

PREFACE TO THE EDITION

It is with great pleasure that we present the latest issue of the **Eduschool International Journal of Commerce Review (EIJCR)**. This volume brings together a carefully curated collection of review studies that synthesize contemporary scholarship across diverse domains of commerce, management, finance, and business administration. By critically examining a decade of academic research, the contributions in this issue offer readers a comprehensive understanding of evolving theories, empirical evidence, and emerging trends that continue to shape the global commercial landscape.

The opening article provides an extensive review of research on *e-commerce adoption, consumer trust, and online purchase behaviour*, highlighting the transformation of digital commerce from traditional online platforms to mobile commerce, social commerce, and AI-enabled shopping environments. The review identifies trust, technological acceptance, website quality, and personalization as central determinants of consumer engagement while outlining future opportunities in voice commerce and sustainable digital retail.

The second contribution explores the expanding field of *financial inclusion and microfinance*, synthesizing evidence on how inclusive financial systems contribute to economic empowerment. The review critically evaluates the effectiveness of microfinance initiatives, the growing role of fintech innovations, and the importance of digital financial services in reaching underserved populations. It also draws attention to emerging challenges concerning financial literacy, governance, data privacy, and equitable access.

International business and trade form the focus of the third article, which systematically reviews the *determinants of export performance among small and medium enterprises (SMEs)*. The study integrates firm-level capabilities, market conditions, and strategic decision-making perspectives to explain export success while emphasizing the increasing importance of digital platforms, resilient internationalization strategies, and evolving global trade dynamics in the post-pandemic era.

The fourth review examines the relationship between *employee engagement, talent management, and organizational performance*, demonstrating how strategic human resource practices contribute to workforce productivity, innovation, retention, and organizational effectiveness. The article further discusses contemporary developments including remote work, generational workforce transitions, and the application of artificial intelligence in talent management, providing valuable insights for both scholars and practitioners.

Completing the issue is a comprehensive review of *corporate governance, board characteristics, and firm performance*, offering a critical synthesis of evidence regarding board composition, leadership structures, ownership patterns, and governance mechanisms. The review highlights the growing significance of board diversity, stakeholder-oriented governance, ESG integration, and digital governance practices in enhancing corporate accountability and sustainable organizational performance.

Collectively, the articles in this issue demonstrate the growing complexity of modern commerce while reinforcing the importance of systematic evidence synthesis for advancing both academic inquiry and professional practice. By bringing together contemporary perspectives on digital commerce, financial inclusion, international trade, organizational management, and corporate governance, this issue contributes meaningfully to ongoing discussions concerning sustainable business development, technological transformation, and responsible corporate leadership.

We extend our sincere appreciation to the authors for their scholarly contributions, the reviewers for their rigorous evaluations, and the editorial board for their continued commitment to maintaining the quality and integrity of the journal. We hope that this issue will serve as a valuable resource for researchers, educators, students, policymakers, and industry professionals seeking informed perspectives on the rapidly evolving world of commerce and management.

Dr. Shaik Kamruddin
Chief Editor

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