

Editorial

Dear Readers

I express my heartfelt greetings to all the stakeholders of PDUAM, Tulungia on its completion of three years of establishment. The various achievements and developments of the institute during this short span of period signify progression towards its vision, *i.e.* to eradicate the illiteracy rate and promote business education in rural areas. In this endeavor, the New Education Policy, 2020 will further drive the institute to erect a strong human capital base as per the demand of the industry. The paradigm shift in the education policy emphasizing on vocational and skill-based education will certainly provide a technology-based platform to the business schools to upgrade the traditional teaching and learning tools and techniques and deliver pragmatic business knowledge. Further, penetration of global educational institutes will further boost the competition level in imparting quality education. I believe our institute will also be a significant part of this revolutionary process of nation building with its young minds of workforce.

Being a business journal, the objective of PDUAMT Business Review has always been to provide the readers with the information of various business related contemporary issues concerning accounting, finance, management, economics and other allied areas of business education. It is a rapturous joy to publish second volume of the journal amidst COVID-19 pandemic worldwide.

The current issue of the journal encompasses a total number of ten research papers and articles on teachers' work engagement concerning higher secondary institutions, perspectives on managing customer relationship through emotional intelligence during Post COVID-19, role of microfinance programs in eradicating social exclusion, service quality and its gap in public and private sector banks, digital banking in India, inventory and cash management of small enterprises and foreign direct investment in India. Besides, the current issue also includes two international papers, *viz.*, the impact of COVID-19 lockdown on consumers' consumption behavior in Bangladesh and environmental reporting practices in Nigeria.

I, being the editor of the journal, would like to extend thanks to all the contributors of research papers and articles of the present volume and the distinguished editorial advisory board members for their cooperation and support. I look forward to coming up with more such research papers and articles in future for our prospective readers. Suggestion and feedback are expected from readers as PDUAMT Business Review strongly believes in tenacious and comprehensive quality improvement.

Dr. Nitashree Barman
Editor