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## PROCEEDINGS

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## **PREFACE**

Global Academic Research Institute is proud to present the 36<sup>th</sup> International Conference on Business Management and Economics which is a series of successful research symposiums. The Inaugural Session and the Technical Sessions were conducted on 23<sup>rd</sup> – 24<sup>th</sup> November 2024 In Lisbon, Portugal. The conference was organized into different disciplines which empirical, conceptual, and methodological papers received from academics, practitioners, and public policy makers were accepted paying austere attention to the academic standards of the papers. To maintain consistency, authors were prescribed to follow the academic writing format of the GARI Publishers. The reviewing process was transparent where papers underwent a double-blinded review process by eminent subject specialists in respective areas. Thus, refereed full papers selected to be presented at the conference were published here. We do not assume any responsibility for any errors or omissions in the research papers which rests solely with the authors.

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Journal Partner as GARI Publishers and GARI International Journal of Multidisciplinary Research, all other GARI affiliated academic partners, Further the support given by GARI Tours as Travel partner, Official Creative Partner Sameera Artco & MICE official Partner Sri Lanka Convention Bureau. The conference committee expresses deep gratitude to the panel of reviewers for the priceless service rendered. Finally, the committee extends sincere thanks to the presenters and participants for their valuable contribution and active participation.

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Our Association aims to devote itself to the fields of art, architecture, urban planning to defend visual ecology and the harmony of colors in the environment. The different fields and domains concerned, the theoretical and methodological development as well as the practical bases of environmental projects, are at the center of the professional interest of the activities of the Association CEC Couleur-Espace-Culture.

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# IS IT GOOD TO DO THE DIGITAL TRANSFORMATION? THE ROLE OF A FIRM'S VALUE CO-CREATION

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## ABSTRACT

This research examines whether every industry is amenable to digital transformation, using the real estate brokerage industry as an example. In the context of the rapid development of modern technology, more and more industries have added digital technology to make digital changes, and more scholars are discussing issues related to digitalization, including digital transformation. This research will use the real estate brokerage industry to conduct research in the form of a questionnaire survey to discuss the positive impact of digitalization on value co-creation and digital transformation and the role of value co-creation between them. In this study, we use digital-related issues in the real estate brokerage industry to make contributions to the future development of the real estate brokerage industry.

Keywords: Digital transformation, value co-creation, real estate brokerage industry

## INTRODUCTION

With the progress of the times, the development of technology, and the advent of the digital age, our lives are becoming more and more convenient, and the way of trading and interacting in the market is becoming more and more different. In the past, customers who wanted to know product information could only rely on the introduction of product suppliers. Through the new functions and

new applications brought about by these digital technologies, many different changes will be brought about, from the manufacturing process, inventory management, and logistics management of suppliers on the production side, to the service methods provided to customers and the resulting consumer experience on the customer side will be very different from the past, bringing a new transformation (Markovitch & Willmott, 2014). Recently, digitization and digital transformation have become increasingly popular, and it is often regarded as the future trend of enterprises. However, this raises the question of whether a digital transformation is essential and whether each industry is really suitable for digital transformation. This research will revolve around our central theme, whether every industry is ideal for digital transformation. Under such a theme, we will first discuss whether the value co-creation between stakeholders brought about by the digitalization change will stimulate the industry's digital transformation. This study will use the real estate brokerage industry as an example to explore how integrating resources in the industry and the value co-creation brought about by interaction with customers bring about digital transformation.

