

PREFACE TO THE EDITION

It is our pleasure to present the latest issue of the **Eduschool International Journal of Commerce Review (EIJCR)**, featuring a collection of timely and thought-provoking review studies addressing significant developments in India's contemporary commercial, economic, financial, and regulatory landscape.

The present issue brings together five studies that collectively examine how digital transformation, regulatory reforms, sustainability imperatives, financial innovation, and changing market behaviour are reshaping the Indian economy and its institutions.

The issue opens with an examination of *gig and platform work in India*, focusing on the growing importance of digital labour platforms, the flexibility they provide, the challenges associated with algorithmic management, and the emerging framework for social security. The study highlights the need to balance technological and economic opportunities with fair earnings, worker protection, transparency, and inclusive labour policies.

The issue then turns to *Environmental, Social and Governance (ESG) disclosure*, reviewing the evolution of India's Business Responsibility and Sustainability Reporting framework. The article considers the transition towards mandatory and assured sustainability reporting while identifying continuing challenges relating to data quality, value-chain coverage, workforce diversity, comparability, assurance, and the risk of greenwashing.

Digital transformation is further explored through a review of *digital payments and financial inclusion in India*. The study examines the expansion of access facilitated by UPI, banking infrastructure, and digital technologies, while drawing attention to the distinction between access and meaningful usage. Persistent gender gaps, inactive accounts, consumer protection concerns, and the limited conversion of payment activity into credit, insurance, and savings emerge as important areas for future research.

The fourth contribution examines *GST and India's MSMEs*, with particular attention to compliance, formalisation, digital tax administration, and the 2025 rate reform. The study considers both the formalisation benefits of GST and the challenges faced by smaller enterprises, including working-capital pressures, input-tax-credit constraints, and the costs associated with transitioning from informal to formal business practices.

The final article focuses on *retail investor participation and trading behaviour in India's equity markets* from a behavioural-finance perspective. It explores the rapid expansion of retail participation, particularly in equity derivatives, and considers behavioural factors such as overconfidence, attention-driven trading, lottery preferences, and learning from random outcomes. The study also highlights the continuing importance of investor education, responsible fintech design, and regulatory intervention.

Taken together, the contributions in this issue demonstrate the interconnected nature of India's rapidly evolving commercial environment. Digital platforms are transforming employment and payments; regulatory frameworks are reshaping corporate accountability and taxation; and technological access is influencing both financial inclusion and investor participation. At the same time, these developments raise important questions about equity, sustainability, transparency, risk, and long-term economic welfare.

We hope that this issue of *EIJCR* will provide researchers, academicians, practitioners, policymakers, and students with useful perspectives on these emerging issues and encourage further empirical and interdisciplinary research. The research agendas identified across the articles also underline the continuing need to examine how India's economic and commercial transformations translate into inclusive and sustainable outcomes.

We sincerely thank all the authors, reviewers, editorial contributors, and other stakeholders whose efforts have made this issue possible. We look forward to presenting further scholarly contributions that advance knowledge and stimulate meaningful discussion in the fields of commerce, management, economics, finance, and related disciplines.

Dr. Shaik Kamruddin
Chief Editor

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