

Editorial Note

The IIUC 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 disciplines of Finance, Banking, Economics, Accounting, Marketing, Behavioral science, and Micro Credit management are included in this issue.

Monir Ahmmed in his article has examined reasons for the transition of conventional banks into Islamic banks in Bangladesh. Different statistical and financial tools have been used for measuring financial strength of the sample banks before and after conversion. He also measures the perceptions of bankers that induced them to the conversion to Islamic banking by factor analysis. The author has found significant difference in performance between the pre-conversion and post-conversion scenarios of the selected sample banks. It is also revealed that higher capitalization, low credit risk, higher profitability, and more significant market share by conversion are the main reason for converting to the Islamic system than religious obligation.

The research study done by Syed Mohammad Hasib Ahsan explores the factors affecting the behavioral intention toward using smart phone by university student in Bangladesh. 'Technology Acceptance Model (TAM) and 'Theory of Reasoned Action' (TRA) have been integrated to examine the factors that influence attitude as well as intention of students toward using smart phone. A sample of 428 students from ten different universities were taken for the study. Different statistical tools and techniques are used for analyzing the collected data and information. Structural model has been used by the author that measures explicit and implicit impact on the dependent and independent variables. It is disclosed from the study that 'Perceived Ease of use,' and 'Perceived usefulness along with 'subjective norms' have significant influence on attitude toward using smart phone' that directly impact on 'Behavioral Intention'.

Habib Ullah in his article investigates the effect of 'market orientation' and 'innovation' on marketing performance of Small and Medium -Sized Enterprises (SME) in Bangladesh. A sample of 350 Managers and Operations Managers from different SMEs have been selected by using purposive sampling techniques for the study. The author also uses structural equation modeling in his research work. The study shows that SMEs marketing performance would improve if they identify and meet customers' needs & expectations. It is also revealed that market orientation and innovation have a positive effect on enlightening the marketing performance of SMEs. The result of the study indicates that an improvement in market orientation, and innovation will lead to an improvement in competitive advantage.

In his study of Md. Alauddin emphasizes on the role of Green Marketing Orientation (GMO) on Green Corporate Image (GCI) and Green Customer Satisfaction (GCS). A sample of 250 clients from hotels operating in Hongkong were selected through convenience sampling technique in order to collect data and information. Different statistical tools, techniques, and devices as well as structural modeling are used for analyzing data and information. The findings of the study would contribute to the field of green tourism and the hospitality industry. It would ensure environmental sustainability and meet the changing customers' demand. Green orientation helps a firm achieve green image and competitive advantage. The study is also suggested that implementing green orientation helps a company achieving a green corporate image which in turn increases satisfaction level of green customers.

Md Arif Billah in his study measures the impact of micro-credit programs on poverty alleviation in Bangladesh. A sample of 1000 credit borrowers from selected NGOs were selected for intensive study using purposive sampling. Based on changes in assets educational attainment of the household, this study developed a substitute measure of poverty change. Different statistical devices and techniques are used in the study for analyzing data and information. It is found from the study that the amount of loan, various NGOs' performance, satisfaction level, a prior loan taken, and micro credit are the main instruments of asset and poverty change. The study mentioned that though the micro-credit programs in Bangladesh have a positive impact in alleviating poverty, it has varying effects for different organizations. The author has suggested that the perception of loan affordability, client satisfaction, the effect of micro-credit on poverty reduction, and the program's operating costs may be utilized to determine the best practices.

The study conducted by Tania Sultana analyzes the reporting and disclosure practices in Islamic Insurance (takaful) companies in Bangladesh. Five Islamic insurance Companies out of six have been selected using purposive sampling technique. The un-weighted disclose index (UDI) method has been used to grade the sample organizations on their disclosures in annual reports for the period from 2015 to 2019. It is found that despite sample organization's common regulatory rules, some differences have been found in presentation their reports. The study is also mentioned that the deviations in reporting in the selected takaful companies are not significant. The increasing trend of disclosure of the takaful companies bears the good indication.

Thanks are due to the contributors to this issue for sharing their research findings.

I am also grateful to the reviewers, members of the editorial board and honorable advisors for their cooperation in reviewing, scrutinizing, and selecting the articles for publications.