## LITERATURE REVIEW

**Digitalization and Digital Transformation**

Digitalization uses digital technology based on the combination of information, machine power, and intelligent connected machines. It might affect the competition between industries and also increase customer value. Digitalization has changed the auditing services market. Customers need the new services within digitalization. Point out in the study that service intelligence, occupational identity, and service climate change the front-line workers how they provide the services. And also found the differentiation between some specific industries (Pemer, 2021). The process of digitalization requires the combination of past knowledge and new technologies (Markovitch & Willmott, 2014). However, the focus of digital transformation is not on "digital" but on "transformation," but the use of digital technology to change the business model of companies in the sales market (Gandhi et al., 2018). Therefore, digital transformation is to adjust an enterprise's human resources, organization, process, culture, and business model—the company's ability to adapt to the market. The digital environment pervades business and everyday life, and the digitization of businesses can help grow the economy and remain competitive (Matzler et al., 2018). Digital transformation is recognized as one of the major trends changing society and business models (Tihinen et al., 2016), using digital technology to redefine organizational strategies for enterprises, evaluate their services, adjust service quality in a timely manner, re-draw improvement plans and create new service models to enhance customer experience, increase turnover, and Brand Loyalty. However, in digital technology, the technology relies on data and information, which are different. Only processed data can show the difference in information (Gandhi et al., 2018), and digital information can be read by digital technology. To assist the organization in

making decisions. Digital transformation is a process that combines digital technology with existing business models (Warner & Wäger, 2019). From business processes, value propositions, customer experience, and digital culture to a complete transformation, it becomes a susceptible one centered on customer value and experience. It constantly updates and transforms the organization (Vial, 2019). Each industry has a different focus and sequence. In industries that rarely interact with customers, organizations may first transform the level of operational processes and simplify organizational management and department-to-department business by integrating digital technology. New technologies make engineering processes more efficient, etc. Digital transformation can create a work environment where employees can be more productive in their daily work life (Albukhitan, 2020). Enterprise collaboration tools are a good example. When these tools are fully utilized, the time savings and productivity gains are almost immeasurable.

### **Value Co-Creation**

In the past, the traditional view of the value creation process is to exclude consumers and only assume that the enterprise itself is the value creator (Prahalad & Ramaswamy, 2004). In this model, value is only unilaterally created by the enterprise, manufactures products and services, and decides what value to provide to consumers. This process forms a complete value chain, and manufacturers offer these values. They are produced in the course of a product or service. Ramirez (1999) put forward the view of value co-creation, which is to change the role of value creation. He believes that customers should be produced by mutual interaction with enterprises, allowing customers to interact with enterprises. This relationship is called value co-creation. Prahalad and Ramaswamy (2004) pointed out that the

interaction between consumers and enterprises is an emerging model of co-creation, and the generation of value is not only in the stage of currency transaction but occurs in every stage of the value chain. The research of Grisseman and Stokburger-Sauer (2012) pointed out that the cocreation of value between enterprises and customers will improve both financial performance and non-financial performance. Because enterprises meet customer needs, customers are more willing to pay more for products and services, thus improving satisfaction. The value of even being willing to give back again. O'Cass and Ngo (2012) believed that enterprises could produce, integrate innovative products or services, and maintain relationships with each other, thus jointly creating value for customers. They are not only competitors but also partners and can improve corporate performance together. Neghina et al. (2014) propose that in-service interaction and value co-creation should be understood as a joint collaborative activity between service employees and customers, consisting of six dimensions corresponding to simpler joint actions: personalization, association, empowerment, ethics, development, and joint coordinate operations. Furthermore, Neghina et al. (2014) derive propositions about nine antecedents of value co-creation, labeled as communication, association, and understanding factors. For the first time, this paper provides a richer understanding of the concept of value co-creation through an analytical framework, which can drive future research and guide managers interested in implementing Service Advantage Logic (S-D Logic) principles within the companies in which they provide services.

### **Research Hypotheses**

Digital transformation involves an enterprise's digital level and technical capabilities. It creates new value based on

the impact of different levels of capabilities on the organization in various aspects (Morakanyane et al., 2017). Therefore, it is believed that digitalization in the real estate brokerage industry can affect the digital transformation of this industry. Based on the above, this study proposes the following hypotheses:

**H1: Digitization has a positive impact on digital transformation**

Çakıcı (2022) explores the impact of digital transformation and value co-creation processes in the research process, focusing on the role of digital agility in this context. It proves the interrelationship between digital transformation and value co-creation. Based on the above, this study, therefore, proposes the following hypothesis:

