

Message from Editorial Board

We are pleased to present the Volume IX, Issue 2 of the Journal of Business and Management (JBM). It is a B category academic journal as per UGC Nepal classification, published by the School of Business, Pokhara University. The Journal publishes research articles in management, economics, and related fields. The main objective of JBM is to provide a platform for disseminating knowledge that contributes to improving management practices in developing nations. It also provides a scholarly publication outlet for scholars. It promotes research in alternative paradigms for business management and economics. JBM enhances cooperation and communication among academics. We also seek to offer new perspectives on business management in line with our underlying commitment to a more ethical and sustained business culture. JBM envisions creating a new forum for the scholarly community by focusing on management issues in developing countries. We received research papers from diverse areas of business and management and accepted only 8 research papers for publication after a blind peer review of each research paper by two peer reviewers. We also checked the similarity index and use of AI in the submitted research papers. As per the plagiarism policy of the Journal, we reject the AI used and 15% above similarity index research papers. In this issue, 17 authors contributed the papers as a collaborative and single authorship. The authors are from different universities in Nepal and abroad.

The Editorial Board would like to thank the authors and researchers who contributed to the ninth volume (Issue 2) of JBM. Also, we express our sincere gratitude to the advisory board of the JBM, peer reviewers, the Office of the Dean -Faculty of Management Studies and the School of Business, Pokhara University, Pokhara University Research Center, Pokhara University Central Library, NepJol, and all supporting hands for their valuable support in the process of publication. We anticipate critical feedback and constructive suggestions for improving the JBM in the upcoming issues.

Thank you for considering JBM- The Journal of Business and Management as a publication outlet. The Editorial Board welcomes original research-based articles and expects your contribution, suggestion, and support for the upcoming issue.

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JBM

The Journal of Business and Management

(B category academic journal as per UGC Nepal classification)

RESEARCH PAPERS

Job Satisfaction, Organizational Commitment and Turnover Intention among Restaurant Employees in Pokhara: A Higher Order Construct Assessment in SEM: *Netra Prasad Subedi*

Impact of Financial Leverage on Performance of Manufacturing Sector Firms in Nigeria: *Ahmadu Abubakar, Etsumomoh Joshua Sunday*

Influences on Gen Z's Financial Choices in Pokhara: Drivers of Money Management Behaviour: *Nabin Bahadur Adhikari, Bipin Bahadur Adhikari, Resam Lal Poudel Adhikari.*

The Role of Behavioral Biases on Stock Investment Decision of Youth Investors in Pokhara: Financial Literacy as a Moderator: *Aastha Adhikari, Kripa Kunwar.*

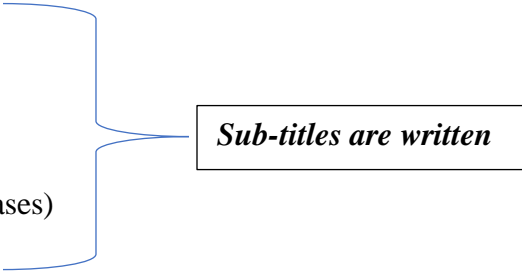
Impact of Human Capital and Financial Sustainability on Performance Measurement in Nepalese Microenterprises: *Sandip Basnet , Dinesh Basnet, Sandip Bhatt.*

Factors Affecting Investment Decisions of Students on Nepal Stock Exchange: Evidence from Constituent Colleges of Pokhara University: *Sumina Khadka , Sunil Dhakal.*

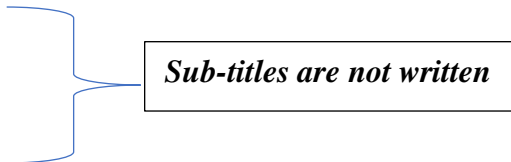
Customer Satisfaction of E-Banking Services in Nepalese Commercial Banks: Evidence from Pokhara University Students: *Bal Ram Bhattarai, Anujina Karmacharya.*

