

**ABSTRACTS****1. AN EMPIRICAL ANALYSIS OF IDENTITY THEFT DETERMINANTS IN THE U.S.**

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**ABSTRACT**

*This study finds that ID theft rates tend to be an increasing function of the unemployment rate and the proportion of the population concentrated in urban areas, and a decreasing function of the relative amount of resources devoted to law enforcement and the percentage of individuals who claim a religious affiliation. We also find ID theft to be an increasing function of the extent of undocumented immigration. Internet access, on the other hand, is found to negatively impact the incidence of ID theft, underscoring the decisive role of immigration and economic variables as determinants of ID theft. Educational attainment in the U.S. does not seem to be a factor.*

**Keywords:** *Identity Theft; Undocumented Migration; Economic Factors; Urbanization*

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**2. HOW TO CONTAIN THE MANAGEMENT OF EARNINGS? THE INSIDER'S PERSPECTIVE**

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**ABSTRACT**

The management of earnings, or the grotesque managerial practices of manipulating accounting standards, has falsely induced the marketplace into believing that value has been created in actuality. In fact, this value is just an illusionary accounting subterfuge done by disingenuous executives to secure and promote their own managerial positions within their respective firms. As Arthur Levitt, the former chairman of the SEC once put it, "the practice of management of earnings should be abolished for the sake of our markets; for the sake of our globalized economy which depends so much on the reliability of America's financial system; for the sake of investors; and for the sake of a larger commitment not only to each other, but to ourselves". In light of the recent events, this paper discusses the control mechanisms necessary to contain the management of earnings using structured interviews with 14 individuals with significant directorship experiences and with unique insights on the corporate governance modus operandi. The key lesson is that the most effective deterrent against unwarranted financial practices undoubtedly resides in the establishment of a truly autonomous boardroom. The autonomy concept, however, should not solely be restricted to structural issues, but should also encompass the behavioral aspects that might limit, impede or blur the directors' independent judgments. A comprehensive approach to boardroom independence is indeed crucial because if the inside control mechanisms are malfunctioning, then even the most stringent regulatory forces would be powerless in the face of corruption unless a whistleblower or external events expose the transgressions.

**Keywords:** *Management of Earnings; Regulations; Control Mechanisms; Boardroom Independence.*

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### 3. DIFFERENTIAL RESPONSIVENESS OF BUSINESS SCHOOLS TO E-COMMERCE EDUCATION: DO ORGANIZATIONAL DEMOGRAPHICS MATTER?

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#### ABSTRACT

E-Commerce Education (ECE), defined as the formal teaching of “Electronic Commerce” and related concepts and techniques, is a relatively new higher business education product-innovation, compared to similar products like “Management Information Systems” and “Accounting Information systems” educations. Thereby, our knowledge of business schools’ responsiveness to this new product remains very limited. To contribute to filling this gap, this study tries to investigate and test the effects of three organizational demographics (ownership status, size, and age) on sampled business schools’ responsiveness to ECE. The analysis, based on data collected from 357 American Business schools, shows that schools’ sizes exert significant effects on schools’ responsiveness to ECE. However, it does not reveal any similar effect for ownership status and age. The results are discussed with respect to their potential theoretical as well as practical implications, and suggestions are made for future research.

**Keywords:** *Organizational ownership status, size and age – Impacts on Organizations’ responsiveness*

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### 4. PSYCHOLOGICAL CONTRACT BREACH AND ORGANIZATIONAL CITIZENSHIP BEHAVIOR: EXPLORING COGNITIVE SIMILARITY AND LEADER-MEMBER EXCHANGE AS ANTECEDENTS

