

**ABSTRACTS****1. MORAL HAZARD IN A VOLUNTARY DEPOSIT INSURANCE SYSTEM: REVISITED**

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**ABSTRACT**

*This paper improves the methodology Wheelock and Kumbhakar (1995) use to test for moral hazard in the Kansas deposit insurance system over the period 1910-1920. This paper tests and finds evidence of omitted unobserved bank-specific effects. Estimates in Wheelock and Kumbhakar (1995), as a result, are biased. This paper introduces unobserved individual heterogeneity to the test for moral hazard, corrects their estimates, and finds stronger evidence of moral hazard in the Kansas deposit insurance system.*

**Keywords:** *Deposit Insurance, Moral Hazard Test, Panel Data, Random and Fixed Effects*

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**2. A CASE STUDY TO EXPLORE FACTORS THAT EFFECTUATE EFFECTIVE LEARNING**

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**ABSTRACT**

*A central mission in the educational research community is to improve the learning process. The purpose of this project was to identify key factors that mediated learning in the context of a faculty development workshop focused on assessment. Data were collected by a six person research-participant team using multiple approaches: direct observations, pre-workshop surveys; semi-structured interviews; a post-workshop prioritization survey; and a workshop e-journal. Analysis and triangulation of data revealed the five most significant factors impacting learning: (a) put the learners in the role of performer and provide assessment that helps the learners improve their performance, (b) concept attainment (in the context of the study, distinguishing between assessment and evaluation), (c) modeling of best practices by the facilitator/teacher, (d) ongoing collaboration between participants throughout the workshop, and (e) schema that allowed participants to see how concepts, principles, and implementation are related. Research such as this is important, as learning is a complex process and attention should be given to all design elements in order to produce an effective learning environment.*

**Keywords:** *Learning, Teaching, Teaching Design*

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### 3. THE EFFECT OF DE-FACTO PUBLIC SCHOOL SEGREGATION ON COLLEGE PERFORMANCE

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#### ABSTRACT

*Using a dataset of 1331 freshmen entering the University of West Georgia in the Fall semester of 2001, we examine the effects of de-facto segregation in public high schools on later college performance. We find that many public schools remain "separate and unequal" and that this has a long lasting negative impact on minority students. We also show that segregation negatively impacts white students. By using a concentration index, we isolate a separate positive effect for all races from exposure to a diverse racial mix in high school.*

**Keywords:** Analysis of Education, Economics of Minorities and Races; Non-labor Discrimination

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### 4. CAN SUCCESSFUL FOUNDERS HOLD ON TO THEIR SEATS AFTER GOING PUBLIC? THE IMPACT OF VENTURE CAPITALISTS ON FOUNDER TURNOVER

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#### ABSTRACT

*In this study, we explore the impact of venture capitalist involvement on the relationship between a new venture's pre-IPO performance and the subsequent likelihood of founder turnover. Using new venture perspectives, and the life cycle and agency theories of the firm, we argue that owner-venture capitalists act as effective governance mechanisms to induce changes in new ventures from founder management to professional management. We argue that in the absence of venture capitalist involvement, founder turnovers occur only when the firm underperforms at the pre-IPO stage, whereas when venture capitalists are involved, the relationship between pre-IPO performance and turnover becomes U-shaped. In the presence of venture capitalist involvement, founders may be encouraged to step down even when the firm is performing well. We contribute to the entrepreneurship literature in two ways. First, we investigate how the involvement of venture capitalists changes the dynamics of founder-CEO turnover and performance in entrepreneurial firms. Secondly, we explore the role played by venture capitalists in the evolution of a firm beyond the earliest stage of its life cycle, particularly when the firm is about to transition from a private to a public entity. From the practitioner's point of view this study provides insights for the founding team, their incentives, and choices about their role in the firm they created after it goes public. In particular, if the propositions are empirically tested and confirmed, one can conclude that bringing in VCs guarantees departure for founder-CEOs.*

**Keywords:** New Ventures, Founder Turnover, Venture Capital, IPOs, Firm Performance

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### 5. DOES ENTERPRISE SIZE MATTER IN ACHIEVING INFORMATION SECURITY?

