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## An Analysis of Crime Pattern in Chittagong City, Bangladesh

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### Abstract

This research examined the distribution pattern of criminal records in Chittagong Metropolitan Police (CMP) areas and the major types of major crime records, and their trends from 2001 to 2015. The analysis was based on CMP crime statistics and citizens perceptions. Results showed that theft, snatching, hijacking, extortion, violence, robbery, floating sex business, murder, illegal arms dealing and business, eve teasing, abduction, and rape are the major crime according to the level of occurrences. There was also a significant variation between police station based crime records and city dwellers perception. Especially, it was found that there has no record about snatching in the CMP police stations' documents, but city dwellers mentioned it is the second most major crime events. Along with, all types of major crimes are also indicating an increasing trend gradually from the CMP records despite the fact that there was some fluctuation due to an interim period of political regime change and other actors during 2001-2015. Hence, this study specifies that types of crime and pattern of crime in Chittagong city are a diversified and gradually increasing trend. Consequently, law enforcement agencies and other relevant stakeholders need to take effective necessary measures to prevent the increasing trend of crime in Chittagong city as well as require to investigate in disclosing the behind grounds of an escalating trend of crime and why some high prevalence of crime including 'snatching' is not reporting to the police station.

Keywords: Urban Crime, Typology of Major Crimes, Crime Trend, Crime Pattern, Crime Level, Causes of Committing Crimes.

## Health Risks Assessment of Internally-Displaced People and Refugees Living in the Camps of Khyber-Pukhtunkhwah in Pakistan

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### Abstract

**Introduction:** With the realization, that the impacts of disasters can be mitigate, many researcher start to assess hazard, risk and vulnerability. Many researchers are focusing geophysical and hydro-metrological risks, hazards and vulnerabilities assessment. Although, some went a step further and started research in the domain of political and social risk and vulnerability; but not much research has been made in the domain of health risk and vulnerability.

**Methodology:** This study aim to assess the health risks and vulnerabilities of population displaced by natural and man-made disasters. It is explorative type of study and based on secondary data. Data from secondary sources that include the most reliable in terms of accuracy and reliability has been considered. The data sources are; United Nation High Commission for Refugees (UNHCR), three implementing partners of UNHCR that include International Medical Corps (IMC), Church World Services (CWS), and Frontier Primary Health Care Initiative (FPHCI) and World Health Organization (W.H.O). Thirty camps of Khyber- Pakhtunkhwa province of Pakistan were selected purposively in this study.

**Results:** There are many aspects of health risk and vulnerability, but the scope of this study is limited to health care service coverage and maternal and child health. The study finds out that the level of risk and vulnerability of different camps are different against different indicators. Some are at very high risk to one indicator but very low at risk against another indicator. Same is the case of level of vulnerability.

**Conclusion:** It is concluded based on study findings that different camps require different strategies to overcome the risk and vulnerability in specific domain. Same programs and interventions for all camps may not be useful to achieve the desired goals.

Social Capital and Disasters: Overview of cases with field observations  
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Keywords: Disaster, Disaster risk, Social capital, Community, Disaster management cycle

Disasters is an event which causes serious disruption of the functioning of a community or a society involving widespread human, material, economic or environmental losses and impacts, which exceeds the ability of the affected community or society to cope using its own resources. Earlier, the disasters were considered acts of god and relatively sparse, but in recent times the volume and frequency of disasters have increased many folds. There have been various dialogues, discussions and investment over the years on disaster, but despite that the losses due to disasters have continued to rise. This is mostly related to kind of changes happening in the world right now, with increase in population, industrialization and development. Much of this "development" has been shown to increase people's exposure to hazards by pushing them to live in hazardous areas and adds to the vulnerability of the poor, who may then also be forced to degrade the environment to survive.

This vulnerability is being sought to be reduced by the governments across the globe. It has been observed over time that there is more to reduction of risk of disasters than just structural or engineering mitigation measures. When a disaster strikes, not only does it destroy buildings and infrastructure, but it also creates a huge loss of lives and disturbs the social fabric of the affected community. For the communities living in hazardous areas other than structural mitigation measures, it is important to develop non-structural mitigation measures also. Consideration of social aspects is one of the most important links in managing disasters at the community level.

Social capital is a resource which is embedded in a community. It has been observed that social capital has played an important role in various different stages of disaster management cycle, both in pre and post disaster scenario. Social capital has an important part to play by helping the community cope with stress and help to mitigate adverse effects of a hazards in a pre disaster scenario. It has also been observed that individuals who participated in groups activities in their community had significantly mitigated their risk of succumbing to a disaster. Social capital is embedded in the forms of networks, which are crucial to pass on the important information to all its members, coordinate and plan effectively, and in turn be prepared for an impending disaster and respond effectively. The reservoirs of social capital can serve as form of informal insurance and mutual assistance for the community, help them recover from events like disasters, and increase the likelihood that they will effectively respond.

