

International Conference on Digital Transformation, FinTech, and Business Innovation (ICDFB 2025)

Al-Ahliyya Amman University, Amman – Jordan



27 October, 2025

Day 2
Virtual Conference Schedule (Online)
27 October 2025

GMT+3 (Jordan Time)	
09:00-11:00	Parallel Session No. 1 (16 Parallel Sessions)

Sessions Details

09:00-11:00 Jordan Time

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Session 1	Room 1	Prof. Dr. Juliana	Zoom Link Click Here
Session 2	Room 2	Dr. Mohammad Talha	Zoom Link Click Here
Session 3	Room 3	Dr. NOLI B. LUCILA JR	Zoom Link Click Here
Session 4	Room 4	Dr Nisha Siddhesh Tatkar	Zoom Link Click Here
Session 5	Room 5	Dr. Sambas Ade Kesuma	Zoom Link Click Here
Session 6	Room 6	Dr.P.PERIASAMY	Zoom Link Click Here
Session 7	Room 7	Dr. Rouhi Samar Faisal	Zoom Link Click Here
Session 8	Room 8	Alain Monica George	Zoom Link Click Here
Session 9	Room 9	Ronald C. Catapang	Zoom Link Click Here
Session 10	Room 10	Dr. Hakem Sharari	Zoom Link Click Here
Session 11	Room 11	Dr. Suaad Jassem	Zoom Link Click Here
Session 12	Room 12	ARNASHIER A. ASAMUDDIN	Zoom Link Click Here
Session 13	Room 13	Dr RAVIMOHAN RAJAMOHAN	Zoom Link Click Here
Session 14	Room 14	Dr. Ahmad Khalid Khan	Zoom Link Click Here
Session 15	Room 15	Dr. Rasha Qawasmeh	Zoom Link Click Here
Session 16	Room 16	Dr. Khaled Halteh	Zoom Link Click Here

Room 1		09:00-11:00 Jordan Time
Paper ID	Paper title	Authors
Session 1.		
Session Chair	Prof. Dr. Juliana	<u>Zoom Link Click Here</u>
ICDFB'2025_0004	Students' Lived Experiences with Blended Learning: Post-COVID-19 Pandemic	Ramadile Moletsane
ICDFB'2025_0005	Digital Skills Empowerment and Entrepreneurial Success Among Expatriates: A PLS-SEM Study of Social Sustainability in the Gulf	Vishwas Chakranarayan
ICDFB'2025_0009	Impact of interactive digital environments: literacy development in middle school.	Aracelly Fernanda Núñez-Naranjo, Alfredo Figueroa-Oquendo, Grace Pacheco-Chalen
ICDFB'2025_0017	Impact of Perceived Publicity Creativity on Consumers' Willingness to Pay for Products	Zineb Benyahya, Brahim Sabiri, Asmahane Tahiri
ICDFB'2025_0022	Cost management analysis as a method for assessing the efficient administration of public spending by the state	ABDUL RAZAQ JABUR, NASER SHAREEF, AHMED TAHER
ICDFB'2025_0024	Applying sustainable practices in road management: integrating technology and environmental responsibility	Olena Lemishko, Oksana Tykhenko, Liliia Skrypnyk, Nataliia Shevchenko, Nataliia Ishchenko, Viktoriya Samsonova, Iryna Novakovska
ICDFB'2025_0030	Improving Vocabulary Learning Using Pictorial Vocabulary e-Module	Mohd Haniff Mohd Tahir, Syahwil Saputra, Mazlin Mohamed Mokhtar, Raihana Romly, Khairil Azwar Razali, Khairul Azhar Jamaludin, Mohamad Syafiq Ya Shak, Khazaila Zaini
ICDFB'2025_0034	THE IMPACT OF SOCIAL MEDIA ON TOURISM: A THEORETICAL GROUNDING PERSPECTIVE	Omar Jawabreh, Emad Al Dein Al Fahmawee
ICDFB'2025_0043	Local Migration and Tourism Development: Shaping Sawarna as a Tourist Destination	Rudy Pramono, Juliana Juliana

