



International Society for
Business Education

BOOK OF ABSTRACTS

96th International SIEC-ISBE
Conference in Malta

*Empowering Persons Through
Business Education*

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Note to the Reader

This compilation presents a collection of abstracts organised alphabetically by the author's first name. This arrangement, compiled by Dr Emanuel Mizzi (University of Malta), is intended to facilitate easy reference and navigation for readers seeking specific contributions. We trust that this format will support a clear and accessible overview of the diverse topics and perspectives discussed in this international conference.

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1. Fostering Financial Wisdom: A Resource Pack for the Secondary School Curriculum

Anna-Marie Mifsud

Affiliation: University of Malta

Abstract:

Financial literacy is crucial for secondary school students, as it lays the groundwork for responsible financial management and long-term financial stability. This study addresses the gap in financial education by developing a resource pack for teachers, including schemes of work, lesson plans, and differentiated learning materials.

Grounded in Shulman's (1986) Pedagogical Content Knowledge (PCK) framework, the resource pack adapts teaching strategies to enhance financial literacy. Tomlinson's model of differentiated instruction ensures inclusivity, catering to the diverse needs of students. Constructivist learning principles further shape the pack, promoting active student engagement and real-world application.

By equipping students with essential financial knowledge, this resource pack prepares them for economic challenges, fostering a generation that is financially literate and capable of making informed decisions. During this session, I will discuss the pertinent aspects of this project, including strategies for engaging the students with the knowledge involved.

Bio: Anna-Marie holds a Bachelor of Commerce degree in Accounting and Economics from the University of Malta. She is currently in the final year of her Master's in Teaching and Learning (Business Education). Her ambition is to become a teacher who fosters a student-centred learning environment, serving as a facilitator rather than a traditional instructor. Beyond academia, she is actively involved in volunteer work, dedicating her time to community initiatives.

2. Transforming Business Education: Unlocking Potential for Individuals and Communities

Carmel Borg

Affiliation: University of Malta

Abstract:

What if we reimaged business education as a tool of radical empowerment—one that not only prepares individuals for the market but also equips them to redefine it?

This keynote explores business education as a transformative force for individuals and communities. It dismantles the myth that knowledge is neutral, exposing how current curricula often reinforce inequalities rather than challenge them. What would it mean to teach business education not as a set of static principles but as a dynamic, disruptive force for economic and social justice?

We will dive into powerful knowledge—the kind that fosters agency, critical thinking, and systemic change. We will explore radical pedagogies, from emancipatory learning models to decolonised curricula that amplify marginalised voices. And we will confront the emerging role of artificial intelligence: Will AI become yet another instrument of control, or can we reclaim it as a tool for inclusive empowerment?

This is not just a call for reform; it is a call for radical change. Business education must become a space for liberation. If we dare to reimagine, redesign, and deconstruct, we can unleash a future where business education is not about fitting in—but about breaking barriers and building new systems.

Bio:

Carmel Borġ is a graduate of the Ontario Institute for Studies in Education – University of Toronto. A professional educator for the past three-and-a-half decades, the former Head of the Department of Arts, Open Communities and Adult Education, at the Faculty of Education, University of Malta, and former Dean of the aforementioned faculty researches, writes and lectures in: curriculum studies; sociology of education; social-justice education; critical pedagogy; adult education for community development; and parental issues in education and beyond. Borg teaches internationally, where he holds honorary visiting professorships and academic membership in the Netherlands, Lithuania and Scotland. He is the author, co-author and editor of a number of books and academic papers that explore the relationship between education, democracy, social justice and emancipation. In addition to serving as associate editor of a number of periodicals, he is the editor of the Malta Review of Educational Research (MRER) and the Education Research Monograph Series (ERMS), and co-editor of the Postcolonial Directions in Education (PDE). As a public intellectual, his expert opinion is often sought by new and traditional media outlets. Borg is a long-standing member of the International Parent Centred Network (IPCN) and the editor of its 2022 publication entitled 'Reimagining Parenthood in Diverse Contexts. A Handbook of Parent-Centred Approaches'. His most recent book publication is a co-edited volume with Peter Mayo (2024) entitled 'Stretching Boundaries of Critical Education: Past, Present and Future Possibilities' (Faculty of Education, University of Malta, Publication). In December 2022, on Malta's Republic Day, he was awarded the National Order of Merit for his outstanding contribution to social justice in education.

3. Explanatory Videos in Business Education – Insights from a Teacher and a Student Survey

Christiane Schopf

Affiliation: Institute for Business Education, WU Vienna

Abstract:

Explanatory videos have become increasingly important and show great potential for young people's learning processes. Against this background, the presentation deals with the following questions:

- To what extent do commercial academy teachers use explanatory videos in business teaching, and what opportunities and challenges do they experience?
 - To what extent do commercial academy students use explanatory videos to study business?
- In addition, based on the Unified Theory of Acceptance and Use of Technology, the factors that influence the acceptance of explanatory videos are examined from both the teachers' and the students' perspectives.