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#### ABSTRACT

*Enterprises provide many different security measures to keep their information safe such as firewalls, anti-virus software, or biometrics. It is possible that larger enterprises could offer more sophisticated*

security measures and information security trainings to end users. In that regard, this study will investigate the relationship between organization size and information security issues such as users perception of information safety, users experience of virus-related data loss, the number of users passwords required at work, and the requirement for user information security training.

Using 139 survey responses in the Northeast region, this study found that regardless of the company size, users have experience of lost data due to computer viruses and perceive that information security in their work is good. Users in larger enterprises seemed to have more passwords for their work and may have more chance of having information security training.

**Keywords:** Information security, Information security training, Company size, Data loss, Password

## 6. ETHICAL VALUES OF GRADUATE AND UNDERGRADUATE BUSINESS STUDENTS IN SAUDI PUBLIC UNIVERSITIES

Abdulwahab S. Al-Kahtani, King Fahd University of Petroleum and Minerals, Dhahran, Saudi Arabia

### ABSTRACT

The purpose of this paper is to investigate the ethical values of students in Saudi public universities because of the increasing concern that Saudi students do not commit themselves to ethical practices. Also, this study investigated the influence of some personal characteristics of students on their ethical values, specifically the ethical philosophy of students, which is comprised of four distinctive factors. Personal characteristics examined in this study include education, income, and religiosity. The sample included graduate and undergraduate business students in four major Saudi public universities. The questionnaires were administered to a total sample of 830 undergraduate and graduate students in business major. A total of 532 students completed and returned the questionnaires to their faculty. Effective usable completed questionnaires consist of 328 undergraduate business students and 204 MBA students from King Abdulaziz University (KAU), King Saud University (KSU), King Fahd University of Petroleum and Minerals (KFUPM), and King Faisal University (KFU). Results showed that there was a significant difference in the level of ethics between MBA and undergraduate business students, which may be due to the level of education in business ethics. Specifically, three hypotheses were tested and results confirmed a significant positive relationship between the ethical values of students and each of their personal demographics, such as education, income, and religiosity.

**Keywords:** Ethics; Ethical philosophy; Saudi Arabia; Saudi Public Universities; Relativism; Objectivism; Consequentialist; Deontology

## 7. COMPARATIVE VIEWS ON A COMMERCIAL RIGHT TO PUBLICITY: SHOULD THERE BE DURATIONAL LIMITATIONS?

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### ABSTRACT

In the United States, a commercial right to publicity finds its origins in the Constitutional right to privacy and it will survive the owner's death, much like any contract right. In most other common law countries rights of personality developed out of concepts of property ownership, but do not survive post mortem. In contrast, most civil law jurisdictions have code provisions that make an individual's image rights inheritable. Other forms of intellectual property, such as patent, copyright, and trademark are generally subject to time limitations after which they expire. This paper examines the issue of a durational limit on a commercial right to privacy, comparing the U.S view to those abroad.

**Keywords:** Right of Privacy, Right of Publicity, Contract, Commercial Appropriation, Trademark, Copyright, Property Rights - Post Morte

## 8. CAUSE AND EFFECT IN LAW, MEDICINE, BUSINESS AND OTHER FIELDS

John S. Croucher, Macquarie University, Sydney, Australia

### ABSTRACT

*This paper examines one of the most profound and misused concepts in the world of medicine, law, business and almost every other field of scientific investigation. That is, to work on the assumption that everything happens for a reason and that there are always factors at play that 'causes' an event to happen. That is, for every action there will be a consequence and for every consequence there will have been some cause. The identification of these so-called causes is often not easy and subject to often gross errors that can have dire results. Along the way, this research uncovers some of the more bizarre cases along with a famous case which resulted in a tragic miscarriage of justice that rocked the legal world.*