**H2: Digitization has a positive impact on value co-creation**

## **METHODOLOGY**

This chapter explains the scale and questionnaire design, sample sampling method, and data source collection method used in this research to obtain relevant information to achieve the research goal. First, the research hypothesis and framework proposed by this study can be established based on the theories that have explained the research motivation and literature discussion above. According to the research framework established by this research, appropriate questionnaires are designed to explore variables and the relationship between the variables. This research will be conducted by means of a questionnaire survey. We will conduct the research based on the Taipei Real Estate Brokerage Association members and the Taoyuan Real Estate Brokerage Association. A total of 111 questionnaires were recovered. Among the 111 questionnaires collected, 12 were deleted

because the respondents were not managers, leaving a total of 99.

## RESULTS

### Research Hypotheses

The research mainly discusses three control variables: EMP, FP4n, and FP5n. Whether there is a significant correlation between the variables, use the statistical method of Pearson basis correlation to analyze. The analysis results are shown in the table, which is described as follows:

Table 1 Correlation analysis table

|                           | Mean  | S.D.  | 1     | 2     | 3    | 4     | 5     |
|---------------------------|-------|-------|-------|-------|------|-------|-------|
| 1. EMP                    | 24.94 | 32.93 |       |       |      |       |       |
| 2. FP4n                   | .15   | .96   | -.11  |       |      |       |       |
| 3. FP5n                   | .30   | .84   | -.22* | .01   |      |       |       |
| 4. Digitalization         | 5.09  | 1.18  | .08   | .12   | -.01 |       |       |
| 5. Value co-creation      | 5.72  | .69   | .21*  | -.24* | -.14 | .54** |       |
| 6. Digital transformation | 5.25  | .94   | -.08  | .28** | -.03 | .56** | .40** |

S.D. = Standard deviation \*  $p < 0.05$ , \*\* $p < 0.01$

Regression analysis was used to verify the hypotheses put forward by this study and the relationship between digitalization, value co-creation, and digital transformation.

First, we need to understand the mediating effect of value co-creation between digitalization and digital transformation, which is tested through three steps of regression analysis. The first step dependent variable is digital transformation. The standardized coefficient  $\beta$  is .554, which shows a positive impact, and the T value is 6.730 and  $p < 0.001$ , indicating that very significant. Therefore, this study's hypothesis (H1) appears to be valid. In the second step, the dependent variable is digital transformation, and the independent variable is value co-creation. The standardized coefficient  $\beta$  is .573, which shows a positive effect; the T value is 7.207 and  $p < 0.001$ , which is very significant. Therefore, this study's hypothesis (H2) appears to be valid.

## CONCLUSION

In hypothesis H1, we concluded that digitalization positively impacts digital transformation. We can know the current level of digitalization in the real estate brokerage industry, including external

digitalization and internal digitalization. The way to deal with business cooperation, integration, and acquisition of market, customer information, etc., Internal digitalization is like the company's use of digitalization in internal management, cost control, and so on. These levels of digitization have a positive impact on the degree to which companies undergo digital transformation. In the study of Çakıcı (2022), the interrelationship between digital transformation and value co-creation was proved, and we deduced this hypothesis. We can know that it is not only digital transformation. Even if the company is currently only undergoing digital transformation, which includes the external and internal digitalization mentioned above, it can be positive for value co-creation to a certain extent. Influences In past studies, although some studies have used value co-creation as a mediating variable (Barile et al., 2021), studies have not regarded value co-creation as a mediating variable between digitalization and digital transformation. This study successfully verified value co-creation. Since this research is based on

the real estate brokerage industry, there is no way to know why other industries are or are not suitable for digital transformation. In future research, we can study more industries to understand the reasons why other industries are suitable or unsuitable for digital transformation, what is the reason that he is not suitable for digital transformation, or simply that the existing modern technology is not enough to support the digital transformation of the industry, or some ethics or national regulations make the industry unsuitable for digital transformation.

