

# 2020 International Conference on Information Resources Management

A Virtual Symposium hosted by



FLORIDA INTERNATIONAL UNIVERSITY

## GUIDE BOOK

May 28 - 29, 2020



Master of  
Science in  
Information  
Systems



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# WELCOME

## From the Conference Co-Chairs

COVID-19 has presented both challenges and opportunities for conferences such as the International Conference on Information Resources Management (Conf-IRM). The fact that we are not able to meet in person this year is both challenging and disappointing. Conf-IRM, an affiliated conference of the Association for Information Systems (AIS), is known to be an inclusive, collaborative and friendly environment where colleagues from around the world meet each other to share research ideas as well as build personal relationships. That face-to-face dynamic will be missing this year. As with everything COVID-19, we have had to pivot to new ways of doing conferences. Thanks to available technology we can deliver an abbreviated conference online. As we have found with teaching, new opportunities for connecting and communicating are available in the online environment. So, while we cannot all be in Miami this year, we are afforded the opportunity to visit each participant in their own setting.

Conf-IRM is a venue for developing emerging scholars from every region of the world. We take great pride in seeing scholars who began their journey at one of our conferences go on to excel in the many ways they have. This is the 13th year for the conference. It builds on the traditions (with a twist) of previous conferences held in Canada, United Arab Emirates, Jamaica, South Korea, Austria, Brazil, Vietnam, Canada, South Africa, Chile, China and New Zealand. While this year's conference will be in an online format, we have endeavored to put together a program that is substantive and meaningful. We wish that the two afternoons (Miami time) spent together will be both inspiring and rewarding for each participant. Although we will not have the usual opportunity to socialize in person, we hope you will be able to make beneficial and lasting contacts in our virtual meetups. Have a great time!

**Karlene Cousins, Florida International University, USA**  
**Gerald Grant, Carleton University, Canada**  
Conference Co-Chairs

# MESSAGE

## From the Program Co-Chairs

Welcome to the 2020 International Conference on Information Resources Management (Conf-IRM). Although many things have changed with COVID-19, we are pleased to have the opportunity through Conf-IRM 2020 to bring to you a programme featuring a range of technical, managerial, social and behavioural aspects of Information Systems, as well as a forum for one another to still meet and share with colleagues around the world.

In keeping with the international reach of Conf-IRM, we received submissions from across 20 countries this year. Each submission underwent a rigorous double-blind review process that included peer-evaluation by at least two reviewers, assessment by the conference track chairs and quality assurance of the revised submissions. The final programme covers a range of Information Systems research topics and problems. Conf-IRM 2020 included over 170 authors and reviewers, alongside a dedicated conference committee. On behalf of the 2020 Conference Committee, we thank all our authors for their submissions. We also extend our sincere thanks and appreciation to the track chairs in addition to colleagues who served as reviewers. Especially for the time they have spent and the valuable contributions they have made to ensure the success of the conference. Indeed, our sincere thanks to everyone involved and particularly at this time given the challenges many face both personally and professionally – thank you!

Finally, we welcome you to our online symposium. We hope you enjoy Conf-IRM 2020, and we look forward to the opportunity to meet during the conference.