Gulem Atabay, Izmir University of Economics, Izmir, TURKEY

#### ABSTRACT

*A psychological contract is a set of beliefs regarding mutual obligations between employee and employer and it has important consequences for the organization in terms of variables such as organizational citizenship behavior. Therefore, the antecedents of psychological contract fulfillment are also critical for an organization. Within this framework, this study examines the relationship between psychological contract fulfillment and organizational citizenship behavior as well as exploring leader-member exchange and cognitive similarity between the employee and employer as antecedents of psychological contract fulfillment. For the research, 122 employees were surveyed and the results of the research indicate that the greater the degree of psychological contract breach reported by employees, the less likely they are to engage in organizational citizenship behavior. Also, findings suggest that cognitive similarity and leader-member exchange are significant predictors of psychological contract breach. The implications of these findings within the context of human resources management practices as well as related theory are discussed.*

**Keywords:** psychological contract, organizational citizenship behavior, cognitive similarity and leader-member exchange

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## 5. CONTINGENCIES APPROACH IN DYNAMIC CAPABILITIES

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Po Jui Wu, Toko University, Taiwan

### ABSTRACT

*In the field of strategic management, the concept of dynamic capability has become an important strategic analysis tool. However, there is little agreement regarding the definition and usage of this term. This research aims to discover the dynamic development of dynamic capabilities from contingencies theory, which assists in strengthening the dynamic capabilities viewpoint and further separates it from the resource-based view; in actual case study, providing complete developmental steps, assisting businesses in evaluating conditions with dynamic capabilities and to execute strategies accordingly to gain advantages in competitions. Three cases help to explain each proposition and the main reason is to stress that business dynamic capabilities exists within the process of strategic changes. The development of new markets and technologies are concise elements of dynamic capabilities and needs to coordinate with the demands of the environment.*

**Keywords:** *Dynamic Capability, Contingencies Theory, Resource-Based View.*

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## 6. RESEARCH IN MOTION: LEARNING SOCIAL ENTREPRENEURSHIP IN A GLOBAL CANADIAN COMPANY

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### ABSTRACT

*Since Research In Motion's founding in 1984, company co-CEOs Michael Lazaridis and Jim Balsillie have developed the company into a truly networked global operation. Following a brief company history an operational definition of global leadership is presented, and the team of Lazaridis and Balsillie are evaluated against this definition. By comparing company history and senior leadership practices to scholarly research and popular press reports, it is shown that the company's global leadership (Lazaridis and Balsillie) fit the definition of the global leader. A discussion of the art of Presencing and its relationship to entrepreneurship leads to an operational definition of entrepreneurial leadership. Following an illustration of Corporate Social Responsibility, it is shown that Lazaridis and Balsillie exhibit the qualities not just of entrepreneurs, but of social entrepreneurs.*

**Keywords:** *Social Entrepreneurship; Corporate Social Responsibility; Global Leadership; Presencing; Wireless Communication; Research In Motion; BlackBerry.*

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## 7. TECHNICAL AND ECONOMIC IMPLICATIONS BEHIND INTERNATIONAL BUILDING CODE FOR CALIFORNIA WOOD CONSTRUCTION BUSINESS

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Wenshen Pong, San Francisco State University, San Francisco, CA, USA  
Lisa Podesto, San Francisco State University, San Francisco, CA, USA

### ABSTRACT

*California is on the verge of adopting the International Building Code after years of using the Uniform Building Code. In the wood construction industry, there is already resentment about the "over engineering" of structures and increased costs due to the new code. The fear is that the new code will seriously increase already inflated costs and injure small business economies that dominate the wood construction industry. This paper presents two case studies of residential wood structures: one engineered house in the high seismic area of San Francisco and one conventional house in the lower seismic area of Lake Almanor, in order to associate the structural design differences in the code to their significance in dollars. The results show an increase in various building costs (e.g. connections and architectural requirements) due to the enhanced overall loadings and performance requirements of the new code. However, opportunities also exist cost savings due to other advantages of the new code. This implies that although the transition from the old code will be considerable, it can be smoother if all other advantages provided by the new code are explored.*

