

Editorial

Global College International (GCI) is a higher education institution established to preparing youth to be entrepreneurs, professional workforce and researchers at national as well as international level. The managing team of GCI consists of eminent academicians, professional researchers and expert groups also holding outstanding track record in their field of study. The college operates its academic programs with the round the clock dedication from the knowledge communities and competent minds working together in relations with educational environments in a wider reach on an interface of multi-faceted academic systems. GCI integrates teaching-learning with research learning, research works and programs such as conferences and likewise scientific Journal. The research based learning programs and Scientific Journal offer our faculty and students and additionally a number of research communities from wider arena and knowledge circles an active academic platform where research is positioned as the major tool to educating 21st century minds.

Envisioned to promoting research acumen in students and research culture at the level of institutional process, GCI publishes Nepalese Journal of Management Science and Research (NJMSR) annually. It is a scientific publication of the College and is deemed fundamental to enhancing research endeavors and skills of students and faculty, researchers and professional practitioners on the same platform through research engagements manifested for public dissemination. NJMSR offers our academic communities an active avenue to publish research knowledge upon developing new capabilities of learning that takes a form at the nexus of theory and practice. The Journal publishes only those research papers that get selected from the scientific process of blind reviews contributed from the level of expert researchers and professors in their field of expertise and also with respect to quality maintained the procedural aspects as well as analysis of data wherein the results are extracted objectively as is validated for an academic piece of work. As a research publication, NJMSR has been a key medium to connecting partner institutions, international academia, faculty, and students together in research dissemination on achieving academic excellence.

NJMSR offers an opportunity for the research minds to come together on developing research practice as a medium to construct knowledge and bring innovation from research. This is also true that NJMSR lends mature and amateur researchers a common platform to enhance research learning and generate knowledge which in turn should add value to management discourses. It is at this point, NJMSR contributes positively to expanding intellectual thought process that will be instrumental for learning to happen from scientific and intellectual construction of knowledge.

The central theme of the NJMSR 2024 Edition is, **“Emerging Discourses and Practices and Management and Technology Integration for Innovation, sustainability and Forward Looking Development.”** Correspondingly, the subthematic areas addressed in the management field are marketing, technology, human resources, finance, banking, insurance, entrepreneurship, communication, tourism and hospitality. Featured within management theme and concerned to building new discourse that concerns what, how and why Management and Technology Integration in numerous areas, problems and issues of Management systems, processes and functions in general issue, this issue has been given a scientific shape with the selection of 14 (fourteen) research papers.

Each paper was peer reviewed to assure quality and validity in concept, process and outcome of analysis. Among other aspects, research design on gathering and analysis of data and extraction of results from the analysis was taken account for decision on selection of paper.

Mani Lamsal in his paper, “The Impact of Workers’ Remittances on Household Consumption Expenditure in Nepal: A Time Series Analysis,” examined the effects of remittances on household consumption in Nepal. Based on the analysis of time series data for 22 years, 2000/01 to 2021/22 collected from different government authentic sources such as the National Statistics Office (NSO), Quarterly Economic Bulletins of Nepal Rastra Bank (NRB), Economic Survey of various issues published by Ministry of Finance (MOF), etc., the study communicates positive and significant relationship between remittances inflow and household consumption in Nepal. In conclusion, the author suggests that Nepal government and other stakeholders should prepare and implement suitable policies to increase the inflow of remittances only from formal channels so that it solves the problem of foreign currency constraints as well as the liquidity crisis in the domestic economy.

Focusing on IT in Nepalese Tourism, researcher, Sameer Kharel examines ICT use. Based on a thorough study of the literature, along with interviews, the study found that social media are beneficial for the sector. ICT use in tourism sector is proceeding as per the Digital Nepal Framework (DNF), however, the speed of implementation appears to be slow and the full adoption of Industry 4.0 appears to be far off from the current situation.

In their joint paper titled, “Capital Structure Choice and the Firm Value In the Indian Automobile Sector: An Empirical Exploration Using Panel Threshold Regression Approach,” Tapas Kumar Sahoo and A. S. Yarso analysed relationship between capital structure and firm value. Their study presents an outcome which is controversial in the subject of finance; and the findings have sparked debate in the field of finance because theories on the subject predict inconsistent results or no statistically significant relationship. The variable-focused findings show that debt positively relates to firm value when it has not reached the threshold value. However, it must be highlighted that increasing debt above the threshold value established in this study will reduce the firm’s value. In conclusion that findings of this study are established to be consonant with the trade-off theory.

Researcher, Kishor Kumar Gautam, in his descriptive and quantitative study assessed the influence of talent management (TM) practices on organizational commitment and performance in Nepalese banks located in the Kathmandu Valley. The study found notable impact of implementation of TM practices such as talent attraction, talent development, and talent retention on the organizational performance. In addition, organizational commitment was traced for mediating role within the context of the Nepalese bank. As such, the study advocates in favor of embracing and allocating resources towards the adoption of TM practices to enhance organizational commitment as instrumental to achieving and sustain high levels of organizational performance.

Researchers, Adamu Abubakar Muhammad, Abimbola Adetola Fatimah, and Garba Saadu Kawu studied success of Entrepreneurship Education in Tafarkin Tsira Islamic Center Azare of

Bauchi State, Nigeria. Based on mixed method used for analysis, the study found that success of entrepreneurship education in Tafarkin Tsira Islamic Centre Azare of Bauchi State, Nigeria was significantly related with the effectiveness of the programs in promoting entrepreneurship, fostering economic development, and empowering individuals to become change agents in their communities. The study's implications extend to similar educational initiatives aimed at equipping individuals with the knowledge and skills necessary to succeed in an increasingly competitive and dynamic global economy.

