

## Editorial Note

The IUC Business Review is a peer-reviewed academic publication that attempts to publish unique research articles on diversified disciplines relating to business, economics, management, human resource management and social sciences. In order to contribute toward the academic goal and policy framework, we bring academic scholars from and abroad through this scholarly platform. We issue invitation to all aspiring researchers and even those whose fruitful work is getting started, to share with us their important contributions which could support sustainable socio-economic growth. Six articles covering the field of Finance, Banking, Economics, and project management are included in this issue.

The article written by Md. Shahidul Islam and others investigated the importance of security of e-banking transaction in Bangladesh. Two hundred bankers and customers have been taken as sample for study during pandemic period. The authors highlighted different types of attacks on internet and computer protection against these attacks. They examine e-bank risk factors value in terms of gender, e-banking role and experience. There is no significant difference of e-bank risk factor value for gender, e-bank risk factors value of bankers are significantly higher than the customers, and risk factors are much higher in less than 2 years experiences than 2 to 6 years and more than 6 years experiences. It is also mentioned that the less than 2 years experiences in e-banking are highly satisfied. The authors have suggested that the bankers may take necessary protective action to uphold the customer satisfaction and promote e-banking market in the COVID -19 situation in future.

The research study of Hudaife Osman Daror examines empirically the association between imports, exports, and FDI with time series data from Bangladesh for the period of 1980 to 2015. The author used Johansen co-integration test to explore the long-run equilibrium relationship among variables using vector error correction model (VECM) to discover the causality linkage among variables in the short run as well as in the long run. The findings show the long run equilibrium relationship among FDI, export, and import for Bangladesh. The study also found unidirectional causality running from import and export to the FDI that indicates the rise and fall of export and import cause increase and decrease of FDI in Bangladesh respectively. The researcher has pointed out that the import of capital goods is essential to the production performance of export in Bangladesh. In his study the author has suggested that the policy makers of Bangladesh should pay attention to stimulate trade and its' policies which in turn lead to boost the inflow of FDI in Bangladesh.

Sirajul Islam conducted a research study to explore the challenges and solutions in practicing Islamic Financial Management (IFM) in Islamic Financial Institutes (IFIs) in Bangladesh. The author used qualitative approach and purposive sampling method. He has pinpointed a number of social, organizational and individual challenges in practicing IFM in the IFIs in Bangladesh and provided some solutions to overcome these challenges.

The study of Monjurul Alam Mozumder focused on determinants of dividend policy of

Islamic banks in Bangladesh. The study is based on secondary data of seven Islamic banks out of ten covering the period from 2010 to 2020. Different statistical tools, techniques and devices are used in analyzing the data and information. Different factors like firm size, financial leverage, liquidity, profitability, corporate tax and sales growth those effect on dividend determination policies are taken into consideration. The study disclosed that Firm size, liquidity, and leverage have substantial impact on two dividend choices i.e., decision to disburse dividend, and the amount of dividend. It is also mentioned that Firm size, and liquidity are expressively & positively associated to dividend disbursement; Financial leverage is significantly adversely related to dividend disbursement. And the other factors do not have any substantial effect on dividend behavior of Islamic Banking sectors in Bangladesh.

Mahimuddin Chowdhury and Abu Hanifa Md Noman in their article investigated the role of financial inclusion on bank stability in Bangladesh. Data have been collected from all commercial banks operating in Bangladesh for the period from 2002 to 2014. A number of bank specific variables like profitability, capitalization, loan quality, liquidity ratio; and macro- economic control variables i.e. inflation, GDP, and growth rate are considered for the study. Bush-pagan Legrangian test and Hausman test have been chosen to use the random effect and to estimate the financial inclusion-stability nexus. Different statistical techniques are used to ensure accuracy of random effect model. It is proposed from the study that financial inclusion increases bank stability in Bangladesh and weakening bank credit risk taking tendency. The authors recommended to adopt technological innovation, and research development to promote financial inclusion and get benefit of financial stability in Bangladesh.

The study of Mohammad Emdad Hossain measured the relationship between working capital management and profitability in the manufacturing enterprises in Bangladesh. The author conducted his study using secondary data derived from annual reports of selected Pharmaceutical and Textile enterprises for the period ranging from 2011 to 2019. A sample of 52 enterprises covering 20 from Pharmaceutical and 32 from Textile industries have been selected for the study. The author discloses that cash conversion cycle is significantly positively associated with profitability, the average collection period is significantly negatively connected, and the inventory conversion period is also significantly negatively associated with profitability, but the average payable period is not significantly associated with profitability.

Mohammad Shyfur Rahman Chowdhury's research study examined Time-cost-trade-off (TCT) issues in project network with a view to reducing time and cost of project activities that in turn increases efficiency of the project. Mr. Chowdhury that mentioned that activity time crashing by allocating additional resources to an activity contribute to reduce project completion time and cost. Constructive algorithm has been used to test its capacity to locate the global optimum and the speed with which it converges. The author found that the algorithm converges to get optimum or close- optimum solutions of TCT problems.

In sum, we are thankful to the contributors to this issue for sharing their research findings.