**Keywords:** building codes; seismic design; wood structures; construction management

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## 8. GASOLINE PRICE AS A LEADING INDICATOR OF MORTGAGE RATE

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### ABSTRACT

*This paper tests the statistical significance of using residential gasoline price as a leading indicator for predicting Mortgage Interest Rate in the US beyond what the long-term bond yield signals, especially the rate on 10-year U.S. government bond. In particular, time-varying betas are estimated by using Error Correction Model and the Kalman filter technique which is the special case of the general state-space model in order to investigate the significance of the temporal relations between the mortgage interest rate and the gasoline price. Empirical results show that the predicting power in the mortgage interest rate movement can be significantly increased by adding the short-run movement of gasoline price, whereas the role of 10-year bond in predicting mortgage interest rate is gradually decreasing for the last decade. However, the 10-year bond rate is still significant effect on predicting the long-run trend in mortgage interest rate but the long-run relationship between gasoline price and mortgage interest rate is virtually weak.*

**Keywords:** Mortgage Interest Rate, General-to-Specific Model selection, Cointegration, Kalman Filter, Error Correction Model, Gasoline Price, Fisher effect

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## 9. PERSONAL VALUES UNDERLYING THE STUDENT'S PERCEPTIONS OF BUSINESS WORLD

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### ABSTRACT

*The main purpose of this paper is to discuss the influence which prevailed circumstances in the political economy of Croatia in 1980s and 1990s have on personal values and the value system of nowadays*

young people. The research data were obtained from a survey among undergraduate students in June 2006. The results indicate that the value system has started to change. For students themselves, the most important values are fairness, continuous improvement, responsibility, competence and hard work. They assume these values are also appreciated by other people in the business setting. However, there is a gap between the values that students find to be the most important to them and the values that they perceive to drive the behavior of other people in the business world. Namely, while students find out that the values such as fairness and honesty are the values of high priority level in their own case, they believe that other people place on the top level only the values that ensure business efficiency and effectiveness. This is just opposite to the value system prevailed in the 1980s and 1990s.

**Keywords:** Values, Political Economy, Croatia, Risk-Taking Behavior.

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#### **10. JOB BURNOUT AND TURNOVER INTENTIONS OF PUBLIC ACCOUNTANTS IN THAILAND: INFLUENCE OF ROLE STRESS, ORGANIZATIONAL JUSTICE AND WORKLOAD**

Jirapa Chalatharawat, Mahasarakham University, Mahasarakham, THAILAND

##### **ABSTRACT**

*The purpose of this study is to investigate the impact of three variables on the levels of job burnout: role stress, organizational justice and workload. We further consider the attitudinal (turnover intentions) consequences of job burnout. Questionnaires were distributed to 532 auditors who are Certified Public Accountants (CPAs) and work in public accounting firms in Thailand. The result indicated that the relationship between the three variables of our model on job burnout and the consequence of job burnout on turnover intentions. The result of this study also provides an opportunity for a number of possibilities for future research. First, since this study is the first to include several factor causes to job burnout, additional future research is needed to be conducted to confirm the findings in this study. Second, this study focuses on three variables of work environment influencing job burnout, future research needs to be conducted in other factors causing job burnout such as economic climate and client climate. Finally, a limitation of this study was that it has concentrated only on the influence of job burnout as the single outcome which the future studies should expand and the model should include various outcomes.*

**Keywords:** role stress; organizational justice, workload, job burnout, turnover intention.

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#### **11. HOW TO DETECT A TERTIARY TYRANT**

John S. Croucher, Macquarie University, Sydney, AUSTRALIA

##### **ABSTRACT**

*Businesses being ruined by individuals in their furious pursuit of personal credit and profit appear all too often in the media. This paper concentrates on the particular case of tertiary institutions in which morally compromised administrators provide fast-track rewards for their sycophants while dispensing wretched despair to those that oppose them. Of course the vast majority of leaders in higher educational institutions spend their lives in the quest for distinction in both themselves and the institution they represent. But of interest here are those privileged few who quickly become treacherous when 'loyalty' is not rapidly forthcoming and just how dangerous and disagreeable their activities can be.*