Room 2		09:00-11:00 Jordan Time
Paper ID	Paper title	Authors
Session 2.		
Session Chair	Dr. Mohammad Talha	Zoom Link Click Here
ICDFB'2025_0036	DIGITAL DIVIDE AMONG SENIOR CITIZENS IN INDIA: CHALLENGES & STRATEGIES	Jahnavi M,Dr.Purushottam Bung,N Nagasubba Reddy
ICDFB'2025_0038	Using UTAUT2 to study the impact of Chatbot on the development of M-commerce in Jordan	Aayat shdaifat,Randa Obeidallah,Alaa Abu Srhan
ICDFB'2025_0040	INDUSTRY SENSITIVITY TO ENVIRONMENTAL REPORTING	Mohammad Talha,Karthikeyani Jaganathan,S. Hema Prasanna,Ahmad Khalid Khan
ICDFB'2025_0231	Empowering Heritage: Sustaining Community Development Through Social Innovation in Bahrain	Lilian Hallak
ICDFB'2025_0044	Brand management in the digital era: a case study of Ukrainian agri-food exporting companies	Liudmyla Kudyrko,Bohdan Ratushnyi
ICDFB'2025_0045	Digital Marketing Capabilities and Customer Analytics as Drivers of Supply Chain Responsiveness	Ahmad Fathi Alheet,Ahmad Ali Atieh2
ICDFB'2025_0051	Developing a Risk-Based Data Governance Assessment for Saudi Healthcare: Aligning Global Frameworks with National Standards	Halima Samra
ICDFB'2025_0053	Unrecorded Potential: Lack of Accounting Information System (AIS) Competencies as a Hidden Threat to Agriculture Businesses	Noor Fadzlina Mohd Fadhil,Alya As'saadah Roshali,Nik Hazimi Mohammed Foziah,Hamdy Abdullah,Fahru Azwa Mohd Zain

Room 3		09:00-11:00 Jordan Time
Paper ID	Paper title	Authors
Session 3.		
Session Chair	Dr. NOLI B. LUCILA JR	Zoom Link Click Here
ICDFB'2025_0055	Smart Farming and Food Insecurity in the Era of Sustainability: A Bibliometric Analysis	Jia qi cheong,Ecky Imamul Muttaqin,Dimas Bagus Wiranatakusuma,Kasim Hj Md Mansur
ICDFB'2025_0056	Modeling Customer Engagement in 5-Star Hotel Apps: The Role of Technology Readiness, Trust, and Perceived Usefulness	Tiurida Lily Anita,Siti Nahdiah,Muslikhin Muslikhin,Mohd. Nor Shahizan Ali
ICDFB'2025_0057	The Influence of Digital Divide Mechanisms on Attitudes toward Social Commerce: Evidence from Farmers' Organizations in the Philippines	Noli B. Lucila Jr,Michelle Renee D. Ching
ICDFB'2025_0060	The Dynamic Interaction between Investor Sentiment and Stock Returns in the Chinese Market: Implications for Financial Technology Innovations	Leila Douch,Fodil Benkhaldi,Mohammed Boumediene
ICDFB'2025_0061	The Impact of Smartphone Use on University Students' Education	Hanan Alzawahreh,Nader alkhater,Galelah Alawami,Layla Alhalwachi,Randa Al-Tayan,Yousef Alasmakh,Muaeyd Aldamin
ICDFB'2025_0069	Strengthening the Entrepreneurial Potential of Fisherwomen through Inclusive Strategies and Local Potential-Based Approaches	Eviatiwi Sugiyanto,Ratna Wijayanti,Yudhitiya Sukmadewi
ICDFB'2025_0156	Case study on Strengthening Insurance Information Systems with Blockchain for Data Security	Shang Ren Chua, Alayham Abbas Rabab*
ICDFB'2025_0072	Pupils' Level of Information and Communication Technology Appreciation and Their Academic Performance	Joy Torion,Aleah Cocamas,Ryan Jr. Manliguez,Kan Maraas

