

## Editorial

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Warm greetings to all the readers. We take pleasure in releasing and placing before you the first issue of the fifteenth volume of the Journal. This issue covers ten high-quality academic research papers and a book review, with an orientation to a management perspective. You may find below the salient features of the contents of this issue.

The first article on this issue is authored by K. R. Reshma and V. Shacheendran. Their paper presents a discourse on antecedents of customer satisfaction in Indian postal financial services. It attempts to understand the relationship of image, expectations, financial service quality, customer interaction quality and perceived value, with customer satisfaction.

The second article authored by T. Biju, Biju Gopal, A. D. Rajeev Kumar and Sanu F analyses the effect of perceived positive and negative effects of tourism on the support for sustainable tourism among the resident community at Kumarakom in Kerala. The study provided evidence for the negative effect on residents' perception of the adverse effects of tourism on support for tourism development.

Ved Prakash, K. Padmasree, and Sarwdaman Kashyap's paper focuses on herding behaviour that occurred in the Indian Stock Market between 2011 and the time of the COVID-19 pandemic. The authors found that the herding was evident during the COVID-19 time frame and believed that that could be possibly due to emotional biases, fear, and uncertainty of the pandemic.

Prabhakar Nandru and S. A. Senthilkumar tried to explore the major determinants of women's street vendors' mobile payment (m-payment) adoption in India. The findings of the study reveal that factors such as Customers' Digital Literacy, perceived ease of use, perceived usefulness, and Perceived Trust have significantly determined the intention to adopt and use m-payment methods among women street vendors.

A research paper by Kingshuk Adhikari and Ankita Ghosh analyses the association of firm-specific variables with the performance of life insurance companies operating in India. The findings reveal a positive relationship between Underwriting risk, Liquidity and Size of the company with profitability while Tangibility and Equity Capital have a negative relationship with profitability.

In their work, Ajay B. Jamnani and Dr. Jyoti Jamnani attempted to ascertain the influence of various online sales promotional tools adopted by Flipkart on customers. Their findings explain the influence of psychology, and consciousness, upon respondents' shopping experience in the case of Flipkart.

Md.Yousuf, Raju Ahmed and Shah Md. Sumon investigated how remittances promote socio-economic development in Bangladesh. The results confirm that remittances and HDI in Bangladesh are interrelated long-run, providing valuable inputs to policy-making.

An article written by Namrata Kishnani and Vivek Sharma tried to explore the role of social media on tourists' intentions to visit tourist destinations in Madhya Pradesh-India. The key findings reveal a strong influence of social media on tourism and travellers who primarily rely on social media for information searches and planning their vacations.

The next paper on this issue is authored by P. Narayanan, T. K. Sebastian and N. Karunakaran who examined the volatility spill-over effect of the rubber futures and found that there is no positive volatility spill-over from futures to spot.

The last research paper on this issue written by Ph Dale Thro and Ganga Prasad Prasain focused on the healthcare workers' work-life balance and its impact on job satisfaction and explored that the work-life balance and job satisfaction were to have a moderately positive relationship. This draws the attention of the top management and employers in the healthcare industry to improve the policies.

The final section of this journal issue includes a book review. In this section, Vasumathy S. Hariharan lucidly reviews the salient features and managerial nuances of a best seller titled "Mastering the Market Cycle – Getting the Odds on Your Side" written by Howard Marks. The reviewer presents an analogy of how data-driven analysis and a focus on value investing is a critical driver in informed decision-making.

The articles are selected for publication after rigorous review and quality check processes. The timely support from the reviewers was incredible. I am grateful to the anonymous reviewers for their valuable contribution. The SDM Education Trust ever encourages and inspires all academic endeavours of the Institute. I am grateful to the Trust Chairman Dr.D.V.Veerendra Heggade and the Trust members for their guidance and support in all our research endeavours. My hearty regards to our Institute Director Dr (Lt Col) Prasad S.N who is a pillar of support. Faculty and the staff of SDMIMD readily contributed to bring out the present volume. As usual, we enjoy working with our publication partner Informatics Publication Limited (IPL), who has done meticulous work in the production of the current issue.

The editorial board congratulates the authors and extends hearty wishes to the readers.

**Dr. B. Venkatraja**  
Editor-in-Chief