Even if the frequency of disasters is high, and it impacts heavily on the community, the damages can be reduced through appropriate preparation for, response to and recovery from disasters. Recent research has brought forward that social capital is a key element in reducing risk at the community level.

Even though it is understood that social capital provides an important link to reducing risk, in most of the cases the importance of social capital in strengthening the community is overlooked. Social capital should be in future considered as the way to reducing risk at the community level. This research will look at the different aspects of social capital and how it aids to reducing risk with the help of examples from the field and across the world.

## Do Governance Mechanisms Influence Financial Performance? Empirical Evidence from Thailand

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### Abstract:

This study determines the influence of corporate governance mechanisms on financial performance of listed firms in Thailand. Applying the System GMM, a developed econometric technique, on 445 samples of listed companies in the Thai stock market for a period ranging from 2000 to 2011, the empirical results show that corporate governance mechanisms have significant effects on performance of Thai firms. In particular, board of directors' characteristics and board subcommittees' characteristics appear to have significant impact on firm performance, while ownership structures including family ownership have no significant influence. These findings are important information for policy makers in constructing an optimal governance system, and for corporate firms and investors in shaping their understanding of corporate governance in Thailand.

## Socio-Economic Conditions of Pakistan & India

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Keywords: Corruption, Foreign Direct Investment (FDI)

### Abstract

The main thought processes of this review are; to explore the effect of defilement on outside direct venture (FDI) for a state over a time of 2004-2011, as writing proposed that FDI can be lift up by improving the level of FDI in a nation. The time traverse of 2006-2008 is especially fascinating for all the chose nations as far as their FDI.

## E-Banking acceptance in Thailand: An emphasis on Islamic banks' customers

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### Abstract

The objective of the paper is to examine the level of acceptance of E-banking services in Thailand, with a special focus on Islamic banks' customers. The study also attempts to identify the main dimensions that would contribute to the acceptance and proper usage of Ebanking services by Islamic banks' customers.

A survey questionnaire was distributed to 500 Islamic banks' customers in Thailand. The survey covered the capital city of Bangkok and surrounding areas, but focused mostly on the southern part of Thailand, which is majority Muslim area. The collected data was subsequently analysed using descriptive statistics, one sample t-test, and structural equation modelling (SEM). The findings revealed that the Islamic banks' customers in Thailand have a high tendency of adopting E-banking services across-groups.

Furthermore, the results showed that perceived ease of use has a significant positive impact on perceived usefulness. In addition, both perceived ease of use and usefulness have a significant positive impact on customers' adoption of E-banking services. These findings have a significant contribution to the theory, policymakers, as well as the practitioners and regulators in the banking and Islamic banking areas.

## Can Institutional Isomorphism Explain Corporate Dividend Policies in Pakistan?

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### Abstract

This study contributes to the literature by adding behavioral finance dimension to dividend payment decisions. In this study we investigate whether institutional isomorphism (the intra-industry mimicry effects) can explain corporate dividend policies in Pakistan. Specifically, we test two hypotheses: first, we try to know whether the likelihood of a firm paying dividend increases with the percentage of firms paying dividend in the industry to which the firm belongs. Second, we investigate whether the payout ratio of a focal firm is influenced by average industry payout ratio and intra-industry dividend similarity index. The first hypotheses is tested using logistic regressions while the second hypothesis is tested with ordinary least square regressions and generalized method of moments (GMM) regressions. We use a sample of 398 firms listed at the Karachi Stock Exchange (KSE) between years 1996 to 2012 for our investigation. The results show a significantly positive association between the probability of a focal firm to pay dividends with the percentage of other firms in the industry that pay dividends. Results of the second hypothesis testing show that payout ratio of a focal firm is positively associated with the average industry payout ratio and intra-industry dividend similarity index, among a full set of control variables. These results imply that similarity tendencies exist between firms and that institutional isomorphism plays a significant role in explaining the observed dividend payout ratios in Pakistani listed firms. Our results are robust to several sensitivity tests.



## Indoor Exercise Self-care System using Microcurrent

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### Abstract

In this paper, we propose indoor exercise self-care system using microcurrent. The proposed system improves user 's fitness and healthcare by intermittent indoor exercise. The proposed system consists of a microcurrent stamper device and exercise management app. The proposed stepper creates electrical stimulation with microcurrent, and then restores muscular fatigue. The proposed app includes exercise goal setting, daily exercise data monitoring, and microcurrent control function. Moreover, the proposed self-care stamper can set the right goals for individual exercises and can monitor the daily cumulative momentum in real time.