Two online surveys were conducted with a sample of 123 teachers and 688 students. The results provide information about current usage behaviour on the one hand and enable an analysis of the significance of various influencing factors on the other.

Bio: Christiane is an Associate Professor at the WU Vienna Institute for Business Education and Deputy Academic Director of the Master's Program Business Education. Her research focuses on business didactics, particularly on explaining and different teaching methods, including the flipped classroom, explanatory videos, and AI tools. She mainly teaches business didactics, accounting didactics, as well as academic writing and research methods.

4. Cooperatives: Empowering People Through Enterprise

Claudio Farrugia

Affiliation: Malta Co-operative Federation

Abstract:

Since their modern inception with the Rochdale Pioneers in 1844, cooperatives have championed democratic, member-owned enterprise. Guided by the values and principles of the International Co-operative Alliance (voluntary and open membership, democratic member control, autonomy, education, cooperation among cooperatives, and concern for community), co-ops successfully blend business success with social responsibility and community empowerment.

Today, cooperatives thrive across the globe in diverse sectors including banking, retail, education, energy, engineering, agriculture, and housing. Consumer and producer co-ops account for significant market shares in many countries. Community-run housing co-ops provide affordable and dignified living solutions, while maritime and fishery cooperatives sustain the livelihoods of coastal communities. In Japan, for example, the Han consumer co-ops include nearly one in five households as members, demonstrating deep societal engagement.

In Malta, the cooperative movement began in 1947 with the establishment of agricultural and fisheries cooperatives. Today, over 70 cooperatives operate across a wide range of sectors, including maritime, transport, education, and social care, involving more than 5,000 members.



MALTA CO-OPERATIVE FEDERATION

Cooperatives empower individuals by promoting shared ownership, inclusive governance, and sustainable development. Through education and ethical entrepreneurship, they offer a genuine alternative to traditional business models, aligning closely with SIEC-ISBE's mission to promote responsible global business and economic education.

5. Transforming Business Marketing Education: AI Integration and Curriculum Innovation at Utah Valley University

Cynthia Krebs, Jan Bentley, DeDe Smith

Affiliation: Utah Valley University

Abstract:

As industries evolve, so must education. At Utah Valley University, we have transformed our Business Marketing/Education program to better equip students with the skills needed in today's AI-driven marketplace. This session will explore the original curriculum, the strategic updates made to enhance

its relevance, and the introduction of cutting-edge AI courses designed to amplify student learning and career readiness. Attendees will gain insights into our curriculum development process, the rationale behind our program's new direction, and the impact these changes have on student outcomes. Whether you are considering similar updates to your program or looking to integrate AI into business education, this presentation offers practical takeaways and a blueprint for innovation. Join us for a dynamic discussion on how AI and modern pedagogy are reshaping business education for the future.

Bio: Cynthia Krebs is a Professor, Jan Bentley is an Associate Professor, and DeDe Smith is a Senior Lecturer in the Information Systems & Technology Department at Utah Valley University. They teach in the Business Education and Information Management programs and have been heavily involved in updating the curriculum and developing new courses that cover Artificial Intelligence. All three presenters are recipients of teaching honours at UVU.

6. Critical Thinking and Dialogic Teaching: Assets for Accounting Education

Darren Borg

Affiliation: St Monica School, Birkirkara (a secondary school in Malta)

Abstract: The need for reforming accounting education to transform it into a more meaningful and relevant practice has been going on for years, with various claims hailing from all over the globe. Advocates emphasise the need to enhance critical thinking skills of accounting learners and to employ dialogic teaching, which encourages interactive dialogue between educators and students to improve analytical skills. This approach supports deeper engagement and better learning outcomes in accounting.

This presentation builds on a local study that aimed at determining if and how critical thinking and dialogic teaching are currently used by local accounting educators. This study emphasises the compatibility of dialogic teaching and critical thinking in accounting education, benefiting both learners and educators. It advocates for a learner-centred pedagogy that fosters transformation and social justice through critical thinking.

Participants in the session will engage in discussions, sharing their perspectives on how these approaches enhance learning. The presentation aims to foster a deeper understanding of their benefits, challenges, and practical applications in the teaching of accounting and other business subjects.

Bio: Darren is a Master in Accountancy and a Master in Teaching and Learning in Business Education graduate from the University of Malta. He is currently a teacher of Economics and Media Literacy Education at a local secondary school. His research focuses on the role of critical thinking and dialogic teaching in accounting education, exploring local educators' perspectives on this aspect. His interest in this research emerged from his own experience as an accounting student, which often focused on theoretical and computational aspects, limiting the space for developing critical thinking through the effective use of dialogic teaching.