Room 4		09:00-11:00 Jordan Time
Paper ID	Paper title	Authors
Session 4.		
Session Chair	Dr Nisha Siddhesh Tatkar	Zoom Link Click Here
ICDFB'2025_0073	Digital Transformation of Sustainable Business Models: An Exploratory Study of Exotic Imported Pet Stores in Jakarta, Indonesia	Damar Aji Irawan,Rianto Nurcahyo,Tiurida Lily Anita,Nasywa Alya Kharasani,Kenneth Jordan
ICDFB'2025_0080	Digital Transformation Adoption Among Malaysian SMEs: Effect of Government Support, Organisational Readiness, Technology Innovativeness and Personality Traits	SANTHANAMERY THOMINATHAN,DALILI IZNI SHAFIE,ANGA YAR KANNI RAMAIAH,Mahmoud AlZgool,Marwan Milhem,ALI Ateeq
ICDFB'2025_0084	FinTech for Sustainable Finance: A Policy Framework for Net-Zero Capital Flows	MD. MAHMUDUL ALAM,Helena Alam,Dimas Bagus Wiranatakusuma
ICDFB'2025_0090	Digital Zakat and Blockchain Integration: A New Paradigm for Social Impact in Islamic FinTech – Evidence from Malaysia and Indonesia	Karam Gadallah,Ali Hamouda,Alaa Abdel-Raouf
ICDFB'2025_0091	Integration of Artificial Intelligence and Big Data Sentimental Analysis for Sustainable Tourism Development in the Puncak Area, West Java	Ardiyanto Maksimilianus Gai,Nurul Mardhiah Sitio,Hadi Mulyana,Syahrianti Syam,Vitri Aprilla Handayani
ICDFB'2025_0094	Impact of AI Utilization and Social Support on Entrepreneurial Competence with Mediating Roles of Innovation Skills and Self-Efficacy	Abzonie Reño,Sunshine Banan,Rubenjohn Basco,Dave Benjamin
ICDFB'2025_0095	Intelligent Simulators for Strategic Decision-Making: A Proposal Based on Educational Video Games and Adaptive Learning	Marcos Darío Aranda,Silvia Rosana Hoferek,Luis Bravo
ICDFB'2025_0098	Integration of Artificial Intelligence into the Educational Process: Challenges, Opportunities and Pedagogical Strategies	Svitlana Hubina,Viktoriia Romaniuk,Tetiana Goncharova,Maryna Derevianko,Yurii Malenovskyi

Room 5	09:00-11:00 Jordan Time	
Paper ID	Paper title	Authors
Session 5.		
Session Chair	Dr. Sambas Ade Kesuma	Zoom Link Click Here
ICDFB'2025_0099	Teachers' Readiness for AI Tools Integration in Public Elementary Classrooms	MARLOU TAGARAO,VANESSA BARRAL,LOUIE JOHN MILLAN,CHRISTIAN LAURENCE SABUERO
ICDFB'2025_0104	Digital Literacy as a New Socio-Cultural Competence: A Comparative Study of Generations in the Educational Environment	Olena Ardelian,Tetiana Nedashkivska,Talina Khliebnikova,Krystyna Yandola ,Oleksandr Momot
ICDFB'2025_0111	The Propensity to Pay for Zakat Through Digital Platforms	Ami Surwanti,Rakha Alzena Zayyan,Rosnia Masruki
ICDFB'2025_0233	The potential of artificial intelligence to the rescue of the Internet of Things	Lang DIONLAR*, Mandicou BA, Idy DIOP
ICDFB'2025_0115	Integration of AI-Based Human Capital Analytics and Digital Leadership on Organizational Performance: The Mediating Role of Organizational Agility in the Indone-sian Informatika Technology Industry	Syahril Ramadhan ,Angelina Sofya Friscila ,Sri Hartati ,Ismail Nurdin ,Budiarti Budiarti
ICDFB'2025_0116	Decoding India's Green Bond Trajectory: Sectoral Dynamics and Public-Private Synergies	Siraj Kariyilaparambu Kunjumuhammed
ICDFB'2025_0119	Improving ESG Performance Through the Board of Directors	Naila Najihah,Mutoharoh Mutoharoh,Lilik Rohmawati,Dewi Maryam Jamilah
ICDFB'2025_0120	Digital Halal on Demand: Unpacking Service Quality and Loyalty in Online Food Delivery Platforms among Accounting Students in Indonesia	Sambas Ade Kesuma,Nabila El Sani Siregar,Risanty - ,Yuni Annastia Suherman