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# EXPLORANDO A INFLUÊNCIA DO ENGAJAMENTO DO CLIENTE NO CRM E NA CONFIANÇA DO CLIENTE NA TELEMOR OECUSSE, TIMOR-LESTE

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## RESUMO

Este estudo investiga as dinâmicas complexas entre o Marketing de Relacionamento com o Cliente (CRM), o Engajamento do Cliente (CE) e a Confiança do Cliente (CT) no contexto dos serviços de internet da Telemor em Oe-Cusse Ambeno (RAEOA), Timor-Leste. O estudo destaca como as estruturas tradicionais de CRM frequentemente não conseguem capturar as complexidades do comportamento do consumidor digital moderno. Apesar desses desafios, o CRM influencia positivamente tanto o CE quanto o CT, sendo o CE um mediador crucial. Analisando dados de 385 usuários utilizando PLS e SPSS, o estudo ressalta a importância de integrar a análise digital nas estratégias de CRM. São feitas recomendações para aprimorar a satisfação e lealdade dos clientes, abordando as dificuldades de medir o CE e de gerenciar a confiança digital de forma eficaz.

Palavras-chave: Gerenciamento de Relacionamento com o Cliente, Engajamento do Cliente, Satisfação do Cliente, Confiança do Cliente, Timor-Leste

## INTRODUÇÃO

No setor de telecomunicações, alcançar altos níveis de satisfação do cliente é crucial para garantir a lucratividade (Mittal & Kamakura, 2001; Zhang & Tang, 2023). Para atender às expectativas dos clientes e promover uma lealdade

duradoura, as empresas devem combinar estratégias eficazes de CRM com práticas sólidas de engajamento do cliente (CE). A confiança na qualidade do serviço é essencial para construir relacionamentos sólidos entre consumidores e marcas, além de valorizar a marca (Kotler & Armstrong, 2012; Guo & Cheng, 2018). A entrega consistente dos serviços e o engajamento ativo são fundamentais para manter essa confiança e fomentar a lealdade dos clientes (Rahman & Ali, 2023). Apesar das pesquisas extensivas, ainda persiste um debate sobre a evolução do CRM e do CE na era digital. Os modelos tradicionais de CRM muitas vezes não capturam os comportamentos dos consumidores modernos, que são influenciados por feedback em tempo real e interações digitais (Gummesson, 2022; Liu et al., 2023). Além disso, medir o CE continua sendo um desafio, especialmente em setores centrados no digital (Brodie et al., 2013; van Doorn et al., 2010). Com o aumento das questões relacionadas à confiança digital, como privacidade de dados e segurança cibernética, há uma necessidade crescente de investigação (Supertini, 2020). Este estudo busca explorar as interações entre CRM, CE e CT no setor de telecomunicações, e fornecer recomendações práticas para melhorar a satisfação, lealdade e confiança dos clientes (Kumar & Pansari, 2016; Patel & Singh, 2023).

## **MÉTODOS**

O estudo foca em 10.000 clientes que utilizam os serviços de internet da Telemor na RAEOA, buscando oferecer uma análise detalhada que seja relevante para as estratégias operacionais e melhorias dos serviços da empresa. Para garantir a validade e a confiabilidade dos dados, foi definida uma amostra de 385 participantes, calculada com base na Fórmula de Slovin e com uma margem de erro de 5%. A amostra abrange uma variedade de segmentos, incluindo funcionários, estudantes, clientes corporativos e consumidores individuais. A fim de capturar uma ampla diversidade de experiências, optou-se pela amostragem não probabilística por conveniência, permitindo coletar dados de diferentes localidades, o que contribuiu para aumentar a precisão e a confiabilidade da pesquisa. A análise dos dados foi realizada utilizando o SMART-PLS 4.0 para explorar as relações entre CRM, engajamento do cliente (CE) e confiança do cliente (CT).

