

PREFACE TO THE EDITION

The forthcoming issue of the **International Journal of Commerce and Management Research Studies (IJCMRS)** presents a diverse collection of scholarly contributions that examine emerging transformations in global commerce, financial systems, consumer behavior, and management practices. The articles included in this issue collectively emphasize the growing influence of digital technologies, sustainability considerations, and evolving institutional frameworks shaping contemporary business environments across developing and emerging economies.

A central theme across several contributions is the transformative role of digital innovation in enhancing economic participation and operational efficiency. One study investigates the impact of digital payment systems on financial inclusion among small and medium enterprises, highlighting improvements in credit access, banking relationships, and financial resilience. Another article explores the influence of e-commerce adoption on revenue growth among women-owned micro-enterprises in Sub-Saharan Africa, underscoring the role of digital platforms in expanding market reach and empowering underserved entrepreneurs. Additionally, research on blockchain technology adoption in trade finance provides empirical evidence on its capacity to reduce transaction processing time, minimize discrepancies, and strengthen inter-firm trust in cross-border trade environments.

Sustainability and responsible financial behavior also receive significant attention in this issue. A cross-national structural analysis examines the relationship between green finance literacy, environmental attitudes, and sustainable investment behavior among retail investors, revealing that knowledge and awareness significantly influence environmentally responsible investment decisions. These findings contribute to the broader discourse on promoting sustainable finance practices in emerging markets and provide valuable insights for policymakers and financial educators.

Consumer behavior in digitally mediated marketplaces is another focal area. One article investigates the interplay between influencer credibility, brand trust, and impulsive purchase intention in social commerce environments, with a comparative perspective across generational cohorts. The findings illuminate the mediating role of trust and the moderating influence of parasocial relationships, offering practical implications for marketers and platform operators.

Operational efficiency and financial performance in enterprise contexts are further explored through studies on supply chain finance adoption among manufacturing SMEs and its effects on working capital management and profitability. These findings highlight how financial innovations can optimize liquidity and strengthen buyer-supplier relationships. Complementing this, another study examines tax compliance behavior among gig economy workers, emphasizing the importance of tax morale, institutional trust, and digital tax administration in improving voluntary compliance in rapidly expanding informal digital labor markets.

Collectively, the articles in this issue reflect the interdisciplinary and global orientation of IJCMRS. They address contemporary challenges and opportunities in commerce and management through rigorous empirical methodologies, cross-country comparisons, and policy-relevant insights. The contributions not only advance academic discourse but also offer actionable recommendations for practitioners, policymakers, and industry stakeholders navigating an increasingly digitized and interconnected economic landscape.

The editorial team expresses sincere appreciation to the authors for their valuable contributions and to the reviewers for their thoughtful evaluations. It is hoped that this issue will stimulate further research and dialogue in the evolving domains of commerce and management studies and serve as a meaningful resource for scholars and professionals alike.

Dr. M M Bagali
Chief editor

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