**Keywords:** Cause, effect, correlation, spurious, statistics

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## 9. DEVELOPMENT OF A FRAMEWORK TO MEASURE THE FINANCIAL & MANAGERIAL IMPLICATIONS OF GREEN ACCOUNTING IN U.S. CORPORATIONS

Agatha E. Jeffers, Montclair State University, Montclair, NJ, USA

### ABSTRACT

*Green (environmental) issues have now become a vital factor in the decisions of corporations. This has increased the need for measurement and reporting of the costs associated with the enactment or the failure to enact these initiatives. To accomplish this objective, it is necessary to develop a framework to identify and measure the associated environmental variables in order to enhance managerial planning, control and decision making as well as assess the financial impact on a corporation's bottom line. Such a framework must include all variables such as costs and outflows as well as inflows such as revenues, tax credits, incentives, grants/subsidies, regulatory costs avoided and other cost savings. Building on concepts used in traditional cost accounting as well as other relevant factors, this paper identifies the variables that should be considered when developing a framework to measure and present green initiatives in the financial statements and management reports of corporations.*

**Keywords:** Eco-friendly, environmentally friendly measures, going green, green initiatives, financial reporting, material omission or error, cost accounting, managerial planning, control & decision making, corporate governance, social responsibility, sustainability measures

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## 10. LONG AND SHORT-TERM EFFECTS OF SADDAM CAPTURE ON EMERGING AND ESTABLISHED MARKETS

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Francisca Beer, California State University, San Bernardino, USA  
Joseph Mayne, California State University, San Bernardino, USA

### ABSTRACT

*This study examines a 149-day period surrounding the capture of former Iraqi leader Saddam Hussein on December 13<sup>th</sup>, 2003. Daily stock returns are obtained from ten major stock market indexes, five from emerging Middle Eastern countries and five from established markets such as the United States and Japan. The returns were examined through an International Capital Asset Pricing Model with seemingly unrelated regression estimation. Significant short term results were obtained in two of the ten markets*

while long-term effects on market volatility were observed in four of the countries. Differences in investor perspective and risk assessment are cited as reasons for individual market difference.

**Keywords:** market volatility, investor, risk assessment, established markets, emerging markets

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## 11. PRIVATE-LABEL BRANDS, MANUFACTURER BRANDS, AND THE QUEST FOR STIMULUS GENERALIZATION: AN EEG ANALYSIS OF FRONTAL CORTEX RESPONSE

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Cheryl L. Buff, Siena College, Loudonville, New York, USA

### ABSTRACT

*The design of private-label brands often mimics the trade dress of a manufacturer or market-leading brand. It is assumed that stimulus generalization will occur, with features associated with the manufacturer brand being generalized to the private-label. To date, there is limited empirical analysis of stimulus generalization and private-label branding. Using a sample of 80 undergraduate students, familiarity ratings, similarity ratings, and EEG responses to manufacturer and private-label brands were evaluated. Frontal activity measures indicated no significant interaction between manufacturer brand and private-label groups in frontal EEG asymmetry suggesting that EEG responses to both were not significantly different from each other. Implications and recommendations for future research are presented.*

**Keywords:** Stimulus Generalization, EEG, Neuromarketing, Branding, Private-Label Brands, Manufacturer Brands

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## 12. EDUCATING CONSUMERS ABOUT SUSTAINABILITY: ENVIRONMENTAL AND SOCIAL COMMUNICATION BY AUTOMOBILE MANUFACTURERS

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Arti Triveni, EIT Hawke's Bay, Napier, New Zealand

Richard Varey, University of Waikato, Hamilton, New Zealand

### ABSTRACT

*This article explores how automobile manufacturing corporations educate their consumers about sustainability. The process is explained through the concept of cultural education that is a holistic transfer of a meaningful cultural form. The analysis of environmental and social reports indicates that the cultural form has two edges: 1) the meaning is created paradoxically; 2) unsustainable situations are inherent part (basis) of actions that are defined as sustainable. We argue that consumers tend to simply imitate this cultural form. Cultural education happens when the form of paradoxical meaning creation is imitated by all agents in society, including consumers. These agents may speak, support, and argue for a sustainability cause as corporations do, yet they can simply fail to act on it or act in an opposite direction.*