Room 6		09:00-11:00 Jordan Time
Paper ID	Paper title	Authors
Session 6.		
Session Chair	Dr.P.PERIASAMY	Zoom Link Click Here
ICDFB'2025_0127	Does Board Diversity Moderate the Relationship Between Company Risk and Tax Avoidance? Study Case Service Companies in Indonesia	Lilik Rohmawati,Made Laksmi Sena Hartini,Naila Najihah
ICDFB'2025_0128	International Competition in Providing Financial Services to Households of Territorial Communities: Managerial and Administrative Approaches	Marta Dmytryshyn,Oleksandra Kovalenko,Oksana Tulai,Oksana Kvasnytsia,Mykola Stetsko,Oksana Yurkevych
ICDFB'2025_0130	ANALYSIS OF ACADEMIC PERFORMANCE EXPLANATORY FACTORS IN A HIGHLY FAILING ENGINEERING COURSE: THE ROLE OF LMS	Luis-Nicolás Schiappacasse,Jaime Castillo,Ignacio Acuña,Aixa González
ICDFB'2025_0144	Risk-Based Pricing of Life Annuities in Egypt for Financial Resilience	Sara Abdelgabar,Mona Hammad
ICDFB'2025_0151	The Reality of Entrepreneurship and innovation among Students at Amman Arab University: An Analytical Study	samer ayasrah,Abdelmalek Aljarah
ICDFB'2025_0153	Consumer-Driven Service Evaluation in Times of Crisis: Insights from e-WOM on Lebanese Restaurants	Soha Dia,Nada Jabbour Al Maalouf
ICDFB'2025_0163	Integration of On-Chain and Off-Chain Components in Intelligent Supply Chain Systems: A Case Study in Jordan's Insurance Sector	JAMILEH Ali Mustafa,Najwa Ashal,Bassam Jaara,Ahmad Marei
ICDFB'2025_0164	Socioeconomic Determinants and Barriers of Financial Inclusion: Evidence from Jordan	Mohammad Al-Masaeid,Samra Maqbool,Hafiz Muhammad Ihsan Zafeer ,Sufyan Maqbool

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Session 7.		
Session Chair	Dr. Rouhi Samar Faisal	Zoom Link Click Here
ICDFB'2025_0167	Adopting FinTech and Climate-Tech for Sustainable MSME Economic Resilience in East Java: A Machine Learning-Based Predictive Analysis	Umi Suryani,Kartini Harahap,Eko Cahyo Mayndarto,Zeze Zakaria Hamzah,Robbi Saepul Rahman,Dyah Mieta Setyawati
ICDFB'2025_0173	Work-Life Balance and Organizational Behavior: Strategies for Enhancing Employee Well-being Concerning Employees of Private Organizations in UAE	Adnan Jawabri,Nizar Alabed,Ranem Abbara,Rouhi Faisal,Marwan Milhem
ICDFB'2025_0236	The Consequences of Incentive Framing on Employee Behavior: A Systematic Review and Future Research Directions	Lu'lu' Nafiati*,Supriyadi Supriyadi
ICDFB'2025_0180	Environmental, Social and Governance (ESG)-Based Governance Model for Digital-First Organizations: A Comparative Study in Java and ASEAN Regions Using the Fuzzy-MCDM Method	Ratih Pratiwi,Kartini Harahap,Misrina Misrina,Tiyas Vika Widyastuti,Aah Ahmad Almulqu,Ummi Kalsum
ICDFB'2025_0182	Overview of the Retail Digital Omani Rial: Implications for Financial Stability and Banking Sector Resilience	Mulook Al Zadjali,Dr. Iman Al Kendi
ICDFB'2025_0186	Factors Affecting Work Readiness: An Examination in Higher Education	Anita Maharani,Dewi Tamara,Pantri Heriyati,Rindang Widuri
ICDFB'2025_0232	Employee Frauds in Banking Sector: A Systematic Review and Future Research Directions	Lu'lu' Nafiati*,Supriyadi Supriyadi
ICDFB'2025_0197	Hardening the LoRA Ecosystem: Multi-Aspect Security Strategies for LLM Adaptation	Hiep Phan Nghia,Duy Nguyen Ngoc