7. Crafting Empowerment: Preserving Heritage Through Business Education and Innovation

Elton Micallef

Affiliation: Malta Crafts Foundation

Abstract:



The Malta Crafts Foundation, a public entity dedicated to safeguarding Malta's artisanal heritage, empowers craftspersons as cultural custodians and entrepreneurs. Guided by the pillars of Promotion, Education and Innovation, the Foundation supports artisans in developing sustainable businesses through targeted training, market access, and cross-sectoral collaborations. This presentation will explore how business education and innovation are revitalising traditional crafts, transforming creative skills into viable enterprises and ensuring the long-term sustainability of Malta's artisan sector. The session will highlight key initiatives, partnerships, and success stories demonstrating how cultural heritage and entrepreneurship can thrive together.



8. Empowering Entrepreneurship: Pedagogical Considerations in response to a Study on Maltese Students' Attitudes about Entrepreneurship

Emanuel Mizzi, Marie Josephine Mallia, Milosh Raykov, Victor Martinelli

Affiliation: University of Malta

Abstract:

Middle-class students often have greater access to financial resources, networks, and educational opportunities, making it easier for them to engage in entrepreneurship. Entrepreneurship education has the potential to bridge the gap.

Based on recent research conducted among Maltese University students regarding their interest, readiness, and knowledge concerning entrepreneurship education (<https://academic-entrepreneurship.eu/>), this session explores different interpretations of entrepreneurship education, threshold concepts in entrepreneurship, and empowering pedagogies adopted to cultivate entrepreneurial skills and knowledge among all students irrespective of their backgrounds. This study highlights the importance of entrepreneurship for economic growth and empowers young people to 'reinvent' their approach to entrepreneurship. Maltese students tend to prefer safe career paths, although they perceive entrepreneurship as innovative and rewarding. Financial constraints and a lack of entrepreneurial knowledge and institutional support pose significant barriers, particularly to students who lack either the economic or the cultural baggage. Research results reveal a desire for personalised learning experiences, such as mentorship and workshops, over traditional lectures. The study calls for the development of empowering pedagogies that address these challenges to enhance entrepreneurship education among young people.

Bio:

Emanuel is the Business Education co-ordinator and the Head of the Department of Technology and Entrepreneurship Education at the Faculty of Education at the University of Malta. His interests lie in the teaching and learning of economics and the other business education subjects, as well as entrepreneurship education and its infusion across these subjects.

Marie Josephine holds the post of subject and business area coordinator at the University of Malta Junior College, where she lectures in accounting. She also lectures in business education pedagogy at the Faculty of Education. She delivered in-service training courses and seminars to teachers/lecturers in state, church and independent schools. She has published in the areas of career guidance, educational sociology, financial literacy and teacher education, amongst others. Mallia is a founder member of the Moviment Edukazzjoni Umana and the Junior College Welfare Committee.

Milosh is a Professor at the University of Malta's Department of Education Studies, specialising in the sociology of education and research methods. His research focuses on the relationship between work and learning, teacher education, apprenticeships, and lifelong learning. He has published extensively on issues related to quality of work life, social and gender dynamics, and the outcomes of service learning. His work includes numerous mixed-methods studies addressing underemployment, adult learning, school leaving, student volunteering and entrepreneurship.

Victor Martinelli has an interest in literacy issues and achievement and has published in this area. He is a past member of the European Federation of Psychological Associations Standing Committee on Tests and Testing and is a Practitioner Psychologist registered with the Health & Care Professions Council in the U.K. He holds the position of resident academic in the Department of Education Studies at the University of Malta and teaches various study units in the psychology of education, research, measurement, and statistical analysis in education.

9. Protecting Your Ideas and Brands: A Practical Intellectual Property Guide for SMEs in Malta

Gabriella Briffa Darmanin, Charmaine Gatt, Audrey St John, Christa Caruana

Affiliation: Commerce Department, Malta

Abstract:

- SME Fund – Financial Support for Trademark, Patent, and Design Applications: Learn how small and medium-sized enterprises can benefit from financial assistance when applying for IP protection.
- Understanding Patents – A Guide to Protecting Your Invention in Malta: An introduction to patents and how you can safeguard your innovative ideas locally.
- Design Protection in Malta – How to File Your Design Application: Step-by-step guidance on submitting a design application and securing your design rights in Malta.
- Trademark Registration – Why and How to Protect Your Brand: A practical guide to registering your trademark and understanding the value of brand protection.



10. Naïve Economic Theories in Childhood: Insights for Primary Education in Northern Italy

Giovanna Andreatti, Monica Parricchi, Daniele Morselli

Affiliation: Free University of Bozen-Bolzano

Abstract:

In Italy, the introduction of economic education into the school curriculum is accompanied by a lack of clear guidelines for teachers. The analysis of naïve economic theories in pupils aged 6 to 10 becomes essential for developing an economic education curriculum that is appropriate for children's cognitive development and suitable for primary school.

