



Philippine Tourists: Korea's Perceptual Image as Travel Destination <i>Sung-Chae Jung</i>	1-8
Integrating Islamic Insurance (Takaful) within the Framework of Conventional Insurance in Nigeria <i>B. A. Bukar and Muhammed Musa Saleh</i>	9-17
An Exploration of Social Entrepreneurship in Estonia <i>Mervi Raudsaar and Merike Kaseorg</i>	19-29
Students' Attitudes Toward Entrepreneurship <i>Merike Kaseorg and Mervi Raudsaar</i>	31-43
Instruments for Developing Network/Cluster – Case Study Smegonet Life Science Network <i>Adina Negrusa, Veronica Rus and Valentin Toader</i>	45-54
Cooperative Innovation Partners in Norway and Sweden <i>Sherry Robinson and Hans Anton Stubberud</i>	55-63
Developing a Decision Model for CRM Cloud Technology in Taiwan SME Sector <i>Yueh-Hua Lee and Feng-Yi Wu</i>	65-82
Assessing Cross-Cultural Awareness in Undergraduate Business Students <i>Angelina I. T. Kiser</i>	83-91
Service Improvement in the Banking Industry <i>Choonjong Kwak</i>	93-98
Facebook Marketing at Universities to Improve Customer Relations <i>Sepita Ansari Pir Seraei</i>	99-109
An Analysis of the Time- and Location- Related Aspects of the Ecological Footprint Index <i>Cecília Szigeti, Szilveszter Farkas, Ágnes Csiszárík-Kocsir and András Medve</i>	111-118
Crisis Definitions According to the Results of a Two-Round Questionnaire Research <i>Ágnes Csiszárík-Kocsir, Cecília Szigeti and András Medve</i>	119-127
Relationship Between Machiavellianism and Sales Performance <i>Abdul Aziz</i>	129-133

The Viability of an Economic and Monetary Union in Africa with a Unified Currency: Evidence from the African Economies' Reactions to the International Income, Price and Monetary Shocks <i>Giscard Assoumou Ella</i>	135–149
Prevention of Trademark Infringement Through the Role of Customs Control Related to Consumer Protection in Indonesia <i>Imas Rosidawati and Edy Santoso</i>	151–161
An Analysis of the Fastest Growing Construction Firms in the Real Estate Sector of India <i>J. C. Edison</i>	163–187
Perspectives on Inter-Industry Partnerships in the International Medical Tourism Market <i>Hsien-Cheng Lin, Tiem-Chih Hsieh and Chen-Chia Chen</i>	189–196
Learning Through Interpretation of European Senior Tourists in Thailand: Slow Tourism Domain <i>Ranee Esichaikul</i>	197–212
The Role of International Trade Law on Intellectual Property Rights Policy as Effort to Create Asean Economic Community <i>Martin Roestamy and Edy Santoso</i>	213–224
Smes Internationalization: The Attitude of Owner Managers in Ghana <i>Bylon Abeeku Bamfo and Felicity Asiedu-Appiah</i>	225–239
Principles of Bank Management: Correlation Between Personal Finance Surveys and Bank Activity in Croatia <i>Tomislav Jeletic</i>	241–245
Moral Development and Business Ethics: Panorama of Business Students <i>Aniqa Rehman</i>	247–263
Cooperation and Labor Contracting: An Intense Relationship <i>Patrick Micheletti and Michel Philip</i>	265–274
The Causal Relationship Between the Factors of Genius Triangle and Shape of Genius Triangle Affecting the Success of Small and Medium Enterprises in Thailand <i>Uthit Siriwan, Chotika Ramabut, Nutchuda Thitikalaya, Thuchapon Yodthong, Ornpapha Chutikorntaweessin and Chalio Vitoorapakorn</i>	275–300
Emotional Maturity as a Predictor of Managerial Performance: A Study on Banking and Insurance Sector <i>Jasleen Kaur</i>	301–314
Financial Distress Prediction: Empirical Evidence From Selected Banks in Asia <i>S. Poornima</i>	315–332
Corporate Governance, Company Resources and CSR: Exploring the Application of ISO 26000:2010 in an Emerging Market <i>Faizah Darus, Noor Hidayah Mat Isa and Haslinda Yusoff</i>	333–348
Managing Cultural Differences when Doing Business Internationally <i>Júlia Szóke</i>	349–357