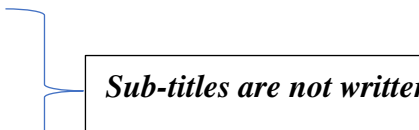
Financial Literacy and Spending Patterns of Millennials and Generation Z in Pokhara, Nepal: *Shanti Devi Chhetri, Sushanti Bhandari*

Author Guidelines

1. Articles must be original research-based, not previously published in part or whole, not previously accepted for publication, not under consideration by any other publisher, not previously reviewed by the JBM, and not be submitted elsewhere until a decision is reached regarding their publication in the JBM.
2. All submitted articles will be initially screened by Desk Reviewers and further review will be made by at least two Peer Reviewers. The plagiarism and use of AI will be checked for each manuscript. The Editorial Board will review each resubmitted manuscript (after the peer review process) before publication. Authors are required to transfer the copyright to the publishers once manuscripts are accepted.
3. Articles must be in English, 1.5-spaced, typed in Times New Roman font, font size 12 with a 1-inch margin on all four sides left justified, and printed on one side of the paper only. All pages should be numbered consecutively. Titles and sub-titles should be as short as possible.
4. Authors must keep their articles as concise as possible, and finished papers should be generally between 4000 to 6000 words in length, including illustrations and tables, which should be kept to a minimum.
5. Presentation is crucial, and the paper must be well-organized and consistent in style throughout. The methodologies, results, and findings should be highlighted to demonstrate innovativeness.
6. **Format for the cover page of the article** (Strictly recommended)
 - (i) **The title**
 - (ii) **Author's information:** Name(s), position(s), address(s), institutional affiliation(s), email address(s), and contact information (It should be on a separate Word file)
 - (iii) **Abstract** (Overall 200-300 words)
 - Background
 - Objectives
 - Methods
 - Results
 - Conclusions
 - Keywords (not more than five words or phrases)
 - JEL Classification

Sub-titles are written
7. **Format for the article** (Strictly recommended)
 - (i) **Introduction**

Background (Reflected concept, context, problem statement, research objectives, and rationale of the study but not having separate sub-titles.)
 - (ii) **Review of Literature**
 - Theoretical review
 - Empirical review
 - Research gap
 - Conceptual framework

Sub-titles are not written
 - (iii) **Materials and Methods**
 - The study area (Significant physical and biological features)
 - Design/Approach/Methods
 - Data collection (Protocol and techniques)
 - Data analysis (Qualitative and statistical procedures)

Sub-titles are not written

- Duration of the study
- (iv) **Result and Discussion**
Demographic status
Descriptive analysis
Inferential analysis
Results of hypothesis (if any)
- (v) **Conclusion and Suggestions**
Conclusion, suggestions, limitations, further research avenues
- (vi) **Author contribution statement, funding, and declaration statement are mandatory.**
- (vii) **Acknowledgements (Optional)**
- (viii) **References (APA 7th edition guidelines)**
8. All but concise mathematical expressions should be displayed on a separate line. Equations must be numbered consecutively on the right margin, using Arabic numerals in parentheses.
 9. Tables, graphs, and diagrams should be numbered consecutively in the text in Roman numerals and printed on separate sheets. Explanations on tables, graphs, and diagrams should be as clear and brief as possible.
 10. Submissions can include a supplementary appendix, including extra tables, graphs, diagrams, data descriptions, etc.
 11. As per our plagiarism policy, we do not accept the AI used and 15% above similarity index research papers. The editorial assistant will return submissions that deviate from the above guidelines to the corresponding author.
 12. Submissions of a manuscript with MS Word format must be made in an email attachment, which should confirm our style guidelines and be submitted to:

Sub-titles are not written

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Thank you for considering JBM- The Journal of Business and Management (**B category academic journal as per UGC Nepal classification**) as a publication outlet.

We are looking forward to reviewing your research paper.