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Session Chair	Alain Monica George	Zoom Link Click Here
ICDFB'2025_0204	Comparative Study of Performance of Deep Learning Models in Ethereum Market Prediction	Mutaz Abu Sara,Sameh Taqatqa,Murad Zeer,Lu`ay AL-Mu`ani
ICDFB'2025_0207	Towards Smart Universities: Problems Pertaining to Legislation and Future Expectations in Higher Educa-tion Institutions	Rasha Subuh,Rawan Siaj,Sultan Al-masaeed
ICDFB'2025_0212	The Impact of Technological Pressure on the Quality of Internal Audit Processes in Companies Listed on the Pal-estine Stock Exchange	Majed Alshrouf ,Ahmad Rabay`ah,Danya Azza,Rasel Abu Khalifa,Ali Trawnih
ICDFB'2025_0216	Psychological Capital Disclosure and Bank Valuation: The Mediating Role of Earnings Quality in Iraqi Banks	Ali Hussein,Saddam Mahmood,Tania Abdulrahman,Diala Andonia,Wisam Hussein,Laith Hani
ICDFB'2025_0218	Digital Transformation in Natural Resource Management: Implications for Business Efficiency and Productivity	Andiena Nindya Putri,Kartini Harahap,Mahdiannoor Mahdiannoor,Nurul Istiqomah,Muhamamd Asril Arilaha,I Wayan Kayun Suwastika
ICDFB'2025_0221	Evaluating the Extent of Biodiversity Reporting in Indonesian Islamic Banks	Fedi Ameraldo,Marsi Fella Rizki,Abdullah Jihad Rabaya,Peni Nugraheni
ICDFB'2025_0227	Environmental Disclosure and Firm-Specific Risk: Moderating Role of Asymmetry Information	Yuni Widianingsih,Heppy Purbasari
ICDFB'2025_0184	Hooked on Credit: AI, FOMO, and BNPL in Shaping Compulsive Borrowing Among Millennials and Gen Z	Alain Monica George,Dr.Rupa. R

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Session Chair	Ronald C. Catapang	Zoom Link Click Here
ICDFB'2025_0235	Digital Transformation for Sustainable Waste Management in Construction: Strategies from Bahrain's Industry Context	Mohammad Salameh,Saraa Alasadi
ICDFB'2025_0238	AI-Driven Personalized English Learning: A Smart E-Learning System for Adaptive Language Education	Said Almaqbali
ICDFB'2025_0239	Enhancing Destination Competitiveness through Tourist Loyalty Management: Insights from a Qualitative Meta-Synthesis	Rudy Pramono,Diena M. Lemy,Pujianto Yugopuspito,Magdalen L. Ginting,Marta Diana
ICDFB'2025_0242	Harnessing Text Analysis for Advancing Sustainable Finance: Opportunities, Challenges, and Research Directions	Oluwalami Matthew Fadayo,Hesham Magd
ICDFB'2025_0244	The Impact of Studying Computerized Accounting Applications on the Competence of Accounting Department Graduates	Alaa Fanon,Shahd Ghayadah,Hala Bahr,Mohamed Shdid,Noor Majed Esaifan
ICDFB'2025_0248	The Mediating Effect of Innovation in the Correlation between Digital Management and Organizational Performance: An Analytical Research on Palestinian Universities	Mamoun AL-Zeer ,Amani Abu Rumman
ICDFB'2025_0249	The Impact of Digital Transformation on the Performance of Employees in Insurance Companies	Ishaq Talahmeh,Yousef Abu Awwad,Yousef Abu Rmeis,Yazan Al-Wahsh,Saed Al-Suhimat
ICDFB'2025_0250	The Impact of Electronic Training on Employee Performance and Self-Perception: An Empirical Study in Palestinian Universities	Wajde Aljafari, Marwan Al-smeiat