Human Capital Measurement – Experiences From Poland <i>Lukasz Sienkiewicz</i>	359–368
Knowledge Management in Polish Companies <i>Jakub Brdulak</i>	369–378
Factors Influencing Transfer of Training in Indian Manufacturing Sector <i>S. Manju and B. H. Suresh</i>	379–392
Foreign Direct Investment and the Indian Economy <i>Sudha Vepa</i>	393–404
Carasid: Product Development Leader with Jugaad Innovation <i>Christo F. V. Fernandes</i>	405–412
Management of Accessible Tourism and Its Market in Turkey <i>Zeki Akinci</i>	413–426
Anticorruptional Improvement of Regulatory Framework of Public Procurement Execution in the Republic of Latvia <i>Anatoly Krivinsh</i>	427–432
The Factors Affecting People’s Decision Making on Organic Rice Consumption in Bangkok <i>Amornsri Tanpipat, Kulkanya Napompech and Nannaphat Sangsri</i>	433–441
Traceability as a Key Competency for the Aeronautical Industry: An Exploratory Study <i>Alejandro Romero and Darli Rodrigues Vieira</i>	443–457
Paper on an Analysis of National Export Development Planning and Management in Oman for International Competitiveness; Lessons for Zimbabwe and Other SADC Countries <i>Said Al-Nabhani, Faustino Taderera and Godwell Karedza</i>	459–478
Tourism Professors: What are We Advocating? <i>Stan McGahey</i>	479–486
A Way to Overcome Poverty: Microcredit and Its Applications <i>Demet Serin</i>	487–504
Marketing Strategy of Accommodation Business in Khaosan Road and Nearby Area <i>Urasa Buatama</i>	505–510
Perceived Justice in Service Recovery: Study of Experimental Design on Indonesian Customers <i>Jeanne Ellyawati, Basu Swastha Dharmmesta, Bernardinus M. Purwanto and Hester Van Herk</i>	511–522
Efficiency and Practical Aspects of the Balanced Scorecard in Polish Specialistic Hospital <i>Dariusz Porebski</i>	523–534
Efficiency in Science and Technology Universities: Evidence from Thailand <i>Tasanai Pranee</i>	535–543

Corporate Entrepreneurship and Innovation in Family Businesses: Development of a Theoretical Model <i>Teresa V. Menzies and Jörg-Daniel Schönfelder</i>	545–556
Factors Influencing Intention to Buy Long-Term Life Insurance of People in Northeast Thailand <i>Niranapa Lawong and Pensri Jaroenwanit</i>	557–572
A Grounded Theory Analysis of the Influence of Economic Factors on the Adoption of E-Payment Systems in Libya <i>Mahmoud Hassan Elbasir and Richard Howley</i>	573–591
Tax Awareness Amongst Malaysian Working Youth <i>Norsiah Ahmad and Azwadi Ali</i>	593–601
A Social Identity Model of Strategic Leadership Effectiveness in the Public Service <i>N. E. Schutte and N. Barkhuizen</i>	603–614
Financial Leadership – Transforming Financial Experts into CFOs <i>Karl Zehetner, Barbara Fahrngruber, Robert Pichler and Stefan Trapp</i>	615–621
Organizational Commitment and Self-Efficacy Influence on Business Performance of Airline Business in Thailand <i>Sasicha Suebsaeng and Senee Paungyane</i>	623–633
Wealth Creators in Dubai: A Survey Based Study <i>Manuel Fernandez, Rajesh Kumar and Loki Reddy</i>	635–648
An Evaluation of on-Assignment Career Support for Expatriate Spouses <i>Katharina Silberbauer</i>	649–662
Author Index	463–464

International Journal of Business and Management Studies (IJBMS) is not responsible for the content of the individual manuscripts.

All correspondence should be mailed to the Editors, International Journal Group, 55 Farm Drive, Cumberland, Rhode Island 02864-3565, USA.

The manuscripts contained in this volume were double blind refereed.