## **RESULTADOS E DISCUSSÃO**

### **Validade e Confiabilidade**

A validade convergente foi analisada por meio dos carregamentos externos (OL) e da variância média extraída (AVE). Todos os indicadores apresentaram valores superiores ao limite recomendado de 0,6 para OL, e todos os constructos alcançaram valores de AVE acima de 0,5, comprovando que os constructos representam adequadamente as dimensões que se pretendia medir. Já a validade discriminante foi verificada utilizando a Razão Heterotrait-Monotrait (HTMT), com valores abaixo de 0,85 para CE, CRM e CT, o que demonstra baixa sobreposição entre os constructos e reforça a validade do modelo de mensuração. Para a avaliação da confiabilidade, foram usados o Alfa de Cronbach e a Confiabilidade Composta. O

Alfa de Cronbach apresentou valores acima de 0,70 para todos os constructos, indicando uma forte consistência interna. Da mesma forma, os valores da Confiabilidade Composta também superaram 0,70, confirmando que os constructos representam de maneira confiável suas respectivas variáveis latentes.

### **Testes de Hipóteses**

Os testes de hipóteses indicaram que o CRM exerce um impacto moderado, porém estatisticamente significativo, sobre a confiança do cliente (CT), com um coeficiente de caminho de 0,108, uma estatística T de 2,356 e um valor-p de 0,019. A relação entre CRM e engajamento do cliente (CE) mostrou-se robusta, com um coeficiente de caminho de 0,829, estatística T de 44,989 e valor-p de 0,000. O CE atuou como um mediador significativo na relação entre CRM e CT, com um coeficiente de 0,657, estatística T de 16,790 e valor-p de 0,000. Além disso, a relação direta entre CE e CT apresentou um impacto expressivo, com coeficiente de caminho de 0,793, estatística T de 17,938 e valor-p de 0,000.

## **DISCUSSÕES**

O estudo identifica uma relação moderada e estatisticamente significativa entre CRM e confiança do cliente (CT), corroborada por pesquisas recentes que destacam o papel do CRM na construção da confiança (Ahamed & Skariachan, 2022; Raza et al., 2023). A sólida relação entre CRM e engajamento do cliente (CE) está de acordo com a literatura, que aponta que estratégias de CRM aumentam o engajamento por meio de personalização e comunicação eficaz (Payne & Frow, 2005; Xu et al., 2011). A forte conexão entre CE e CT reforça que interações personalizadas e engajamento de alta qualidade são essenciais para estabelecer confiança e

lealdade (Jaakkola & Alexander, 2022; Smith & Colgate, 2022). O papel do CE como mediador na relação CRM-CT evidencia sua relevância em potencializar o impacto do CRM na construção da confiança (Jaakkola & Alexander, 2022).

## CONCLUSÕES E IMPLICAÇÕES

O estudo confirma que o CRM exerce uma influência positiva sobre a confiança do cliente (CT) e o engajamento do cliente (CE). Estratégias de CRM bem estruturadas, com foco em interações personalizadas e comunicação constante, contribuem para aumentar tanto a confiança quanto o engajamento dos clientes. O papel do CE como mediador na relação entre CRM e CT destaca sua importância em intensificar o efeito do CRM na construção da confiança. No entanto, a utilização de dados auto-relatados e variáveis contextuais sugere que os resultados devem ser interpretados com cautela. Estudos futuros devem se concentrar no aprimoramento das ferramentas de medição, na integração de fatores contextuais e na investigação de novos mediadores e moderadores para uma compreensão mais completa dos efeitos do CRM.

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# USING A SIMULATION IN BUSINESS EDUCATION DEVELOPMENT SESSIONS: PARTICIPANTS' PERCEPTIONS OF PEDAGOGICAL EFFECTIVENESS