Positioning resource collaboration such as human resource with technological resources as new agenda, Ravish Chandra Verma and Sunidhi in their study titled, "Industry 5.0: Moving Towards Inclusive and Sustainable Industrialization," draw attention on the collaboration of humans with machines that elevated the Industry 4.0. Industry 4.0 was technology-driven so people noticed that their job opportunities were getting replaced with machine work and so there were many cut-offs in the service sector. On the contrary, the study comes with the claim that as the industry 5.0 is both technology-driven and value-driven, and in this revolution, humans will get better opportunities and tasks to show their efficiency and creative skills and to overcome those insecurities in Industry 4.0. The possibility as this is claimed referring the main focus of the evolution that had been to use the creativity of human experts working together with efficient, intelligent and accurate machines. The study emphasizes inclusive and sustainable industrialization through the industrial revolution as its main argument.

Researchers, Sneha Chaurasiya and Sapna Sugandha directing the focus on the "Digital Finance and Financial Metrics as a Tool for Financial Inclusion in Nepal Bagmati Province," found that the rate of voluntary exclusion was quite high in the regions of in Nepal Bagmati Province while prospects of shifting to the use of QDA were also extremely high. The findings offer practical insights for policy makers, the banking industry and will be able to comprehend in better way how perception and perceived risk can be used to advance digital financial inclusion in Nepal's Bagmati Province and stakeholders, facilitating informed financial decision-making to enhance banking and financial industry.

Focusing on examination of historical development, current state and future prospects in their joint paper titled, "From Yarn to Tomorrow: Unearthing Sustainable Textile Practices in India's Past, Present, and Future," Supriti Agrawal, Kushagra Rajendra, Vaidehi Binzani, Ria Ghoshal claim that the industry has been associated with environmental degradation and exploitative labour practices, though there is now a global movement towards reducing ecological impact and promoting fair working conditions. Based on this argument, the study setting tone with other literatures, leaves a take away with reference to India's textile industry that aligning the industry processes with sustainable development goals (SDGs), can help ease the environmental degradation and contribute to the prosperity together.

In their joint paper, Priyanka Kumari and Shivendra Singh measure the deployment of customer relationship management (CRM), in the banking sector through the dimensions of CRM practices. based on explorative factor analysis (EFA) and multivariate regression, the study claims correlation between CRM variables and customer satisfaction in the selected banking sector. In conclusion

it was found that the CRM practices measurement components of variables such as Customer Knowledge, Technology Orientation, Customer Value, Customer Trust, and Customer Retention are valid models as these components have significantly positive impact on customer satisfaction.

In the paper titled, “Unleashing Creativity in the Workplace: Exploring the Power of Career Commitment, Person-Job Fit, Person-Organizational Fit, and Psychological Safety in the Vibrant Nepalese Service Sector,” Rheet Rijal investigated the impact of career commitment as a mediator in the relationship between person-job fit and employee creativity, as well as person-organization fit and employee creativity in the Nepalese service sector. The study found person-job fit having positive and significant impact on employee creativity, whereas person-organization fit negative and insignificant impact. Likewise, it explored person-job fit and person-organization fit having positive and significant impact on career commitment. In turn, the study too found career commitment having positive and significant impact on employee creativity whereas interaction term of person-job fit and psychological safety exerts negative and insignificant impact on employee creativity. Additionally, the interaction term of person-organization fit and psychological safety influence on employee creativity is positive but insignificant; Career commitment serves as a mediating factor between Person job fit and employee creativity, as well as person-organization fit and employee creativity.

Concerning the financial agenda, researchers, Surya Balami and Prakriti Koirala’s study Examines relationship between capital structure and profitability, and the moderating role of size of firm in this relationship. Using multiple-regression model, the study concludes that capital structure has no or very little impact on return on equity. Alongside, it communicates debt ratio having significant positive impact on return on assets while debt-equity ratio negative impact. Likewise, the study comes up with a conclusion that the size of the firm is not moderating the relationship between capital structure and profitability.

Vidhya Shanmugam and Sudha Maheswari in their paper titled, “Pro-Environmental Behavior and Big Five Personality Traits: Bridging the gap between employees’ behavior and Sustainable Human Resource Policies,” propose a conceptual model based on sustainable HRM, between-person variability, pro-environmental behavior with effect on environment sustainability further, bridging gap between employees’ behavior to adopt sustainable policies in the organization. The review-based analysis investigates the activities and attitudes, between-person variability-motivation, intentions and environment sustainability variables. This study gives suggestions to enhance sustainability of environment with the aid of PEB and mediating factor as between-in person variability.

In their joint paper titled, “The Influence of Non-Performing Loans on the Profitability of Nepal’s National Level Development Banks,” Suraj Dahal, Rajesh Gurung, Rewan Kumar Dahal, and Binod Ghimire evaluate the influence of non-performing loans on the profitability of Development banks in Nepal. Based on descriptive and causal comparative analysis of data from eight sample banks derived from multiple sources, such as Banking and Financial Statistics, Bank Supervision Reports issued by the Nepal Rastra Bank, and annual reports of banks, their study suggests some important

techniques of risk management that the development banks in Nepal can ensure by applying new strategies on managing non-performing loan

Relating the customer satisfaction toward Dematerialized (DEMAT) Account service, as major agenda, Mahima Karki in her study analysed investor satisfaction with Nepal's Dematerialized (DEMAT) Account Service Quality. Using the descriptive analysis, the study gauged participant satisfaction with the level of service quality. The study discovered that the tangible component significantly affects investor satisfaction. Accordingly, the depository units should concentrate on the tangible aspect of service quality to ensure that investors are as satisfied as possible.

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Chief Editor
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