**Keywords:** marketing, communication, culture, education, sustainability, social systems

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**13. DESIGNING NUTRITION AND HEALTH COMMUNICATION STRATEGIES: A MARKET SEGMENTATION MODEL**

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Alican Kavas, Winston-Salem State University, Winston-Salem, North Carolina, USA

**ABSTRACT**

*An attempt was made to develop a segmentation model for nutrition and health communication strategies based on the finding that discrepancies exist between actual weight status and weight perceptions of the consumers. For each segment in the model, appropriate health communication strategies and messages were offered. Since weight-related problems such as obesity and eating disorders are among the most prominent public health concerns in the United States with serious costly health and economic consequences, the right segmentation and communication strategies are imperative to induce changes in attitudes and behaviors of the targeted groups. The implications for future research are also discussed.*

**Keywords:** *Segmentation, actual and perceived weight, nutrition and health communication*

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**14. ASSESSING THE IMPACT OF MANAGEMENT ON THE PERFORMANCE OF METROPOLITAN MILWAUKEE, WISCONSIN FIRMS: A PRELIMINARY INVESTIGATION**

Gary F. Keller, Cardinal Stritch University, Milwaukee, WI USA

**ABSTRACT**

*The focus of this preliminary investigation was to determine if relationships exist between management practices and the economic output of various types of firms located in the metropolitan area of Milwaukee, Wisconsin. Using an 18 question survey created by Bloom and Van Reenen (2006) the author found that the results of this preliminary study supported Bloom's previous findings that management practices do have an effect on firm growth. The data is pointing in the right direction toward being significant, and with at least double the sample size for the actual study, the researcher believes these results should be significant.*

**Keywords:** *Management; Economic Performance; Economic Impact of Management; Decision Making, Performance Management Assessment*

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**15. MARGINAL RETURNS FOR SOCIAL SECURITY CONTRIBUTIONS: A SIMULATION APPROACH**

R. Wayne Counts, University of Texas of the Permian Basin, Odessa TX, USA

**ABSTRACT**

*Over the years researchers have performed several "money's worth" studies on Social Security. Calculating a rate of return is complicated by a number of features unique to social insurance. Foremost among the complicating factors is that wages are indexed for inflation. Additionally, some demographic factors also influence the rate of return for Social Security. Race influences the rate of return, as African Americans historically have shorter life expectancies than Caucasians, Hispanics or Asians. Also correlated with race is the longevity of marriage and remarriage rates, both of which affects the availability of spousal and divorced spousal benefits. Caldwell et al. (2004), used a microsimulation technique to calculate the rate of return on Social Security taxes for various cohorts. Their research indicated that on average workers faced a negative rate of return of 5 percent with younger workers facing a negative return of 7 percent.*

Prior research has looked at the net tax rates for Social Security but not the marginal rates of return for Social Security taxes (Feldstein and Samwick, 1992) (Cushing, 2005). This study will examine the return various cohorts can expect from contributing an additional dollar to Social Security. This information has policy implications since one proposal to eliminate Social Security's expected deficit is to remove the payroll tax cap, similar to the Health Insurance (Medicare) payroll tax.

This study uses a Monte Carlo simulation in order to ascertain what the marginal rates of return would be for a worker earning one more dollar per month. Using the Panel Study of Income Dynamics, workers will be given one extra dollar per month for historic earnings and future earnings will be stochastically generated using demographic and prior earnings histories. Thus workers marginal rates of return for Social Security will be calculated.