**Annette Mills**, Canterbury University, New Zealand

**Richard Klein**, Florida International University, USA

Program Co-Chairs

# CONFERENCE STEERING COMMITTEE

## Conference Co-Chairs



**Karlene Cousins**  
Florida International University, USA



**Gerald Grant**  
Carleton University, Canada

## Program Co-Chairs



**Richard Klein**  
Florida International University, USA



**Annette Mills**  
University of Canterbury, New Zealand

## Local Organizing Chair



**Carrie Sanchez**  
Florida International University, USA



**Lech Janzewski**  
The University of Auckland, New Zealand

## Publications and Proceedings Chair

## Conf-IRM Executive/International Chairs



**Felix B. Tan**  
Auckland University of  
Technology, New Zealand



**G. "Hari" Harindranath**  
Royal Holloway University  
of London, UK



**Sherif Kamel**  
The American University  
of Cairo, Egypt



**Jairo Gutierrez**  
Auckland University of  
Technology, New Zealand

# INTERNATIONAL CONFERENCE COMMITTEE

Abel Moreno, Metropolitan State University of Denver  
Alfred Castillo, California Polytechnic State University  
Amin Shoja, Florida International University  
André Alves, EAESP/FGV  
Andre de la Harpe, Cape Peninsula University of Technology  
Andre Steenkap, Cape Peninsula University of Technology  
Annette Mills, University of Canterbury  
Anuradha Mathrani, Massey University  
Brian Cusack, Auckland University of Technology  
Carlos Parra, Florida International University  
Caroline Tuttman, Coppead - The Federal University of Rio de Janeiro  
Charlette Donalds, The University of the West Indies, Mona  
David Diago, Florida International University  
Dimitrios Xanthidis, Higher Colleges of Technology  
Dinesh Batra, Florida International University  
Edimara Luciano, Pontifical Catholic University of Rio Grande do Sul  
Erandi López, UPAEP  
Everist Limaj, WU Wien  
Fernando Pinto, Coppead - The Federal University of Rio de Janeiro  
Gabriel Cogo, EAESP/FGV  
Gaurav Bansal, University of Wisconsin-Green Bay  
Hemang Subramanian, Florida International University  
Inkyoung Hur, University of Miami  
Jonathan Vasquez, University of Valparaiso  
Jorge Lheureux-de-Freitas, Pontifical Catholic University of Rio Grande do Sul (PUCRS)  
Kamarul Faizal Hashim, University of Dubai  
Karen Lopes, Pontifical Catholic University of Rio Grande do Sul (PUCRS)  
Lech Janczewski, University of Auckland  
Lena Waizenegger, Auckland University of Technology  
Lila Rao, The University of the West Indies, Mona  
Luiz Mendes-Filho, UFRN  
Luiz Vargas, Coppead - Federal University of Rio de Janeiro  
Malgorzata Kolotylo-Kulkarni, Drake University  
Marcia Hino, Positivo University  
Maria Gonzalez, Florida International University  
Milber Bourguignon, COPPEAD Institute of Administration





Ming(yu) Zhang, Florida Memorial University  
Nadine Barrett Maitland, University of the West Indies, Mona  
Oluwamayowa Ogundaini, Cape Peninsula University of Technology  
Oluwatosin Araba, Cleveland State University  
Peter Polak, Florida International University  
Phuong Tran, Auckland University of Technology  
Polina Durneva, Florida International University  
Qi Deng, Dalhousie University  
Ranjeet Deshmukh, Florida International University  
Ricardo Anderson, University of the West Indies at Mona  
Samaa El-Nagar, Virginia Commonwealth University  
Santiago Forero, University of Houston  
Sellina Kapondera, Royal Holloway University of London  
Shangjun Wang, Florida International University  
Shaobo Ji, Carleton University  
Shekhar Rathor, University of Central Oklahoma  
Sinfree Gono, Royal Holloway, University of London  
Spurthy Dharanikota, Florida International University  
Tala Mirzaei, Florida International University  
Ulysses Pacheco, EAESP - FGV  
Vanessa Daniel, Pontifícia Universidade Católica do Rio Grande do Sul  
Vivek Singh, University of Missouri St. Louis  
Xiaoni Zhang, Northern Kentucky University  
Xuan Tan, Florida International University  
Yan Chen, Florida International University

# KEYNOTE SPEAKERS



**Michael A. Garcia**

Michael A. Garcia is the vice president and chief information officer of Jackson Health System, one of the largest public health systems in the United States. Prior to being named the chief information officer in 2012, Mr. Garcia was the corporate director of information services for Jackson Health System and previously worked at the University of Miami Miller School Of Medicine.

Mr. Garcia is a strategic, innovative thinker whose vision brings a unique blend of healthcare knowledge, information technology, and business acumen. He has more than 20 years of experience working with large complex healthcare organizations specializing in IT healthcare informatics, diagnostic imaging, health information management, and revenue cycle management.

He is well versed in establishing governance, policies and platforms for technology to facilitate collaboration between the business side of operations and the technical side. He has a proven record in successfully executing enterprise-wide clinical and financial information systems implementations. In addition to holding numerous professional and technical certifications, Mr. Garcia received his undergraduate and Master's of Science in Management Information Systems degrees from Florida International University's Chapman School of Business.

