily yields better organizational outcomes and suggests that tie strength—not merely tie quantity—determines whether networks sustain or sabotage workplace wellbeing. Implications for organizational design, leadership development, and network interventions are discussed.

Transforming Firm Performance through Upper Echelons' Marathon Running: The Mediating Role of Corporate Time Orientation

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This research explores the impact of top management team (TMT) members' engagement in marathon running on firm performance. With the rise in the number of executives practicing self-care behaviors and companies adopting employee wellness programs, an important research area is the impact of top management team (TMT) involvement in marathon running on firm performance. We draw on the Upper Echelons Theory (UET), research on extraordinary experiences, and research on myopic management, to understand the relationship between TMT marathon running and firm performance, both financial and social. We offer a conceptual model positing a positive relationship between TMT marathon running and firm performance. This relationship is mediated by the adoption of corporate long-term orientation. We argue that marathon running is an extraordinary experience that transforms runners and makes them more adoptive of long-term strategies as leaders. This adoption of corporate long-term orientation will, in turn, lead to better firm performance. The mediation is moderated by the TMT commitment to running marathons (one marathon versus multiple marathons) and narcissism of TMT. While this paper is conceptual, we propose ways to operationalize the constructs in our model using data from BoardEx and the WRDS databases.

Our research makes multiple contributions to research examining the impact of executives running marathon on firm performance. While several studies have looked at the physiological and psychological effects of executives' marathon running, the transformative aspect has not been examined despite evidence of its likelihood to happen. The potential for personal transformation through endurance sports is a dormant area of research. In general, our review reveals that previous studies tend to ignore the explanation, i.e., the "why," of the relationship, if any, between upper echelon's physical fitness and firm performance. Methodologically, research linking executives' marathon running to their leadership styles has been either conceptual or based on data collected from small samples. Studying the relationship between executives' physical fitness and firm performance on a larger scale will provide impactful managerial insights. Moreover, researchers have focused on CEOs. Given that firms are run by the entire top management team (TMT) rather than by the CEOs alone, studying the impact of the TMT marathon running is worth pursuing. Finally, a more comprehensive approach to firm performance that includes social performance can enrich research on the impact of executives' marathon running. Previous research in this area has focused exclusively on financial performance using, e.g., cash flows and Tobin's Q to measure firm performance. Social performance is essential to firm success and an assessment of firm performance without considering the social aspect remains incomplete.

Inattention as a Workplace Risk: Addressing Cognitive Challenges Among Remote and Professional Workers

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The continued expansion in remote work in the years following the COVID-19 pandemic has highlighted the psychosocial and cognitive challenges affecting professionals. Remote knowledge workers, whose roles require concentration, face significant obstacles such as digital distractions, frequent interruptions, and multitasking, which elevate stress levels and reduce productivity. These cognitive challenges pose significant workplace hazards for remote and professional workers, profoundly impacting their capacity to sustain focus and perform effectively. This paper examines inattention and lack of focus as critical factors impacting worker well-being and productivity. It explores the role of workplace distractions, applying cognitive load theory to discuss how multiple stimuli can overwhelm attention and potentially lead to burnout. Results from a purposive sample of 100 professional workers who completed an online survey revealed that changes in working posture markedly enhanced the attentional capacity of remote workers amidst high distraction levels. Sitting was associated with a higher incidence of commission errors, fewer omission errors, and greater accuracy. Standing was associated with enhanced focus but may compromise attention to detail among remote workers, as evidenced by marginally increased omission errors. The study also showed that primary sources of distraction for remote workers stemmed from social media (35%), interactions with family and pets (29%), and household chores (28%). This paper highlights the employer's role in mitigating cognitive risks and enhancing workplace conditions through using standing desks and minimizing distractions. Areas for future research are also discussed. The conclusion calls for greater recognition of inattention as a workplace risk and urges public health and workplace safety researchers to adopt and research interventions to improve focus and health at work.

How Innovation Strategy Can Be Shaped by Externality Structures: Pharmaceutical Industry Lessons for the Renewable Energy Industry

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This work explores innovation ecosystems by building upon earlier research, which investigated the limits of rational-cost externality models in two different innovative industries: power generation and pharmaceuticals. Both industries involve numerous economic externalities, which in turn cause market distortions, innovation barriers, and adoption challenges. Both industries' externalities also share the common problem of public misperception of actual costs, leading to slowed adoption of new innovations.

Despite those similarities, this research notes critical economic externality differences. First, greenhouse gas emissions involve negative production externalities that involve the overconsumption of scarce fossil resources and the di use imposition of climate change costs. In contrast, pharmaceutical companies face positive consumption externalities in vaccine markets, notably visible in free-ridership as some people benefit from the consumption of others.

Second, market distortion for power generation is exacerbated by the under-recognition of harm. In contrast, vaccine hesitancy, which is normally explained by rational-cost behavior, is further exacerbated by the mere over-perception of costs.

These externality differences suggest that renewable energy companies may potentially improve their innovative success by recognizing the dual role of (A) rational price-based consumer decisions alongside (B) less-rational, perception-based consumer decisions. Renewable energy companies can potentially boost new technology adoption and venture capital funding by emphasizing price competitiveness alongside frameworks of energy leadership, civic pride, grid resilience, and public health.

Exploring the Transformative Effects of Executive Coaching on Leaders – A Qualitative Study

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This qualitative dissertation examines the transformative effects of executive coaching on leaders' development, personal growth, decision-making, and overall effectiveness across varied organizational contexts. Grounded in authentic leadership theory and employing a generic qualitative inquiry design, the study investigated how leaders who completed executive coaching describe changes in their behavior and mindset. Eleven experienced leaders participated in semistructured interviews selected through purposive sampling. Thematic analysis, guided by the cyclical and inductive coding methods of Saldana (2021), generated 187 initial codes, which were distilled into 72 final codes. These final codes were then further refined into twelve categories and four overarching themes: leadership development, personal growth, enhanced decision-making, and leadership effectiveness. Continuous comparison and analytic memoing ensured codes accurately reflected participants' recurring language and unique professional contexts, while data saturation was achieved according to Hennink and Kaiser's (2022) sufficiency criteria. Findings reveal that executive coaching is widely regarded as transformative, driving self-awareness, authenticity, confidence, and improved team effectiveness. The study identified nuanced demographic themes: leaders over 45 reflected more deeply on emotional intelligence and authenticity, whereas younger leaders emphasized adaptability and the cyclical and inductive coding methods of Saldana (2021), generated 187 initial codes, which were distilled into 72 final codes. These final codes were then further refined into twelve categories and four overarching themes: leadership development, personal growth, enhanced decision-making, and leadership effectiveness. Continuous comparison and analytic memoing ensured codes accurately reflected participants' recurring language and unique professional contexts, while data saturation was achieved according to Hennink and Kaiser's (2022) sufficiency criteria. Findings reveal that executive coaching is widely regarded as transformative, driving self-awareness, authenticity, confidence, and improved team effectiveness. The study identified nuanced demographic themes: leaders over 45 reflected more deeply on emotional intelligence and authenticity, whereas younger leaders emphasized adaptability and the acquisition of tactical skills. Women and participants from minority backgrounds highlighted the role of coaching in combating imposter syndrome and

fostering an authentic voice. Coaching delivered by external facilitators promoted greater psychological safety and self-disclosure. The study concludes that executive coaching delivers multidimensional, lasting benefits for both leaders and organizations by advancing mindset, behavior, and relationships, establishing coaching as a vital catalyst of sustainable leadership effectiveness and organizational change in modern environments.

Management Insights from Customer Reviews using BERTopic Modeling Approach: The Case of the US Seafood Restaurants

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Seafood restaurants contribute significantly to the United States tourism sector by offering memorable dining experiences grounded in regional culinary traditions and locally sourced seafood. Understanding how customers evaluate these experiences is essential for managers seeking to enhance satisfaction and maintain competitive advantage. This study analyzes a subset of the Yelp academic dataset using BERTopic, a transparent and dynamic topic modeling technique that identifies patterns in customer feedback. Positive reviews emphasized culinary quality, well-executed seafood dishes, attentive service, and appealing atmospheres, thereby reinforcing restaurants' roles as cultural and tourism assets. Negative reviews revealed recurring concerns about inconsistent service, food safety issues, unsanitary conditions, and cultural insensitivity. The thematic patterns derived from the analysis provide actionable insights for managers, highlighting the importance of operational reliability, rigorous hygiene practices, culturally aware customer interaction, and consistent delivery of high-quality seafood offerings. These findings offer a practical framework for improving customer experience across diverse dining formats, from casual seafood venues to upscale establishments. By translating customer feedback into targeted management strategies, the study supports restaurant leaders in strengthening service quality, elevating brand reputation, and enhancing the overall market performance of seafood and aquaculture products.

Corporation's Commitment to DEI Programming During Economic Crises

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Pursuing Diversity, Equity, and Inclusion (DEI) has become essential to corporate social responsibility and ethical leadership. However, the intersection of DEI initiatives with economic recessions presents a dynamic challenge, requiring understanding of how Human Resources (HR) professionals perceive and navigate this complex environment. This general qualitative study explores the perceptions of HR personnel of the corporation's commitment to upholding DEI programming during economic uncertainty. Drawing from Gibson's Ecological Approach to Perception, the study introduces the concept of "affordances" as a central element in HR professionals' decision-making processes. Affordances represent the perceived opportunities and possibilities to act and respond to DEI accountability challenges. Five participants, who identified as HR personnel, were interviewed, and their insights were coded to identify themes within HR management and how they perceive their organization's ability to navigate economic uncertainty and maintain DEI commitment in organizational leadership.

Team Dynamics: Pathways to Improved Outcomes

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Reuben Twijukye
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This study examines team dynamics that influence student outcomes. In a typical course, university business students completed a leaderless team project and evaluated peers on teamwork and leadership. Four teams produced 71 ratings, analyzed alongside course outcomes. Findings revealed significant positive relationships between teamwork and leadership. Average performers benefited more from teamwork than high performers, while strong leadership skills correlated with higher performance. Gender differences emerged: females rated female peers more critically as leaders than males did. These results underscore the complex interplay of teamwork, leadership, and gender in shaping performance within collaborative learning environments.

Integration of Teaching Corporate Financial Policies with the Bloomberg Terminal

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This study examines the effectiveness of integrating the Bloomberg Terminal as a central pedagogical framework in upper-level undergraduate corporate finance education. A structured set of Bloomberg-based case studies covering capital budgeting, corporate governance, mergers and acquisitions, and seasoned equity offerings was developed and explicitly aligned with Bloom's Taxonomy to support progressive cognitive skill development. Using a pre-post survey research design, the study evaluates changes in students' technical proficiency, analytical confidence, applied understanding of real-world corporate finance decisions, and perceived career readiness. The results indicate substantial improvements in engagement, skill acquisition, and professional orientation despite students' minimal prior exposure to Bloomberg. Overall, the findings suggest that carefully scaffolded, data-driven case studies using professional-grade financial tools provide an effective and replicable approach for bridging the gap between theory and practice in undergraduate corporate finance curricula.

Risk Preferences and the Presentation of Uncertainty

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Financial decisions typically involve an element of uncertainty. How does the way in which this uncertainty is presented influence risk preferences? In this paper, we conduct an experiment to examine whether the way in which uncertainty is presented can influence capital budgeting decisions. Respondents were asked to make a series of choices between two capital investments with normally distributed values based on their expected net values and a measure of risk that varied across respondents. Riskier projects were chosen less frequently when respondents were presented with Monte Carlo simulation analysis along and a downside risk measure and more frequently when they were provided with either scenario analysis or Monte Carlo simulation and a neutral risk measure. The inclusion of a graph of simulation results lessened this effect. The results are consistent with a framing effect in which individuals are more risk averse when uncertainty is expressed in terms of a downside threat alone and are less risk averse when it is expressed neutrally in terms of both downside risk and upside potential.

Corporate Tax Avoidance and Annual Report Tone Ambiguity

Wei Wu

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We examine how corporate tax avoidance relates to the tone of narrative disclosure in annual reports. Using a difference-in-differences matching approach, we find that firms engaging in more tax avoidance issue more ambiguous annual reports. The positive relation is more pronounced for firms with higher audit probability, greater analyst coverage, and weaker internal monitoring. We further find firms with greater tax avoidance are associated with earlier and more frequent voluntary disclosures to investors. Our findings indicate that tax-avoiding firms' disclosure decisions are determined by the tradeoff between the benefits of reducing information asymmetry and the costs of tax-based proprietary information.

New Deductions under the One Big Beautiful Bill

Laura Lee Mannino
St. John's University

Political campaigns often come with promises, and the campaigns leading up to the 2024 Presidential election were no different. Both candidates touted the idea of “no tax on tips,” an idea that seemed to conflict with the principles underlying the income tax. Some thought it would never happen, but fast forward to July 2025 when legislation was passed that effectively eliminates the taxation of certain tip and other income.

The One Big Beautiful Bill Act of 2026 (OBBBA) was signed into law on July 4, 2025, bringing with it sweeping changes to the federal tax law. Among other things, OBBBA created five deductions that had not previously existed. In addition to a deduction for tip income, OBBBA also contained a deduction for seniors, a deduction for overtime pay, a deduction for automobile loan interest, and a charitable deduction for non-itemizers. Each deduction has its own requirements, as well as applicable time periods. For example, some of the deductions were retroactive to the beginning of 2025, while others became effective in 2026. Now that these provisions have been signed into law and the 2025 filing season is upon us, taxpayers have questions. For example: Who can take these deductions? What are the requirements? Where on Form 1040 are these deductions shown? What is the dollar limit on each deduction? And perhaps most importantly, are these deductions permanent? While the tax relief is welcomed with open arms, don't get too comfortable with these benefits because most of them are not here for good. With the exception of the deduction for seniors, all of the other deductions created by OBBBA will disappear after 2028.