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Paper ID	Paper title	Authors
Session 10.		
Session Chair	Dr. Hakem Sharari	Zoom Link Click Here
ICDFB'2025_0252	Career Analytics for Smart Business Management: Data-Driven Strategies for Workforce Planning, Training, and Succession	Said Almaqbali
ICDFB'2025_0253	ERP Adoption in Small and Medium Enterprises: In-sights from Palestinian SMEs	Mohanad Rezeq, Sadi Irziqat, Jamil Sultan, Mohammad Kouali, nihaiah mahrakani
ICDFB'2025_0254	The Impact of Artificial Intelligence Applications on the Efficiency of Accounting Systems in Family-Owned Businesses	Amjad Alkhatib, Aya Jawarish, Ayat Hajjahjja, Ahmad Al-Dmour
ICDFB'2025_0255	The Role and Importance of the External Auditor in Reviewing Internal Control in Electronic Accounting Systems in Public Shareholding Companies	Raafat Abu Al-Hour, Hani Ali, Ahmad Hammouri, Farid Saied Ahmad, Riyadh Darwazeh
ICDFB'2025_0257	Quarterly Net Income Prediction Using Linear and Regularized Regression Models on Financial	Sameh Taqatqa, Mutaz Abu Sara, Murad Zeer, Ahmad Mansour
ICDFB'2025_0259	Education for Employment: Promoting Sustainable Business Education by Strengthening the Employability Skills of Business Graduates	Hisham Madi, Maryam Al Washahi, Ahmed Madi, Fadi Abdelfattah, Riyadh Darwazeh
ICDFB'2025_0265	Factors Affecting Tax Compliance in the Digital Age: A Study Using Uses and Gratifications Theory	Majed Alshrouf, Asiya Abu Sara, Mayar Al-Hammouri, Kinda Al-Sabarnah, Saja Maseef, Ahmad Mansour
ICDFB'2025_0266	AI-Driven IoT Framework for Real-Time Prediction and Optimization of Student Learning Outcomes in Smart Classrooms	Oualid Ali

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Session 11.		
Session Chair	Dr. Suaad Jassem	Zoom Link Click Here
ICDFB'2025_0019	Internal Audit Performance During the COVID-19 Pandemic	Omar Saeed, Mohammed Amjad, Abdulla Suliman, Walaa Wahid ElKelish, Hela Miniaoui, Magdi El-Bannany, Muhammad AlShurideh, Alhashmi Aboubaker Lasyoud
ICDFB'2025_0010	Navigating Quality Assurance and Accreditation in Oman Higher Education: Conflicting Perspectives	Moez Marrouchi, Cuong Huu Nguyen, Van Kemenade E. A., Shariff Harun
ICDFB'2025_0029	Real Time Carbon Footprint Indexing for Sustainable FinTech Reporting	Raul Ionut RITI, Adriana Mirela SAVA, Simona Mirela BUGNARU, Laura BACALI
ICDFB'2025_0054	When Environmental, Social, and Governance (ESG) Shapes Cash Holdings in Southeast Asia: Driven by Gender Diversity and Board Size	Meilynda Trisiana, Triasesiarta Nur
ICDFB'2025_0074	Examining the impact of the internal auditor's trust in the CEO, communication, and emotional intelligence on internal audit effectiveness: A moderated mediation analysis	Hazim Altwaijer, Nadine Lybaert, Ine Umans, Maarten Corten, Ahmad Abudawleh
ICDFB'2025_0078	When ESG Does Not Pay? Revisiting the Profitability Impact for Middle Eastern Banks	Sanemkhan Abdullaeva, Madina Mirzaakbarova
ICDFB'2025_0085	The Paradox of Digital Payments in Morocco Between Technological Progress and Usage Stagnation	Safwane SADKI, Abdelmalek BEKKAOUI
ICDFB'2025_0071	Predicting Global Fintec Strategy Drivers Using a Multi-Layer Perceptron Neural Network	vidya suresh, Suaad Jassem, Yasmeen Ali