**Keywords:** Psychopath; Manipulation, KPI, University, Meetings

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## 12. AN EMPIRICAL STUDY OF INTEGRATED CONTINUOUS IMPROVEMENT APPROACHES TO BUSINESS PROCESS MANAGEMENT

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### ABSTRACT

*Total Quality Management (TQM) and Business Process Reengineering (BPR) have been proposed as continuous improvement strategies for competitiveness. Previous research has investigated separate implementations of either TQM or BPR, with mixed results. A combined strategy using TQM and BPR has been advocated in research literature, but not empirically investigated. This research synthesizes literature to develop a framework of Business Process Management (BPM), which integrates TQM and BPR. An integrated strategy is expected to provide synergy and continuous improvement for greater Organizational Competitiveness (OC), compared to using TQM or BPR separately. An empirical investigation was conducted using a mail survey of 1300 manufacturing and service organizations in the U.S. Research questions were: (1) Does a TQM strategy result in increased OC? (2) Does a BPR strategy result in increased OC? (3) Does an integrated BPM strategy result in greater OC than one using TQM or BPR alone? Results constitute an important step in the development of theory in BPM, and provide guidance to management regarding the use of TQM, BPR and their integrated approach to continuous improvement.*

**Keywords:** *Total Quality Management, Business Process Reengineering, Continuous Improvement, Business Process Management.*

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## 13. THE ROLE OF TRUST IN ELECTRONIC AUCTIONS

Michael Hergert, San Diego State University, San Diego, California, USA

### ABSTRACT

*Electronic auctions have emerged as a major forum for e-commerce. The use of on-line auctions has highlighted the need to develop communities of users who have some mechanism for evaluating the trustworthiness of prospective trade partners. This study analyzes data from eBay transactions to measure seller trustworthiness and its role in price determination. It appears that seller trustworthiness plays an important role in determining ultimate transaction prices and that some aspects of seller trust are more important than others. With the growing use of on-line auctions and electronic markets, these factors are likely to grow in importance in the future.*

**Keywords:** *E-Commerce, Technology Strategy, Electronic Auctions*

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#### 14. ORGANIZATIONAL CLIMATE AND CULTURE: COMPETING DYNAMICS FOR TRANSFORMATIONAL LEADERSHIP

Gerard F. Becker, Capella University, Minneapolis, Minnesota, USA

##### ABSTRACT

*There has long been a debate pertaining to organizational culture versus climate, and their impact on organizational success. This paper compares and contrasts both organizational culture and climate through existing research and theoretical foundations. The examination of these theoretical underpinnings concludes that transformational leadership can influence each and there are relevant steps for changing culture and climate via leadership.*

**Keywords:** Organizational culture, Organizational climate, transformational leadership

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#### 15. USE OF MISSING DATA IN SECURITIES AND EXCHANGE COMMISSION FILINGS TO PREDICT BANKRUPTCY

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Charles Hodges, University of West Georgia, Georgia, USA  
Bing Xuan Lin, University of Rhode Island, Rhode Island, USA  
Sondra Smith, University of West Georgia, Georgia, USA

##### ABSTRACT

*The purpose of this paper is to decide if data missing from SEC 10-K filings can be used to predict bankruptcy. Previous research (Cluskey and Hodges 2005) shows missing data from 10-K filings is common in firms approaching bankruptcy. While cash, stock price, and ratio models can distinguish between already bankrupt and non-bankrupt firms, these models are only effective if accounting data is available to complete the needed calculations, i.e., Altman's Z-score. Previous research shows that, in any of the three years before bankruptcy, about 40% of firms are missing at least one of the eight variables needed to calculate the Altman's Z-score. It remains an empirical issue as to whether this level of missing data for soon to be bankrupt firms is significantly different for firms that are not nearing bankruptcy. Using 22 variables from previous studies of bankruptcy predictor models as our data set for missing data we perform cross sectional tests. We compare 726 bankrupt firms with a matched sample of non-bankrupt firms for the period 1988-2004 using data from the COMPUSTAT and Securities Data Company (SDC) databases. After creating a sample designed to show no significant differences three years before bankruptcy, we find bankrupt firms have a significantly (at = .01 level) higher frequency of missing data on 21 of the 22 variables.*

