

Editorial

We are pleased to present the third edition of RESEARCHER_{CAB}, the annual journal of College of Applied Business and Technology. This publication aims to share scholarly articles and research on a range of topics including management, economics, finance, human resources, information technology and social sciences. This edition features ten significant articles that explore various important studies, such as the drivers of service quality and customer satisfaction in Kathmandu Valley, factors influencing the sustainability of SMEs in marginalized areas: a study of Dullu Municipality, Dailekh, contemporary management accounting system practices and managerial performance of Nepalese commercial banks, impact of non-performing loan on profitability of Nepalese commercial banks, determinants of investment decisions of mutual fund in Nepal, ransomware detection using machine learning techniques, Dakshinkali: emerging rural tourism hub - insights and growth, cooperatives and socio-economic empowerment among rural women, a study of sculptures reveals Hindu Buddhist religious harmony in Nepal, factors affecting the saving behaviour of individuals.

The journal's strength lies in effectively conveying research findings across different disciplines represented by its authors. The articles included not only showcase the comprehensive and systematic research conducted by these scholars but also serve as valuable resources for readers interested in exploring various research topics.

As researchers continue to contemplate the goals of their work, the challenge of aligning their articles with the needs of specific areas of interest will remain significant. We hope that The RESEARCHER will aid in framing these discussions. More importantly, we aspire for this journal to inspire readers to embrace new perspectives and ideas. While we commend the authors for their excellent research and contributions, we do not endorse or reject any findings or statements made by them. We welcome constructive feedback from our readers at any time.

Editorial Board