

Editorial Note

The *IJUC Business Review* is a peer-reviewed academic journal dedicated to publishing original and high-quality research across diverse fields of business and management. The journal aims to enrich academic discourse and contribute to policy development by providing a scholarly platform that connects national and international researchers. It encourages submissions from both established scholars and emerging researchers whose work supports sustainable socioeconomic development. This issue presents six research articles addressing contemporary topics in banking, marketing, accounting information systems, finance, bibliometric analysis, and organizational effectiveness.

The first article by A. M. Shahabuddin explores the factors influencing internet banking adoption among Bangladeshi bank customers. The study extends the Unified Theory of Acceptance and Use of Technology (UTAUT2) model by incorporating perceived susceptibility to COVID-19 to assess the pandemic's impact on digital banking behavior. Using data from 293 respondents and structural equation modeling (SEM), the study finds that internet banking adoption is significantly influenced by behavioral intention, which is driven by price value, social influence, and hedonic motivation. However, effort expectancy and performance expectancy do not significantly affect behavioral intention. Facilitating conditions and habit directly influence adoption, while perceived susceptibility to COVID-19 shows no significant effect. The findings offer practical insights for banks and policymakers to enhance digital banking services and promote financial inclusion.

The second paper by Mustafa Manir Chowdhury examines the mediating role of perceived quality in the relationship between brand equity components and purchase intention in the fast-moving consumer goods (FMCG) sector, specifically shampoo, in Chattogram Metropolitan City. Based on survey data from 375 consumers collected between January and March 2024, the study applies structural equation modeling supported by PCA, CFA, and reliability testing. The results indicate that brand awareness, brand association, and packaging positively influence purchase intention both directly and indirectly through perceived quality. However, celebrity endorsement does not significantly enhance purchase intention through perceived quality. The study suggests that while endorsements may attract attention, they do not necessarily strengthen perceptions of product quality.

The third article, by A.B.M. Yasir Arafat, investigates the impact of Accounting Information System (AIS) quality on perceived organizational performance, with artificial intelligence (AI) as a mediating variable. Using an exploratory approach and SEM analysis, the study finds that AIS quality significantly improves perceived organizational performance. Additionally, AI plays a mediating role between AIS quality and performance, indicating the importance of AI integration in enhancing organizational outcomes. The findings

emphasize the strategic significance of incorporating AI into accounting systems to improve decision-making processes and overall performance.

Nazim Ullah's study conducts a bibliometric and visualized analysis of research on mergers and acquisitions (M&A) in the financial sector. Using VOS-viewer software and analyzing 374 publications from 1994 to 2024, the research identifies key trends, leading journals, influential authors, institutions, and contributing countries. The findings show a general growth in publications from 1994 to 2014, a decline in 2015, and renewed growth thereafter. The United States and the United Kingdom emerge as leading contributors, while Jens Hagendorff and Dirk Schiereck are identified as prominent authors. This study provides a comprehensive overview of the evolution and future direction of M&A research in the financial sector.

The fifth article by Nair Sultana and Farzana Rahman examines the impact of interest rates on investment in Bangladesh within the context of Financial Sector Reform Programs (FSRPs). Using the ARDL approach and data from 1986 to 2023, the study finds that real interest rates have a significant negative effect on investment, with a strong statistical significance. The results suggest that higher real interest rates discourage investment, offering important policy implications for economic growth and financial sector reforms. The findings are particularly relevant for policymakers and international stakeholders seeking sustainable economic development strategies.

The concluding article by Maruf Islam investigates the role of AIS practices in enhancing organizational effectiveness in ready-made garment (RMG) factories in Chattogram. Based on responses from 400 participants and analyzed using factor analysis and SEM, the study measures AIS through indicators such as financial reporting accuracy, timeliness, data security, accessibility, compliance, and user satisfaction. Organizational effectiveness is assessed in terms of cost efficiency, system integration, decision support, adaptability, training, and innovation. The results demonstrate that effective AIS practices significantly improve organizational effectiveness. The study highlights the importance of implementing advanced AIS in the RMG sector to enhance decision-making efficiency, streamline processes, and improve financial reporting accuracy.

Overall, this issue of the IIUC Business Review presents diverse empirical and analytical contributions that address critical developments in banking, marketing, accounting systems, finance, and strategic management. Collectively, the studies provide valuable academic insights and practical implications for policymakers, practitioners, and researchers aiming to foster sustainable economic and organizational development.