This study aims to analyse the naïve economic theories of a stratified sample of students aged 6, 8 and 10 from both rural and urban areas in northern Italy. Semi-structured focus groups allow for an in-depth investigation of pupils' conceptions regarding specific economic topics. Anonymous questionnaires administered to parents provide insights into the socioeconomic context in which the research is conducted. The analysis of these quantitative data, combined with the thematic analysis of the focus group contents, will highlight differences in the development of naïve economic theories depending on the age of the children and their everyday environment.

Bio: Giovanna is a PhD candidate in Educational and Social Sciences at the Free University of Bolzano. Her goal is to enhance the economic and financial competencies of students, starting from the analysis of their naïve economic theories, as well as those of teachers, through the co-design of professional development programs. Her research interests include, from a pedagogical perspective, economic education, sustainability and topics related to the ecological transition, active teaching methods and teacher professional development.

11. Risk Literacy of the Austrian Population: Understanding and Managing Risks

Johanna Seeliger

Affiliation: Institute for Business Education, WU Vienna University of Economics and Business

Abstract:

In an increasingly complex world, the ability to assess and manage risks has become more important than ever. Risk literacy, defined as the ability to identify, evaluate, and respond to risks, plays a crucial role in financial decision-making and personal well-being. While financial literacy has been the focus of extensive research, the area of risk literacy remains a relatively unexplored field that is gaining more attention in recent years. Consequently, this study examines how Austrian adults perceive and manage risks, with a particular focus on their awareness and use of insurance as a protective measure. In this session, the research design and findings of the qualitative study, based on semi-structured interviews, will be presented. The findings will contribute to financial literacy research and support the improvement of financial education initiatives and advisory services, thereby empowering individuals to make informed decisions.

Bio: Johanna works as a teaching and research associate at the Institute for Business Education and is pursuing her doctoral studies in Social and Economic Sciences at WU (Vienna University of Economics and Business). With a strong academic focus on business education, she teaches courses on Social Competence in Management, Accounting, Teacher Behaviour Training and Continuing

Education in the Workplace. She is currently focused on her research on risk literacy, investigating the understanding and management of risks within the Austrian population.

12. Bridging Business Education with Experience

Jonathan Dingli, Kersten Mallia, Sarah Galea

Affiliation: KPMG

Abstract:

This panel, composed of KPMG professionals, will explore the diverse pathways available for students to build successful careers in business education, with a focus on fields such as accounting and finance. The panel will explore how University students may benefit from internships in a dynamic, multicultural environment, gaining hands-on experience with advanced technological tools and resources. For those pursuing alternative routes, professional qualifications like ACCA offer flexible entry points and access to online learning resources, which will also be discussed. The panel will also highlight the importance of lifelong learning in business education through continuous professional development, specialised training programmes, and exposure to evolving industry practices.

Bio:

Jonathan, a Partner at KPMG in Malta, who co-leads the firm's Corporate Accounting Advisory Services Department, leads KPMG Malta's Learning Academy, and is also a seasoned lecturer and trainer on financial reporting topics.

Kersten, a Senior Manager at KPMG in Malta, focused on developing bespoke training solutions with KPMG Learning Academy, and with previous experience in accounting advisory and audit.

Sarah, a Manager of the ACCA Programme at KPMG Malta's Learning Academy, with more than 15 years' experience in the ACCA field and the Learning and Development space.

13. The 'Ta' Qali Crafts Village': A Catalyst for the Consolidation of Traditional Crafts

Karl Parnis

Affiliation: Malta Crafts Foundation

Abstract:

This session aims to discuss how, if properly managed, the Ta' Qali Artisan Village in Malta can be a catalyst for nurturing and consolidating traditional crafts. The title implies that the Ta' Qali Artisan Village can be one of the catalysts because, on its own, the Artisan Village cannot reach the aim of preserving traditional crafts. A pillar for the consolidation and preservation of crafts is education. In this presentation, I argue that incorporating an Incubation Centre in the Ta' Qali Crafts Village will benefit those who wish to further their vocational education and training studies. The Ta' Qali Crafts Village can also accommodate a centre for dying crafts. Artisans, whose craft existence is threatened, can be housed in this building. Both buildings powerfully convey that education is essential if we want traditional crafts to survive.

Bio:

Karl graduated with a Bachelor of Education (Hons) from the University of Malta in 2000. He began his professional career as a teacher in various secondary schools and later served as an Assistant Head of School. His experience in education laid the foundation for his transition into roles involving curriculum development, cultural promotion, and project leadership. Karl currently serves as a Strategic Events Planner and Coordinator at the Malta Crafts Foundation. His responsibilities include disseminating information on traditional artisanship, representing the Foundation abroad at seminars on education and craft, and leading key projects. Before joining the Foundation, Karl worked within the DELAP section of the Ministry of Education. There, he was involved in the design and accreditation of applied learning programmes, including areas such as gilding, clay sculpture modelling, jewellery, upholstery and tile laying. He also developed art and craft workshops offered at the Learning Centre in the Artisan Village at Ta' Qali. In 2024, Karl completed a Master's in Maltese Studies at the University of Malta. He has a particular interest in the traditions and cultural identity that define the Maltese people.