Michael will speak on AI in health care and initiatives and lessons learned in his role as a health care pandemic CIO in the COVID-19 era.



**M. Lynne Markus**

M. Lynne Markus is the John W. Poduska, Sr. Professor of Information and Process Management at Bentley University and an associated researcher at MIT's Center for Information Systems Research. She has published extensively in the areas of digital business and interorganizational governance, enterprise systems and business processes, electronic communication and knowledge reuse, and organizational change management.

Her current research interests include digital innovation in the financial and health sectors, the responsible use of data and algorithms, and the changing nature of work. Markus was named a Fellow of the Association for Information Systems in 2004 and received the AIS LEO Award for Exceptional Lifetime Achievement in Information Systems in 2008.



# TRACK & TRACK CHAIRS

## Track 01 - Big Data, Data Analytics and Business Intelligence

- Dr. Monica Tremblay - College of William and Mary
- Prof. Kwaku-Muata Osei-Bryson - Virginia Commonwealth University
- Prof. Norman Johnson - University of Houston

## Track 02 - Enterprise Systems and Knowledge Management

- Dr. Weidong Xia - Florida International University
- Mr. Kevin Gallagher - Cleveland State University

## Track 03 - Digital Services, Management and Governance

- Dr. Daphne Simmonds - University of South Florida
- Dr. Jyoti Choudrie - University of Hertfordshire
- Prof. Edward Bernroider - Vienna University of Economics and Business

## Track 04 - Information Security, Privacy and Risk Management

- Dr. Lech Janczewski - University of Auckland
- Yan Chen - Florida International University

## Track 05 - Intelligent and Digital Information Systems in the Public Sector, Telecommunications, Transport and Education

- Dr. Marie Anne Macadar - Cape Peninsula University of Technology
- Prof. Retha de la Harpe - Cape Peninsula University of Technology

## Track 06 - Intelligent and Digital Health Care Systems

- Dr. Lina Bouayad - Florida International University
- Dr. Pouyan Esmaeil Zadeh - Florida International University

## Track 07 - Digital Information Systems for Development and Inclusion

- Dr. Arlene Bailey - University of the West Indies, Mona
- Dr. G. Harindranath - Royal Holloway, University of London
- Mrs. Maria Alexandra Cunha - Fundação Getulio Vargas

## Track 08 - Digital Transformation, Entrepreneurship and Innovation

- Dr. Sanjay Mathrani - Massey University
- Dr. Sonja Wiley - Louisiana State University
- Dr. Peter Polak - Florida International University

## **Track 09 - Digital Business Platforms, Blockchain, Social Networking and the Internet of Things**

- Dr. Eusebio Scornavacca - University of Baltimore
- Hemang Subramanian - Florida International University
- Mr. Shaobo Ji - Carleton University

## **Track 10 - Intelligent and Digital Information Systems in Latin American and the Caribbean**

- Dr. Gunjan Mansingh - The University of the West Indies
- Manjul Gupta - Florida International University
- Dr. Ariel La Paz - Universidad de Chile

## **Track 11 - Designing Intelligent and Digital Systems**

- Dr. Debra Van der Meer - Florida International University
- Dr. Hamid GholamHosseini - Auckland University of Technology
- Prof. Kaushik Dutta - University of South Florida

## **Track 12 - Workshops, Tutorials and Panels**

- Prof. Jairo Gutierrez - Auckland University of Technology
- Prof. Felix B. Tan - Auckland University of Technology

