

Editorial

The 44th volume (Issue 2) Business Studies (UGC - CARE Listed Journal Group I- ISSN 0970-9657), July, 2023, 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 44th volume of Journal, Business Studies consists of 8 papers pertaining to diverse areas of academic interest.

The first paper titled, '*Non-performing Assets of Commercial Banks in Tripura: A Comparative Analysis of Priority Sector Lending and Mudra Loans*', dwells on a comparative analysis of NPAs resulting from the PSL and Mudra loans concerning Tripura. In the second paper titled, '*Work-Life Harmony as a Mediator in Employee's Staying Intention*', the study ascertains how employees' intentions to maintain work-life harmony as a mediator are affected by organizational support perceived. The third paper titled, '*Speak, Assist, Purchase: Exploring the Impact of Voice Assistants on Consumer Purchase Intention*', explores the role of anthropomorphism in impacting VA acceptance through two intervening variables, (i.e., perceived usefulness and perceived ease of use). In the fourth paper titled, '*Risk Premia of Firms of a Globally Integrated market: An Empirical Study from India*', an endeavor has been made to investigate into the risk premia of firms (NIFTY 50) in the globally integrated Indian stock market using the conditions laid down by Stulz. The fifth paper titled, '*An Overview of Slums around the World*', has made an attempt to provide an overview of slums around the world and discuss how the slums can be cities of tomorrow. Significance of rainfall index that can be used as a unique asset class as part of a portfolio investment, has been empirically explored in the sixth paper titled, '*Exploring the Rainfall Index as a Unique Asset Class for Investment, Hedging and Speculation*'. The seventh paper titled, '*E-Payment: A Bibliometric Analysis and Systematic Literature Review*', pinpoints the significant players, important geographies, and existing trends while also outlining potential future research avenues in the domain of E- payments. Last but not least, the eighth paper titled, '*Hedonic and Utilitarian Consumption: A Systematic Literature Review*', identifies the growing need to understand and differentiate hedonic and utilitarian attributes in consumer decision making.

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: **bseditorcucommerce@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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