14. Empowering Learners and Educators: AI-Enhanced Pedagogy in Business Education

Leonard Busuttil

Affiliation: University of Malta

Abstract:

Generative AI is a significant disruptor, transforming industries and reshaping education. It poses a challenge to traditional teaching and assessment methods, raising fundamental questions about the roles of educators and learners in an AI-driven world. Rather than resisting this shift, business education must utilise AI as a tool for empowerment. This keynote explores AI-powered pedagogies from compulsory schooling to higher education, focusing on 'Assessment as Learning' (AaL) to turn assessment into an active process of reflection and development. AI enables personalised learning, provides scaffolding for problem-solving, and supports differentiated instruction, deepening engagement with business concepts.

A key part of this transformation is fostering the metacognitive skills in planning, monitoring, and evaluating learning. AI serves as both a guide and a challenge, prompting students to refine and critique AI-generated content rather than passively accept it. Educators need to strike a balance between leveraging AI's efficiency and cultivating independent, reflective thinkers.

This is not simply about technological adaptation—it is about intentional, critical integration. AI in business education must go beyond automation to become a catalyst for empowerment, equipping learners to shape, not just navigate, an AI-driven world.

Bio:

Prof. Leonard Busuttil is an academic at the Faculty of Education, University of Malta, specialising in Computing Education with a particular focus on Generative AI in teaching and learning. His research explores educators' beliefs, practices, and professional development related to AI tools, emphasising how generative AI can enhance pedagogical approaches, assessment methods, and reflective practice. Leonard is actively involved in designing courses and researching AI literacy, computational thinking, and innovative uses of generative AI to foster creativity and critical thinking among students and teachers.

15. Who will teach economic and financial education at school?

Luca Refrigeri

Affiliation: University of Molise

Abstract:

For over a decade, Italy has engaged in an ongoing debate concerning the integration of financial education into the school curriculum. This discourse has led to the formal inclusion of financial literacy within the broader framework of Civic Education, although only a limited number of instructional hours have been allocated to the topic.

This paper contends that a fundamental misconception persists in this area: the assumption that it is sufficient for teachers to adopt new pedagogical strategies to incorporate economic and financial topics into their lessons. However, emerging research indicates that many Italian teachers lack the essential economic and financial knowledge required to effectively embed such content within their subjects in a cross-disciplinary fashion.

In light of this evident gap in foundational knowledge, the implementation of a transversal approach to financial education poses a significant challenge. Empirical studies conducted with secondary school teachers confirm that only by acquiring core economic and financial competences can educators meaningfully integrate financial education into their teaching practice.

This challenge is being addressed within the Bachelor of Primary Education programme, developed in collaboration with the Bank of Italy. Launched several years ago, this initiative is now being gradually extended to other Italian teacher education programmes, offering a promising model for broader national implementation.

Bio:

Luca is Professor of Social Pedagogy at the University of Molise. He has been working on economic and financial education for over a decade and has written several essays on these topics, both in Italian and English. He teaches Economic and Financial Education at the degree course in Primary Education at the University of Molise.

16. Pedagogical Content Knowledge in Economics Education: Teaching the Price Mechanism

Luciana Abdilla, Emanuel Mizzi

Affiliation: University of Malta

Abstract:

During this session, we explore pedagogical strategies that support students in grasping the economics topic of the Price Mechanism and its application to specific markets. This topic forms the basis of the discipline. During our discussion, we draw upon a dissertation that designed a resource pack aimed at supporting teachers by providing structured materials that can be adapted to meet the diverse needs of students.

The underpinning theoretical lens of this study is the idea of Pedagogical Content Knowledge (PCK), which emphasises the intricate interplay between subject knowledge and pedagogical practices.

Drawing on Tomlinson's insights about differentiated instruction, the session suggests approaches and strategies designed to engage students with different interests and needs. Economics education often overlooks the importance of values and the sustainability of resources. The study aims to integrate economic concepts with opportunities for fostering values and ethical decision-making.

Bio:

Luciana holds a Bachelor of Commerce degree in Economics and Banking and Finance from the University of Malta. She is currently in the final year of her Master's in Teaching and Learning (Business Education) course. Her ambition is to become a teacher who fosters inclusive and engaging learning environments. Her research interests include pedagogical content knowledge, differentiated instruction, and the infusion of values and ethics in the business education classroom. Beyond academia, she enjoys creative work with polymer clay, a craft that reflects her attention to detail and love for hands-on learning.

Emanuel is the Business Education co-ordinator and the Head of the Department of Technology and Entrepreneurship Education at the Faculty of Education at the University of Malta. His interests lie in the teaching and learning of economics and the other business education subjects, as well as entrepreneurship education and its infusion across these subjects.

