

ISSN: 2329-3284

Volume 11, Number 5, September 2023



Open Journal of Business and Management



ISSN: 2329-3284



<https://www.scirp.org/journal/ojbm>

Journal Editorial Board

ISSN 2329-3284 (Print) ISSN 2329-3292 (Online)

<https://www.scirp.org/journal/ojbm>

Editorial Board

Prof. Howard Adler	Purdue University, USA
Prof. Andy Ohemeng Asare	George Brown College, Canada
Dr. Rodrigo Basco	Herdecke University, Germany
Dr. Larissa-Margareta Batrancea	Babes-Bolyai University, Romania
Dr. F. Javier Rondán Cataluña	University of Seville, Spain
Prof. Valentina Della Corte	Federico II University of Naples, Italy
Prof. Marie Tu Doan	Seneca College, Canada
Dr. Bruna Ecchia	University of Naples Federico II, Italy
Prof. Mohsen Elhafsi	University of California-Riverside, USA
Prof. Richard F. Ghiselli	Purdue University, USA
Dr. Keith Harman	Oklahoma Baptist University, USA
Prof. Mai Iskandar-Datta	Wayne State University, USA
Dr. Nazrul Islam	Aberystwyth University, UK
Dr. Grigorios L. Kyriakopoulos	School of Electrical and Computer Engineering at National Technical, Greece
Prof. Min-Young Lee	University of Kentucky, USA
Dr. Fernando Matias-Reche	Granada University, Spain
Prof. Emmanuel Muller	University of Applied Sciences Kehl, Germany
Prof. Przemyslaw Niewiadomski	University of Zielona Góra, Poland
Dr. Dospinescu Octavian	Alexandru Ioan Cuza University, Romania
Dr. Vincent Omachonu	University of Miami, USA
Prof. Maurizio Rija	University of Calabria, Italy
Dr. Liudmyla Saher	Department of Marketing at Sumy State University, Ukraine
Prof. David W. Stewart	Loyola Marymount University, USA
Dr. Ruhai Wu	McMaster University, Canada

Table of Contents

Volume 11 Number 5

September 2023

An Assessment of the Adoption and Usage of E-Commerce by Insurance Firms in Zambia	
J. J. Nyirenda, M. Nyirenda	1913
Digital Startups Survivor and Scalability: Identifying Variables for Accelerated Growth	
A. P. Z. Neves, S. N. Zilber	1927
Selected Economic Policies on the Growth of Small and Medium Enterprises in Nigeria	
F. S. Udoh, V. E. Inim, J. A. Emiesefia, M. Akyuz	1948
Enterprise Architecture: A Comparative Analysis of Validation Semantics and Heterogeneous Model Frameworks	
J. Essien	1971
Research on the Establishment of Evaluation Index System for Military Software Suppliers	
X. G. Wang, K. K. Hu, X. R. Zhang, Q. Y. Gou, W. L. Wang, M. Q. Deng, X. Zhou, T. Ma, Z. Y. Zhang.....	1996
Entrepreneurial Orientation and Organizational Resilience: Role of Organizational Reconfiguration and Absorptive Capabilities	
L. Asare-Kyire, W. A. Appienti, C. A. Bonsu, O. Ackah	2014
Organizational Resilience, Innovation and Firm Performance: Moderating Role of Social Ties	
L. Asare-Kyire, C. A. Bonsu, W. A. Appienti, O. Ackah	2034
Impact of Credit Risk Management on the Financial Performance of Microfinance Institutions in Nigeria: A Qualitative Review	
J. Agbana, J. A. Bukoye, I. C. Arinze-Emefo.....	2051
Effects of Users' Social Comparison and Envy on Malevolent Creativity on Social Network Sites	
W. F. Zheng, Y. K. Su.....	2067
Medicine Procurement Framework for Public Hospitals under the Ministry of Health in Ghana: A Case of the Western Region	
G. Domie, S. Dodzi.....	2084
Engaging Team Interventions in Organizations: A Complexity Approach to Change	
S. Moyo.....	2104
Relevance of Porter's Five Forces: A Case Study of RB Patel in Fiji	
S. V. Chand	2135