Room 12	09:00-11:00 Jordan Time	
Paper ID	Paper title	Authors
Session 12.		
Session Chair	ARNASHIER A. ASAMUDDIN	Zoom Link Click Here
ICDFB'2025_0092	Trend Prediction in On-Demand Video Streaming Using Social Media and Behavioral Data	Mintu Movi,Thushara L,Mathew Abraham,Boney Bose
ICDFB'2025_0096	A Comparative Study of Credit Default Risk Modelling with Ensemble Machine Learning Methods	Peyton Ong,Chee Nian Lee
ICDFB'2025_0105	Technology Diffusion and Bank Performance: Evidence from an Emerging Country	Sara El Yahyaoui
ICDFB'2025_0077	Multidimensional Motivations for Pursuing Master's Education: Insights from Literature	Tamiimah Mufiidah
ICDFB'2025_0114	Impact of transformational leadership of management controllers on AI readiness: a PLS-SEM analysis of Moroccan firms	Dikra EL MAGUIRI,Zineb RIGALMA,Nihal EL MOUNTASSIR
ICDFB'2025_0117	Improving the financial management of territorial collectivities using artificial intelligence: The case of Morocco	ISMAIL MESSAOU,HAYAT BARAKATE
ICDFB'2025_0121	The Pathway to Loyalty in Digital Banking The Mediating Role of Customer Satisfaction in an Egyptian Economy	arwa maghraby,chereen soliman,islam abdelbary
ICDFB'2025_0113	PACKed for the Future: A Quantitative Study of Public School Teachers’ AI-TPACK Competence and Ethical	ARNASHIER ASAMUDDIN

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Session 13.		
Session Chair	Dr. RAVIMOHAN RAJAMOHAN	Zoom Link Click Here
ICDFB'2025_0129	Unlocking Innovation in Water Sector Recommendations for Scalable and Sustainable Transformation	Sara Madieh,Zaina Abu Ghabesh,Ayah Darawsheh,Luay Anaya
ICDFB'2025_0131	Decoding the Impact of Social Media Content Marketing: A Systematic Review of Experiential, Behavioral and Business Outcomes	Hajar EL KORTBI,Nada Jabri,Imane Benzakour,Mohammed BEN AMAR
ICDFB'2025_0135	Corporate Governance & Carbon Strategy on Carbon Performance: Empirical Evidence from Asia-Pacific Countries	Teuku Rusdi,Triasesiarta Nur
ICDFB'2025_0256	Reinforcement Learning for Optimal Trade Execution in High-Frequency Markets	Asmi Choudhry, Amey chavan*
ICDFB'2025_0145	Growth Strategies and Executive Incentives as Determinants of Financial Performance: Evidence from Indonesia's Consumer Non-Cyclicals Sector	Angelina Limbong,Majidah Majidah
ICDFB'2025_0147	A Review of Smart Poultry Farming in Senegal: The Case of Chicken Rearing	Mohamadou MASSOUBA,Khadidiatou Wane Keita,Serigne Mbaye,Idy DIOP
ICDFB'2025_0154	Innovative Digital Marketing for Promoting SDG 2030 Knowledge in Moroccan Universities in North Africa	HAMZA EL ARABI,NISSRINE YAHYAOU, MOULAY SMAIL HAFIDI ALAOU
ICDFB'2025_0165	Breaking Barriers: ESG and the Challenges of Sustainability in Higher Education	G SRINIVAS KULKARNI,Nikhil Belavadi
ICDFB'2025_0174	ESG Integration and Cost Structures: Comparative Stochastic Frontier Analysis	Abdullah Aldousari,Mariam Alsabah

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Session 14.		
Session Chair	Dr. Ahmad Khalid Khan	Zoom Link Click Here
ICDFB'2025_0261	Digital Transformation of Industrial Safety: Leveraging Immersive Technologies as a Business Innovation for Risk Reduction and ROI in High-Risk Industries	A.Karim Dashti, Saraa Alasadi*
ICDFB'2025_0188	Digital Transformation and Strategy in Fragile Economies: Evidence from Palestinian Banks	Omar Alshamesti,Noormaizatul Akmar Ishak,Juraini Zainol Abidin
ICDFB'2025_0189	From Analyst to Strategist: The Evolving Role of the Management Controller in the Age of AI – An Exploratory Study	ABDELLATIF EL HANAOUI,Sarra MRANI ZENTAR
ICDFB'2025_0220	AI Governance in the transition to Industry 5.0: A systematic bibliometric literature review	Dikra EL MAGUIRI,Zineb RIGALMA,Ahmed SAID
ICDFB'2025_0225	Artificial Intelligence in Agile Software Development: Emerging Insights from a Systematic Mapping Review	Reza Azadegan,Mali Senapathi
ICDFB'2025_0226	Overreaction Effect: Evidence in Indonesia Banking Sector	Husnil Barry,Mamduh M. Hanafi,Kusdhianto Setiawan
ICDFB'2025_0228	The Mediating Role of Digital Self-Efficacy in Determinants of Islamic Fintech Adoption: Evidence from Indonesia	Dhisma Manzilil Rohma,Harun Alrasyid,Jeni Susyanti,Afifudin Afifudin
ICDFB'2025_0229	The interactive impact of adopting digital twins and AI on the relationship between cybersecurity and cloud accounting in Jordanian banks.	Mohammad alawamreh,Noor Al-alawneh,Thaer Abutaber,Laith Bani Hani,Awad Qurban