17. Enhancing Online Learning Through Reflective Practice and Servant Leadership

Maria Randazzo-Davis

Affiliation: SUNY Farmingdale State College

Abstract:

Integrating reflective learning into service leadership courses enhances students' ability to apply leadership principles in real-world settings. Servant leadership empowers students to address regional food insecurity while fostering collaboration and responsibility. Reflection strengthens leadership skills, engagement, and social impact in online environments by promoting active participation and the connection of theory to practice.

Bio: Maria is an Assistant Professor of Business Management at SUNY Farmingdale State College and serves as the Professional Development Chair of SIEC-ISBE. She holds a Ph.D. in Business Administration and an MBA in Management. With over 20 years of teaching experience and 15 years in management, Dr. Randazzo-Davis is a dedicated educator with a passion for student success. She designs engaging in-person and online courses that bridge theory and real-world business practice through innovative and experiential learning strategies. Committed to delivering impactful, real-world learning experiences, she was honoured with the Chancellor's Award for Excellence in Adjunct Teaching.

18. Quantifying Customer Engagement: A Biometric and Visual Analysis of Responses to Generated Digital Adverts

Maja Theuma, Daniela Castillo

Affiliation: University of Malta

Abstract: The rapid advancement of artificial intelligence is reshaping digital advertising, with AI-generated content increasingly used to capture consumer attention. However, limited research compares AIGC to traditional and hybrid approaches to driving customer engagement. This study examines the effectiveness of AI-generated, traditional, and mixed advertisements using biometric measures, including eye-tracking, galvanic skin response, heart rate monitoring, and self-reported perceptions.

Findings suggest that traditional advertisements generate the highest engagement, particularly through perceived authenticity and emotional resonance. AI-generated ads attract initial attention but lack the credibility and trust associated with human-generated content. When AI and human input are combined, mixed ads fail to bridge this gap effectively. In addition, regression analysis indicates that PA is the strongest predictor of engagement, while biometric responses alone do not significantly correlate with sustained consumer interest.

These insights underscore the need for a traditional approach in AI-driven marketing, emphasising human creativity to enrich authenticity. Future research should explore AI's role in dynamic content creation, consumer purchasing behaviour, and neuromarketing applications.

Bio: Maja is a fresh graduate with a Master's Degree in Strategic Management and Digital Marketing and a Bachelor's Degree in Business Enterprise. With a fond curiosity about how AI-generated advertisements engage with consumers, she decided to take a different approach to her research by exploring biometric responses to these emerging forms of media. With a high interest in design and neuromarketing, this study enabled her to combine both specialities, uncovering how visual creativity and subconscious reactions align to influence consumer behaviour.

Daniela is a lecturer within the Department of Marketing at the University of Malta. She obtained her Ph.D. from Brunel University London, where she investigated customer interactions with AI-powered technologies. Her main research topics revolve around the use of AI technologies, such as chatbots. Daniela's work has been published in top service marketing journals and won awards for its impact on theory and practice. Daniela holds an M.Sc. in International Marketing from the University of Strathclyde in Glasgow, UK. Prior to joining academia, Daniela obtained significant digital marketing experience in a number of industries, including CRM, Software and iGaming, where she was responsible for managing and driving the customer acquisition strategy across multiple digital channels.

19. Enhancing Accountancy Education in Secondary Schools: A Maltese Perspective

Maria Formosa

Affiliation: University of Malta and KPMG Malta

Abstract:

This study explores how secondary-level accountancy education can be enhanced by analysing Maltese accountancy students' experiences. Quantitative data was gathered through 260 questionnaires from Year 11 accountancy students across multiple schools, while qualitative insights were collected through interviews with key stakeholders in education and the accountancy profession. This research examined four main elements: the drivers behind subject choice in Year 8, the alignment between students' expectations and classroom realities, levels of satisfaction or regret and future aspirations. Findings reveal that strong extrinsic motivators, particularly career prospects and salary

potential, significantly influence students' subject choices, alongside guidance from parents and teachers. However, limited early exposure to financial subjects, misconceptions and inconsistent delivery of key curriculum components, especially digital and financial literacy, often hinder engagement. This study proposes actionable recommendations to strengthen curriculum delivery, teaching practices, and guidance systems to foster a more informed, inclusive and empowering model of business education in Malta.

Bio: Maria is currently in her final year, reading for a Master's in Accountancy at the University of Malta. Her dissertation focuses on enhancing accountancy education in Maltese secondary schools by amplifying students' voices and experiences. She is particularly interested in the intersection between education, professional development, and youth empowerment. Maria has a strong commitment to advancing accountancy education to make it more inclusive, accessible, and aligned with the evolving needs of the economy and society.

20. Applying a Qualitative Feedback Methodology to Empower and Enrich the Classroom Experience

Mary Millikin, Michelle Taylor

Affiliation: Rogers State University

Abstract:

In today's higher education climate, keeping the classroom experience fresh and invigorated can be challenging. As faculty prepare to teach a new course or revitalise an existing one, they review available feedback, including student evaluations, observations throughout the semester, and discussions with colleagues. Notwithstanding, some questions may remain. What were the most difficult concepts for students to learn? Do factors such as AI impact the achievement of SLOs? A less common yet energising process for course improvement is the use of focus groups using Grounded Theory. Application for each course of interest can enrich and augment feedback from standard student evaluations of instruction. This session will summarise and demonstrate the process of conducting focus groups to capture vital, qualitative feedback objectively. Student experiences are shared without judgment, with students often elaborating on others' comments. Results should be shared with full-time and part-time faculty, which engenders a culture of camaraderie.