# CONFERENCE PAPERS

ID	TITLE	AUTHORS
P12	Elementos que afetam o desenvolvimento de Fintechs de Pagamentos Móveis: um estudo de caso no Contexto Brasileiro	Gabriel M. Braido, Amarolinda Klein, Guilherme Papaléo
P04	Big Data Evaluation Scorecard	Anthony Koomson, Richard Boateng, Eric Afful-Dadzie, Acheampong Owusu
P31	The Effect of e-Filing on Tax Compliance among Micro Enterprises in Jamaica	Genee Tracey, Steven Rob, Lisandra Bartley, Delroy Chevers
P20	Integrando gerenciamento energético e bem-estar animal utilizando aprendizado de máquina e visão computacional	Leonardo Santiago Benitez Pereira, Rafael Rodrigues, Olli Koskela, Iivari Kunttu, Joni Kukkamäki, Edison A. C. Aranha
P25	Problems Associated with Older Adults' Adoption of Robo Advisors: An Empirical Study	Shangjun Wang
P10	Digital Entrepreneurship and Institutional Changes: Fintechs in the Brazilian Mobile Payment System	Gabriel M Braido, Amarolinda Klein
P24	Open Government Data Initiatives: Open by Default or Publishing with Purpose	Novy N.R.A. Mokobombang, Jairo A Gutierrez, Krassie Petrova
P19	Innovation Capabilities and the role of Strategic Intelligence	Fernanda M. Reichert, Raquel Janissek-Muniz, Mariana Heinze, Amanda S. Cainelli, Paulo A. Zawislak
P28	Tailoring the Cyber Security Framework: How to Overcome the Complexities of Secure Live Virtual Machine Migration in Cloud Computing	Hanif Deylami, Jairo A Gutierrez, Roopak Sinha
P17	Identificando as Competências Informacionais e o Potencial das TIC no âmbito da vulnerabilidade social: um estudo em Associação de Material Reciclável no Brasil	Ana Carolina Silva, Taiane Ritta Coelho, Marcia Cassitas Hinov
P15	Growing in the Digital Economy: The Case of a Digital Enterprise in a Developing Country	Eric Ansong, Richard Boateng
P03	Achieving Organizational Agility through Application Programming Interfaces: The Effect of Dynamic Capability and Institutional Forces	Joshua Ofoeda, Richard Boateng, John Effah
P26	Self-Serving Bias in Machine Learning and Artificial Intelligence Systems: A Case of Phishing Website Detection System	Yan Chen
P05	Cocriação no desenvolvimento de sistemas de informação: O caso do software de gestão de processos eletrônicos de uma universidade federal brasileira	Adrienne Andrade, Anátalia Ramos

ID	TITLE	AUTHORS
P22	Manipulation of Online Reviews: Analysis of Negative Reviews for Healthcare Providers	Sojen Pradhan, Elina Amatya, Yijun Ma
P33	Using Knowledge Management to Strengthen Information Security Policy Development in Developing Countries: Case - Jamaica	Nadine Barrett Maitland, Kweku-Muata Osei-Bryson, Gunjan Mansingh
P23	Mobile Money and Financial Inclusion for the Unbanked - A Choice Analysis	Malcolm Garbutt, Pitso Tsibolane, Batlounge Hlabeli
P01	A Framework for IoT-based Products and Services Value Proposition	Graziela Molling, Amarolinda Klein
P11	Digital-by-Default: Exclusion through Digital Public Service Channel	Javiera Fernanda Medina Macaya, André Francisco Alves, João Porto de Albuquerque, Maria Alexandra Cunha
P08	Cyberhate: Profiling of Potential Targets	Malcolm Garbutt, Jacques Ophoff, Manqola Tshidi
P27	Solutions to Increase Mobile Merchant Payment Applications Value, Customers' Continued Intention to Use, and Loyalty	Karlene Cousins, Pouyan Esmaeilzadeh, Shangjun Wang
P30	Use of Network Analysis Technique for Prioritizing Project Portfolio: A Case Study	Greta Carenine Paes Amorim Araújo Jiupato, Claudio Luis Carvalho Larieira, Eduardo de Rezende Francisco
P09	Designing Social Networking Mobile App for Diabetes Management	Md Rakibul Hoque, Wahiduzzaman Khan, Mohammad Zahedul Alam, Golam Sorwar, Md Hasan
P02	A Utility Theory Model for Individual Adoption of Bitcoin	Pouyan Esmaeilzadeh, Hemang Subramanian, Karlene Cousins
P06	Communities of Practice: Role of Shared Vision, Shared Goals and Accountability as Knowledge Transfer Enablers	Oluwatosin Araba, Kevin Gallagher
P21	IT Assimilation: Conceptualization and Measurement	Lakshmi Goel, Steven Williamson, Justin Zhang
P13	Enterprise System Implementation: A Multimodal Approach to Social Network Knowledge Transfer	Sharath Sasidharan, Bethany Niese
P32	Who Should I Approach? Knowledge Sourcing in Enterprise System Implementation	Sharath Sasidharan, Bethany Niese
P07	Could Cyber-conflict be Avoided? Exploring Deterrence in Low and High Stakes Information Security Interactions	Carlos Parra, Hemang Subramanian, Suresh Malladi
P18	Impact of Security Awareness on Smartphone Security	Annette Mills, Yilun Huang, Xuan (Jade) Chen, Haolin Ding and Xiaohui Li