Child and Dependent Tax Credit Provisions Made Permanent

Laura Lee Mannino
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The child and dependent tax credits have undergone significant changes in recent years, accompanied by a significant amount of uncertainty. The availability and amount of the credits is typically based on the type of dependent, the age of the dependent, the taxpayer's income, and the tax year in question. The uncertainty surrounding the credits was based on the scheduled expiration of a law that had been in place for seven years. However, recent changes to the tax law have removed the uncertainty by causing the credits to be both permanent and higher in amount.

The child tax credit (CTC) was enacted in 1997, originally making a credit of \$500 available to taxpayers with one or more qualifying children. The amount of credit increased over time, such that by 2017 the amount of the CTC was \$1,000 per qualifying child. The biggest changes came in 2017, when the Tax Cuts and Jobs Act of 2017 (TCJA) was enacted. First, the amount of the child tax credit was doubled to \$2,000 beginning in 2018. Further, the TCJA created another credit, known as the dependent tax credit (DTC). Pursuant to TCJA, a taxpayer could take a DTC of \$500 for each dependent that does not meet the requirements of the CTC. As a result, beginning in 2018, taxpayers were able to take a credit for every dependent they had – either a \$2,000 child tax credit for each qualifying child or a \$500 dependent tax credit for every other dependent.

While the changes made by TCJA were family-friendly, they were originally intended to be temporary. The act contained a sunset provision, which would have caused TCJA to expire on December 31, 2025. Accordingly, pursuant to the sunset provision, on January 1, 2026, the credits would have returned to their pre-TCJA status. That is, the CTC would have returned to \$1,000 and the DTC would have disappeared entirely.

Aligning Course Objectives with the Use of AI Tools in a Business Course

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Georgia Southwestern State University

Gavin Putzer

This study explores how business students interact with BoodleBox, a generative AI platform designed for education, achieving learning objectives in a Management Information Systems (MIS) course. BoodleBox stands out from other AI tools. It provides students and faculty access to multiple AI models through a single interface. They can create custom assistants and integrate AI based support directly into coursework and projects.

College students have rapidly adapted AI tools for academics these days. Business students are expected to solve complex problems, analyze data, and communicate clearly under time-contained conditions. AI Tools like BoodleBox are becoming part of how students approach these tasks. The purpose of this study is to examine whether using AI tools helps students meet specific course learning outcomes especially in applied and problem-solving work.

Various methods are used to link student tool use with course performance. We collect BoodleBox usage data, scores from assignments and projects, student reflections, and survey responses. Each learning outcome is linked to one or more research questions. A major part of the course is the final project, where each student designs and builds a business expert bot using BoodleBox. Students choose a business function such as human resources, marketing, finance, or an emerging area and develop an AI assistant that solves a real-world problem in that domain. This project allows students to apply the lessons they've learned in the course, including research, decision-making, and tool use.

The final course project plays a key role in this research. Each student is required to design and build a business expert bot using BoodleBox. This begins with identifying a real-world challenge. Then comes building an AI bot good enough to tackle that issue. Along the way, careful notes are kept on how everything was set up and tried out. This project assesses what students can do after learning the material, using real tasks to check understanding.

By aligning each part of the course with learning objectives and actual student behavior, this research offers a clear picture of how AI tools support learning. Rather than general claims, the study focuses on specific, measurable outcomes. It helps show how AI tools can be meaningfully integrated into business education to enhance student learning and performance.

The research provides a detailed understanding of AI tool learning support through its analysis of course elements against learning objectives and student activities. The research investigates measurable results instead of showing promises. The research

intends to show that educational institutions can use AI tools to enhance student learning success and academic results in their academic programs lifting both understanding and achievement.

Bridging AI and IT Security: AI-powered Agents

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With the growing adoption of cybersecurity threats, AI technologies and techniques are becoming increasingly crucial to enhance the protection of computer systems, networks, and data. Traditionally during incident responses, security frameworks typically requires security professionals to navigate immense volume of log data, and network traffic to identify potential threats. This challenge, often referred to as “threat overload”, increases the alert fatigue and risks of missing critical threats. This paper presents a framework for building AI-powered agents to automatically take on high-volume security tasks to free up security professionals’ valuable time. The methodology enables us to automate the process of detecting, containing, eradicating, and recovering security systems and network data to normal operation. This work contributes to the field of IT security by offering a scalable, regulated model for AI security automation.

Towards an AI Security Maturity: Conceptualizing AI Adoption Strategies

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As Artificial Intelligence (AI) becomes increasingly important to various industries, organizations are striving to harness AI's potential for innovation and operational efficiency. However, a major challenge lies in addressing AI security risks such as AI-powered social engineering (phishing, deepfakes) and adversarial manipulation. Despite governments propose principles and policies to mitigate the risks, there is insufficient scientific research on guiding the development of AI security framework. To address this gap, we propose an AI security maturity for characterizing organizational readiness to adopt AI systems. The resulting framework highlights key dimensions of AI security strategy, AI data management, AI security governance, and organizational big data culture. This research offers a valuable framework for researchers and AI professionals to analyze their AI security adoption strategies. Our findings contribute to AI risk management by integrating technical and organizational perfectives of AI security development.

Gender, Entrepreneurial Orientation, and Entrepreneurial Motivation: What really matters?

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Millions of new businesses are started every year in the United States, and nearly half fail within their first five years. As women now found close to half of all new ventures, understanding the factors that contribute to female entrepreneurial success has become increasingly important. Gender role theory suggests that individuals vary in the extent to which they exhibit characteristics traditionally associated with masculinity or femininity, and these variations may shape perceptions of legitimacy and effectiveness in entrepreneurial contexts. Because entrepreneurship is often associated with agentic, masculine traits, female entrepreneurs may experience advantages or disadvantages depending on the degree to which their behaviors align with or diverge from these expectations. Prior research has considered the importance of entrepreneurial motivation (EM), defined as the various factors which motivate entrepreneurs to create businesses. Other research suggests that entrepreneurial orientation (EO) is a key determinant of venture performance, with much of that research examining organizations rather than the individuals who create the organizations. Few scholars have considered whether EO applies at the micro level of the individual entrepreneur. To better understand and inform the reasons entrepreneurs start and persist in business, this paper adapts the existing EO scale previously developed and validated by Hughes and Morgan (2007) to measure individuals' entrepreneurial orientation, and then examines the complex interplay between gender, EO, and EM in nascent entrepreneurial ventures.

AI & Human Resource Management

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Artificial intelligence (AI) is increasingly deployed in human resource management to enhance candidate selection and streamline recruitment processes. However, significant questions remain regarding the reliability and consistency of AI-driven interview systems compared to traditional human resource management evaluations. Given the potential for intentional or unintentional bias in AI algorithms, there is a critical need to evaluate whether electronic interview systems produce candidate selections comparable to those of human evaluators when assessing a shared applicant pool.

This research employs a comparative evaluation methodology to assess multiple electronic human resource information systems (HRIS) and their effectiveness in candidate selection. A comparison of the top 10 selections generated by various AI-driven interview platforms with those made by experienced human resource managers was conducted using a standardized pool of candidates. Thus, examining the degree of overlap in candidate rankings and analyzing patterns of disparity that may indicate systemic bias or inconsistency in AI selection algorithms.

Motor Vehicle Fatalities and the Economy: A Time Series Approach in the Presence of Structural Breaks

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Tuskegee University

Paramjit Kahai
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Utilizing time series data from 1976 to 2022, this paper analyzes the long-term relationship between motor vehicle fatalities and socioeconomic development across U.S. states. First, we show that some traffic variables are nonstationary across several states. To evaluate the statistical co-movements among variables for such state cases, we employ cointegration tests that accommodate an unknown number of gradual structural changes. Additionally, we apply a nonlinear causality test to investigate the causality relationship among the traffic variables and socioeconomic factors. The empirical results present strong evidence of a significant long-term relationship between motor vehicle death rates and socioeconomic factors, including personal income, unemployment rates, and the growth of private car ownership, across various U.S. states. Furthermore, the causality tests indicate the presence of long-run causality flowing from socioeconomic variables to motor vehicle fatalities.

Millennial Leadership in the Retail Industry

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Walden University

The retail industry contributes to the United States economy, and a high turnover rate reduces the profitability of a business which affects its sustainability. The general problem of millennials employed in retail not finding adequate leadership support and alignment to their career expectations or social beliefs affects the bottom line. This qualitative single case study had an embedded group of millennials employed as retail managers with at least three years of supervisory experience. How do millennials employed as managers in the retail industry describe their perceptions and expectations of successful leadership? The purpose of this study was to explore the experiences and expectations of effective leadership. The study was founded on Generational theory, the Cognitive Model of Behavior, and Servant Leadership theory to outline how the perception of leadership is influenced by generational differences and leader behavior. Responses to such questions as to how tasks are assigned and what learning opportunities are received or expected to advance in your career were examined for themes that described leadership characteristics. Data collection from semi-structured interviews was affected by the shared societal event of the COVID pandemic, which provided transitional data from a follower into a leader and revealed an emerging millennial leadership style. The millennials' skills and behavior have evolved from life experiences. Still, unlike previous reports, they can relate to other generations because of the immense need to know everything and no fear of asking why. Recruitment and retention belong in the realm of social change because reducing the turnover rate in the retail industry will contribute to the continuing support for local, state, and federal government.

Swipe Right on Leadership

Michael Camire
Husson University

Elizabeth Bland
Husson University

As Generation Z (born 1997–2012) enters the workforce, managers face a potential shift in expectations and supervisory dynamics. Unlike previous cohorts, Gen Z has been shaped by a fully digital upbringing, resulting in both advanced tech fluency and heightened anxiety from navigating between online and offline worlds. Existing research has focused largely on Baby Boomers, Generation X, and Millennials, leaving a gap in understanding how Gen Z's needs may differ from those of the leaders who will manage them. This study investigates Gen Z's preferences for supervisory behaviors and workplace conditions through an anonymous online survey distributed via social media platforms. Participants identify their generational cohort, rank ten workplace priorities, and describe ten supervisory practices they most value. Preliminary hypotheses suggest that Gen Z will prioritize meaningful, engaging work, authentic leadership, and stronger work–life balance over traditional career-centered approaches. By illuminating generational differences, this research seeks to inform leadership strategies that foster connection, authenticity, and productivity in the modern workplace.

Do Certified Development Companies Target Industries for Small Business Loans to Young Firms? A Review of Evidence from the SBA's 504 Loan Program

Christopher Smith
University of Southern Mississippi

The SBA's 504 Loan program focuses on assisting small businesses with getting access to capital to finance real estate and operational machinery and equipment, which are critical to business expansion. More than a small business lending program, the 504 Loan program also serves as an instrument for impacting regional development, effectively giving it a dual mandate. This paper applies Economic Base Theory to evaluate how the regional development goals affect the SBA's 504 Loan program loan awards. Economic Base Theory, which argues that regional economic growth is disproportionately impacted by the growth of "basic" industries which export goods and services to external markets, provides a rationale for industrial targeting of economic development programs. Focusing on the specific case of new businesses, this paper tests for the impact of basic industry targeting on the age of the businesses receiving 504 Loan awards between Fiscal Year 2018 to Fiscal Year 2024. New businesses have significant financial capital needs but typically have the most difficulty in obtaining it. New businesses also play an important role in contributing to regional economic growth. Using a recursive bivariate probit model, this paper finds that evidence of the significance of basic industry targeting on the age of 504 Loan award recipients, but it appears to benefit firms older than two years.

Igniting the Next Generation of Heroes: Millennial Firefighters' Perspectives on Recruitment and Retention in Mississippi

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Fire departments across the United States are experiencing increasingly difficulty recruiting and retaining Millennials or Generation Y for the fire service. As veteran personnel and senior generations of firefighters retire, an increasing number of vacancies are emerging. The Millennial generation, often characterized by greater mobility and departures from their current positions, represents a critical population for staffing the positions and sustaining the fire service. This research study was completed to examine Millennial firefighters' perspectives and to help improve recruitment and retention outcomes for the fire service in Mississippi. This research aimed to understand the recruitment problem by examining Millennial firefighters' preferences and experiences, which will provide practical recommendations on how to attract this generation to the fire service. This study also focused on identifying Millennial firefighters' expectations and the motivational practices that will retain them for this public service profession.

This qualitative phenomenological research study examined Millennial firefighters lived experiences, expectations, and key motivational factors needed to attract and retain them for the fire service. Data revealed that Millennials' decisions to enter and remain in the first service are strongly influenced by compensation that meets basic financial needs, structured career counseling and streamlined career advancement opportunities. Participants also emphasized the importance of a conducive and cooperative work environment that will help Millennials experience a positive and inviting culture.

The findings contribute to the literature on public safety workforce recruitment and retention and offer practical implications for fire service leaders and human resource directors. By aligning organizational practices with the values and expectations of Millennial firefighters, departments may strengthen recruitment efforts, improve retention, and enhance long-term workforce stability.

The Role of the Nonprofit Business Enterprises in the Post-Pandemic Economic Recovery

Michael Tidwell
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The economic fallout resulting from the Covid-19 Pandemic was profound. Virtually every major global index experienced double-digit losses, with the S&P 500 and Dow Jones Industrial Average both dropping well over 30%. While a growing body of research emphasizes the role of public (e.g. policy makers) and private (e.g. banks) institutions in helping communities return to economic normalcy (e.g. Dynan and Elmendorf, 2025; Romer, 2021), little is known about the contributions of nonprofit business enterprises (NBE) to the post-pandemic stabilization and revitalization of regional economies. An NBE is defined by the IRS 501 (c)(6) tax code as any nonprofit missioned to promote the common economic interests or business conditions of a trade or community (Reilly, Hull, and Braig-Allen, 2003). They attempt to advance economic wellbeing by creating the same types of agglomeration of human, social, and financial capital as their public and private counterparts. The current study uses these Resource Based Theory frameworks (RBT) to examine the contributions of NBEs to the post-pandemic economic recovery. Repeated measures analysis was used to assess the pre-, peri-, and post-pandemic economic performance of over 17,000 U.S. cities. The preliminary investigation confirms partial or full support for all hypotheses. Cities with an NBE in their economic development ecosystem experienced superior post-pandemic economic recovery. These initial findings broaden the application of RBT within the NBE literature and affirm that NBEs are indispensable partners within American economic development ecosystems.