Bio: Mary is the Associate Vice President for Academic Affairs at Rogers State University (RSU). She holds a Ph.D. in Industrial/Organisational Psychology and an MBA from the University of Tulsa, with a BS in Engineering Physics from Missouri State University. She is also a consultant and peer reviewer for the Higher Learning Commission.

Michelle serves RSU as the Program Director for the Community Counselling program at RSU. She is a Licensed Professional Counsellor and holds a Doctor of Education in Occupational and Adult Education from Oklahoma State University and a Master of Human Relations with an emphasis in Licensed Professional Counselling from the University of Oklahoma. Their teaching experience includes counselling and psychology, human relations, and business administration programs.

21. Developing Sustainable Online Instructional Models for the 21st Century

Sandra Poirier

Affiliation: Middle Tennessee State University

Abstract:

The global education market is set to reach at least \$10T by 2030 as population growth in the developing markets fuels a massive expansion, and technology drives unprecedented re-skilling and up-skilling in developed economies. The next decade will see an additional 350 million post-secondary graduates and nearly 800 million more K-12 graduates than today. Asia and Africa are the driving forces behind the expansion. The world needs to add approximately 1.5 million teachers per year, reaching a total of around 100 million, to keep pace with the unprecedented changes in education expected globally. To what extent will the traditional models of education be able to service these needs at the speed and the scale required? One promising solution is a sustainable online instructional model that will be highlighted in the presentation.

Bio: Sandra has been employed at Middle Tennessee State University, USA, since 2005 as a Professor of Nutrition and Food Science. She received her B.Sc. and M.Sc. degrees in Family and Consumer Sciences from Florida State University and the University of Arizona, respectively. Her doctorate in Adult Education and Human Resources Development was received in 1998 from Florida International University in Miami, Florida, with her dissertation in the area of health-related quality of life. Prior to coming to MTSU, Dr. Poirier taught for three years at Zayed University in Dubai, United Arab Emirates. Additionally, she has worked at the University of Florida Extension Service, Florida International University, Florida Atlantic University, the University of Arizona Extension Service, and Alberta Agriculture, Alberta, Canada.

22. Shaping future education: Student insights on New Work and New Learning

Silvia Lipp, Elisabeth Riebenbauer, Christian Stutzenstein

Affiliation: University of Graz

Abstract:

Characterised by digitalisation, flexibility, and self-organisation, New Work concepts disrupt traditional work structures and call for New Learning approaches that empower individuals for the evolving workforce by emphasising autonomy, self-direction, and adaptability. However, the implications of New Work and New Learning in education remain underexplored, particularly regarding student perceptions. To address this gap, surveys were conducted in 2024 among Master's students in Business Education and Development at three Austrian universities. The questionnaire explored New Work principles, such as digitalisation and flexibility, and New Learning dimensions, including self-directed and demand-driven learning. The findings (n=161) demonstrate strong support for digitalisation, flexibility, and self-organisation, while rejecting the blurring of work-life boundaries. Students prefer hybrid work models and highlight the value of self-directed, hands-on, and flexible learning approaches. The study underscores the need to integrate New Learning principles into curricula to align education with the evolving demands of digitalised and networked work environments.

Bio: Silvia is a Senior Lecturer at the Department of Business Education and Development at the University of Graz. Her research focuses on technology-based learning, learning analytics, teaching and learning research and higher education didactics.

Elisabeth is an Associate Professor at the Department of Business Education and Development at the University of Graz. Her research focuses on the competence development of students, business simulations for learning purposes, and didactics of accounting.

Christian is a PhD student at the Department of Business Education and Development at the University of Graz. His research focuses on dual study programs and the exploration of various learning collaborations, particularly in terms of connectivity.

23. Digital Revolution, AI and Generative AI

Sok Pal Cho, Sok Hwan Cho, Kwan Sun Cho

Affiliation: President of the Korea SIEC-ISBE Chapter

Abstract:

Looking back at how society has evolved, we've transitioned from an agricultural to an industrial, then an information-based, and now an intelligent society. Along the way, everything in nature has been digitized, lessening human involvement and leading to a self-sufficient society run by machines and AI. The core of this shift lies in the changes brought by AI, which is built on digital intelligence as our analogue world goes digital. The transformations of the last few decades have been more profound than those of the past thousands of years. Furthermore, the digital revolution is driving significant changes across politics, society, economics, culture, and education globally. To adapt to all this, understanding digital transformation and AI is critically important – in other words, digital literacy. Here, we'll explore what digital and artificial intelligence are, how they're driving these changes, and how generative AI is revolutionizing our lives and education. We'll demonstrate how it can be applied in various areas, such as supporting human roles, writing documents, design, and educational assistance, to enhance productivity. Ultimately, we anticipate a future where harmony with AI will improve the quality of human life.