**Keywords:** Bankruptcy, prediction, missing data, statistical model.

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#### 16. FRAMEWORK FOR ASSURANCE OF LEARNING IN BUSINESS STATISTICS

Kimberly Killmer Hollister, Montclair State University, USA  
Mark L. Berenson, Montclair State University, USA

##### ABSTRACT

*This research paper proposes a framework for retention assessment in an undergraduate program at an AACSB International-accredited business school. To meet the new AACSB International standards regarding assurance of learning (AoL) and adequately determine "if and what students are learning," this research presents the framework within which expected learning outcomes and specific learning are assessed. This paper presents the framework and describes how the process can be implemented with*

*an application to retention assessment in business statistics. The study is of value to those who desire to better understand and implement assurance of learning or assessment in their programs.*

**Keywords:** Retention Assessment, Assurance of Learning, Technology, Pedagogy, Business statistics, Assurance of Learning

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## 17. A NATIVE AMERICAN PERSPECTIVE ON LEADERSHIP

Terence E. Munson, Capella University, Havre, Montana, USA  
Lee StJohn, Capella University & President, Cultivating Stillness, Punta Gorda, FL, USA  
Toni Buchsbaum Greif, Capella University & President, Sound Beach LLC, Sarasota, FL

### ABSTRACT

*The term "American Dream" evokes ideas such as improved personal lifestyles and freedoms to achieve our human potential. In the dominant United States culture, great emphasis is placed on the freedom to make personal decisions, an assumption of individual responsibility, and the belief that people prove their worth through achievement at work. Success and achievement both on a personal level and, as it relates to business matters, includes wealth maximization achieved through transformative and emotionally intelligent leadership. A recent study of a Native American perspective regarding leadership revealed several points that do not fit with this concept of the American Dream. In this study, group identity was contrasted to the US concept of individual identity; success was identified using different variables; adverse reactions to individual business ownership were noted, and problems with temporal components were unveiled. This paper captures and elaborates on those topics and other points of view based on a Native American tribal perspective.*

**Keywords:** Native American, Leadership, Servant Leadership, Self-Actualization, Tribal Leadership.

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## 18. USING CONTROL CHARTS IN ACCOUNTING CASES: A PEDAGOGICAL NOTE

Kenneth Pefkaros, California State University East Bay, Hayward, California, USA

### ABSTRACT

*This is a pedagogical paper attempting to clarify the use of the normal distribution in Statistical Quality Control which is used to determine random cost variances from nonrandom ones. In most accounting texts the upper and lower control limits are found by assuming normality and using this fact to obtain a 95% or 99% confidence interval. This may be valid for the engineering case where we are free to choose the sample size. It is not necessarily true for the economic case since the accounting system has to account for everything that is produced. It is well known in the area of quality control that control charts are not only based on the normal distribution but on other distributions such as the binomial and Poisson distributions. Consequently, we will consider a particular probability distribution that might more accurately reflect the parameters and constraints for accounting systems. This distribution is then used to calculate the confidence limits for these kinds of control charts.*

**Keywords:** Control Charts, Statistical Quality Control, Normal Distribution, Upper Control Limit, Lower Control Limit.