# AGENDA

## All times are EDT, Eastern Daylight Time

Session Zoom links will be posted on the website: <https://business.fiu.edu/biz/conf-irm/index.html>

Download the papers here: <https://business.fiu.edu/biz/conf-irm/conference-papers.html>

## Thursday, May 28

12:55 p.m.

### Sign In/Registration

1:00 p.m. - 1:05 p.m.

### Welcome

Gerald Grant, Carleton University, Canada  
Co-Chair, Executive Committee Conf-IRM

1:05 p.m. - 2:00 p.m.

### Keynote Presentation

#### *“Never Waste a Crisis: Let’s Reset IRM Research!”*

M. Lynne Markus, John W. Poduska Sr. Professor of Information and Process Management at Bentley University and an associated researcher at MIT’s Center for Information Systems Research

2:00 p.m. - 3:30 p.m.

### Morning Paper Sessions / Concurrent / Pre-Recorded

#### Zoom Session 1A:

#### *Big Data, Data Analytics, and Business Intelligence (Track 1) Big Data Evaluation Scorecard*

Anthony Koomson (University of Ghana, Ghana);  
Richard Boateng, Eric Afful-Dadzie and Acheampong Owusu  
(University of Ghana Business School, Ghana)

#### *Use of Network Analysis Technique for Prioritizing Project Portfolio: A Case Study*

Gretta Carenine Paes Amorim Araújo and Claudio Luis Carvalho  
Larreira (EAESP/FGV, Brazil); Eduardo de Rezende Francisco  
(FGV EAESP, Brazil)

#### *Integrated Management of Energy Consumption and Animal Welfare in The Milk Production Industry using Machine Learning*

Leonardo Santiago Benitez Pereira (Federal Institute of Santa Catarina,  
Brazil); Rafael Rodrigues (Instituto Federal de Santa Catarina, Brazil); Olli  
Koskela, Iivari Kunttu and Joni Kukkamäki (Häme University of Applied  
Sciences, Finland); Edison A. C. Aranha, Neto (Federal Institute of Santa  
Catarina, Brazil)

**Zoom Session 1B:** Digital Transformation, Entrepreneurship and Innovation (Track 8)

***Growing in the Digital Economy: The Case of a Digital Enterprise in a Developing Country***

Eric Ansong (University of Ghana, Ghana);

Richard Boateng (University of Ghana Business School, Ghana)

***Digital Entrepreneurship and Institutional Changes: Fintechs in the Brazilian Mobile Payment System***

Gabriel M Braidó (University of Vale do Taquari - Univates,

Brazil); Amarolinda Klein (UNISINOS, Brazil)

***Problems Associated with Older Adults' Adoption of Robo Advisors: An Empirical Study***

Shangjun Wang (Florida International University, USA)

**Zoom Session 1C:** Intelligent and Digital Health Care Systems (Track 6) & Intelligent and Digital Information Systems in Latin American, the Caribbean (Track 10)

***Designing Social Networking Mobile App for Diabetes Management***

Md Rakibul Hoque (Emporia State University, USA);

Wahiduz zaman Khan (Leading University, Shylet, Bangladesh);

Mohammad Zahedul Alam (Bangladesh University of Professionals, Bangladesh);

Golam Sorwar (Southern Cross University, Australia);

Md Hasan (Bhalo Achi Healthcare and Research Ltd., Bangladesh)

***The Effect of e-Filing on Tax Compliance among Micro Enterprises in Jamaica***

Genee Tracey, Steven Rob and Lisandra Bartley (The University of the West Indies, Jamaica);

Delroy Chevers (The University of the West Indies, Mona Campus, Jamaica)

***Innovation Capabilities and the Role of Strategic Intelligence***

Fernanda M. Reichert, Raquel Janissek-Muniz, Mariana Heinze,

Amanda S. Cainelli and Paulo A. Zawislak (Federal University of Rio Grande do Sul, Brazil)

**Zoom Session 1C:** Intelligent and Digital Health Care Systems (Track 6) & Intelligent and Digital Information Systems in Latin American, the Caribbean (Track 10) – cont.