Bio: Dr. Sok Pal Cho's career includes a Ph.D. in Electronic Engineering, Kyunghee University, former Head of Research Lab, Samsung Electronics/Samsung Semiconductor, Communication Research Institute, former Professor/Vice President, Sungkyul University, KISTI ReSEATProgram Specialist Researcher, (Present) IEEE Life Member/ITU International Standards Expert, (Present) Auditor, Korea Senior Scientists and Engineers Association (KASSE), (Present) President of Korea SIEC Chapter.

24. Leading from the Middle

Tamra Connor

Affiliation: Illinois State University

Abstract of this workshop (75 minutes)

Leading from the middle is an art. Join me for this interactive session focused on what you can do from the middle to influence the "Tops" and the "Bottom" and drive success in your organisation. You will

role-play and interact with others to discover how interactions up, down and across impact the success of your organisation.

Bio: Tamra has recently returned to teaching after six years as an associate dean. Her primary teaching focus is financial well-being. Research interests are varied, including leadership, financial management, and organisational dynamics. She has been involved with SIEC since 1999 and has served as the international president as well as in various other roles for the organisation.

25.Active Learning in Secondary Business Education

Theo Roos

Affiliation: Fons Vitae Lyceum, Amsterdam

Abstract:

Active learning keeps students actively engaged with the material, whether through problem-solving, debates, or research, leading to deeper understanding and increased motivation. This engagement prevents students from tuning out and encourages them to be prepared for class. However, developing an active learning format sometimes tends to be effective only for part of the group, because the teacher primarily uses their learning style.

Theo Roos utilises the theory of multiple intelligences to develop active learning formats tailored to various learning styles. During this session, the participants act like students who will go through several learning formats on business and economics topics, which Theo uses in his classes. Which intelligences and learning styles we will cover depends on the wheel of fortune, so not only will the participants be surprised, but also the presenter.

Bio: Theo holds a Master of Education degree in Business Economics, complemented by two Bachelor's degrees: one in Marketing and Business, which focuses on marketing strategies and business management, and another in teaching General Economics, providing a strong foundation in economic theory and educational methods. Combined with his creativity and passion for teaching, he continually enhances his teaching by creating innovative learning formats, which students and fellow teachers appreciate.

26.Enhancing Female Entrepreneurship in Malta: The Role of Business Education

Theresa Demanuele Montebello

Affiliation: The Malta College of Arts, Science and Technology

Abstract:

This paper aims to determine the importance of business education to enhance female entrepreneurship in small businesses in Malta. The primary objective of this grounded theory study is to identify and evaluate the significant role of business education concerning female entrepreneurship. The outcome of this study will contribute to addressing the Sustainable Development Goals 2030, specifically in relation to poverty and education, with a focus on female entrepreneurs.

Bio: Theresa is a Senior Lecturer at MCAST. She is currently pursuing her doctoral studies - DRes at MCAST. The area of research focuses on enhancing female entrepreneurship in Malta. She is

particularly interested in research areas relating to female entrepreneurship, female empowerment, business education, poverty and gender equality.

27. Empowering Learners to Learn from Experience: Lessons from a Case Study

Yvanka Fiorini

Affiliation: The Malta College of Arts, Science and Technology

Abstract:

According to Kolb's experiential learning theory, learners transform experience into knowledge through a cyclical, recursive process known as the experiential learning cycle. In the first part of the cycle, the learner has a direct, tangible experience; next the student tries to actively make sense of the experience by reflecting on it; then the learner creates concepts as a way of generalising from that experience; and finally the student tests those concepts in real-world contexts, which results in new experiences. Research suggests that when learners acquire the ability to integrate the four modes of the experiential learning cycle, deep learning occurs, meaning that the learner focuses on understanding, rather than memorising, which eventually results in better outcomes. Unfortunately, however, both the personal experience of educators and various research studies conducted over the years suggest that learners in higher education often adopt a surface approach to learning. This presentation aims to share the findings of a case study that explored how business educators in a local vocational higher education setting utilise Kolb's experiential learning cycle to encourage students to adopt a deep approach to learning, with the hope that educators wishing to experiment with this pedagogy will be guided by current practice.

Bio: Yvanka is a Senior Lecturer at the Malta College of Arts, Science and Technology (MCAST), a vocational education and training institution established in 2001. For the past 13 years, she has been involved mainly in accounting and marketing education within the College's Institute of Business and Commerce. She has recently completed a Master of Arts in Education at University College London, using the dissertation module of the course to research how educators encourage learners to adopt a deep approach to learning through Kolb's experiential learning cycle. Yvanka has a keen interest in making education relevant to her students' personal and professional growth.