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## 19. TECHNICAL ANALYSIS: OPTIMIZATION OF THE M-W REVERSAL PATTERN IN THE SOYBEAN FUTURES MARKETS

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### ABSTRACT

*Efficient markets are those whose prices reflect all relevant information. Prices adjust to the receipt of new information, but adjustments are not always instantaneous. Fundamental analysts study companies' performance prospects, searching for new information, while technical analysts study price histories in search of exploitable trends. This paper reflects renewed academic interest in technical analysis, facilitated world-wide by the vastly expanded access to real-time price data that the internet provides. The prevalence of M-W Reversal Patterns in soybean futures prices is examined as the focus of this study and a strategy is proposed for trading these patterns.*

**Keywords:** *Technical Analysis, Trading Strategies, Futures Markets*

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## 20. DETERMINANT OF CONSUMER TRUST IN ELECTRONIC COMMERCE

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Jerry W. Koehler, University of South Florida, Tampa, FL, USA

### ABSTRACT

*Creating trust has long been recognized as important determinants of consumer awareness and behavior. What specific trust based perceptions significantly affect consumer actions remains debatable. With the advent of electronic commerce, new dimensions and mechanisms are evolving that affect consumer trust. The purpose of this paper is to identify those factors that significantly affect consumers and are crucial to them in determining whether to trust or distrust electronic commerce.*

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## 21. ROLE OF INFORMATION TECHNOLOGY IN BANKING INDUSTRY

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### ABSTRACT

#### I.T. in Banking:

1). Technology has opened up new markets, new products, new services and efficient delivery channels for the banking industry. Online electronics banking, mobile banking and internet banking are just a few examples. 2). Information Technology has also provided banking industry with the wherewithal to deal with the challenges the new economy poses. Information technology has been the cornerstone of recent financial sector reforms aimed at increasing the speed and reliability of financial operations and of initiatives to strengthen the banking sector. 3). The IT revolution has set the stage for unprecedented increase in financial activity across the globe. The progress of technology and the development of world wide networks have significantly reduced the cost of global funds transfer. 4). It is information technology which enables banks in meeting such high expectations of the customers who are more demanding and are also more techno-savvy compared to their counterparts of the yester years. They demand instant, anytime and anywhere banking facilities. 5). IT has been providing solutions to banks to take care of their accounting and back office requirements. This has, however, now given way to large scale usage in services aimed at the customer of the banks. IT also facilitates the introduction of new delivery channels - in the form of Automated Teller Machines, Net Banking, Mobile Banking and the like. Further, IT deployment has assumed such high levels that it is no longer possible for banks to manage their IT

implementations on a stand alone basis with IT revolution, banks are increasingly interconnecting their computer systems not only across branches in a city but also to other geographic locations with high-speed network infrastructure, and setting up local area and wide area networks and connecting them to the Internet. As a result, information systems and networks are now exposed to a growing number.

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## **22. ARE GOLD AND GOLD STOCK PRICES COUNTER-CYCLICAL?**

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Eric N. Rahimian, Alabama A&M University, Normal, Alabama, USA

### **ABSTRACT**

*Gold is considered to be a hedge against inflation, recession, and downturn in the general equity markets. We study the behavior of gold returns in relation to growth rate in gross domestic product (GDP), equity index returns, gold stock index returns and inflation rates. Our analysis indicates that gold return has significant negative relation with S&P 500 index returns which is used as a proxy for equity index returns. We also find that inflation rates and gold returns are, in most cases, negatively related. However, we do not find any significant relationship between gold returns and the GDP growth rates. On the other hand, gold stock index returns are significantly positively related with the gold returns. The results suggest that during the decline in the equity markets, gold is used as a safe haven. However, the argument of countercyclicity is not supported by our results.*

**Keywords:** *Gold stock, GDP, correlation, returns*

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## **23. WHEN NO CLEAR LINE EXISTS: ENTREPRENEURS, ETHICS AND BALANCED DECISION MAKING**

Anthony L. Iaquinto, Kaplan University, Chicago, Illinois, USA

### **ABSTRACT**

*In this article, we contend that in many situations no clear line exists that can distinctly separate ethical from unethical behavior. Therefore, entrepreneurs are encouraged to use a balanced decision making process, defined as using thought and creativity to come up with multiple morally responsible options then picking an option that also benefits your business. We will also argue that the willingness and ability to use a balanced decision making process should increase an entrepreneur's probability of becoming successful.*

**Keywords:** *Entrepreneurship, Ethics, Decision Making*

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