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Risk Factors vs. Innovation Premiums: A Multi-Factor Analysis of Nvidia

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This study examines Nvidia Corporation's (NVDA) stock performance from 2019 to 2025, a period marked by rapid growth in artificial intelligence (AI) and semiconductor innovation. We use an event-study and asset-pricing approach to assess whether Nvidia generated returns beyond what standard risk factors would predict. Using daily and monthly stock return data, we estimate expected returns using the CAPM and the Fama–French multi-factor models, including size, value, profitability, investment, and momentum factors. The results show consistent and statistically significant positive abnormal returns for Nvidia, especially during major AI adoption waves and the commercialization of generative AI after 2022. Nvidia's cumulative abnormal returns (CARs) and buy-and-hold abnormal returns (BHARs) are substantially higher than those of comparable semiconductor firms, indicating that its superior performance cannot be fully explained by traditional risk factors. Over time, Nvidia's stock becomes more sensitive to overall market movements and momentum effects, while its exposure to traditional value factors declines—reflecting its evolution into a high-growth, AI-focused company. Abnormal returns are particularly strong around innovation-related events and ecosystem expansions, highlighting the importance of technological leadership and first-mover advantages. Overall, the findings provide clear evidence that AI-driven innovation has played a central role in generating sustained shareholder value for Nvidia.

IRA or Not: Who is Likely to Establish an Independent Retirement Account

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This paper investigates the characteristics of individuals who establish tax-advantaged retirement accounts outside those offered by their employers. Motivated by persistent concerns about inadequate retirement preparedness in the United States, our study seeks to identify the demographic, financial, and behavioral factors associated with proactively initiating independent retirement savings. Understanding these determinants is critical for policymakers aiming to design targeted interventions that enhance long-term financial security and promote retirement planning among the population.

Our analysis uses a sample of 17,319 U.S. adults from the FINRA National Financial Capability Study (NFCS) between 2009-2015. We use a probit regression model to estimate the probability of establishing an independent retirement account. Explanatory variables include household income, education level, age group, gender, ethnicity, ownership of non-retirement investments, participation in employer-sponsored retirement plans, retirement planning behavior, existence of an emergency fund, and parental financial socialization.

The results indicate that income, education, age, and ethnicity are strong and statistically significant predictors of independently establishing a retirement account. Higher household income levels are associated with large marginal effects, with individuals earning \$150,000 or more being more than four times as likely to hold such accounts compared to those earning between \$15,000 and \$25,000. Similarly, individuals with Associate's, Bachelor's, or post-graduate degrees exhibit substantially higher probabilities of account ownership compared to those without a high school diploma. Age effects are consistent with life-cycle theory: older individuals, particularly those aged 65 and above, are significantly more likely to have established independent accounts. Ethnicity shows a modest but significant association, with White non-Hispanic respondents slightly more likely to hold such accounts.

Behavioral and financial preparedness variables exhibit some of the largest marginal effects. Individuals holding investments outside retirement accounts, participating in employer-sponsored retirement plans, actively calculating retirement needs, and maintaining a three-month emergency fund are significantly more likely to establish independent retirement accounts. Additionally, parental financial education is also

positively associated with account ownership. These findings suggest that proactive financial behaviors and financial literacy reinforce retirement saving decisions.

Overall, the study concludes that individuals who establish independent tax-advantaged retirement accounts tend to exhibit higher socioeconomic status, stronger financial capability, and greater future-oriented planning behavior. The results underscore the importance of financial education, early financial socialization, and targeted policy initiatives aimed at lower-income and less-educated populations. By identifying the segments of the population least likely to initiate independent retirement savings, this research provides actionable insights for policymakers seeking to enhance retirement preparedness and reduce long-term financial vulnerability.

How Digitalization Shapes Tasks, Tools, and Behavior in Management Control

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This paper develops a mathematical model to analyze how digitalization transforms management control systems in organizations. It examines the dynamic interactions between four key dimensions: control tasks, technological instruments, organizational structure, and behavioral aspects. By constructing a system of differential equations, it captures both linear and nonlinear relationships between these dimensions and also incorporate phenomena such as diminishing returns to digitalization, compound effects of resistance, and threshold effects in behavioral adaptation. Drawing on established organizational change theories, my model demonstrates how behavioral resistance follows a U-shaped curve during digital transformation and identifies conditions for successful technology integration versus persistent instability. Through numerical simulations and sensitivity analyses, this study shows that initial resistance can create vicious cycles that delay adoption, while proper change management interventions can accelerate adaptation. The model reveals critical thresholds in the transformation process and demonstrates how organizational structure and technological adoption jointly influence task performance improvements. My findings provide managers with practical insights for implementing digital technologies while managing behavioral resistance and contribute to the theoretical understanding of how management control systems evolve in response to technological change.

Whistleblowing and Moral Identity

Guy McClain
Millsaps College

Whistle-blowing has been shown to be more effective in identifying fraud than are vendor and customer tips, internal audits, external audits, other internal controls, notification by police, or accidental discovery (ACFE 2008). Therefore, it is important to understand the factors affecting whistle-blowing. Prior research has shown that several individual, situational, and organizational factors can affect whistle-blowing. This study extends the literature on individual and situational factors by examining the influence of moral identity (both symbolization and internalization) and societal culture on the perceived likelihood of whistle-blowing. The subjects for this study are students in the U.S. and France. The results of this study are that both moral identity and societal culture positively influence the perceived likelihood of whistle-blowing. Within moral identity, specifically, symbolization is positively associated with whether the third party in the vignette would whistle-blow, while internalization is positively associated with whether the respondent would blow the whistle.

Do Underwriters Add Value in Modern IPOs?

Christina Zhang
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This study re-examines the role of underwriters in IPO pricing in the modern U.S. IPO market. Traditional theories attribute IPO underpricing to information asymmetries, arguing that underwriters add value by gathering private information during bookbuilding and incorporating it into offer prices through partial adjustment. Using a large sample of U.S. IPOs from 2003 to 2015, a period characterized by standardized electronic disclosure and rapid public information diffusion, we test this view by decomposing IPO pricing into three components: offer price revisions, first-day underpricing, and value added, defined as the total change in firm value from the expected price at bookbuilding to the offer-day market price.

Across multiple empirical tests, we find little evidence that underwriters systematically add value through information discovery. Measures of underwriter reputation, market share, and underpricing persistence do not explain variation in value added, underpricing, or offer price revisions. Moreover, classic partial adjustment behavior characterizes only a small subset of IPOs and is driven almost entirely by extremely underpriced offerings.

Additionally, we document that IPO underpricing in this period is highly skewed. Roughly 80 percent of IPOs exhibit low underpricing, while a small fraction experience extraordinarily large first-day returns that account for the majority of underpricing dollars. These “Red Hot” IPOs are not reliably associated with hot issue markets, observable firm characteristics, or underwriter attributes, and their price increases do not reverse post-IPO, suggesting permanent valuation shocks rather than temporary mispricing. We also show that negative offer price revisions are common, indicating that underwriters frequently reduce offer prices even when underpricing remains positive.

Taken together, the findings challenge the continued relevance of information-based theories of IPO underpricing and suggest that alternative, non-information-based mechanisms play a more prominent role in modern IPO pricing.

Innovation Implementation and Organizational Performance at the U.S. Department of Veterans Affairs: A Longitudinal Quantitative Case Study (2014–2024)

Hector Pineda
University of the Incarnate Word

Public-sector organizations increasingly pursue innovation and budget expansion to improve performance, yet the relationship between increased spending and mission-centered outcomes remains unclear in large public healthcare systems. This study analyzes how budgetary growth and governance reforms influence allocative outcomes at the U.S. Department of Veterans Affairs (VA) between fiscal years 2014 and 2024. It examines whether rising VA budgets translate into proportional increases in veteran-direct spending and whether governance shifts moderate this relationship. Employing a longitudinal quantitative case study design, the analysis integrates descriptive trend analysis, correlation analysis, and multivariate regression using publicly available financial data. The findings reveal that overall budget growth is associated with relative dilution of veteran-direct spending, while governance reforms modestly mitigate but do not reverse this pattern. These results underscore a governance paradox in which innovation and expansion coexist with persistent allocative rigidity, offering implications for public financial management, accountability, and performance governance in complex public organizations.

Managing Moral Minds: Using Neuroscience to Modify and Manage Moral Emotions and Judgments in the Workplace

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Millsaps College

Patrick Hopkins
Millsaps College

In an increasingly divided culture, organizations need clearer guidelines for employee behavior. Emotions can run high during politically charged periods, and organizations must minimize the negative effects of those emotions on productivity and workplace relationships. One-way organizations manage behavior is by attempting to shape emotion through hiring, training, supervision, incentives, and discipline. But some emotions are easier to manage than others. Moral emotions such as guilt, shame, pride, empathy, resentment, and loyalty shape judgment, cooperation, risk tolerance, and perceptions of fairness in the workplace.

Recent advances in neuroscience suggest that these moral emotions may be influenced not only indirectly through traditional managerial practices, but also more directly through pharmacological and radiological neurointerventions. This paper examines whether, and under what conditions, such neurointerventions may be ethically and legally permissible in employment settings. Drawing on business ethics, organizational governance, and employment law, the paper argues that neurointerventions do not create an entirely new moral problem. Instead, they intensify longstanding concerns about coercion, consent, authenticity, and the proper limits of managerial authority. The paper analyzes three core challenges, effectiveness, coercion, and authenticity, and situates them within existing legal doctrines, including employment-at-will, the Americans with Disabilities Act, and bona fide occupational qualifications. We conclude that, while neurointerventions may be justified in some circumstances, organizations must avoid instrumentalizing employees in ways that undermine broader ethical commitments, including the human purposes that work is meant to serve.

The Typology of Successful Global Entrepreneurs: The Role of Individual Characteristics and Business Ecosystem

Aloyce Kaliba
Southern University and A&M College

Entrepreneurial outcomes arise from the interaction between personal capabilities and the broader institutional environment. However, the existing entrepreneurship research lacks an integrated framework that simultaneously captures heterogeneity among successful entrepreneurs, the multilevel determinants of their success, and the spatial interdependencies that shape entrepreneurial outcomes across countries. To address these gaps, a continuous entrepreneurial success index is first constructed for 18,370 entrepreneurs from forty-eight countries. Second, the index is regressed on entrepreneurs' demographic characteristics, entrepreneurial attributes, nation-level entrepreneurial ecosystem, and built environment indicators using a generalized additive model. The integration allows describing cross-level dynamics and avoids biased inferences that occur when either individual or nation-level data is analyzed in isolation. Moreover, the generalized additive models automatically discover and model complex, non-linear relationships without needing to pre-specify their exact form, and effectively account for spatial autocorrelation by allowing the effects to vary naturally across various locations. In the final step, the predicted success index is combined with statistically significant entrepreneur-level characteristics and attributes, and national-level ecosystem and built-environment indicators to create homogeneous clusters of successful entrepreneurs using Hierarchical Density-Based Spatial Clustering of Applications with Noise algorithms. The main results indicate that while individual demographic characteristics and entrepreneurial attributes have a positive influence on entrepreneurial success, their effects were non-linear. The statistically significant variables at the national level were the innovation index and the new business density rate that quantify the technological sophistication of entrepreneurial activity and the underlying dynamism of the formal business environment, offering complementary perspectives on a country's capacity to generate and sustain new firm creation. The spillover effects were notable in Europe and Central Asia. Cluster analysis results suggest that entrepreneurs with higher predicted success were driven by stronger individual-level capabilities, motivation, and innovation. They also benefited from more favorable national-level attitudes toward entrepreneurship and entrepreneurial activities. At the national level, the findings underscore the importance of strengthening countries' innovation systems and expanding the dynamism of the formal business environment. Governments should prioritize policies that enhance technological capabilities, reduce barriers to firm entry, and stimulate the formation of competitive markets. The strong spillover effects observed in Europe and Central Asia further suggest that coordinated regional policies, such as shared innovation infrastructure, cross-border knowledge networks, and harmonized regulatory frameworks, can amplify national efforts. Finally, the cluster results indicate that national attitudes and entrepreneurial activity conditions shape the returns to individual-level capabilities, implying that policies promoting

positive social norms around entrepreneurship, opportunity recognition, and early-stage activity can magnify the success of capable and motivated entrepreneurs.

The Emotional Landscape of Healthcare Professionals in the UAE

Jeantyl Norze
University of Arkansas

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The healthcare sector is one of cornerstones of the United Arab Emirates (UAE)' national economy. The country aims to become a top global healthcare leader, focusing on smart health systems and innovation, which has led to a rapid transformation in the country, including population growth, government investment in infrastructure, and an increasing demand for quality care. This transformation is, however, accompanied by significant challenges, including high turnover rates, burnout, and emotional exhaustion among healthcare workers. This study sought to describe and compare the emotional responses and regulations, including emotional intelligence (EI) and emotional labor (EL), the human resource practices (HRP) and the job satisfaction levels of health care professionals in the country, including physicians, nurses, and administrators. A cross-sectional study design was used to survey a sample of 350 healthcare workers from public and private hospitals in the UAE. The findings indicate that physicians, nurses, and administrators exhibited significantly different emotional intelligence ($p = 0.024$), emotional labor ($p = 0.001$), surface acting ($p = 0.002$), and Job satisfaction level ($p = 0.047$). However, no significant differences were observed for deep acting and human resource practices. The recommendations highlight the necessity of implementing culturally responsive training initiatives and developing comprehensive human resources policies that strengthen coping capacities and enhance the morale of healthcare professionals in the United Arab Emirates, particularly as the nation advances toward its strategic development objectives.

