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Editorial

Warm greetings to all the readers. We take pleasure in placing before you the first issue of the sixteenth volume of the Journal. This issue covers ten high-quality academic research papers and a book review, with an orientation to a management perspective. The contents of the issue have diversity as it includes discussions from all spheres of management such as finance, marketing, human resource, technology, economy and business, analytics among others.

The first article of this issue empirically examines whether corporate social responsibility impact the financial performance of the firms. This paper authored by Lalramvenpuia, Carolyn Vanlalhriati and Bidhu Kanti Das focuses on the firms in India's FMCG sector and observed a mixed role of CSR in their financial performances. The second paper examines the relationship amongst external debt, debt servicing and economic growth in India by applying a Toda-Yamamoto Causality approach. This paper authored by Dikki N Marak and K C Biswal concludes with interesting finding that neither the external debt nor the debt servicing significantly causes change in nation's GDP. The third paper of this issue is written by Preeti Gill and Subhash Chand who studied on how financial inclusion, fintech, and women's financial well-being intersect. The empirical results underscore the critical role that fintech adoption and financial inclusion play in enhancing and women's financial well-being and enabling their empowerment. In their empirical study on the private commercial banks in India, Sarath Chandran M.C. and Renju Chandran revealed that green banking activities have had a positive and significant association with environmental performance. K. Shameel and S. Nasar investigated the need of awareness for NRI investors in Malabar region of Kerala and revealed that greater awareness positively contributes to NRIs' investment perception and preferences.

In another article, M. T. Shihabudheen and P. K. Santhosh Kumar evaluate investor's perspectives on gold and silver as hedging instruments against inflation and market volatility in the Indian market. Their findings reveal that silver can be an excellent hedge against inflation- albeit likely better than gold. In an econometric analysis, Laxmidhar Samal examines the price nexus between spot and futures market of lead and finds a lack of hedging efficacy in the lead futures market. The next paper is authored by Simran Kaur and Mandeep Kaur who investigate the mediation role of growth mindset in determining the relationship between internal marketing dimensions and affective commitment among employees of private banks in Punjab, India. C.Dhanya and K.Ramya examined the viability adopting the banking. The study uncovers significant relationships between age and perceived usefulness, digital literacy and adoption or intention, experience and perceived usefulness or ease of use, and voluntariness and ease of use or intention. The authors of the last research paper of this issue Manpreet Kaur Kohli, Syeedun Nisa and Sadaf Siraj aimed at exploring the relationship between Emotional Intelligence and happiness, focusing on identifying the sub-dimension of EI that most significantly contributes to an individual's happiness. They explore that all four EI sub-dimensions positively contribute to happiness, with the use of emotions emerging as the most significant factor.

The last section of this issue includes a book review. In this section, Venkatesh Goudar lucidly reviewed one of the best sellers- Tilt: Shifting Strategy from Products to Customers, written by Niraj Dawar. In this book, the author illustrates the idea that businesses must move from product-focused strategies to customer-centric approaches like engagement, brand-building, and trust for lasting competitive advantage. He emphasizes that in today's globalized market, success is driven not just by superior products but by exceptional customer experiences and by reducing customer costs and risks, companies can build stronger relationships and sustain long-term market leadership.

The papers are selected for publication after rigorous review and quality check processes. The timely support and needful directions from the reviewers have contributed to publishing articles of high quality. I am grateful to the anonymous reviewers for their valuable contribution. The SDM Education Trust under the leadership of Dr.D.Veerendra Heggade ever encourages and inspires all academic endeavours of the Institute. I am grateful to our Institute Director Dr (Lt Col) Prasad S.N for guidance and support. Faculty and the staff of SDMIMD readily contributed to bringing out the present issue. Informatics Publication Limited (IPL), the publishing partner, as always, has done meticulous work in the production of the current issue.

The editorial board congratulates the authors and extends hearty wishes to the readers.

Dr. B. Venkatraja
Editor-in-Chief