

Editorial

Global College International (GCI) is a higher education institution established to preparing youth to be entrepreneurs, professional workforce and researchers at national as well as international level. The managing team of GCI consists of eminent academicians, professional researchers and expert groups also holding outstanding track record in their field of study. The college operates its academic programs with the round the clock dedication from the knowledge communities and competent minds working together in relations with educational environments in a wider reach on an interface of multi-faceted academic systems. GCI integrates teaching-learning with research learning, research works and programs such as conferences and likewise scientific Journal. The research learning programs and Scientific Journal at GCI offer our faculty and students and additionally a number of research communities from wider arena and knowledge circles an active academic platform where research is positioned as the major tool to educating 21st century minds.

Envisioned to promoting research acumen in students and research culture at the level of institutional process, GCI publishes Nepalese Journal of Management Science and Research (NJMSR) annually. It is a scientific publication of the College and is deemed fundamental to enhancing research endeavors and skills of students and faculty, researchers and professional practitioners on the same platform through research engagements manifested for public dissemination. NJMSR offers our academic communities an active avenue to publish research knowledge upon developing new capabilities of learning that takes a form at the nexus of theory and practice. The Journal publishes only those research papers that get selected from the scientific process of blind reviews contributed from the level of expert researchers and professors in their field of expertise and also with respect to quality maintained the procedural aspects as well as analysis of data wherein the results are extracted objectively as is validated for an academic piece of work. As a research publication, NJMSR has been a key medium to connecting partner institutions, international academia, faculty, and students together in research dissemination on achieving academic excellence.

NJMSR offers an opportunity for the research minds to come together on developing research practice as a medium to construct knowledge and bring innovation from research. This is also true that NJMSR lends mature and amateur researchers a common platform to enhance research learning and generate knowledge which in turn should add value to management discourses. In essence, NJMSR contributes positively to expanding intellectual thought process that will be instrumental for learning to happen from scientific and intellectual construction of knowledge.

The central theme of the NJMSR-2025 edition is, **“Navigating the Future with AI and Information Communication Technologies for Innovation, Sustainability, and Resilience in Management Practices.”** Correspondingly, several sub-themes addressed by different papers include: Marketing, Information Technology, Artificial Intelligence, Human Resources, Finance, Banking, Insurance, Entrepreneurship, Communication, Tourism and Hospitality. Featured within the mentioned themes, the VIII issue of NJMSR has been brought out with several relevant research papers on building new discourse on how to elevate systems, approaches and action in quality in managing technologies for economic

development and all. A total of thirteen (13) research papers have been included in this volume of NJMSR.

The submitted papers were peer reviewed involving two reviewers including technical review from the panel of editors to assure that each selection in the journal is academically standard in quality and validity. The major dimensions considered in review and selection of the paper include concept, process and outcome of analysis in general and research design, data analysis, and extraction of results were reviewed to check validity on selection of paper in particular and included in the VIII volume of NJMSR-2025. Outlined subsequently are the brief highlights of key messages from each paper included in this volume:

In her paper titled, "Eliciting Circular Economy Performance via Zero Waste Practices, Supply Chain Collaboration, and Circular Economy Entrepreneurship: A Network Theory Perspective," Anita Rijal explores the framework through which the adoption of ZWP impacts SCC, CEE, and CE performance. Based on square structural equation modelling (PLS-SEM), the study reveals that ZWP positively and significantly drives SCC and CE performance. Her study suggests SMEs in SCC as key aspects to significantly develop CEE that robustly advance CE performance.

Ansari Sana Farheen and Sunita Tidke, in their quantitative study, present a list of factors that are argued to influence the adoption of accounting software among accountants. Among others, the study records the significant impact of the software use on performance expectancy, effort expectancy, social influence, and perceived security on behavioural intention. It concludes that software bugs & glitches, limited customization, complex interface, data duplication, data loss risks, high cost of licensing, lack of real-time data syncing, unclear documentation, poor customer support, lack of multi-language support, inadequate fraud detection features are significant challenges faced by the accountants in usage of accounting software.

Assuming phishing emails as emerging practices, Bhim Chandra Gautam and Sudan Jha investigate the impact on human behavior and decision-making specially of the individuals involved in educational institutions and arena. Their study identifies key psychological triggers and contextual influences that lead to compromised security. It explores the need for comprehensive strategists and develop the strategy in the context of human behavior for phishing emails which address human behavior in cybersecurity and behaviour modification to mitigate the risks of phishing attacks in educational institutions.

Focusing on the role conflict, role ambiguity, and role overload of employees, Gaurav Ojha in his study titled, "A Study on the Influence of Role Conflict, Role Ambiguity, and Role Overload on the Prevalence of Job Stress among Female Employees in Nepalese Commercial Banks," traces the prevalence of job stress among female employees in the Nepalese commercial banks. His study indicates role overload, role conflict, and role ambiguity having positive and significant relationship with occupational stress experienced by female employees. By analyzing the stress, the study provides an insight into the variance in occupational stress explained by role overload, role conflict, and role ambiguity and develop policies, practices, job designs, and training programs that enable and empower female employees to prevent, cope with, or manage their occupational stress effectively.