**Keywords:** Social Security, Marginal Return, Monte Carlo Simulation, Money's Worth Study

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## 16. THE CHAOTIC BLUE OCEAN

Hilary Becker, Carleton University, Ottawa, CANADA

### ABSTRACT

*The only thing constant about business is that it is constantly changing. The source of this change can come from many directions, both internally and externally to an organization. Change is at the heart of Chaos theory. These changes can lead to opportunities or can lead to disaster for the organization depending upon their ability to adapt to the change. Being able to identify the changes ahead of time will help organizations to prevent the disastrous effects of such changes. Similarly, predicting such changes can help organizations to expand and seize upon opportunities before they come into existence. Understanding the landscape of change and its implications is at the heart of Blue Ocean Strategy. This paper will identify the methods with which an organization can seize upon to provide new growth and expansion into new, undefined markets.*

*The theory of Chaos was originally developed more than one hundred years ago, and articulated in the early 1970's research with "the butterfly effect". Today, however, Blue Ocean Strategy, looks to challenge the existing norms of strategic management theory and take advantage of Chaos, by formulating an order to the evaluation of Chaos found in the world; searching and identifying opportunities, and providing a methodology to capture it for gain. This present paper explores the relationship between Chaos Theory, the Blue Ocean Strategy, and their foundations.*

**Keywords:** Blue Ocean Strategy, Chaos Theory

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## 17. EMPLOYEES' DISTRIBUTIVE JUSTICE PERCEPTIONS AND ORGANIZATIONAL CITIZENSHIP BEHAVIORS: A SOCIAL EXCHANGE PERSPECTIVE

Jeewon Cho, Montclair State University, Montclair, NJ, USA  
Stacey R. Kessler, Montclair State University, Montclair, NJ, USA

### ABSTRACT

*The purpose of this study is to examine a conceptual model to identify the roles of perceived organizational support (POS) in the relationship between employees' distributive justice perception and organizational citizenship behaviors (OCB), based on social exchange theory. In explaining the relationship, this study focuses on the concept of social exchange as an instrumental motive to engage in OCB for those who perceive outcome fairness. The conceptual model was tested with Professional MBA students (N = 93) who were hired in work organizations as full-time employees. We analyzed the results using mediated regression analysis and a Sobel test. The findings suggest that POS acts as a mediator between distributive justice perceptions OCB. This paper discusses the implications of these findings for*

*theory, practice, and management education, and their limitations and the directions that future research in this area might explore.*

**Keywords:** *Distributive Justice; Perceived Organizational Support; Organizational Citizenship Behavior; Social Exchange Theory*

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## 18. CROSS-CULTURAL COMMUNICATION

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### ABSTRACT

*Culture impacts behavior, morale, and productivity at work as well, and includes values and patterns that influence company attitudes and actions. The growth of globalization of business has made it vital for people from different cultural backgrounds to work together. In today's marketplace, communicating change in MNCs requires intercultural communication competence and cultural sensitivity skills from organizational change leader. The communication skills of individual team members help to establish rapport within the team and to bind team members into one cohesive and high performance unit.*

**Keywords:** *Culture, Communication, Performance*

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## 19. DOES ONLINE PARTICIPATION IMPROVE STUDENT LEARNING OUTCOMES? EVIDENCE FROM A BUSINESS FORECASTING COURSE IN AUSTRALIA

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Joseph Macri, Department of Economics, Macquarie University, Sydney, Australia

### ABSTRACT

*The rapid development of the internet and its ever changing capabilities has witnessed an enormous increase in the utilization of web-based software for the teaching of education courses, particularly at university level. It is 'commonly' argued that computer mediated communication is effective in improving student learning outcomes when used in conjunction with face-to-face teaching or alternatively, as a complete substitute for face-to face teaching. Interestingly, many of the empirical studies in this area have explored the use of web-based software as a substitute for face-to-face teaching. Therefore, the objective of this study is to examine whether online class participation improves student learning outcomes in a Business Forecasting course when used in conjunction with face-to face teaching.*

**Keywords:** *Online Learning, Student Learning Outcomes, Student Online Participation, Web- based software, Teaching Online*

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## 20. AN EXPLORATION OF THE IMPACT OF SPEECH RECOGNITION TECHNOLOGIES ON GROUP EFFICIENCY AND EFFECTIVENESS

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Jason Huett, University of West Georgia, Carrollton, GA, USA  
Casey Cegielski, Auburn University, Auburn, AL, USA