Data-Informed Strategic Enrollment Management: A Mixed-Methods Approach to Developing Recruitment and Marketing Strategies for the University

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Minot State University (MSU) initiated a comprehensive Strategic Enrollment Management (SEM) process to develop recruitment and marketing strategies to address enrollment challenges and align institutional efforts with its mission. This study utilized environmental scanning and collaborative stakeholder engagement to assess regional enrollment trends, identify factors influencing retention and recruitment, and formulate actionable strategies. Analysis of enrollment data (RQ1) revealed a general decline at the university and in the region. Several gaps were identified through a variety of enrollment-related metrics. Demographic analysis (RQ2) revealed key trends affecting student enrollment. The identified strategies (RQ3) focus on three core pillars: marketing and communication, financial aid and affordability, and recruitment and retention. The SEM Plan integrates digital-first marketing focused on the local area, leverages affordability through strategic financial aid, and expands flexible delivery options, to maximize institutional reach and ensure long-term sustainability through improved retention and persistence.

Grounded Creative Systems Thinking: An Integrative Qualitative Systems Methodology for Complex Organizational Challenges

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Design thinking has emerged as a dominant approach for addressing human-centered organizational challenges, yet scholars have documented a critical gap between its creative promise and the methodological rigor needed to develop deeper theoretical understanding of complex systemic dynamics (Mayer, 2024; Vergan et al., 2021). While design thinking excels at rapid prototyping and generating innovative solutions, it often lacks the empirical grounding necessary for addressing root causes and developing sustainable interventions (Ghassan, 2022). This creates an unfortunate either/or choice: organizations can pursue creative innovation or rigorous analysis, but rarely achieve both simultaneously in a timely manner.

This paper introduces Grounded Creative Systems Thinking (GCST) as a methodological advancement that bridges this gap by integrating the creative innovation of design thinking with the empirical rigor of grounded theory and the connective insights of associative reasoning—all within a systems perspective. The methodology operates through six interconnected phases with recursive loops, enabling teams to develop both theoretical insights and innovatively appropriate solutions that address human-centered challenges at multiple system levels.

GCST responds to the well-documented theory-practice gap where research often stops at theory development without translating insights into actionable implementation. The methodology produces both knowledge artifacts (theories, frameworks) and practical artifacts (solutions, tools, systems), facilitating cross-disciplinary collaboration while maintaining adaptive flexibility.

This work-in-progress research presents GCST's theoretical foundations, articulates its positioning as an advancement beyond design thinking, and describes current efforts to develop comprehensive case studies across organizational transformation, innovation management, and entrepreneurial contexts that will provide empirical validation of the methodology's effectiveness.

Walking The Green Talk in Africa: Are Sustainability Practices Associated with Corporate Operating Performance?

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This paper examines the relationships between environmental, social, and governance (ESG) performance scores and operating performance (OP) indicators, using panel data of 143 African listed firms over ten years from 2014 to 2023. Three measures of OP—sales revenues, earnings before interest and tax, and net income—were used to test the proposition. Significant positive linear and non-linear relationships were identified using fixed- and random-effects panel regressions as well as ensemble machine learning. Within-R² values from the linear panel regressions ranged up to 27.9% for sales. Both morally and economically, the case for going green and acting sustainably is justified in a region where 1/4 of countries experience water stress and many firms are inefficient with resource usage. Mandating ESG disclosure is ideal since firms that "walk the green talk" experience superior financial returns and sustainable Africa is now an investable hotspot. Investors can feel good about addressing ethical concerns that overlap with true cost savings and returns.

Bridging Perceptions: A Comparative Analysis of Supervisor and Student Self-Evaluations in Strategic Communication Internships

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Internships in undergraduate degree programs are often evaluated to determine student strengths, weaknesses, and performance of duties assigned. They are an integral part of programs such as strategic communication. This mixed-method, longitudinal study applies the Social Exchange Theory to examine the consistency of evaluation results between supervisor evaluations and student self-evaluations over a five-year period. The evaluation instrument was based on standards of the Accrediting Council on Education in Journalism and Mass Communication (ACEJMC) and utilized a Likert Scale and open-ended response questions.

An exhaustive sample of close to 250 total surveys was analyzed using descriptive statistics and qualitative themes. In all but the Covid-19 affected 2020 year, the overall mean of supervisors was higher than the overall self-evaluation of students. Results indicate some alignment in perceptions between students and supervisors when it comes to core skills, some moderate divergence in the area of soft skills, and a larger divergence in elements such as attention to detail, self-awareness, and motivation. As the results relate to Social Exchange Theory, in instances where perceptions don't align (e.g., attention to detail, mindset), the exchange may feel imbalanced or misunderstood. This highlights the need for stronger feedback loops and reassurance during internships—particularly in cases where both students and supervisors recognize that the intern is struggling with confidence. These findings encourage additional opportunities for two-way feedback systems to bolster the partnership between student and supervisor and prepare students to enter the professional workforce.

Market Orientation, Innovation, and Telecommunication Firm's Marketing Products and Sharks: An Empirical Study on Businesses and Products That Appeared on "Shark Tank"

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The purpose of this study is to examine the roster of businesses and products that appeared on the television show, Shark Tank. This study examined 12 years of data on the many businesses and products that appeared on the television show. This study examines venture characteristics of the different business and products on the television such as ownership, product type, industry and other variables. We had a sample of (N = 1,442) businesses and products that appeared on the television show. This is the result of an extensive 12-year study on Shark Tank.

This study is a nationwide study on the RMP and its influence on college students around the country. A theoretical model was developed which consisted of three priori factors: (a) business/venture type; (b) industry type; and (c) value proposition. We used a MANOVA and linear regression to examine predictive characteristics in the data. Second, we used Structural Equation Modeling (SEM) to examine regression models and relationships between variables. The results indicate there were three key influences that predicted behavior with the data and the businesses/products showcased on the show. The conclusions of the study were that products/businesses showcased on Shark Tank were highly susceptible to bias of the Sharks in evaluating them.

Team Knowledge Sharing and Social Networks: Proposing a Multi-Phase Approach

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Organizations increasingly rely on teams to access, share, and integrate knowledge across internal boundaries, yet teams vary widely in their effectiveness at doing so. This paper develops a comprehensive conceptual model of knowledge sharing and integration in teams using a social network perspective. Building on prior work that links knowledge sharing to team performance and effectiveness, the model conceptualizes knowledge sharing as a multi-phase process involving willingness to seek knowledge outside the team, search costs associated with identifying appropriate knowledge sources, and transfer costs associated with moving and assimilating knowledge. Drawing on social capital theory, the paper argues that team-level network structures play a central role in shaping these phases.

Specifically, the model highlights the importance of diverse bridging ties that connect teams to external knowledge sources, while emphasizing that the value of such ties depends not merely on their number but on their diversity, reciprocity, and connection to the “right people” - individuals perceived as highly knowledgeable in relevant domains. In addition, the paper proposes that moderate levels of group closure, rather than strong closure, best support the internal integration of externally acquired knowledge. Beyond network structure, the model incorporates key team context moderators, including climate for knowledge sharing, team empowerment, and team conflict, which can amplify or constrain the benefits of social networks for knowledge acquisition and integration.

The paper contributes to the literature by integrating network characteristics, giver and receiver perspectives, and team contextual factors into a unified framework of knowledge sharing. It also outlines empirical strategies for testing the model using social network analysis and multilevel methods. Collectively, this work advances theoretical understanding of how knowledge flows across and within teams and offers practical insights for designing teams and organizational environments that support effective knowledge sharing.

Navigating Name, Image and Likeness (NIL) and Student-Athlete Welfare: A Multi-Dimensional Assessment Across NCAA Divisions

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The rapid implementation of Name, Image, and Likeness (NIL) policies has reshaped the collegiate athletics landscape, introducing new economic opportunities alongside evolving academic, psychological, and compliance-related pressures. This study presents the development and deployment of a comprehensive survey instrument designed to assess the intersection of NIL engagement and student-athlete welfare across NCAA divisions.

The survey assesses academic workload, psychological well-being, financial strain, NIL knowledge and behavior, and institutional support structures. It includes both Likert-scale welfare indicators and an objective NIL knowledge check addressing disclosure requirements, tax obligations, and contract red flags, with a Division II emphasis on opportunity and support disparities.

Preliminary analyses examine relationships between NIL participation and welfare indicators such as academic interference, financial stress, team cohesion, and transfer intent, while comparing outcomes across sport type, scholarship status, first-generation status, and NCAA division. Preliminary results from NCAA Division II student-athletes indicate that 55.6% engaged in at least one NIL activity. Among non-participants, lack of knowledge and limited opportunities were the primary barriers (43.8% each). Additionally, 44% reported feeling overwhelmed by academic and athletic demands, and 31% cited financial strain as affecting their well-being. These findings suggest NIL participation coexists with academic and psychological pressures, highlighting the need for clearer education, stronger compliance guidance, and targeted Division II support.

This research contributes to the growing body of scholarship examining the unintended consequences and developmental potential of NIL. By integrating welfare metrics with economic participation and compliance literacy, the study offers a holistic framework for assessing athlete support ecosystems. Findings aim to inform athletic administrators, compliance officers, faculty, and policy stakeholders seeking to balance entrepreneurial opportunity with academic integrity and student-athlete well-being.

Addressing Health-Based and Financial Concerns Within the Growing Senior Population

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The purpose of this paper is to identify key health and financial challenges that senior citizens face or will likely face at some point. Additionally, there is a substantial growth trend in the Senior population. This trend is anticipated to continue for several years.

Arm's Length Lending for the Thin-filed using Artificial Intelligence

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This paper reviews existing techniques and proposes new methods to evaluate credit risk in economies without formal credit systems but widespread mobile phone usage. Limited availability of formal financial data remains the primary drawback to credit access, yet AI-based analysis of digital behavior can help bridge this gap. The review suggests that applying machine learning methods to classify behaviors such as gambling and alcohol related spending as high risk may accurately capture credit risk, while expenditure on education, including school fee payments may signal creditworthiness. Further, stable and long-term location patterns may serve as strong indicators of high credit quality. The use of AI is proposed to discover hidden "non-linear" patterns, such as combinations of alcohol consumption and irregular phone charging, which may predict high credit risk but possibly escape human analysts. The proposed systems automate search for these factors and create models that are robust to sparse data. Finally, an analysis is presented on the "Digital Utility Trap", where the fear of losing essential mobile access motivates borrowers to pay, offering a safe and scalable path for lending to the unbanked and thin-filed.

Computer Monitoring in the AI Era: The Hidden War of Control Intensifies

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This paper updates our 2011 monitoring control model framework to examine how algorithmic management and AI-driven surveillance have intensified workplace monitoring and control. Drawing on recent empirical studies across multiple sectors and methodologies, we analyze how AI-powered monitoring systems amplify three core functions of workplace control originally identified in our model: reducing workers to algorithmic components, implementing mechanistic performance evaluation, and eliminating human supervision. Our analysis reveals a monitoring-performance paradox whereby surveillance systems designed to improve productivity often achieve the opposite effect while systematically undermining worker autonomy. Synthesizing evidence from large-scale quantitative studies, qualitative research, and patent analysis spanning 2022-2025, we argue that algorithmic management represents not merely a quantitative increase in monitoring intensity but a qualitative shift in capitalist control mechanisms. The findings challenge dominant narratives about technology-enabled productivity improvements and reveal how surveillance capitalism transforms workers into data sources for prediction and control, completing the reduction of labor to capital that Marx predicted over 150 years ago.

Emerging Trends in International Monetary Systems: A Case Study

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The international monetary system is undergoing a major transition driven by digital innovation, geopolitical realignment, and the rise of central bank digital currencies (CBDCs), cryptocurrencies, and stablecoins. This case study examines how these technologies are shifting the system away from a single-currency hegemonic model toward functional fragmentation, where different currencies specialize in distinct roles across payments, settlements, and reserves. It analyzes CBDC design choices, multi-CBDC interoperability frameworks, and institutional and behavioral factors shaping adoption. The study highlights how tokenization and programmable money expand central banks' policy tools while introducing new risks to financial stability and banking systems. It also explores cross-border payment innovations, regional monetary integration, and geopolitical competition. While digital currencies enhance efficiency, established reserve currencies are likely to retain dominance due to strong institutional foundations. The study concludes by identifying research gaps related to macroeconomic impacts, policy transmission, and behavioral responses to programmable money.

A Low-Cost Robotic Process Automation Framework for SME Financial Analytics Using UiPath

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Small and medium-sized enterprises (SMEs) frequently rely on spreadsheet-based financial estimations due to budgetary constraints and limited access to advanced accounting platforms. Although spreadsheets offer flexibility and familiarity, manual analysis of financial data—such as profit and loss calculations—often leads to operational inefficiencies, increased processing time, and a higher risk of human error. These challenges intensify as transaction volumes grow.

This study proposes and evaluates a cost-effective robotic process automation (RPA) framework designed for spreadsheet-centric financial environments. The framework automates recurring financial analytics tasks without requiring modifications to existing accounting systems. UiPath is employed as a lightweight automation layer that interacts directly with the user interface of established Excel workflows. The solution automates daily and monthly profit and loss calculations, applies rule-based validation, aggregates transactional records, formats outputs, and generates automated email reports.

A real-world small-scale enterprise is used as a case study to assess practical feasibility. Performance is evaluated by comparing manual Excel-based processing with the automated workflow, using metrics such as processing time, reduction in repetitive tasks, and consistency of financial reporting outputs.

