

Dear Readers,

Our team is pleased to share the second issue of 2nd volume of *Journal of Emerging Management Studies* – a biannual journal by the DAV Research Management Cell. In this issue, diverse and contemporary themes are explored by the authors.

Paudel and Ghising in their article “Predictors of Financial Satisfaction: Mediating Role of Financial Behavior” have conducted the research in the area of financial socialization, financial knowledge, and financial satisfaction with financial behavior of people living in the city of Lalitpur district of the Kathmandu Valley. The authors have emphasized the Deacon–Firebaugh model by exploring the connections between financial knowledge, financial attitudes, financial management, and financial satisfaction.

Pokharel and Khanal in their article “Intention to Adopt Fintech among Grocery Buyers: A Moderation Analysis” have studied the issue of adoption of financial technology by the grocery buyers addressing the genders’ interaction effect. The grocery industry is rapidly integrating technology in online shopping. Fintech adoption is the lesser-explored area, and now the report of the International Finance Corporation (IFC) have revealed a significant rise in the use of financial technology by the Nepali consumers. The research highlights the intentions of male and female significantly differed in the perceived ease of use and trust and security concern.

Sharma, Adhikari, and Khatun in their article “Behavioral Biases of Individual Investors’ Decision-Making in Emerging Markets: A Mediation Approach” have used the financial risk propensity as the mediating variable to see the interplay between behavioral biases and investment decision-making across the individual investors actively engaged in the stock trading of Nepal Stock Exchange (NEPSE). The finding of the research is that young and novice investors have dominated the Nepal’s share markets exhibiting heightened susceptibility to behavioral biases and limited portfolio diversification, and thus the research emphasized the need to tailor financial literacy program for the investors.

Thapa in his article “Impact of Corporate Perceived Value on Satisfaction and Loyalty among Life Insurance Policyholders in Nepal” has explored the mediating effect of customer satisfaction between service quality, corporate image, trust and loyalty in the life insurance industry of Nepal. The results revealed that service quality, corporate image, and trust positively affect customer satisfaction, and customer satisfaction mediates the relationship between these tested variables. The life insurance companies in Nepal could focus on improving operational efficiency and fostering confidence to enhance customer service experience.

Subedi and Bajracharya in their article “The Impact of Human Resource Management Practices and Employee Job Satisfaction on Organizational Commitment in IT Companies” have examined the role of human resources management practices on organizational commitment with a focus on employees of the IT companies in the Kathmandu Valley of Nepal. The research shows that the rewards and recognition and compensation and benefits are the strongest drivers of the organizational commitment in IT companies. Also, the job satisfaction plays a key role in mediating the impact of HRM practices on organizational commitment.

Dhungana and Adhikari in their article “Psychological Capital and Employee Job Performance: The Mediating Role of Burnout in the Banking Sector” have applied Job Demand Resource Theory to explore the mediating role of burn out in the relationship between psychological capital and employee job performance in the Nepali banking sector. The research identified that the employees with higher

psychological capital tend to perform better, and the burn out partially mediates the relationships. The results may be useful for bank managers and leaders to better understand how psychological strengths such as hope, self-efficacy, resilience, and optimism can boost job performance and reduce burn out.

Rawat in his article “Effect of Agricultural Credit on the Growth of Agricultural Sector in Nepal” has used the secondary data from Ministry of Finance, Nepal Rastra Bank, and the Department of Hydrology and Meteorology spanning from 1990 to 2023. He examined the effect of agricultural credit on agricultural GDP growth by employed econometric techniques. The results indicated a consistent decline in the relative contribution of agricultural GDP to the total GDP. Nepal Rastra Bank, the central bank of Nepal can closely monitor about how to distribute resources to the agriculture sector.

Adhikari and Gyawali in their article “Are Nepali Customers Aware of Green Banking Practices?: Evidenced from Kapilvastu District of Nepal” have studied 405 customers of bank living in Kapilvastu district, and analyzed green banking practices by taking the variables as e-banking, green investment, and sustainable banking awareness. The findings state that the customers who possessed knowledge about e-banking, green investment, and sustainable banking were inclined to green banking awareness and practices.

Bhattacharya in his article “Bank Regulations and Earning Per Share of Commercial Banks in Nepal: An Observation” has used secondary data from the fiscal year 2012/13 to 2022/23 of 19 commercial banks. The negative association was found between earning per share (EPS) and broad money supply (BMS) as well as EPS and base rate (BR). The findings offer new insights and direction for NRB regulations on EPS. The research concluded that NRB’s regulation is important for increasing EPS of commercial banks in Nepal.

We hope this issue provides the readers with information that they may find useful and interesting. We extend our gratitude to the dedicated scholars and reviewers who have contributed to this issue. Thank you for your continued support to JEMS.

Happy reading!!

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