### ABSTRACT

*A complex business environment has caused many organizations look to groups of people rather than individuals to make decisions attempting to give themselves the best chance for success. However, groups introduce many negative variables to the decision making process - especially in the idea generation phase. Social loafing, evaluation apprehension, and production blocking can completely disturb the natural flow of ideas within the group. To that end, this research examined the use of Speech-recognition technology in an electronic idea generation scenario as a means of overcoming the negative impacts the group imposed on the idea generation process. Four treatments were considered and Group performance was compared by measures of efficiency and effectiveness. Results indicate that the speech-recognition technology does not yet offer the benefits expected. Keyboard treatments consistently outperformed Speech-Recognition treatments, while the Nominal Technique treatments consistently outperformed the Group Brainstorming treatments. Limitations and future directions are presented.*

**Keywords:** *Speech Recognition, Idea Generation, Group Decision Support Systems*

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## 21. THE UNDERPINNINGS OF PSYCAP VARIANCE: AN EXAMINATION OF GOAL ORIENTATION AND DARK SIDE VERSUS BRIGHT SIDE PERSONALITY DIMENSIONS

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### ABSTRACT

*This study examines the effects of the four-factor model of goal orientation, two dimensions from the five-factor personality model, and two of the Hogan dysfunctional personality dimensions on a measure of Psychological Capital. Relationships to grade level and job status, as well as intercorrelations between the individual factors of the constructs are also explored. Participants included 219 undergraduate and graduate students. Overall, the findings suggest that emotional stability, MPGO, and PPGO are all positively related to PsyCap, whereas MVGO, PVGO, excitability, and dutifulness are all negatively related to PsyCap. Furthermore, it was found that full-time employees tend to have significantly higher PsyCap than part-time employees. Theoretical and applied implications of this study are discussed.*

**Keywords:** *Psychological Capital; Psychological Capital Intervention; Goal Orientation; Personality*

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## 22. EFFICIENT ESTIMATION OF THE FIXED EFFECTS MODELS FOR PANEL DATA

Chung-ki Min, Hankuk University of Foreign Studies, Seoul, Korea

### ABSTRACT

*The dummy-variable approach to controlling for fixed effects is not efficient since it unnecessarily removes the between-groups variability in explanatory variables. This study proposes an efficient estimation method which utilizes the between-groups variability.*

**Keywords:** *Fixed effects models; Standard errors; Efficiency; Gibbs sampler*

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**23. BEIJING OLYMPICS 2008: WHAT KIND OF GAMES DO YOU WANT TO PLAY?**

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**ABSTRACT**

*This paper explores the motivations of the organizers of the 1972 through 2004 Summer Olympic Games and assesses the 2008 Beijing Games based on the classifications derived. In addition, the paper provides a framework for determining whether the short-term and long-term goals of the Beijing organizers have been achieved once the Games are concluded. The paper begins by summarizing the four major motivations cities have for holding Olympic Games and then classifies the Summer Games from 1972 through 2004 using the framework established. The paper then relates the organizer's objectives to the Games' funding sources. Using the grouping introduced earlier, the paper classifies the 2008 Beijing Games. The paper concludes with a checklist for analyzing the success of the Beijing Games given the goals discussed.*

**Keywords:** *Beijing Olympics, Olympic Games, Olympic Financing, Olympic Objectives, Sports Management, Mega-Event*

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**24. ASSESSING THE RELATIONSHIP BETWEEN FOLLOWERSHIP AND THE BIG FIVE FACTOR MODEL OF PERSONALITY**

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Christopher G. Torrance, Jackson State University, Jackson, Mississippi, USA

**ABSTRACT**

*The view of leadership is idolized in prominent leadership theories that emphasize the leader's personality and behavior, while disregarding the follower's impact on leadership. Followers are more prone to follow charismatic leaders based on the way the followers perceive themselves, as well as how those leaders motivate them (Howell & Shamir, 2005). This research attempted to identify followers' personalities as they relate to the appropriate followership style. First, we defined followership and the different types of followership. Then, we analyzed the various personality types as depicted in the Five Factor Model of personality. Results show mixed findings as some hypotheses were supported and some not, despite the mixed findings this paper addresses the growing importance and need for researchers to closely examine the link between followership and personality.*