Results indicate a substantial reduction in manual intervention and measurable improvements in reporting efficiency. The proposed framework preserves transparency and enables business owners to maintain oversight of financial data. Rather than replacing existing accounting applications, this approach represents an incremental step toward digital transformation by enhancing tools already familiar to SMEs. Scalability is discussed in relation to increasing transaction volumes, extended reporting cycles, and structured data requirements, along with limitations related to data standardization and process variability. This study contributes to the growing discourse on accessible automation strategies for resource-constrained enterprises and demonstrates how RPA can bridge the gap between traditional bookkeeping practices and more sophisticated enterprise solutions.

Predictive Analytics and Construction Project Cost Control: Evidence from a Medium-sized Company

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Cost overruns in construction projects are a major issue for contractors. The majority of projects experience significant cost overruns that impact the profitability of the project and the firm. The annual impact of cost overruns in the US exceeds \$1.6 trillion. This project examines the benefits of using predictive analytics to identify cost overruns early in the process. Early detection provides the project supervisor with information that can be used to implement strategies to reduce the likelihood of project cost creep. The implementation of predictive analytics at a specific contractor resulted in a reduction in forecasting error by 30% and an annual savings of \$220,000.

Diplomatic Visits and Development Assistance

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This paper examines the effect of the visits by U.S. officials to a country on its foreign aid inflows. To achieve our objective, we compile variables that indicate the official visits of U.S. Presidents and Secretaries of State from 1960-2019, derived from the historical archives of the U.S. State Department. We examine the effect of these variables on U.S. aid and total official development assistance flows to the country. To deal with potential endogeneity, we use the Endogenous Treatment Model. The estimation results show that the visits of U.S. officials have a statistically significant positive effect on U.S. aid only when the visit is part of a multilateral meeting, while the effect of the visits of U.S. Presidents have a statistically significant positive effect on total official development assistance only when the visit is in the form of a bilateral meeting. A potential interpretation is that U.S. aid is provided as part of a multilateral effort intended to induce other countries to assist the country as well. However, donors could take the flow of U.S. aid as a signal that the country will be able to secure aid from the U.S. and will be less in need of their assistance. On the other hand, a bilateral visit by an American President can signal to other donors the confidence the United States have in this country, the close ties it has with this country, or the stakes it has in preserving stable economic conditions in this country. This could induce the donors to aid the country by offering official development assistance.

The Ripple Effect: Causes and Effects of University Noncompliance Found in Financial Audits

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In this paper, we discuss the causes and effects of noncompliance issues identified in university financial audits. Universities across the southeast have recently been criticized for noncompliant practices that affect students and the university. This paper highlights the issues the higher education system is facing and how more awareness on the financial noncompliance at universities is needed. Through a data collection methodology, we were able to uncover the leading noncompliance issues universities face, the reasons they occur, and the effects these issues have on university stakeholders and the university as a whole. The audits covered fiscal years 2017 through 2025 and focused on key operational, financial, and compliance areas. Our research uncovered a trend of issues in places such as internal controls, material misstatements, and financial aid compliance. We found that the causes of these issues were primarily linked to high staff turnover and student enrollment. The issues then affected student enrollment and leadership, structural, and budgetary changes to the universities. Through our approach, we aim to gather information on whether universities in the southeast US are using noncompliant financial practices, highlight the kinds of insufficient financial practices universities have, what is leading these universities into their noncompliance, and how universities without sufficient accounting practices can affect stakeholders like students who are affected by the noncompliance.

Buy Now, Tax Later? The Buyback Tax and Timing of Share Repurchase

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On August 16, 2022, the Inflation Reduction Act (IRA) was signed into law. It introduced a 1 percent excise tax on corporate stock repurchases made by U.S. public companies, effective January 1, 2023. Proponents suggested the tax would discourage corporate share repurchases and redirect funds towards real investments in the U.S., while others argued companies would simply adjust payout timing and mechanisms to minimize potential impacts. Despite extensive policy debate, empirical evidence on how firms respond to the new tax remains limited.

Because the new tax was widely anticipated in mid-2022 but only became effective in January 2023, it offers a window during which firms could make changes to their payout policies. We study whether the buyback tax has meaningfully changed corporate payout behavior, by focusing on both the level and timing of share repurchases among U.S. public companies. Our preliminary results suggest that U.S. public companies significantly increased their repurchase activity in mid- to late-2022, following the IRA's passage. As shown in the two figures, the amount of share repurchases throughout 2022 is consistently greater than that in 2023. The difference is particularly robust in the second half of the year, and the trend can be observed with both monthly and quarterly data. The preliminary findings indicate that firms appeared to have accelerated their repurchase programs in anticipation of the January 2023 tax implementation. Our next step is to examine whether the "pull forward" effect is more pronounced among firms with large existing repurchase programs.

Classified Boards, Debt Contracting, and Firm Value: Evidence from a Quasi-Natural Experiment

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We use two unexpected court decisions in 1995 that strengthened the power of classified boards to re-examine the impact of anti-takeover provisions on the cost of debt and the use of debt covenants. We find no significant association between classified boards and the cost of debt prior to the court cases. However, after the court decisions, Delaware firms with classified boards have a lower cost of debt, are less likely to have secured debt covenants, but are more likely to have covenants restricting equity issuance. Nevertheless, we find no evidence that the court cases affect firm value.

The Volatility Input to the Black-Scholes Model used to Value Employee Stock Options: A Twenty-Year Retrospective

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US GAAP requires the expensing of Employee Stock Options (ESOs). The Black-Scholes option pricing model (Black-Scholes) is the most frequently cited, and used, model to estimate these expensed values. Other models are permitted; by comparison these alternatives are infrequently used. Black-Scholes continues to be successful in the markets because, over time, actual market prices for traded options converge to Black-Scholes estimates. The model is less popular for financial reporting. Price convergence to model estimates is not a characteristic of ESO values. The reason for this is that ESOs are generally not traded in exchange markets and the convergence phenomenon is unobservable for all practical purposes. Limited exceptions do not alter this conclusion. The contract terms of traded options and ESOs terms differ significantly. The FASB changed the specification for input parameters to Black-Scholes, including volatility, when the model is used for ESO reporting. The value differences between market-traded options and ESOs is a relevant example of the economic tensions that can arise when mark-to-market and mark-to-model estimates differ while both remain admissible for reporting. The resulting measurement risk between market and model-based values has yet to be resolved. The previous accounting standard for ESOs, FAS123, was issued in 1994. It required disclosure of ESO values. Expensing was not mandatory but could be elected. Disclosure compliance was excellent but the choice to expense these values in Earnings was rarely elected. FAS123 (revised) was issued in 2004 to update FAS123. FAS123(revised) requires expensing of these ESO values. Disclosure of these values remains mandatory. Scrutiny of Black-Scholes increased because of FAS123(revised). This paper focuses on the use of the volatility input, as specified by the FASB, in this accounting application of Black-Scholes. This paper is a study in the resulting valuation flaws and reporting anomalies in ESO values tied to these estimated volatility inputs.

Recycling: Bottle-bills versus Extended Producer Responsibility (EPR)

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The U.S. has no national bottle-bill incorporating a deposit/redemption feature to incentivize recycling. In most bottle-bill formats, consumers pay a deposit upon purchase of a bottle or other container. They redeem that deposit upon returning the container. In 2025, new or expanded bottle-bill laws were proposed in 14 states. As of early 2026, only ten states have enacted bottle-bill legislation. The remaining U.S. jurisdictions, including 26 states, have taken no action to enact bottle-bill laws.

The passage and enactment of a national bottle-bill law in the U.S. seems unlikely. National bottle-bill legislation has been introduced in Congress periodically since the first state-level passages in 1974. None has resulted in a national law. Anti-litter environmentalists seek the alternative of Extended Producer Responsibility (EPR) regulations. EPR policy makes producers bear the recycling costs for their products. Another alternative, the “Polluter Pays Principle” (PPP), is similar. Both EPR and PPP reflect the environmental value-system that the costs of managing the pollution and paying to prevent damage to the environment or human health are producer costs. Bottle-bills featuring deposit/redemption procedures reflect the value-system that consumers should share in these costs.

This research surveys international information that might inform and influence US recycling efforts. We examine foreign jurisdictions that have enacted bottle-bill legislation or EPR regulations. We found that about one third of legal jurisdictions in the world have adopted some form of deposit/redemption system. Slightly more than one-third of legal jurisdictions have adopted EPR policies. We conclude that no single deposit-return methodology finds acceptance across the world. We surmise that recycling efforts are more successful when reflecting environmental value-systems that reflect local values. The global battle to improve recycling appears to require acceptance of multiple value-systems reflecting local preferences.

Teaching Students to Create Value

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This session presents a practical framework for teaching value creation as a core learning outcome in business and economics courses. Rather than centering assessment on individual mastery of concepts or step-by-step processes, this approach shifts the focus to what students produce—and how much value their work creates relative to the resources they use.

The session is built around a series of Team Tasks: short, high-intensity group challenges in which students design proposals to solve real or simulated problems under explicit constraints (limited budgets, time, data, or attention). Teams must make tradeoffs, test assumptions, and communicate their ideas clearly, just as they would in professional settings. The central evaluation metric is value per dollar—the expected benefit of a proposal relative to its cost.

Instead of grading with fixed rubrics or point accumulation, teams are assessed holistically and comparatively. Their work is ranked against other teams facing the same constraints, and grades are assigned using performance “buckets” (e.g., Outstanding, Very Good, Good, Fair). This relative, performance-based system mirrors real-world markets and organizations, where success is not defined by meeting a checklist, but by outperforming alternatives.

Participants will leave with a replicable structure for designing Team Tasks, examples of student deliverables, grading templates, and strategies for managing ambiguity, fairness, and motivation. The session argues that when students are asked to compete on value—not compliance—they begin to think, act, and learn like real creators rather than test-takers.

Financial, Asymmetric Information in Film: A Pedagogical Opportunity

Jeff Heinfeldt
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Asymmetric information is a foundational theory in finance. It underpins concepts and investment areas such as financial signaling and efficient markets. An evaluation of several films from this perspective was conducted. Instances of asymmetric information were identified and analyzed. This analysis can then be used to enhance the classroom discussion of this topic and provide a mechanism for reinforcing the concept via illustration. This portfolio of films could be used in courses such as corporate finance and financial markets and institutions.

The First Exam Sets the Tone for the Rest of the Semester: Myth, Fact, or Both?

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Grace Farizo
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We have either said or heard this cliché numerous times: Does the first exam significantly set the tone for the rest of the semester? The first exam can be influential, but it's not a guaranteed predictor of overall success in the course. To investigate this more systematically, we collected the data on student performance in ECON 4020 Managerial Economics course at a major regional university over seven academic terms spanning from spring 2019 to spring 2023. Since the first exam grade is a part of the overall course grade, we examined the relationship between the first exam grade and the final exam grade.

Our preliminary finding was that there was a moderate positive linear relationship between the percentile values of the first exam and that of the final exam with the correlation coefficient of 0.5527. We also ran a simple regression on the two values and found that about 31% of the variability in the percentalized final exam scores can be linearly explained by the percentalized first exam scores.

Our findings are preliminary and incomplete in that there are many important factors that have not been observed or measured. For example, students can adapt. If they reflect on their study habits, time management, etc., they can recover strongly. In addition, other underlying factors such as general study skills may be a predominant factor on later success in the course than early success. Utilizing registrar data may shed more insight on student's overall performance in a course.

Ten Years of Pedagogical Reversal: A Comprehensive Analysis of Flipped Classroom Research and Instructional Transformation

Jaejoo Lim
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Over the past decade, education has undergone a significant transformation driven by the widespread adoption of digital communication technologies and growing discontent with the constraints of conventional lecture-centered instruction. Central to this transformation is the flipped classroom model, which reorders the traditional instructional sequence. In this approach, initial content delivery is shifted from the collective classroom setting to the individual learning space—most often through recorded lectures or digital texts—while classroom time is repurposed for active engagement, collaborative problem-solving, and instructor-guided application of knowledge. Dynamic topic modeling allows for selecting 171 full text articles for direct reading and review. This review synthesizes an extensive body of scholarly work published between 2015 and 2025, drawing on systematic reviews, meta-analyses, and empirical studies to critically examine the effectiveness, limitations, and evolving technological dimensions of the flipped classroom.

Revitalizing an Academic Program Through Strategic Corporate Communication

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In 2023, the Public Relations (PR) program at Roger Williams University (RWU) faced a strategic crisis. Due to COVID-19, undergraduate enrollment declined to seven declared majors, prompting concern among university leadership about the program's long-term viability. As part of a university-wide program prioritization initiative, the PR major was designated a "transform" program, indicating that substantial strategic or curricular changes were required to justify its continuation. In response, PR faculty launched a proactive, internally focused strategic communication campaign—informally referred to as PR for PR—designed to reposition the major, increase stakeholder engagement, and reverse enrollment decline within one academic year. The campaign applied the RPIE (Research, Planning, Implementation, Evaluation) strategic planning model and leveraged principles of strategic corporate communication, persuasion, and stakeholder engagement. This case examines how a communication strategy can function as a decision-support and change-management tool within an academic organization. It invites students to evaluate the effectiveness, scalability, and ethical implications of persuasive internal communication in a resource-constrained environment.

Strategic Communication as Differentiator: A Comparative Study of ESG and Non-ESG-Committed Firms

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This study employs a comparative content analysis to examine how strategic corporate communication practices reflect, operationalize, and/or reinforce varying levels of Environmental, Social, and Governance (ESG) engagement. Drawing on publicly available corporate communications using owned and shared content (sustainability reports, corporate websites, and stakeholder-facing messaging), this analysis compares two firms (ESG-focused, non-ESG-focused) from the United States, the United Kingdom, and the European Union. Using a structured coding framework aligned with the PESO model of media and ESG and Corporate Social Responsibility (CSR) dimensions, the study evaluates the depth, consistency, and strategic integration of ESG discourse across organizational communications. This methodological approach enables cross-case comparison while controlling for geographic and strategic-orientation differences, thereby strengthening the reliability of observed patterns. By analyzing patterns in organizational messaging, the study assesses how communication serves as a strategic mechanism that signals corporate priorities and demonstrates how strategic messaging shapes stakeholder perceptions, legitimacy, and trust. The findings underscore the value of content analysis as a decision-support tool for organizations, illustrating how intentional, strategic communication can influence stakeholder attitudes and engagement, informing broader corporate media strategy decisions.