In their paper titled, "A Study of The Effectiveness of Online Marketing to Enhance Product Awareness from the Perspective of Integrated Marketing Communication," Jeevan Limbu and Sujan Raja Shrestha investigated the effectiveness of online marketing to enhance product awareness from the perspective of integrated marketing communication. The claims effectiveness of the online platforms to improve product awareness through integrated marketing communication strategy.

Laxmi Pant, Divya Pant, Abhishek Ravva, Santosh Pant, and Puspa Ojha in their paper, "Study of Customer Attitude towards Online Banking Services," exhibit that the attitude toward online banking is influenced by age and income, while gender and education do not have any significant effect. The special point to note in the study is that despite the readiness to accept online banking, the major obstacles to its usage are security concerns and low levels of awareness. These results emphasize the need for banks to develop robust cybersecurity strategies, marketing and educational campaigns that improve customer awareness, and more demographic-based services to meet online banking expectations as special trigger for customer expectation and durability of online banking.

Relating role of AI, Manjunatha.B.V. and Manish Kumar in their study, "Empowering Digital transformation through AI, Big Data and Cloud Computing in Ethical Way for Electronic Health Record Management," suggest a system in the healthcare sector that combines cloud computing, artificial intelligence, and big data to address these shortcomings. It is maintained to guarantee security and privacy by storing patient records in the Cloud from the time before birth until after death. All these data are stored and accessed ethically for data privacy and data protection.

Nidhi Tinker and Neetu Rawat, in their paper, Technological Mediation and AI for Agility in Hospitality and Tourism: A Sociological Analysis through the Lens of Structuration and Network Theory," using a secondary research methodology, offer a thorough sociological examination of AI's revolutionary effects on the travel and hospitality sectors. The study also highlights the need to assess technological mediation using a sociological framework and offer insightful information for academics, business professionals, and politicians navigating the rapidly changing world of AI-driven developments.

In their joint paper, "Sustainable Innovation and Resilience in Management: The Interplay between AI, ICTs, and Green Entrepreneurship in the Digital Age," Raghvendra, Tulika Saxena, Mahima Karki, Jag Pravesh and Bipin Chauhan advocate in support of AI and ICTs as key tools to empower businesses to optimize resources, reduce environmental impact, and foster eco-friendly innovations. Green entrepreneurship, in turn, contributes to the circular economy and sustainable development goals (SDGs). The study has an insightful finding, and it highlights the transformative potential of AI, ICTs, and green entrepreneurship in promoting long-term resilience and sustainability in the digital era.

Focusing on the theme of customer satisfaction, Rheet Rijal in her study titled, "Factors Leading to Students' Satisfaction in Higher Learning Institutions in Nepal," examines 'student-teacher relationship, faculty preparedness, educational experiences, and institutional services and facilities.' Her study suggests the significant impact of supportive student-teacher relationships on satisfaction, whereas no direct influence of faculty preparedness

on quality perceptions. Alongside, the study records educational experiences, including campus climate and extracurricular activities, as significant predictors of satisfaction. In conclusion, the study underscores the importance of institutional services and facilities for shaping the student experience.

Roshan Thapa, Pratima Adhikari, and Pramod Raj Upadhyay measure in descriptive and explanatory design of analysis, the impact of workforce diversity on organizational performance within Nepalese commercial banks in their paper titled, "Impact of workforce diversity towards organizational performance: A moderating role of organizational nature." The study has revealed a significant positive impact of all diversity dimensions on organizational performance, whereas no significant effect of the bank's nature on this relationship. It has been suggested that Nepalese commercial banks can enhance performance by prioritizing workforce diversity, highlighting the consistent benefits of diversity management across different bank types within the industry.

Concerned to be familiar with the effectiveness of digital marketing to influence Gen Z's choice of academic institutions in Nepal, Sameer Kharel examines the types of content that resonate most with Gen Z's demographic features. Examining the role of trust and credibility in digital marketing, the study suggests some key strategies that the Nepalese institutions can adopt to enhance their online presence. More precisely, the study provides insights into their social media usage patterns, preferences, and perceptions of digital marketing content.

Shreya Joshi examines the financing constraints of Nepalese SMEs in her paper, "Financing Constraints of Nepalese Small and Medium Enterprises." The study shows that the main cause of inaccessibility to bank loan is high information asymmetry between the SMEs and the banks leading to other financing constraints. It argues the point that in the absence of required information, the banks adopted a strict lending mechanism to overcome the high risk involved in SME lending by increasing loan interest rates, aggravating the financial distress of the SMEs.

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Chief Editor

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