

PREFACE TO THE EDITION

We are delighted to present this edition of the **International Journal of Commerce and Management Research Studies (IJCMLS)**, which showcases thought-provoking research at the intersection of commerce, management, technology, and policy. The articles featured in this issue reflect the journal's commitment to advancing contemporary academic thought while addressing the rapidly changing dynamics of the global economic and organizational landscape.

The article titled “*The Evolution of Digital Payments: How New Technologies Are Reshaping Consumer Behavior*” delves into the transformative impact of digital payment systems on consumer habits. It explores the growing reliance on fintech innovations and how convenience, trust, and security are influencing transactional choices in both urban and rural settings.

“*Employee Well-Being and Job Satisfaction: The Influence of Work-Life Balance Policies*” examines the critical role of organizational support structures in enhancing employee morale and job performance. This study brings to light the importance of empathetic human resource practices in fostering a productive and resilient workforce.

In “*The Future of Work: Examining the Effectiveness of Hybrid Work Models on Employee Productivity*”, the authors explore how flexible work arrangements are reshaping traditional workplace structures. The research provides timely insights into how organizations can optimize performance while accommodating the changing expectations of the modern workforce.

“*Employee Benefit Systems and Organizational Efficiency in Kerala's Public Sector Undertakings: A Systematic Review and Critical Analysis*” offers a comprehensive evaluation of how structured benefit frameworks affect performance in the public sector. The study bridges policy analysis and organizational theory, contributing to debates on reform and strategic human resource management.

The issue concludes with “*Cryptocurrency as an Investment Avenue: Risk, Returns, and Regulatory Challenges*”, a timely exploration of digital assets in the investment ecosystem. This article critically assesses the opportunities and volatility associated with cryptocurrencies, while also addressing regulatory uncertainties that continue to shape this emerging financial domain.

Together, these contributions represent a diverse range of themes and methodologies, each offering valuable insights with academic depth and practical relevance. We express our heartfelt gratitude to the authors for their scholarly efforts and to the reviewers for their constructive feedback and dedication. We hope this issue will serve as a meaningful resource for researchers, practitioners, and policy-makers alike.

Dr. M M Bagali
Chief Editor

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