Intentions to Play Fantasy Sports and Sports Betting: The Roles of Players' Hedonic Wellbeing, and Entertainment and Gambling Motivations

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Fantasy sports allow users to create their own “fantasy” team consisting of real-players from various sports (e.g., the NFL, NBA, and MLB) and play on online and mobile platforms. The most popular fantasy sports platforms are DraftKings, FanDuel, Yahoo! Fantasy Sports, and ESPN Fantasy Sports. As of 2026, the market size of the fantasy sports sector is estimated at USD \$42.37 billion, with projections for 2031 valued at USD \$80.31 billion and a CAGR of 13.66% for the period of 2026-2031 (Mordor Intelligence, 2026).

This project is designed to understand how players' hedonic wellbeing (Wilson et al., 2013) and their various motivations will affect their intentions to play fantasy sports and do sports betting (Lee et al., 2025; Song et al., 2024). A research model was developed, in which hedonic wellbeing is predicted to positively affect several game playing motivations such as entertainment, social interaction, passing time and sense of control (Billings & Ruihley, 2013; Ruihley et al., 2014). We then predict that those motivations will positively affect intention to play fantasy sports, which in turn affects intention to do sports betting. The gambling motivation (Dwyer & Kim, 2011) is also predicted to positively affect intention to do sports betting.

Data was collected via an online survey from 237 fantasy sports players at two public universities in the U.S. About 60% of the sample are male and the average age of the sample is 21.6 years old. Structural Equation Modeling was performed using the SEMinR package in R, an open-source data analysis software. The results showed that hedonic wellbeing significantly impacts consumer entertainment and sense of control motivations. Both motivations affect participants' intentions to play fantasy sports, which along with gambling motivation impact their intentions to place sports betting, explaining about 42% variance.

This project contributes to literature on fantasy sports by focusing on the roles of hedonic wellbeing and motivations in fantasy sports participation. In business practice, our findings provide useful insight into creating marketing strategies and tactics that appeal to fantasy sports players to increase their behavioral intentions.

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A Shift in Leadership: From Theory Y to Theory X

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Leadership styles shape how employees view their workplace and often determine their tenure with the organization. Those styles may determine a multitude of factors, such as how decisions are made, and how employees experience their work. When a new leader takes the helm, a new style of leadership is introduced. Two distinct leadership styles, based on the work of Douglas McGregor, are Theory X and Theory Y leadership approaches. These two approaches represent a significant shift in how a leader may view motivation, intentions, and potential of employees.

The Theory Y leadership style assumes individuals are self-directed and intrinsically motivated by their work. The Theory X leadership styles assumes individuals are unmotivated, require supervision, and they avoid responsibility. When an employee has worked for a Theory Y leader and was used to their leadership style and then must transition to a Theory X leader, it may be a difficult process.

Exploring The Impacts of User-Generated Content, Influencer Partnership, and AI Influencer on Gen Z Consumers' Purchase Intentions

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Social media has evolved from being a space primarily used for entertainment and personal sharing into a place where consumers are increasingly being influenced to buy products and services. For example, when TikTok Shop was first introduced in the U.S., it was exposed to 150 million TikTok active users right away. Meanwhile, about 107 million U.S. consumers were shopping across all social commerce sites (Forbes, 2024). Different content types, including user-generated content (UGC) (Demba et al., 2021; Kumar et al., 2025;), influencer partnerships (Jayasingh et al., 2025; Migkos et al., 2025; Woodroof et al., 2020), and AI influencers (Jayasingh et al., 2025; Kim et al., 2026), have been created to attract consumers' attention, create favorable attitudinal reactions, and ultimately influence buying decisions.

This project is designed to understand the extent to which these social media contents affect consumers' purchase intentions. Three hypotheses were developed to reveal such impacts.

- H1. Consumers' attitudes toward UGC will positively predict their purchase intentions.
- H2. Consumers will indicate higher purchase intentions after being exposed to disclosed influencer partnerships compared to being exposed to undisclosed influencer partnerships.
- H3. Consumers' perception about AI influencers will positively predict their purchase intentions.

Data was collected from an online survey among 84 Gen Z consumers (47.6% female; mean age = 22.7). Consumers' purchase intentions in response to different social media

contents were measured using four 5-point bipolar scales. Attitude toward UGC and perception about AI influencers were measured by four 5-point Likert-scale statements, respectively. Disclosed influencer partnerships and undisclosed influencer partnerships were manipulated through two TikTok posts. The participants were randomly assigned to see one of these posts and then completed questions about their purchase intentions.

An independent samples t-test was conducted to test H2. We found that as expected, participants reported somewhat higher purchase intentions after seeing disclosed influencer partnerships compared to after seeing undisclosed influencer partnerships. Hence, H2 was partially supported. A simple linear regression analysis was conducted to test H1 and H3, separately. As hypothesized, participants' attitudes toward UGC positively affect their purchase intentions and their perception about AI influencers also positively predicted such intentions. These results lend support to H1 and H3.

This project contributes to the growing research interest in social media marketing by focusing on the impacts of three types of social media content on consumers' purchase intentions. Managerially, our findings with respect to user-generated content, disclosed influencer partnerships, and the AI influencers provide insight into creating effective social media marketing strategies and tactics that appeal to Gen Z consumers.

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U.S.-Canada Trade Tensions and Their Influence on Canadian Perception, National Sentiment and Consumer Behavior

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This study investigates how recent U.S. threatened and imposed tariffs under the Trump administration have influenced Canadian public sentiment and consumer behavior. While traditional economic analysis of tariffs focuses on macro-level indicators such as GDP and trade balances, this research explores the sociopsychological and behavioral impacts of economic protectionism on individuals. Specifically, it examines the extent to which Canadian consumers' awareness of tariffs correlates with negative perceptions of Americans, increased nationalism, consumer ethnocentrism and retaliatory purchasing behavior.

Drawing upon theories such as social identity theory, consumer ethnocentrism and reactance theory, the study develops a conceptual framework linking tariff awareness to five key hypotheses. A cross-sectional, quantitative survey was conducted with 123 Canadian residents, collecting data on demographic variables, attitudes toward the U.S., national sentiments and purchasing patterns. The validated instruments consisted of both self-developed scales and pre-established scales including the CETSCALE (Shimp & Sharma, 1987) and Kosterman & Feshbach's Nationalism scale (1989).

Statistical analyses revealed significant relationships across several variables. Greater awareness of U.S. tariffs was associated with more negative perceptions of Americans, heightened national pride, a stronger preference for Canadian products and reduced support for U.S. brands. Notably, consumer behavior in Canada has shifted, with increasing domestic product loyalty and signs of consumer boycott activity, evidenced by retail behavior. Regression models confirmed that tariff awareness significantly predicts these attitudinal and behavioral outcomes.

These findings offer insights into how economic policy can shape national identity and market behavior, highlighting the symbolic power of trade actions. The research underscores the importance for policymakers and businesses to consider the wider social implications of economic conflict, especially in closely integrated bilateral relationships like between Canada and the U.S.

Artificial Intelligence Encourages a Hacking Mentality

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Artificial Intelligence (AI) is dehumanizing in that it encourages a hacking mentality—the focus on bypassing difficulty and struggle in favor of technological shortcuts. AI is a major component of a larger philosophy called transhumanism which aims at radical enhancement of humans through technology. Technological advances leveraged via transhumanist rhetoric have springboarded this movement and made it more and more appealing to larger and larger audiences. Those adopting a transhumanist view tend to seek and rely on shortcuts that avoid natural processes of growth.

With the spread of transhumanism, the domain of what is considered hackable has also grown considerably. Beyond increased efficiency and effectiveness in common everyday household and job tasks, ‘hacks’ have become ubiquitous for students, are increasingly being sought to overcome limitations of the human body and lifespans, and are believed to be within reach for the soul. At the urging of popular influential transhumanists (such as Yuval Harari, Ray Kurzweil, and some Silicon Valley billionaires), culture is shifting towards a preference for AI, enhancement technology, and biohacking. Therefore, the warning proclaimed in this paper becomes more and more urgent. Much more than an abstract worry that has little chance of manifesting, it is a wakeup call in response to an emerging mindset shaping young people, education, and culture. We will argue that transhumanism’s promise of effortless enhancement undermines the very conditions of human flourishing by training people to evade the struggles through which character, wisdom, and the conditions for true freedom are formed.

Improved Critical Thinking Skills in an Experiential Learning Class

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Globalization and a rapidly changing business environment demand higher levels of critical thinking and problem-solving skills from college graduates, yet a significant portion of employers report difficulty finding candidates with these essential soft skills. This presentation introduces the SUMIT Critical Thinking Model (defined as: Search, Understanding, Meets the need, Initiate, and Try again) as an accessible framework designed to improve student outcomes in experiential learning environments.

A core component of this pedagogical approach involves a reflective process where learners reframe past challenges, failed initiatives, or operational missteps as critical learning moments that catalyze personal and professional transformation. This shift allows students to move beyond the simple accumulation of experience to a place where competence is defined by their ability to make sense of those experiences and apply them forward. Furthermore, participants are encouraged to reinterpret their formal education, which may have initially seemed peripheral, as a foundational influence that shapes their leadership capacity and critical thinking. By providing scaffolded opportunities to practice career readiness competencies (e.g., effective communication, critical thinking, interpersonal abilities, and teamwork) instructors can foster confidence, self-efficacy, and the growth mindset necessary for students transitioning into a global workforce. When these experiential learning opportunities are paired with intentional mentorship, competence development is recognized not as a static achievement, but as a dynamic, ongoing process of learning and growing.

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A Study of Artificial Intelligence Acceptance in Higher Education

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The use of artificial intelligence in the context of education has been a relevant area of study in the last 10 years. An AI systematic review by Crompton and Burke (2023) suggested that the most common uses of AI in higher education include automatic assessment and feedback, generating test questions and predicting trends in data. Bearman et al. (2022) found that AI studies have usually focused on higher education's imperative to respond to AI or the ways in which AI alters academic work.

Overall, previous literature suggests that students were open to integrating AI into their learning practices and felt that AI generated unique perspectives (Chan and Tsi, 2023). Students conditionally trusted AI for coursework. Though younger generations were more optimistic about AI, students were concerned with a lack of quality and accuracy in AI output (Abuzar and Mahmudulhassan, 2025; Rajabi et al., 2024; Schei et al., 2024). Importantly, AI enhanced student learning but also posed a risk in undermining metacognition. Students expressed concerns over plagiarism and a decrease in critical thinking with using AI (Abuzar and Mahmudulhassan, 2025; Rajabi et al., 2024; Schei et al., 2024). The ethical and responsible use of AI remained underdeveloped, with studies suggesting that responsible use of AI should be taught to students (Abuzar and Mahmudulhassan, 2025; Rajabi et al., 2024).

AI can enhance student learning, and young students are enthusiastic about using AI (Kuleto et al., 2021), yet studying how students form AI usage intentions and which factors most influence AI usage intentions largely remains an uncharted territory for research. The Technology Acceptance Model posits that the more a user perceives usefulness and ease of use in a particular technology, the more likely the user is to accept the technology (Davis, 1989). Cervantes and Navarro (2025) found that perceived usefulness of AI positively influences one's intention to use AI. Perceived ease of use did not have the same effect (Cervantes and Navarro, 2025; Habibi et al., 2023). Other factors, such as current infrastructure, expected maximization of performance and habit development, also affect AI usage (Chatterjee and Bhattacharjee, 2020; Habibi et al., 2023).

This study will provide a more comprehensive view of students' perceptions of AI and investigate the relationships of a variety of external factors and the Technology Acceptance Model. Specifically, the study will examine the ways students use AI for

academic purposes and the ethical perceptions of different ways to apply AI to coursework. Further, the study will examine how students' perceptions of AI usefulness and ease of use influence attitude toward AI and intention to use AI.

A preliminary analysis revealed that high perceived usefulness of AI and high perceived ease of use positively influences a student's attitude toward AI, intention to use AI and the extent to which using AI reduces one's stress levels. Through further refinement of the conceptual model and analysis, the authors aim to provide a foundation for universities that aim for healthy acceptance of AI among its students.

Job Engagement After Performance Evaluation: The Role of Employees Mindset

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Four million Americans currently work in what “tip occupations” and 43% of Americans have at some point in their careers. Tip occupations are predominately found in the service industry so even for those who never held a tip occupation they still encounter these jobs routinely. To this line an extensive body of research has examined the factors that influence the amount a customer tips. However, a limited number of studies have examined the perspective of the worker. In this study I examined the impression management tactics used by service industry workers. Data was collecting from bartenders and servers ($n = 72$) to examine their use of impression management tactics. Results indicate that the variety of impression management tactics used by service industry workers increases with industry experience. Furthermore, this increase in impression tactics is associated with higher occupation satisfaction but has no relationship to organizational commitment.

New Issues/Potential Problems Facing Commercial Banks

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This paper attempts to address several problems commercial banks in the U.S. will have to dealing with currently or in the near future. The first, was the GAAP CECL (Current Expected Credit Losses) (issued by the FASB – Financial Accounting Standards Board), model that was initially introduced in late 2019. This fundamentally changed the way banks manage all organizational processes for finance and enterprise risk management. The scope of these changes primarily depends upon the complexity of the banks' balance sheet. These changes require a much deeper analysis and reporting than was previously necessary. The law also requires more detail on how banks manage risk and share information between departments. The introduction of these new standards also change how banks calculate losses from land and lease losses (ALLL). This means that the current probable loss threshold is removed and a lifetime credit loss allowance is required on the first day of each exposure. If a bank has any of trade receivables, loans, debt securities or net investments, CECL mandates be met. This paper will detail the requirements and necessary steps to meet these requirements as well as the estimated advantages gained from compliance.

