

PREFACE TO THE EDITION

It is with great pleasure that we present the latest issue of the **International Journal of Commerce and Management Research Studies (IJCMRS)**. This edition encapsulates a diverse range of contemporary research topics that reflect the dynamic and multifaceted nature of commerce and management disciplines. The articles included herein showcase the profound insights and innovative methodologies employed by researchers to address pertinent challenges and opportunities in these fields.

The issue opens with a comparative study of fee structures in online and distance education, focusing on Mahatma Gandhi University and other leading Indian universities. This study provides valuable guidance for prospective students navigating the complexities of flexible learning environments.

Next, an insightful exploration of ethical marketing practices in the digital age highlights their pivotal role in shaping consumer perceptions and fostering brand loyalty. Utilizing advanced structural equation modeling techniques, this research underscores the importance of transparency, data privacy, and sustainability in contemporary marketing strategies.

The transformative impact of artificial intelligence on financial decision-making is analyzed from a fintech perspective, revealing the profound enhancements in decision speed, accuracy, and quality. This article also thoughtfully addresses the challenges of algorithmic bias and regulatory compliance in the digital financial landscape.

In the context of regional economic shifts, a comprehensive study of Kerala's pre-owned car market delves into post-pandemic trends, challenges, and future prospects. The research offers actionable insights for stakeholders in this evolving industry.

Finally, the nexus between millets and government policies is examined through a bibliometric mapping approach. This study emphasizes the critical role of millets in achieving Sustainable Development Goals, particularly in addressing food and nutrition security challenges.

This issue of IJCMRS is a testament to the dedication and scholarly rigor of the authors, who have contributed significantly to advancing knowledge in commerce and management research. We extend our gratitude to the reviewers for their valuable feedback and to our readers for their continued support and engagement.

We hope this collection of articles inspires further academic inquiry and practical applications in the diverse domains of commerce and management.

Dr. M. M. Bagali
Chief Editor

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