

Executive Editor's Note

The present number of the journal consists of five articles, two on banking institutions, two on manufacturing industries (i.e., cement and pharmaceutical industries) and one on ICT (Information and Communication Technology) sector of Bangladesh. As expected, the articles are based on empirical evidence mainly from primary surveys. The articles on cement and pharmaceutical industries are based on secondary data. The article by Siddique, Karim and Rahman estimates (customer's perception-wise) determinants of service quality of foreign and domestic banks in Bangladesh by employing a modified version of SERVQUAL model. In both types of banks, the common attributes which determine the customer satisfaction are reliability, credibility and tangibility; the customer feels more secured with the domestic banks vis-a-vis the foreign banks. In the article on risk management practices of some selected commercial banks of Bangladesh by Alam and Majukujjaman, it is found the banks face three major risks i.e., credit risk, market risk and operational risk. The study emphasizes the importance of risk management oversight on the part of concerned bank management. Tahmina Quayyum's paper on working capital management and liquidity aspects of cement industry sector of Bangladesh Bangladesh (based on time-series data of 2005-2009) shows that there is a clear (significant) relationship between the profitability indices and various liquidity indices, which in turn is related to sound working capital management. Islam and Ahmed's paper estimates customers' attitudes towards wireless internet services in the country comparing two types (i.e., WIMAX-based and EDGE/EVDO-based); on the basis of Merton Fishbein's model the authors conclude that customers' attitude towards WIMAX is more positive when compared with EDGE/EVDO-based one. The article on pharmaceutical industry of Bangladesh by Habib et.al. highlights its growth after the introduction of Drug (Control) Ordinance of 1982. The article enumerates different actions to be undertaken by the firms and the policy-makers to enhance the growth of this industry.

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