The second issue causing concern for banks is that of banks having to settle bullion contracts if the other party wants actual physical delivery instead of cash. If this type of delivery accelerates, the amount of silver actually held by commercial banks will be short by about 250 times. If banks have to go into the markets to buy large purchases of silver and base market prices increase (as they have in recent weeks), there could be massive losses to the banks and a large short squeeze for silver, thus increasing the already high price in the market.

Resilient Hegemony or Fragile Dominance? China's Role in the De-Dollarization Narrative

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The dollar's dominance has been a cornerstone of international finance since the Bretton Woods Agreement in 1944. However, rising geopolitical tensions, economic fragmentation, and strategic diversification efforts have begun to challenge this hegemony, making de-dollarization a critical area of study for economists, policymakers, and investors.

This paper shows that the U.S. dollar remains the undisputed global currency, maintaining dominance across foreign reserves, trade invoicing, foreign exchange transactions, and SWIFT messaging. Yet its long-term supremacy faces growing structural and geopolitical headwinds. The U.S. fiscal outlook continues to deteriorate, while policy uncertainty has increased, particularly with broad, aggressive tariffs averaging roughly 13–17%, the highest since the 1930s. At the same time, the perceived “weaponization” of the dollar through unilateral sanctions, export controls, and the freezing of sovereign assets has prompted a global reassessment of dollar-denominated risk.

By early 2026, the dollar accounted for approximately 56% of global allocated foreign exchange reserves, down from over 72% in 2001, its lowest share in more than three decades. This decline reflects gradual central bank diversification toward alternative reserve assets, including gold and major currencies such as the euro and renminbi. Foreign holdings of U.S. Treasuries have also fallen to roughly 30%, from about 50% during the 2008 financial crisis, amid rising concerns about fiscal sustainability as U.S. national debt reached \$38 trillion in 2026. Similar shifts are emerging in trade settlement and commodity markets. The dollar's role, particularly in oil pricing, has modestly weakened as a growing share of transactions is settled in non-dollar currencies, including the renminbi, reducing conversion costs and exchange-rate frictions.

Distinguishing itself from the broader de-dollarization literature, this study positions China not merely as a participant in currency diversification but as a strategic architect of an alternative global financial order. As the world's largest economy in purchasing power parity terms and the primary trading partner for more than 140 countries, China has increasingly reoriented trade toward the Global South, shifting the geographic center of global commerce. This external rebalancing is reflected in China's record \$1.2 trillion trade surplus in 2025.

More importantly, China's development has entered a new qualitative phase. Rather than relying on rapid aggregate growth, policy now emphasizes technological self-reliance and the global expansion of advanced industrial capacity. The rise of the “New Three” sectors—electric vehicles, lithium batteries, and solar technologies—reflects a strategy to

embed Chinese production ecosystems within global supply chains. Technological leadership reinforces this shift. According to the 2025–2026 ASPI Critical Technology Tracker, China leads in 66 of 74 critical technology domains (about 90%), a sharp reversal from the early 2000s, when the United States dominated most advanced sectors.

This techno-economic ascent has strengthened the institutional and infrastructural foundations for renminbi (RMB) internationalization. Key initiatives include the Cross-Border Interbank Payment System (CIPS), expanded bilateral currency swap agreements, and the mBridge project—a multicentral-bank digital currency platform designed to enable instant, peer-to-peer cross-border settlements outside the U.S.-centered correspondent banking network.

China’s influence also operates at the institutional level. As a founding member, principal economic driver, and technological anchor of the expanded BRICS framework, it is shaping alternative platforms for financial coordination among major emerging economies. In this transition, China has moved from the “world’s factory” toward a technological and industrial hub, exporting not only goods but also the standards and infrastructure that support them. This shift enhances its ability to externalize financial architecture and embed the RMB within emerging trade, payment, and regulatory networks.

Despite these developments, rapid or full de-dollarization remains unlikely in the near term. The dollar continues to benefit from powerful network effects and unmatched market liquidity, and no alternative currency bloc currently offers the depth, transparency, or legal protections of U.S. financial markets.

Overall, while the dollar is far from losing its central role, its near monopoly in global finance is gradually eroding through deliberate diversification and policy choices, particularly across parts of the Global South. De-dollarization is no longer a fringe concept; it increasingly reflects a quiet recalibration of the international monetary system. Rather than an imminent replacement, the global system may be evolving toward a more segmented structure, with a “Western zone” (dollar/SWIFT/euro) alongside an emerging “alternative zone” (RMB, local currencies, and digital payment rails).

The Impact of Presidential Political Party and Presidential Power on Employment Change: 1939-2025

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Popular opinion suggests that the political party of the President of the United States has a significant impact on the creation of jobs. Most Americans believe that electing a Republican President will result in more jobs growth because Republicans implement policies that are more favorable for job creation. It is also commonly believed that more effective policies are implemented when at least one chamber of Congress is aligned with the President. Employment data from the Bureau of Labor Statistics from 1939 to 2025 will be analyzed to determine if there is empirical support for these popular beliefs.

Entrepreneurs' Risk-Taking: An Information Processing Perspective

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Risk-taking propensity has been viewed as a defining characteristic of entrepreneurs, but empirical studies have provided weak support. Scholars have argued entrepreneurs can be both risk taking and risk calculating. In addition, their risk-taking propensity can also be dynamic. It has generally been agreed that both the individual level and environmental level variables need to be integrated to study entrepreneurs' risk-taking behaviors. This study employs the information processing theory to integrate the two levels of variables. According to the theory, individuals exist within an environment and receive information from it. Their behaviors result from their processing information about the environment. Underlying information processing is the individual's cognitive structures often represented by scripts or schemas. There are three types of scripts: arrangements scripts (the resources, relationships and assets necessary for an action), willingness scripts (the motivation or actionable thoughts), and ability scripts (the skills and capabilities for an action). This study focuses on two sets of variables: pre-founding experience (individual-level) and resource availability (environmental-level). Pre-founding experience helps form scripts, while resource availability provides information. I argue that pre-founding experience leads to risk-taking behaviors when resources for risky actions are available because "arrangements" and "ability" motivate actions. However, pre-founding experience leads to risk-averse behaviors when resources for risky actions are not available. The main reason is that the previous experience would lead entrepreneurs to carefully assess and calculate risks resulting from resource unavailability. Limited pre-founding experience is likely to make entrepreneurs take risky actions because they may not know the consequences of their actions. This study contributes to the literature by providing a way of integrating both the individual and environmental level variables in studying entrepreneurs' risk-taking behaviors.

Does Corporate Social Responsibility Affect the Informativeness of Earnings During Financial Distress?

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Prior literature documents that a higher probability of bankruptcy is associated with a lower earnings response coefficient (ERC) due to a change in a firm's going-concern status. This study extends the literature by investigating the impact of Corporate Social Responsibility (CSR) on the informativeness of earnings for financially distressed firms. Research on CSR suggests that CSR performance provides insurance-like protection during adverse events such as financial crises and financial statement restatements. I conjecture that CSR plays a similar assurance role in the financial distress setting by conveying information to the stock market about firms' sustainable earnings-generating ability and the ability to continue operations in the future. The going-concern status of socially responsible firms is more likely to remain valid when they are in financial distress. Therefore, CSR performance has a moderating effect by mitigating the decrease in ERC for firms in financial distress. The empirical results support this hypothesis by showing that CSR performance mitigates the decrease in ERC for financially distressed firms. Results further suggest variations in the moderating effect from different dimensions of CSR activities. Specifically, superior performance in the community-related activities strongly improves ERC, while the positive effect of environment-related activities is lower in magnitude. Employee-related activities only have a marginal effect. Overall, this study contributes to the literature on the relation between CSR and financial distress by documenting a favorable outcome of CSR investments, which manifests through improved informativeness of earnings during financial distress. The results have important implications for investors, policy makers, and firms engaging in CSR activities.

Institutional Constraints and Subsidiary Staffing: A Power Struggle Perspective

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This study investigates how political institutions, specifically host-country democracy, shape multinational enterprises' (MNEs') staffing strategies through the lens of institutional theory and agency theory. We propose that democracy decentralizes decision-making authority and empowers local employees, thereby intensifying agency conflicts between MNE headquarters (HQs) and subsidiaries. To counterbalance the enhanced autonomy of local agents in democratic settings, MNEs deploy more expatriates as a governance mechanism to maintain HQ control. Using a comprehensive dataset of 18,147 foreign subsidiaries of South Korean MNEs across 58 countries, we find robust support for the positive relationship between host-country democracy and expatriate utilization. Furthermore, our moderation analysis reveals that this relationship is strengthened by labor representation and subsidiary involvement in the manufacturing sector but weakened in high power distance cultures. These findings contribute to international business research by demonstrating how institutional constraints shape principal-agent conflicts within MNEs, by introducing a power struggle framework that integrates institutional and agency perspectives. The study also provides practical guidance for global staffing decisions and policy implications for host-country stakeholders.

Cybersecurity ROI in Financial Services: A Data-Driven Analysis of Breach Costs and Mitigation Strategies

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Data breaches remain one of the largest and still growing costs facing financial services organizations, many of which struggle to discern which security investments deliver the greatest return on investment. For this study, I analyzed the 2025 IBM Cost of a Data Breach Report, researching 600 organizations globally, with a specific focus on the financial services sector. I quantify breach costs across four categories by using activity-based costing methodology: detection and escalation, notification, post-breach response, and lost business.

Key findings: The average cost of a breach for financial institutions is USD 5.56 million, which is 25% higher than the global average of USD 4.44 million. For the United States, the average cost per incident exceeds USD 10 million. However, strategic security investments significantly reduce these costs: Organizations that use AI-powered security extensively save USD 1.9 million per breach and take 80 fewer days to identify and contain an incident compared to organizations without these capabilities. Conversely, poor AI governance and unauthorized "shadow AI" use increase average breach costs by USD 670,000. It offers an evidence-based framework for prioritizing security investments by financial services executives and security leaders, enabling organizations to treat cybersecurity as a capital allocation decision with quantifiable returns. The goal is to reduce breach risk, improve operational resilience, and contribute to the stability of critical financial infrastructure.

Engaging, Motivating, and Strengthening Learning Preferences with Kahoot! in Higher Education

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Many college learners, especially first-generation and multilingual students, benefit from instruction that is interactive and culturally responsive. This article presents a practical framework for using Kahoot! (1) to boost motivation and engagement, and (2) to help students surface and strengthen their learning preferences through metacognitive reflection. We map core Kahoot! formats (Quiz, Type Answer, Slider, Drop Pin, Puzzle, Poll/Scale, and Word Cloud) to learning modalities (visual, auditory, read/write, kinesthetic; social/collaborative), student centered pedagogy (active learning, inclusive design, culturally sustaining practices), and flexible delivery modes (online synchronous and in-person with technology). We include ready to-adopt prompts (e.g., chart interpretation, digestion-sequence puzzle, affective scenario polling) that pair each activity with a brief reflective question, allowing students to identify what helped them learn and why. This approach reframes Kahoot! from a game to a guided practice with rapid feedback and metacognitive checks, supporting persistence while honoring the expressive cultural strengths common among Hispanic/Latinx learners. Faculty can implement this framework in online, HyFlex, and face-to-face courses to increase participation, reduce performance anxiety, and make learning-strategy awareness an explicit outcome.

AI-Driven Curriculum Revision in Hospitality Education: A Brief Longitudinal Case Study of Generative Model Evolution

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The rapid advancement of generative artificial intelligence (AI) offers transformative potential for curriculum design in higher education, especially in dynamic fields such as hospitality management, where alignment with industry trends is essential. This longitudinal single-case study assessed the efficacy of three prominent large language models—Grok (xAI), ChatGPT (OpenAI), and Gemini (Google)—in revising and updating a faculty-crafted undergraduate hospitality project titled “Hotel Design Project.”

The same project document was inputted to each model at three two-week intervals (T1: January 2, 2026; T2: January 16, 2026; T3: January 30, 2026) with the uniform prompt: “Revise and update this assignment to be current.” The resulting outputs (n=9) underwent qualitative content analysis via a validated 12-item rubric evaluating (a) integration of post-2024 industry advancements, (b) accuracy of regulatory and trend citations, (c) enhancements in pedagogical scaffolding, (d) output consistency over time, and (e) mitigation of hallucinatory elements.

Findings revealed notable differences in adaptive performance across the three models, with statistically significant variation in rubric scores ($p < 0.05$ via ANOVA). Grok exhibited the largest improvement over time (+38% from T1 to T3), demonstrating the strongest integration of recent industry developments, including the 2025 Global Sustainable Tourism Council v2.0 standards, AI-powered concierge systems, and post-2025 U.S. hospitality visa reforms. In contrast, ChatGPT and Gemini showed more modest gains (+12% and +9%, respectively) and maintained greater output stability across the three time points. This more conservative approach by ChatGPT and Gemini appears to reflect stronger built-in safeguards that prioritize caution against rapidly evolving or unverified information.

These results highlight how model architecture, training recency, and update frequency shape applicability for ongoing curriculum maintenance. Although all models improved project relevance, Grok’s ability to capture sub-monthly industry shifts positions it as an optimal tool for real-time adaptation. The study supports generative AI as a collaborator in hospitality education, emphasizing the need for human-guided protocols, regular validation, and ethical oversight to preserve academic rigor.