**Keywords:** *Followership, Personality, Big five factor model, NEO-PI-R*

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**25. STUDENTS AND FACULTY PERCEPTIONS OF COMMUNICATION CHANNELS: A SURVEY'S RELIABILITY AND VALIDITY**

Rolando Pena-Sanchez, Texas A&M International University, Texas, USA

**ABSTRACT**

*Communication between students and faculty outside of the classroom is also an essential component of teaching excellence. The traditional media, face to face communication in the form of office hours, has been supplemented by electronic media such as e-mail. This survey examines the usage of three communications media by students and faculty for several communication tasks. The students and faculty at a small Texas state university were invited to participate in a survey that elicited their usage of e-mail, face-to-face, and telephone communication. An evaluation of the survey's reliability for faculty &*

students were 0.7053 and 0.7295 for the set of variables convenience, retention, and efficiency under e-mail communication, 0.7718 and 0.7379 for the set confidentiality, confrontation, and emotional support using office hours as a communication channel, and finally 0.7540 and 0.6706 for accuracy, receiving/turning work, reaching a consensus, and overall effectiveness when the communication channels were office hours and e-mail. Our research instrument is a survey that properly categorizes students and faculty by their communication-channels perceptions, for which their concurrent validity correlations exceed 0.657.

**Keywords:** Survey's Reliability and Validity, Communication Channels, Nonparametric Statistics

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## 26. PERSONALITY PREDICTORS OF TEAMWORK BEHAVIORS AND DECISION-MAKING STYLE

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Cindy F. Clesca, Montclair State University, Montclair, NJ  
Jamie Lynn Masco, Montclair State University, Montclair, NJ

### ABSTRACT

*Two important competency areas for managers are the ability to work in teams and decision-making. This study will examine the role of the Big Five personality traits and their ability to predict teamwork behaviors and decision-making - both emotional and open-minded, among business students. 465 participants completed an online survey assessing their personality. Results indicated support for the predictability of teamwork and decision-making using personality traits. Theoretical and applied implications for future research are discussed.*

**Keywords:** Teamwork; Emotional Decision-Making; Open-Minded Decision-Making; Personality

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## 27. ARE PSYCHOLOGICAL CONTRACTS IDIOSYNCRATIC?

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### ABSTRACT

*Psychological contracts have been described as idiosyncratic but the extent to which psychological contracts are idiosyncratic has not been adequately examined. We proposed that organizational obligations would be idiosyncratic but that employee obligations would be both uniformly held with co-workers and mutually held with management and supervisors. Surveys were administered to 155 employees plus employees' supervisors and management in 6 organizations. We found through correlation analyses that, as proposed, organization obligations are idiosyncratic but employee obligations are not. This latter finding contradicts current psychological contract theory. Management appears to be influencing employees with regards to employee obligations but not with regards to organizational obligations.*

**Keywords:** Psychological Contracts; Obligations; Employee Relations; Organizational Behavior

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## 28. GOVERNMENT DEBT IN THE MACROECONOMY AND FINANCE

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### ABSTRACT

*This paper examines the role of government debt in financial markets, in macroeconomic and finance theories, and in the execution of monetary policy through the instrument of open market operations. Its numerous yields on a vast array of securities provide the market with vital benchmark rates. In particular, the Treasury bill rate is the typical empirical proxy used for the risk free rate, which plays a pivotal role in the construction of macroeconomic and finance theories; its roles in the yield curve, and the associated monetary and fiscal transmission mechanisms, heighten its strategic significance.*

**Keywords:** *Government debt, liquidity, diversification, hedging, capital structure, risk-free rate, Treasury bill rate, monetary theory, finance theory, monetary and fiscal policy, open market operations, yield curve*

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