Internationalization Strategies: A Theoretical Approach to the Input Mode Choices in the Foreign Market and the Inclusion of Real Options Modeling for Decision Making	
L. C. da Silva, J. S. Gomes	2144
From Hype to Bust: Investigating the Underlying Factors of the Dot-Com Bubble and Developing Regression Models for Future Market Predictions	
C. Delossantos	2161
Learning and Organizational Change: A Case Study of Using Learning Intervention in a Strategic Management Course	
S. Moyo.....	2175
From Cultural Export to Economic Engine: Examining the Role of K-Pop in the Growth of the South Korean Economy	
J. Park	2198
Business and Sustainability Goals: How Far is Nigeria Engaging?	
C. E. Ojeme	2215
A Literature Review of Social Entrepreneurship	
A. W. Wang, C. M. Yee.....	2232
Why Are Black Employees Leaving? Reducing Black Employees Attrition	
A. Nwoga.....	2247
The Effect of Financial Disruptions, Epidemics & Pandemics on the Investor’s Sentiments—The Case of IHI PLC	
E. Cross.....	2273
The Impact of Value Perception on Luxury Brand Consumption	
M. Elgeballi, R. Zaazou	2288
Influencer Marketing	
Y. J. Chen	2310
The Role of Islamic Microfinance Institution in Women Micro-Entrepreneurs Sustainability during Covid-19 in Johor	
X. T. Liew, M. E. B. Yusoff	2321
Factors Affecting E-Marketing in Developing Countries: A Systematic Review	
M. Shanko, S. Zewdie.....	2343
Services Typology from the Perspective of the Labour Process, Including the User as a Production Component	
L. Corona-Treviño	2353

A Study on the Influence Mechanism of Chinese Residents' Willingness to Allocate Assets in the Context of Confucian Culture—An Empirical Analysis Based on Structural Equation Modeling

Z. B. Tao, J. X. Chao 2365

The Impact of Artificial Intelligence on International Trade: Evidence from B2C Giant E-Commerce (Amazon, Alibaba, Shopify, eBay)

Md. E. I. Monjur, A. H. Rifat, Md. R. Islam, Md. R. Bhuiyan 2389

Researching the Factors Influencing the Digital Transformation of Businesses in Quang Binh Province, Vietnam

T. T. Luc 2402

Does Board and Audit Effectiveness Mitigate Financial Constraint of Nigerian Firms?

M. A. Abubakar, N. B. Nordin, N. B. Nordin 2416

COVID-19 Pandemic! Its Impact on Online Business Service Quality and Performance

G. B. Akrong, R. A. Hiadzi, E. Darkwah, S. Agyepong, A. B. Donkor,
C. A. Newman, D. N. K. Eddhley-Addy 2438

Economic Commentary on British Columbia's Climate Action Tax Credit: How Is It Creating an Equitable Environment in B.C.?

S. Sinha 2466

Overcoming Challenges in Corporate Training: A Framework for Effective Training Initiatives

Z. Lee 2472

The Mediating Effect of Customer Satisfaction on Fintech Literacy and Sustainable Intention of Using Mobile Financial Services

Md. K. Uddin, S. Nasrin 2488

Supply Chain Management and Logistics: How Important Interconnection Is for Business Success

Md. R. Islam, Md. E. I. Monjur, T. Akon 2505

How Does Digital Technology Drive Total Factor Productivity in Enterprises? Empirical Evidence from Text Analysis

S. Chen 2525

Foreign Brand Admiration, Product Perceived Quality and Consumer Behaviour in Nigeria

A. Abubakar, H. S. Abubakar, C. O. Daniel 2555

A Study of the Impact of the International Student Cultural Festival on the Local Integration of International Students Visiting China: The Mediating Effect of Embodied Experience

O. Abdishukur 2572

Research on the Evolution of the Spatial Structure of the Digital Economy and the Influencing Factors of the Guanzhong Plain Urban Agglomeration

F. Y. Zhu, X. P. Wang2609

Small Business's Retention during Covid-19 Crisis

P. N. Srito, S. N. Srito, R. Piriyaikul2633

Impact of the Bank's Image and Reputation on Customer's Loyalty through Customer's Trust: A Case of Commercial Banks in Ho Chi Minh City

V. T. Phong, V. M. D. Anh.....2652

Factors Influencing the Deployment of Local Platform Crowdfunding in Sub-Saharan Africa: Evidence from West and Central Africa Countries

P. I. N'Kupo, L. Cultrera, M. Croquet.....2686

Lower Levels of Organizational Commitment among Generation Y and Z Workers within the Scope of Central New York Hospitals and Higher Turnover Rates

P. Davis, C. Needham2707

Impact of Organisational Change Performance of Selected Construction Firms

E. J. Agama, U. F. Sylvanus, D. O. Kenneth2731

Open Journal of Business and Management (OJBM)

Journal Information

SUBSCRIPTIONS

The *Open Journal of Business and Management* (Online at Scientific Research Publishing, <https://www.scirp.org/>) is published bimonthly by Scientific Research Publishing, Inc., USA.

Subscription rates:

Print: \$39 per issue.