Market Positioning and National Promotor Outreach: The Case of the MS Athletic Commission

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Performance in an Emerging Market: The Strategic Nexus of Sustainable Competitive Advantage

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Name	Affiliation	Page
Affuso, Ermanno	University of South Alabama	53, 55, 127
Aldredge, Melissa	Northwestern State University	3
Allen, Juliann	Nicholls State University	159
Anderson, Nathan	Minot State University	125
Arthur, Tammy	Mississippi College	134
Atwood, Phyllis	Walden University	109
Ayora, Vanessa	San Jose State University	150
Baldwin, Annette A.	University of South Alabama	127
Basavaraj, Khanapure Revansiddha	University of Texas at Dallas	133
Baumann, Paula	Indiana University East	64
Bell, Alana	Hampton University	10
Benefield, Cindy	University of West Georgia	15
Bentz, Jan	Oxford University, Blackfriars	157
Berg-Ridenour, Sherryl	East Texas Baptist University	88
Bigelow, Robert	Thomas Edison State University	45
Bland, Elizabeth	Husson University	110
Boudalia, Mohamed	Eastern Michigan University	93
Boutin, Philip	George Washington University	40, 43
Burke, Natalie	Millsaps College	172
Brunk, Robin	Indiana University East	64
Burns, Scott A.	Southeastern Louisiana University	12
Calonge, Frank	University of the Incarnate Word	158
Camire, Michael	Husson University	110
Campbell, Stephanie Austin	Georgia College and State University	70
Chahyadi, Candra	Eastern Illinois University	173
Chassaignac, Carson	Millsaps College	172
Cho, Seho	North Carolina Agricultural and Technical State University	168
Chouchane, Rahma	Laval University	36
Christensen, Tammy Lee	Lehman College, City University of New York	33, 170
Colabella, Patrick R.	St John's University	49
Condron, Lily	Wagner College	12
Coulon, Gifty	East Texas A&M University	104, 105
Craven, Annette	Capella University & University of the Incarnate Word	90, 92
Craven, Courtney	Jacksonville State University	7
Crook, Matthew D.	Southeastern Louisiana University	142
Cummings, Reid	Samford University	55
Daniel, Alana	Athens State University	17
Davidson, Edith	Jackson State University	58

Day, Steven	North Carolina Central University	10, 35, 36
Desai, Hrishikesh	Arkansas State University	117
Diosdado, Leobardo	Texas A&M University - Corpus Christi	115
Dixon, Gloria	Indiana University East	64
Doc, Raymond	Alabama A&M University	96
Dover, Howard F.	University of Texas-Dallas	60
Dow, Benjamin	Southeast Missouri State University	16
Drake, Bryan	Bentley University	89
Dunaway, Mary	Morgan State University	84
Edevbie, Nero	Sam Houston State University	75
Edinger, Suzanne	Stonehill College	130
Ekeroma, Julius	Symlytic	55
Fanguy, Ronnie	Nicholls State University	157
Fanion, Soraya	Roger Williams University	149
Farhadi, Noah	University of South Alabama	127
Farizo, Grace	Southeastern Louisiana University	146
Fenner, Charles	Durham University	156
Fiser, Harvey	Millsaps College	121
Flanagan, Jennifer	Texas Woman's University	152
Forbes, Lukas	Western Kentucky University	60
Freling, Ryan E.	Louisiana Tech	60
Gainey, Tom	University of West Georgia	15
Garcia, Josh	Palo Alto College	46, 129
Gautreaux, Carlos	University of the Incarnate Word	90
Godfrey, Michael	University of Wisconsin Oshkosh	63
Golemon, Deborah	University of Louisiana at Monroe	71
Goodchild, Paul	Southeast Missouri State University	16
Goodnough, Wanda	University of Arizona	46, 129
Green, Shawn	Aurora University	132
Guerrero, Robin L.	University of the Incarnate Word	19
Gurematti, Aditya	University of Texas at Dallas	133
Haffey, Thomas	Mississippi University for Women	62
Hair, Joe F.	University of South Alabama	53, 55, 127
Halil, Kaya	Northeastern State University	27
Hall, Holly	Arkansas State University	128
Hall, Leah	Virginia State University	78
Hamby, Bill	Faulkner University	137, 165
Haney, Matthew	Eastern New Mexico University	171
Hanford, Rachel	Durham University	156
Hardy, Gerad	Millsaps College	4

Harmon, Jeffery	Thomas Edison State University	45
Harriss, James	Western Colorado University	162
Heinfeldt, Jeff	Randolph College	145
Hill, Myleea	Arkansas State University	128
Hobbs, Jonathan	Georgia Southwestern State University	86
Hopkins, Patrick	Millsaps College	121
Huang, Biqing	Angelo State University	114
Hughes, Cooper	Roger Williams University	148
Ingram, Kendra L.	Southeastern Oklahoma State University	152
Jaffari, Asad	Birmingham City University	30
Jamshaid, Anmole	University of Potomac	38
Jasinski, Anthony	Millsaps College	172
Jean-Denis, Howard	Morehouse College	10, 36
Johnson, Andrew F.	Texas A&M University - Corpus Christi	57
Johnson, Sydnee	University of Louisiana at Lafayette	139
Jones, Dominique	Alabama Agricultural and Mechanical University	87
Kahai, Paramjit	Tuskegee University	108
Kaliba, Aloyce	Southern University and A&M College	94, 122
Kamal, Raj	Birmingham City University	30
Khalifa, Sherif	California State University, Fullerton	138
Khan, Fatima	Cardiff University	30
Khan, Sadia	Jackson State University	30
Ki, Young Ha	University of North Georgia	97
Kiewert, Carmen	Pacific Lutheran University	140
Kim, Kyungjoong	Northwest Missouri State University	168
King, Tao-Hsien	University of North Carolina-Charlotte	140
Kodila-Tedika, Oasis	University of Kinshasa, Democratic Republic of the Congo	138
Koko, Mónica Stanton	Borough of Manhattan Community College, City University of New York	170
Kramer, Todd	Thomas Jefferson University	126
Kritz, Gary H.	Seton Hall University	82
Kumar, Umesh	Angelo State University	114
Kungu, Kenneth	Louisiana State University Shreveport	124
Kwaramba, Shingirai	Virginia Commonwealth University	10, 35
Kwok, Julia	Northeastern State University	27
Kwon, Kyungeun (Karry)	Towson University	78
Lao, Teresa	Walden University	109
Larocca, Richard	Wagner College	14
Latiolais, Laura	University of Louisiana at Lafayette	139
Le Guyader, Louis P.	Southeastern Louisiana University	142, 143

Lee, Huei	Eastern Michigan University	83
Lee, Hyejin	Tuskegee University	108
Lee, JungKook	Indiana University Columbus	61
Lee, Sang	Southeastern Louisiana University	146
Lee, Yun	Virginia State University	31, 78
Lei, Gao	George Mason University	141
Leong, Valerie	San Jose State University	153
Levitt, Kenneth	Frostburg State University	109
Li, Sailu	Pacific Lutheran University	140
Liguez, Dawn	University of the Incarnate Word	90, 92
Lim, Jaejoo	Samford University	147
Lin, Fang	Pacific Lutheran University	140
Loafman, Lucas	Texas A&M University-Central Texas	69
Lofstedt, Emma	University of Pittsburgh	13
Loftus, Emma	Roger Williams University	149
Loos, Matthew	Ballad Health	35
Lowe, Keith	Jacksonville State University	7
Lozada, Hector R.	Seton Hall University	82
Luu, Jane	San Jose State University	153
Lutta, Joseph George Mulama	University of Fujairah, UAE	124
Ma, Biao	University of the Incarnate Word	19
Manley, Scott	Georgia College and State University	106
Mann, Paula	Western Colorado University	162
Mannino, Laura Lee	St. John's University	100, 101
Mansour, Fady	Columbus State University	9
Mao, En	Nicholls State University	150, 159
Marshall, Keeley	Millsaps College	172
Marshall, Leisa	Southeast Missouri State University	16
McClain, Guy	Millsaps College	118
Mchiri, Ali	Sam Houston State University	36
McWilliams, Douglas	University of West Georgia	75
Metrejean, Cheryl	University of Louisiana at Lafayette	139
Metrejean, Eddie	University of Louisiana at Lafayette	139
Metzgar, Matthew	University of North Carolina, Charlotte	144
Meyer, Thomas O.	Southeastern Louisiana University	142, 143
Miles, D. Anthony	Miles Development Industries Corporation	46, 129
Montagne, Sydney	University of Louisiana at Lafayette	139
Montecalvo, Michele Méservie	Rutgers University, New Jersey	170
Moore, Zachary	University of Louisiana at Monroe	71
Moser, Tami	Southwestern Oklahoma State University	45

Mrozik, Jacek	Minot State University	125
Muchnick, Marc	Capella University	68
Myers, Noah	Utah Valley University	52
Nagle, Brian	Duquesne University	24
Nandam, Sumukhi	San Diego State University	136
Narsing, Anthony	Middle Georgia State University	34
Nasr, Nada	Bentley University	89
Nelson, Kevin	Western Colorado University	131
Nga, Nguyen	University of North Texas	141
Nguyen, Thuan	East Texas A&M University	104, 105
Nicholas, Arlene	Salve Regina University	37
Norman, II, Dwayne	University of the Incarnate Word	92
Norze, Jeantyl	University of Arkansas	96, 124
Nottingham, Quinton	Virginia Tech	35
Nyantakyi, Joshua	Virginia State University	78
O'Bryan, David	Pittsburg State University	26
ogilvie, dt	Rochester Institute of Technology	46, 129
Olagundoye, Eniola	Texas Southern University	46, 129
Olorunfemi, Taiye	East Texas A&M University	104, 105
Olubakinde, Oluwatomisin	University of Delaware	169
Onuoha, Vivian	Sofia University	95
Otto, Marcus	Pacific Lutheran University	140
Park, Yangil	Georgia Southwestern State University	102
Pasquale, Giacomo Di	Wagner College	12
Patanwala, Umema	Millsaps College	172
Paternina-Arboleda, Carlos D.	San Diego State University	136
Pathak, Shubham	Walailak University, Thailand	73
Patterson, Heather J.	Georgia College & State University	106
Pauli, Kevin	Mississippi College	134
Penwell, Tasha	Ohio University	5
Peterson, Leah	Nicholls State University	159
Pomelnikov, Alexey	Texas Woman's University	135
Pineda, Hector	University of the Incarnate Word	120
Poon, Percy	University of Nevada, Las Vegas	66
Prachumrasri, Krisada	Khon Kaen University, Thailand	73
Price, Retha	Mississippi College	134
Price, Sherrell	Tuskegee University	108
Putzer, Gavin		102
Quirin, Jeffrey J.	Wichita State University	26
Rao, Asha	California State University East Bay	21

Rau, Stephen	Duquesne University	23, 24
Reaves, Tiffany	Jacksonville State University	7
Sahagun, Miguel	High Point University	76
Sales, Talita	Faulkner University	137
Saunders, Sara	San Jose State University	153
Saurage-Altenloh, Susan	Capella University	68
Scales, Tim	Indiana University East	6, 64, 65
Seay, E.L.	Alabama State University	46, 129
Shah, Abhay	Colorado State University - Pueblo	39
Shedrick, Robin	Wright2Learn LLC.	46, 129
Shelton, Amiee	Roger Williams University	148, 149
Shishkin, Dmitry	Georgia Gwinnett College	48
Shukla, Akanksha	Wipro Technologies	104, 105
Skiver, Ryan	University of Wisconsin Oshkosh	63
Smith, Christopher	University of Southern Mississippi	111
Smith, Donnavieve	North Central College	81
Spiers, Levi	Southeastern Louisiana University	12
St. John, Jeremy	Angelo State University	114
Starliper, Matthew	Texas A&M University - Corpus Christi	52
Stefl, Matt	Loyola Marymount University	59
Supanvanij, Janikan	St. Cloud State University	18
Sutton, Christine	Gardner-Webb University	107
Tejasvi, Varadaraj	University of Texas at Dallas	133
Terry, Eric	Toronto Metropolitan University, Canada	98
Theodossiou, Alexandra K.	Texas A&M University - Corpus Christi	57, 115
Thornhill, Linda	SOWELA Technical Community College	107
Thorpe, Jennifer	East Texas A&M University	104, 105
Tidwell, Michael	The University of Texas at Tyler	113
Toteva, Irina	Jacksonville University	76
Trang, Nguyen Dai	University of Economics Ho Chi Minh City, Vietnam	173
Tuckfield, Bradford	University of South Alabama	127
Twijukye, Reuben	Alabama A&M University	96
Tymann, Nathan	Western Governors University	46, 129
Unger, Darian	Howard University School of Business	91
Varela, Sebastian	San Jose State University	153
Vasina, Daria	California State University East Bay	21
Vequist, David	University of the Incarnate Word	158
Vincent, Amanda	University of Louisiana at Lafayette	139
Vu, Emily	San Jose State University	153
Walsh, Robert	University of Dallas	29

Wang, Lin	Midwestern State University	167
Watson, Joel	Western Colorado University	131
Weir, Ruth	Shippensburg University	77
Werema, Gilbert	Texas Woman's University	135
Wertheim, Christopher P.	Texas A&M University - Corpus Christi	52, 57, 115
Williams, Michael	Thomas Edison State University	45
Witteman, Pamelyn	Capella University	68, 90, 92
Wu, Hong	University of St. Thomas	163
Wu, Shengxiong	Texas Wesleyan University	28
Wu, Wei	California State Polytechnic University, Pomona	99
Xie, Chuanyin	The University of Tampa	166
Yarbrough, Lestonio	Mississippi University for Women	112
Zagorchev, Andrey	Rhodes College	141
Zeng, Xianlong	Texas Wesleyan University	28
Zhang, Christina	California State University, Monterey Bay	119
Zhang, Jing	San Jose State University	150, 153
Zhang, Xia (Amy)	Alabama Agricultural and Mechanical University	87
Zhu, Kewen	Texas Wesleyan University	28
Zingoni, Matthew	University of New Orleans	161
Zumitzavan, Vissanu	Khon Kaen University, Thailand	73