***Innovation Capabilities and the Role of Strategic Intelligence***

Fernanda M. Reichert, Raquel Janissek-Muniz, Mariana Heinze,

Amanda S. Cainelli and Paulo A. Zawislak (Federal University of Rio Grande do Sul, Brazil)

**3:30 p.m. - 3:55 p.m.**

**Break - No Programming Offered**



4:00 p.m. - 5:30 p.m.

**Afternoon Paper Sessions / Concurrent / Pre-Recorded**

**Zoom Session 2A: Information Security, Privacy, and Risk Management (Track 4, Part 1)**

***Could Cyber-conflict be Avoided? Exploring Deterrence in Low and High Stakes Information Security Interactions***

Carlos Parra (Florida International University, USA);  
Hemang Subramanian (Florida International University, USA);  
Suresh Malladi (Cybersecurity Researcher & Consultant, USA)

***Tailoring the Cyber Security Framework: How to Overcome the Complexities of Secure Live Virtual Machine Migration in Cloud Computing***

Hanif Deylami, Jairo A Gutierrez and Roopak Sinha (Auckland University of Technology, New Zealand)

***IT Assimilation: Conceptualization and Measurement***

Lakshmi Goel, Steven Williamson and Justin Zhang (University of North Florida, USA)

**Zoom Session 2B: Intelligent and Digital Information Systems in the Public Sector & Health Care (Tracks 5 & 6)**

***Manipulation of Online Reviews: Analysis of Negative Reviews for Healthcare Providers***

Sojen Pradhan (University of Technology Sydney, Australia);  
Elina Amatya (eHealth NSW, Australia);  
Yijun Ma (IKEA, Australia)

***Open Government Data initiatives: Open by Default or Publishing with Purpose***

Novy N.R.A. Mokobombang, Jairo A Gutierrez and Krassie Petrova (Auckland University of Technology, New Zealand)

***Who Should I Approach? Knowledge Sourcing in Enterprise System Implementation***

Sharath Sasidharan (Bowling Green State University, USA);  
Bethany Niese (University of North Georgia, USA)

**Zoom Session 2C:**

**Digital Business Platforms, Blockchain, Social Networking, and the Internet of Things (Track 9)**

***Achieving Organizational Agility through Application Programming Interfaces: The Effect of Dynamic Capability and Institutional Forces***

Joshua Ofoeda (University of Professional Studies, Accra, Ghana);  
Richard Boateng (University of Ghana Business School, Ghana);  
John Effah (University of Ghana, Ghana)

***A Utility Theory Model for Individual Adoption of Bitcoin***

Pouyan Esmaeilzadeh, Hemang Subramanian and Karlene Cousins (Florida International University, USA)

***A Framework for IoT-based Products and Services Value Proposition***

Graziela Molling (UNISINOS University, Brazil);  
Amarolinda Klein (UNISINOS, Brazil)

**5:45 p.m. - 6:30 p.m. Virtual Reception - BYOD**

**All times are EDT, Eastern Daylight Time**

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Download the papers here: <https://business.fiu.edu/biz/conf-irm/conference-papers.html>

**Friday, May 29**

**12:55 p.m. Sign In/Registration**

**1:00 p.m. - 1:05 p.m. Welcome**  
Karlene Cousins, J.D./Ph.D.  
Florida International University, U.S.A.

**1:05 p.m. - 2:25 p.m. Keynote Presentation**  
***“AI in Healthcare, Initiatives and Lessons Learned as CIO in the Pandemic Era”***  
Michael Garcia, CIO & VP, Information Technology,  
Jackson Health Systems