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## **ABSTRACT**

This study is currently a work-in-progress paper. It explores the perceptions of managers on an executive education course regarding their learning through the use of a business simulation, utilising constructivist pedagogy. Traditional instructivist pedagogy has been described as being educator driven, with the educator setting the agenda, with little focus on open-ended explorations (Jackson, 2015). Jackson (ibid) goes further to promote constructivist pedagogy as being more appropriate to help learners acquire knowledge and understanding through active learning. The educator is a facilitator, with learners defining and exploring problems and goals, building and utilising learning relationships, creating a personalised learning ecology. This endorses the contentions of other literature contrasting instructivist with constructivist approaches (illustratively, Gerstein 2015, 2014; Thomas and Seeley Brown 2011). Within the constructivist approach is an emphasis on reflection, drawing upon work by Stenhouse (1975) and Schön (1983). The vehicle is a group of sixty middle managers from one company using the simulation for CPD (continuing professional development), seeking to convert from acquiring knowledge as a product to knowing as a process. The simulation immerses teams in the management of an airport, tasked to achieve/exceed key performance indicators. The data are student responses to a survey based on themes from learning literature and the aims of the simulation (n = 42, 70% response rate). Descriptive statistics, and inferential statistics are used to report data analysis and findings. The findings indicate that the aims of the simulation are attained and learners have benefited from their involvement in constructivist pedagogy.

Keywords: constructivism, instructivism, pedagogy, simulations, executive education

# COMMUNICATION TECHNOLOGIES AND THEIR INFLUENCE ON MENA REGION UPRISINGS

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## **ABSTRACT**

The social media is found to have obtained considerable attention from the media in recent years, especially after the popular revolutions and protests. People have started looking at the al media as a platform to efficiently execute and organise regimes. There exist several such upheavals which took place in recent years and have become revolutionary through social media networking platforms. Examples of popular revolutions include The Arab Spring and Occupy Wall Street moment. This study closely examines how social media has played a role in the revolutions of the Arab Spring. The Arab Spring revolutions of are always debated to have been popularised and upraised by social networking media. The revolution has also been claimed popularly as the 'Twitter revolution' and 'Facebook revolution' by cyber sceptics and cyber supporters. It is thus claimed that the internet and its tools and social media have facilitated the uprisings of the Arab Spring. This study thus examines the role of social media as a tool of empowerment or surveillance in protest movements concerning the revolution of the Arab Spring. The impacts of social media on revolutions and in causing social unrest are evaluated in the study. The study closely examines the extent to which Arab activists used social media networks such as Twitter, YouTube and Facebook as tools for generating and organising consciousness of political conditions of the region during the Arab uprisings of 2010. The capability of social media is said to have mesmerised the conventional media and the observers. The revolutions upraised by social media also seem to have been blocked from use by the governments at a particular stage to control the protests on the Arab streets. For the study, secondary data was gathered from several articles, books, journals, and websites and worked upon by various authors and researchers. The study also discusses the role of social media by examining the secondary data in the final section concluding how social media has played a significant role in empowering the Arab Spring revolutions.

Keywords: Arab spring, Communication technologies, democratic processes, public opinion, social media, Middle East region

# INFLUÊNCIAS CULTURAIS NA GESTÃO DO RENDIMENTO E DESPESAS FAMILIARES EM TIMOR-LESTE: UM ESTUDO COMPARATIVO ENTRE ÁREAS URBANAS E RURAIS

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## RESUMO ALARGADO

### INTRODUÇÃO

Timor-Leste, uma nação insular no Sudeste Asiático, é caracterizada por uma rica tapeçaria de práticas culturais que impactam significativamente a gestão do rendimento e das despesas familiares. Esta pesquisa explora como essas tradições culturais moldam os comportamentos econômicos e os processos de tomada de decisão, tanto em contextos urbanos quanto rurais no país. No centro desta investigação estão práticas como o dote, rituais fúnebres (*lia mate*), celebrações (*lia moris*) e contribuições comunitárias (*fetosan humane*), que desempenham papéis cruciais na gestão financeira das famílias timorenses.

### CONTEXTO

O panorama cultural de Timor-Leste é marcado por tradições profundas que ditam vários aspetos da vida social e económica. Estas práticas, profundamente enraizadas na história do país, afetam significativamente as estratégias de gestão financeira. Nas áreas urbanas, como Díli, onde predominam o emprego formal e o consumo orientado pelo mercado, e nas regiões rurais, como Bobonaro, Lautém e Baucau, onde a agricultura de subsistência e os sistemas de apoio comunitário dominam, as práticas culturais moldam os

comportamentos financeiros de maneira distinta.

