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### ***Editorial Note***

Editorial Board has the pleasure to bring out the December 2020 issue of *The Journal of Nepalese Business Studies* (JNBS). JNBS has been providing a forum for national and international authors to publish their research outcomes.

The current issue consists of 11 articles written in the field of management covering the areas of microfinance, capital structure, e-payment, market orientation, online devices, old age allowance, knowledge management, stock market, consumers' perception, general research skill development and profitability. The researchers who are pursuing their research work in these areas will be benefited from this issue of the journal. It will benefit not only professionals in academia but also business managers for whom the results of the articles are of interest or applicable in their management practices.

We hope that our readers, patrons, and authors will continue to support us by subscribing and reading our journals and submitting high-quality manuscripts. We would also like to extend profound gratitude to the reviewers of the articles. Our editorial team tried its best to make this issue free from errors but still, some errors might have been left. Therefore, we encourage our readers to point out such errors, if any, and provide us constructive comments and suggestions.