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Session 15.		
Session Chair	Dr. Rasha Qawasmeh	Zoom Link Click Here
ICDFB'2025_0241	From intention to action: the role of youth platforms in Morocco	Samya EL HAIMER,Hassane EL MACHHOUR
ICDFB'2025_0264	Organizational Capabilities in the Public Sector: A Bibliometric Analysis	Afaf EL-QASEMY,Hassane EL MACHHOUR
ICDFB'2025_0052	Impact of Hybrid Work Environments on Organizational Cybersecurity in Canada: A Case Study of Royal Roads University	Udochukwu Akunna,Mark Lokanan
ICDFB'2025_0187	Exploring Circular Economy Practices in Social Enterprise Management: A Scoping Review	Rim El Khattabi,Nada Soudi
ICDFB'2025_0191	The Impact of Financial Literacy on FinTech Adoption: A Qualitative Study and Research Agenda.	Negar Noveiri Delshad
ICDFB'2025_0159	Business Analytics-Driven Comparative Study of Orthopedic HTO Plate Designs and Materials Using Simulation-Based Structural Modal Analysis	Kashish Rajani, Amey chavan
ICDFB'2025_0271	Development of a System Integrating a Multi-Layer Xylem-Based Water Filtration Unit and an IoT-Enabled Real-Time Water Quality Monitoring Device	Dev Karan, Amey chavan
ICDFB'2025_0028	Content Marketing and Customer Loyalty: Unpacking Satisfaction's Mediating Role and the Moderating Effects of Trust and Engagement	Mohitul Mustafi, Md Rubel Ahmed, S Z M Ashraful Islam, Md. Rubel Hossain

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Paper ID	Paper title	Authors
Session 16.		
Session Chair	Dr. Khaled Halteh	Zoom Link Click Here
ICDFB'2025_0263	A Machine Learning-Driven Framework for the Digital Transformation of Urban Mobility in Bahrain	Mohammed Almashhadany , Saraa Alasadi*
ICDFB'2025_0270	From Theory to Impact: A Strategic Model for Closing the HRM Research-Practice Gap in Morocco's Digital Era	Fatima Zahrae Ferehat, Abdellatif Eddakir
ICDFB'2025_0234	Cybersecurity Governance Disclosure, FinTech, and Bank Performance: Evidence from Islamic Banks in MENA Region	Yosra Miaoui, Saif Belgacem
ICDFB'2025_0141	محددات أثر تطبيقات التكنولوجيا المالية المبتكرة على الأداء المالي للبنوك الأردنية المدرجة في بورصة عمان	Ali Al-Nsour, Nor Asiah Binti Yaakub*, Supiah Binti Salleh
ICDFB'2025_0123	أثر ابعاد المسؤولية الاجتماعية في تحقيق اهداف التنمية المستدامة: دراسة نوعية على جهاز شرطة أبوظبي	Mohammed Alawlaqi,Nehad Ineizeh,Umi Hamidaton Leelee,Abdul Rahim Zumrah
ICDFB'2025_0108	أثر التحولات الرقمية على مهنة المحاسبة في ظل التكنولوجيا المالية والذكاء الاصطناعي: آفاق التحديث التطوير في دولة فلسطين	فايز دويكات ,Nehad Ineizeh,Nur Hidayah Laili Laili,محمد قمر الدين,
ICDFB'2025_0262	Predicting SME's Failure using machine learning	Aram Khalaf Nawaiseh*, Maha Shehadeh , Noor Majed Esaifan
ICDFB'2025_0193	Exploring the Drivers of FinTech Adoption in Palestinian SMEs	Mousa Ajouz ,Maha Shehadeh ,Jeris jaraiseh,Dalal Zahdeh,Lu'ay AL-Mu`ani

Thank you !