### Dotes e Pressão Financeira

As práticas de dote, apesar de frequentemente criticadas, continuam a ser um aspeto significativo da cultura timorense. Estudos de Khan et al. (2023) destacam a persistência dos dotes, apesar da crescente oposição, observando que as pressões financeiras associadas às exigências dos dotes podem levar a um grande desgaste e potencial abuso (Singh, 2023). O presente estudo explora como estas práticas afetam os recursos financeiros e as decisões, particularmente no que diz respeito à alocação de fundos para outras necessidades essenciais, incluindo a educação.

### Rituais Fúnebres e Celebrações

Rituais fúnebres (*lia mate*) e eventos de celebração (*lia moris*) envolvem grandes despesas financeiras. Segundo McWilliam (2011), estas práticas muitas vezes envolvem pagamentos recíprocos e troca de presentes, refletindo papéis de género complexos e valores culturais. A substituição de itens tradicionais, como búfalos e espadas, por equivalentes monetários, alterou a dinâmica económica destes rituais. Marselina et al. (2023) elucidam ainda mais o peso financeiro das cerimónias tradicionais, mostrando como

esses custos afetam as economias familiares.

### **Contribuições Comunitárias e Impacto Económico**

As contribuições comunitárias (fetos an humane) são parte integrante das práticas culturais em Timor-Leste. A gestão de gado, como porcos, para fins cerimoniais sublinha as complexidades económicas ligadas a estas práticas (Hunter et al., 2022). Estas práticas influenciam as economias domésticas ao ditarem como os recursos são alocados tanto para necessidades cerimoniais quanto práticas.

## **METODOLOGIA**

Esta pesquisa utiliza métodos qualitativos para compreender em profundidade como as práticas culturais influenciam a gestão financeira em Timor-Leste. Os dados foram recolhidos através de entrevistas, discussões em grupos focais e observação participante em vários municípios, incluindo Tutuala, Los Palos, Iliomar, Laivai (Município de Lautém), Lifau (Oecusse), Vemasse, Bahu (Baucau), Bobonaro e Díli. Estes métodos permitem uma exploração detalhada das influências culturais nos comportamentos económicos em diferentes contextos.

## **PRINCIPAIS CONCLUSÕES**

### **Comportamento Financeiro Urbano-Rural**

Nas áreas urbanas, como Díli, o foco no consumo orientado pelo mercado e no emprego formal cria um cenário financeiro diferente em comparação com as áreas rurais. As famílias urbanas enfrentam frequentemente pressões para atender às exigências de altos dotes e participar em rituais dispendiosos, levando ao desgaste financeiro. Em contraste, as famílias rurais envolvem-se na agricultura de subsistência e em sistemas de apoio

comunitário, o que afeta as suas estratégias financeiras de maneira diferente.

### **Impacto das Práticas de Dote**

Os dotes continuam a ser um fardo financeiro significativo, com práticas variáveis observadas entre as regiões. Em Díli, as exigências de dote são relativamente mais baixas em comparação com outros distritos, refletindo uma mudança para expectativas mais realistas. No entanto, as pressões financeiras associadas aos dotes persistem, influenciando a capacidade das famílias de alocar recursos para outras necessidades, como educação e saúde.

### **Custos dos Rituais e Cerimónias**

Os custos associados a rituais fúnebres e celebrações são substanciais. Por exemplo, em Lautém e Baucau, as práticas tradicionais exigem despesas significativas com gado e itens cerimoniais. Estes custos impactam os orçamentos familiares e as decisões financeiras, destacando a necessidade de adaptação face às realidades económicas modernas.

### **Contribuições Comunitárias**

As contribuições comunitárias desempenham um papel crucial no apoio a eventos culturais. A gestão de gado para fins cerimoniais, como a troca de porcos, demonstra a importância económica destas práticas. As conclusões sugerem a necessidade de abordagens equilibradas para integrar práticas tradicionais com as restrições financeiras contemporâneas.