To subscribe, please contact Journals Subscriptions Department, E-mail: sub@scirp.org

SERVICES

Advertisements

Advertisement Sales Department, E-mail: service@scirp.org

Reprints (minimum quantity 100 copies)

Reprints Co-ordinator, Scientific Research Publishing, Inc., USA.

E-mail: sub@scirp.org

COPYRIGHT

Copyright and reuse rights for the front matter of the journal:

Copyright © 2023 by Scientific Research Publishing Inc.

This work is licensed under the Creative Commons Attribution International License (CC BY).

<http://creativecommons.org/licenses/by/4.0/>

Copyright for individual papers of the journal:

Copyright © 2023 by author(s) and Scientific Research Publishing Inc.

Reuse rights for individual papers:

Note: At SCIRP authors can choose between CC BY and CC BY-NC. Please consult each paper for its reuse rights.

Disclaimer of liability

Statements and opinions expressed in the articles and communications are those of the individual contributors and not the statements and opinion of Scientific Research Publishing, Inc. We assume no responsibility or liability for any damage or injury to persons or property arising out of the use of any materials, instructions, methods or ideas contained herein. We expressly disclaim any implied warranties of merchantability or fitness for a particular purpose. If expert assistance is required, the services of a competent professional person should be sought.

PRODUCTION INFORMATION

For manuscripts that have been accepted for publication, please contact:

E-mail: ojbm@scirp.org



Open Journal of Business and Management

ISSN 2329-3284 (Print) ISSN 2329-3292 (Online)

<https://www.scirp.org/journal/ojbm>

Open Journal of Business and Management (OJBM) is an international journal dedicated to the latest advancement in the study of business and management. The goal of this journal is to provide a platform for scientists and academicians all over the world to promote, share, and discuss various new issues and developments in different areas of business and management.

Subject Coverage

All manuscripts must be prepared in English, and are subject to a rigorous and fair peer-review process. Accepted papers will immediately appear online followed by printed hard copy. The journal publishes original papers covering a wide range of fields but not limited to the following:

- Accounting
- Advertising
- Analysis
- Business and economics education
- Business ethics and corporate social responsibility
- Business finance and investment
- Business law
- Business research methods
- Business theories
- Case studies and management information systems
- Communication
- Consumer behavior
- Corporate governance
- Engineering management
- Entrepreneurship
- Environmental management and profitability
- Financial reporting
- General business research
- General management
- Health management in public and private institutions at the healthcare sector
- Human resource management
- Information technologies
- Insurance
- Internationalization features of Small and Medium Enterprises (global SMEs)
- Legislative issues/initiatives at the entrepreneurial sector
- Management information systems
- Management organization
- Marketing
- Marketing theory and applications
- Operations management
- Organizational behavior
- Organizational behavior and theory
- Personnel and industrial relations
- Production/operations management
- Project management
- Project management and strategy
- Risk management
- Sales management
- Social issues and public policy
- Statistics and econometrics
- Strategic management
- Strategic management policy
- Supply chain management—advancements in logistics management
- Technology and innovation diffusion in enterprises
- Total quality management

We are also interested in: 1) Short reports — 2-5 page papers in which an author can either present an idea with a theoretical background but has not yet completed the research needed for a complete paper, or preliminary data; 2) Book reviews — Comments and critiques, special peer-reviewed issue for colloquia, symposia, workshops.

Notes for Intending Authors

The submitted manuscript should not have been previously published in any form and must not be currently under consideration for publication elsewhere. Paper submission will be handled electronically through the website. All papers are refereed through a peer review process. For more details about the submissions, please access the website.

Website and E-Mail

<https://www.scirp.org/journal/ojbm>

E-mail: ojbm@scirp.org

What is SCIRP?

Scientific Research Publishing (SCIRP) is one of the largest Open Access journal publishers. It is currently publishing more than 200 open access, online, peer-reviewed journals covering a wide range of academic disciplines. SCIRP serves the worldwide academic communities and contributes to the progress and application of science with its publication.

What is Open Access?

All original research papers published by SCIRP are made freely and permanently accessible online immediately upon publication. To be able to provide open access journals, SCIRP defrays operation costs from authors and subscription charges only for its printed version. Open access publishing allows an immediate, worldwide, barrier-free, open access to the full text of research papers, which is in the best interests of the scientific community.

- High visibility for maximum global exposure with open access publishing model
- Rigorous peer review of research papers
- Prompt faster publication with less cost
- Guaranteed targeted, multidisciplinary audience



**Scientific
Research
Publishing**

Website: <https://www.scirp.org>

Subscription: sub@scirp.org

Advertisement: service@scirp.org