## A Scenario-Based Case Model to Support Cognition-Driven Decision-Making

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### Abstract

In this paper, a scenario-based case model is developed to support cognition-driven decision-making process (short for CDDP) in emergency management. Based on the developed case model a general case base design is introduced in detail. Contributions of this paper lie in four aspects: Firstly, the developed case model gives a comprehensive representation of CDDP of emergency cases, which helps decisionmakers acquire useful historical experience to improve their cognition of disaster situation. Secondly, scenario representation shows disaster status in a quantitative and structural manner, which contributes to disaster assessment of disaster status and similarity measurement of scenarios. Thirdly, spatio-temporal framework reveals how external factors affect CDDP of decision-makers. Finally, the general case base design helps in developing case bases for different emergencies.

## Blue mussel (*Mytilus edulis*) protein hydrolysates promotes mouse mesenchymal stem cells differentiation into osteoblast through up-regulating bone morphogenetic protein

Jae-Young Je, Do-Hyung Kim and Hyun-Woo Kim

Seafood intake provides a range of health benefits due to high-protein level. In this study, effects of blue mussel (*Mytilus edulis*) protein hydrolysates (BMPH) on osteoblast differentiation was investigated in mouse mesenchymal stem cells (MSCs) and BMPH<1 kDa, which showed the highest osteogenic effect in MSCs, was prepared by peptic hydrolysis. The BMPH<1 kDa treatment in MSCs stimulated osteoblast differentiation with induced alkaline phosphatase (ALP) activity, osteocalcin, type I collagen, and calcium deposition. The stimulated osteoblast differentiation by the BMPH<1 kDa treatment was achieved by the expressions of osteogenic lineage markers such as bone morphogenetic protein-2 (BMP-2) and downstream signal and transcriptional factors, including p-Smad1/5/8, Dlx5, runt-related transcription factor 2 (Runx2), and osterix. The BMPH<1 kDa activates the phosphorylation of mitogen-activated protein kinases. Adding noggin, BMP antagonist, inhibited BMPH<1 kDa-induced ALP activity in MSCs. Taken together, BMPH<1 kDa promotes osteoblast differentiation through activating BMP-2.

## Comparative Performance Evaluation of Selected Commercial Banks in India using CAMELS Rating Model

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### Abstract

Sound financial health of a bank is the guarantee not only to its depositors but is equally significant for the shareholders, employees and whole economy as well. As sequel to this maxim, efforts have been made from time to time to measure the financial position of each bank and manage it efficiently and effectively.

Indian banking sector widely includes commercial, nationalized, co-operative, private and international banks in its fold. In the present study an attempt is made to evaluate the financial performance of three major commercial banks (IOB, Canara Bank and Syndicate Bank) using CAMELS Rating Model. CAMELS rating model is basically an approach widely used to measure the performance of banking unit inside and outside India. This model measures the performance of banks from all important parameters like Capital adequacy, Asset quality, Management efficiency, Earning quality, Liquidity and sensitivity to market. The study is based on secondary data drawn from the annual reports. For the purpose of evaluation the data's of five years (2011- 2016) before demonetization are analyzed by calculating the 17 ratios related to CAMELS rating model. It is found out that according to Basel Norm the overall state of capital adequacy of all the three banks are satisfactory. As far as loan portfolio is concern, the overall state of asset quality and management efficiency are satisfactory, whereas the earning capacity of the banks is not and the liquidity is also not satisfactory. The high level of NPAs and sluggishness in the domestic growth, slow recovery in the global economy and the continuing uncertainty in the global market leading to lower exports and imports are one of the main reasons for the low earning capacity of banks along with these reasons RBI's new rules to make higher provisioning for substandard assets also affected the earning capacity of all the three banks. Based on the evaluations all the three commercial banks should improve its earning capacity and the liquidity position to perform efficiently and effectively.

## Assessing Access to Agricultural Information: A case of Cotton Farmers in Punjab, Pakistan

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### Abstract

Considering the information as an important production factor in agriculture and importance of cotton in Pakistani economy, the study has examined farmers' access to information on cotton production from various sources of information. This study was mainly based on a field survey, conducted in district Bahawalnagar of Punjab, Pakistan. Data were collected from 399 cotton farmers using multistage sampling technique. The available sources of cotton information were grouped into social networks, extension, traditional media and information & communication technologies (ICTs). Social networks were found most important to access cotton information. Traditional media, field extension and ICTs were mainly used in combination with social networks, indicating that farmers access information from various information sources simultaneously. Combination of social networks and traditional media remained high in accessing cotton information. By using a multivariate probit model, the study has also investigated the factors affecting the farmers' access to information from different available information sources. Empirical results indicated the importance of education, age, farm size, market access, access to media and ICT assets, access to electricity, awareness of formal information sources, and access to credit as factors affecting access to information.