## **DISCUSSÃO**

A pesquisa destaca a complexa interação entre tradições culturais e comportamentos económicos em Timor-Leste. Embora práticas culturais como os dotes, rituais fúnebres e contribuições comunitárias estejam profundamente

enraizadas, também representam desafios financeiros. As conclusões sublinham a necessidade de abordagens específicas ao contexto para o empoderamento económico, que considerem tanto os valores culturais quanto as realidades financeiras.

### **Equilíbrio entre Tradição e Modernidade**

Encontrar um equilíbrio entre as tradições culturais e as condições económicas modernas é um desafio central. A pesquisa sugere que, embora as práticas tradicionais sejam vitais para manter a identidade cultural, há necessidade de ajustamentos para acomodar as limitações financeiras. Os decisores políticos e os profissionais de desenvolvimento devem considerar estas dinâmicas ao desenhar intervenções para apoiar o bem-estar económico.

### **Recomendações para Políticas e Práticas**

As recomendações incluem:

- Adaptação Cultural: Incentivar adaptações nas práticas culturais para aliviar os encargos financeiros, preservando, ao mesmo tempo, as tradições essenciais.

- Apoio Político: Implementar políticas que apoiem as famílias na gestão dos custos associados às práticas culturais.

- Envolvimento da Comunidade: Envolver as partes interessadas da comunidade nas discussões sobre o equilíbrio entre as necessidades culturais e financeiras.

### **CONCLUSÃO**

Compreender as influências culturais na gestão do rendimento e despesas familiares em Timor- Leste proporciona informações valiosas sobre os determinantes socioculturais da tomada de

decisão financeira. Ao explorar o impacto das práticas culturais nos comportamentos económicos, esta pesquisa visa informar abordagens específicas ao contexto para o empoderamento económico e meios de subsistência sustentáveis. As conclusões contribuem para uma compreensão mais ampla de como os valores culturais moldam as estratégias de gestão financeira, destacando a necessidade de abordagens equilibradas que respeitem o património cultural, ao mesmo tempo que abordam os desafios económicos contemporâneos.

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# ASSESSMENT OF SUPPLIER ACCEPTANCE OF ELECTRONIC REVERSE AUCTIONING TOOLS IN PROCUREMENT, USING TECHNOLOGY ACCEPTANCE MODEL (TAM) – CASE OF SRI LANKA

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## ABSTRACT

Online reverse auctioning tools are being used in the industrial sourcing projects and activities as a strategic negotiating tool (Wu et al., 2021). Online Auctions, also known as Reverse Online Auctions, are defined as internet based, real-time and dynamic auctions between organizations and suppliers, where potential suppliers compete against each other in terms of price<sup>1</sup>. However, in most of the developing countries, electronic reverse auctions are considered as controversial sourcing tools, as those are being criticized on the potential impact it can create on buyer-supplier relationships<sup>2</sup>. This study aims to assess the level of acceptance of electronic reverse auctioning tools by suppliers, considering a case within a Sri Lankan diversified conglomerate. Empirical data with regard to user experience and perception on electronic reverse auctioning tools, has been collected from 27 suppliers. Sample consisted with experienced suppliers on using reverse auctioning tools, from various industry sectors such as water consumables, oil and lubricants, chemicals, stationery, linen, wines and spirits, chicken, freezers and coolers, solar panels, air conditioners and computers. Among the many models and frameworks introduced by scholars on testing user adoption of new technologies, the Technology Acceptance Model (TAM)<sup>3</sup> has been selected to conduct this study. This model has been enhanced by researchers to increase accuracy<sup>4</sup> and the latest TAM consists of two factors that can influence the behavioural intention to use (BIU) technology by the user namely, perceived usefulness (PU) and perceived ease of use (PEOU). Then a descriptive analysis was conducted using correlation analysis and hypothesis testing. Results of the study reveal that the suppliers of the given Sri Lankan conglomerate, have a significantly higher degree of acceptance for reverse auctioning tools, after evaluating their behavioural intention to use (BIU) and its correlation with PU and PEOU. In addition, it is proven that both PU and PEOU are impacted by external variables (demographics) related to supplier.

Keywords: Reverse Auctioning, E-procurement, Technology Acceptance Model

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