**2:45 p.m. - 3:45 p.m. Panel Discussion / Q & A**  
***“Relevant vs. Publishable Research: Does Our Work Actually Matter?”***  
Guillermo Rodríguez Abitia (Universidad Nacional Autónoma de México, Mexico)  
Monica Tremblay (William and Mary, USA)  
George M. Marakas (Florida International University, USA)  
Fred Niederman (Saint Louis University, USA)

**3:45 p.m. - 4:10 p.m. Break - No Programming Offered**

**4:15 p.m. - 5:45 p.m. Afternoon Paper Sessions / Concurrent / Pre-Recorded**

**Zoom Session 3A:** Intelligent and Digital Information Systems in Latin America & the Caribbean (Track 10, Portuguese Language)

***Identificando as Competências Informacionais e o Potencial das TIC no âmbito da vulnerabilidade social: um estudo em Associação de Material Reciclável no Brasil***

Ana Carolina Silva and Taiane Ritta Coelho (Federal University of Parana, Brazil);

**Marcia Cassitas Hino** (Positivo University & Fundação Getulio Vargas, Brazil)

***Cocriação no desenvolvimento de sistemas de informação: O caso do software de gestão de processos eletrônicos de uma universidade federal brasileira***

Adrienne Andrade (Universidade Federal do Rio Grande do Norte Brazil);  
Anatália Ramos (UFRN, Brazil)

***Elementos que afetam o desenvolvimento de Fintechs de Pagamentos Móveis: um estudo de caso no Contexto Brasileiro***

Gabriel M Braidó (University of Vale do Taquari - Univates, Brazil);  
Amarolinda Klein and Guilherme Papaléo (UNISINOS, Brazil)

**Zoom Session 3B:**

**Enterprise Systems & Knowledge Management (Track 2)**

***Communities of Practice: Role of Shared Vision, Shared Goals and Accountability as Knowledge Transfer Enablers***

Oluwatosin Araba and Kevin Gallagher (Cleveland State University, USA)

***Using Knowledge Management to Strengthen Information Security Policy Development in Developing Countries: Case - Jamaica***

Nadine Barrett Maitland (University of The West Indies Mona & University of Technology Jamaica, Jamaica); Kweku-Muata Osei-Bryson (Virginia Commonwealth University, USA); Gunjan Mansingh (The University of the West Indies, Jamaica)

***Enterprise System Implementation: A Multimodal Approach to Social Network Knowledge Transfer***

Sharath Sasidharan (Bowling Green State University, USA); Bethany Niese (University of North Georgia, USA)

**Zoom Session 3C:**

**Information Security, Privacy, and Risk Management (Track 4, Part 2)**

***Cyberhate: Profiling of Potential Targets***

Malcolm Garbutt, Jacques Ophoff and Manqola Tshidi (University of Cape Town, South Africa)

***Self-Serving Bias in Machine Learning and Artificial Intelligence Systems: A Case of Phishing Website Detection System***

Yan Chen (Florida International University, USA)

***Impact of Security Awareness on Smartphone Security***

Annette Mills, Yilun Huang, Xuan (Jade) Chen, Haolin Ding and Xiaohui Li (University of Canterbury, New Zealand)

### Zoom Session 3D:

### Session 3D: Digital Information Systems for Development and Inclusion (Track 7)

#### ***Solutions to Increase Mobile Merchant Payment Applications Value, Customers' Continued Intention to Use, and Loyalty***

Karlene Cousins, Pouyan Esmailzadeh and Shangjun Wang (Florida International University, USA)

#### ***Mobile Money and Financial Inclusion for the Unbanked - A Choice Analysis***

Batloung Hlabeli, Pitso Tsibolane and Malcolm Garbutt (University Cape Town, South Africa)

#### ***Digital-by-Default: Exclusion Through Digital Public Service Channel***

Javiera Fernanda Medina Macaya (Fundação Getulio Vargas & Regional Center for Studies on the Development of the Information Society Ceticbr NICbr, Brazil); André Francisco Alves (EAESP/FGV, Brazil); João Porto de Albuquerque (University of Warwick, United Kingdom (Great Britain)); Maria Alexandra Cunha (Fundação Getulio Vargas, Brazil)



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