

Editorial

The 45th volume (Issue 1) Business Studies (UGC - CARE Listed Journal Group I- ISSN 0970-9657), January, 2024, a double-blind peer-reviewed and the refereed journal of the Department of Commerce, University of Calcutta, supported by an editorial board consisting of eminent experts in the field of commerce and management, comprises both descriptive and empirical thought-provoking articles in the field of finance, economics, accounting and management within the periphery of commerce and business. The 45th volume of Journal, Business Studies consists of 14 papers pertaining to diverse areas of academic interest.

The first paper titled, *'An Empirical Study on Brand Preference and Customer Satisfaction of Selected Household Durables in Vadodara City'*, investigates into the pre-purchase and post-purchase behavior of consumers towards five household durables, viz. refrigerators, televisions, washing machines, air conditioners, and cars based on a survey of respondents in Vadodara city using Chi-square and ANOVA. In the second paper titled, *'The Impact of Profitability, Investment, Inflation and Government Effectiveness on Dividend Policy: Evidence from Ghana'*, the study reveals the impact of profitability, investment, inflation and government effectiveness on the dividend policy of firms in Ghana using data of 22 non-financial firms listed on the GSE from 2011-2022. The third paper titled, *'Empowering Futures: An Analytical Study of Skill and Entrepreneurial Trait Development by the Innovation and Entrepreneurship Development Centre (IEDC) In the Central Region of Kerala'*, makes a study in comprehending the support and programs offered by IEDCs in colleges, examining the extent to which these centers provide skill enhancement programs and sessions to refine entrepreneurial traits among their members and delves into the satisfaction levels of IEDC members regarding the programs offered by each center in the central region of Kerala. In the fourth paper titled, *'Country of Origin as a Predecessor in Forming Perception towards Brand Equity for Automobiles: Testing the Mediating Effects of Brand Loyalty and Perceived Quality with Reference to Uttarakhand'*, an endeavor has been made to inspect into the multifaceted drivers of brand equity for passenger cars and describes conceptual underpinnings and real-world usability for global companies using the Aaker's Model of Brand Equity. The fifth paper titled, *'Buying Behavior towards Health Insurance Policies among Teachers: An Empirical Study'*, has made an attempt to understand the buying behavior of the college teachers towards health insurance in the district of Kolkata based on primary data using Factor Analysis. The social and economic influential factors for success of a group of female entrepreneurs in a tribal region of Jharkhand state within the framework of the Sustainable Development Goals and analysis of Microfinance as an essential element of multiple SDGs providing financial services to women who might otherwise be shut out of the structured financial system is discussed in the sixth paper titled, *'Impact of Microfinance on Women Entrepreneurship to Achieve the SDGs: An Analysis with Special Reference to Tribal Region of Jharkhand'*. The seventh paper titled, *'Mapping the Landscape of Fintech and Financial Inclusion: A Bibliometric and Thematic Analysis'*, captures a rigorous bibliometric and thematic analysis to elucidate the significance of this critical topic based on 244 articles published between 2015 and 2023, sourced from the Scopus database. The eighth paper titled, *'Fintech Adoption in Banking Sector: An Empirical Study'*, focuses on the trends of the technologies inculcated in Guwahati and the awareness and experiences relating to the adoption of such fintech services based on primary data collected from 130 SBI customers in an attempt to study their experiences of fintech solutions offered by banks. In the ninth paper titled, *'Testing the Validity of N-shaped Environmental Kuznets Curve under Fossil and Non-Fossil Based Energy Consumption: Empirical Evidences from Developed Countries'*, the study aims to explore a pooled mean group approach to analyze panel data spanning 42 years from 15 developed countries to assess the influence of varying levels of economic growth on carbon emissions, aiming to validate the existence of the N-shaped Environmental Kuznets Curve (EKC). The tenth paper titled, *'Investment Decision-Making under Heuristics and the Paradigm of Behavioral Finance – A Bibliometric Analysis'*, examines the scientific field of 'decision-making'

under heuristic driven cognitive biases, viz. availability bias, mental accounting and representativeness and the theme of behavioral finance, economics, and accounting using bibliometric analysis. The eleventh paper titled, *'Trending Dynamics in Green Consumer Behavior: A Bibliometric Analysis'*, investigates into the bibliometric methodologies and other indices to determine the advancement of research within the domain of green consumer behavior using the R Studio bibliometric analysis programs with the VOS viewer application. In the twelfth paper titled, *'Enablers of 'Green' Society: Dissecting the Impact and Variation in Consumers' Green Adoption'*, the study reveals the various antecedents or enablers for their impact on consumers' green adoption based on an analysis of primary data collected from 351 respondents. The thirteenth paper titled, *'Labelling on Pre-Packaged Health Drinks and its Usage among the Youths of Assam'*, makes a study intended to explore the current efforts in food labelling research and study the usage of labelling by the youth health drink consumers of Assam based on primary data collected from 267 youths using statistical tools, such as chi square, Mann Whitney U test, and Kruskal Wallis H test. Last but not least, in the fourteenth paper titled, *'Clients' perceptions towards Service quality of New Regime Bank in India- ESAF Small Finance Bank'*, an endeavor has been made to inspect into the relationship between clients' perceptions of the quality of service and performance based on a sample of 200 clients from ESAF small finance banks in Kerala using Friedman test, ANOVA, and t-test.

With immense pleasure and intense pride, the Department of Commerce, University of Calcutta publishes its refereed journal, Business Studies - UGC - CARE Listed Journal in presenting a good number of articles contributed by distinguished authors. It is hoped that published articles will persuade the learned readers for conducting further research. We always solicit valuable contributions and constructive criticisms from the learned readers over our email id: **bseditorcommerce@gmail.com**. We express our gratitude to the authors of the articles and also convey our unlimited gratefulness to all the distinguished members of the Editorial Board for their invaluable suggestions and advice in publishing this issue and, of course, to the Editor and all Associate Editors of the Journal, for their incessant nurturing of this endeavour. In spite of our efforts, some typographical errors may be present for which we beg to be excused. We sincerely hope that all your academic and professional initiatives bring you the expected results.

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