



Celebrating Scholarly Excellence in the 7th Issue of the Nepalese Journal of Insurance and Social Security

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We are thrilled to present the 7th issue of the *Nepalese Journal of Insurance and Social Security*, a rich compilation of multidisciplinary research that illuminates pressing issues at the intersection of insurance, financial inclusion, organizational behavior, consumer dynamics, and sustainability. This edition exemplifies our unwavering commitment to fostering rigorous academic inquiry while bridging the gap between theory and practice.

With its diverse articles, this issue inculcates the journal's mission to provide a platform for thought-provoking scholarly work that advances knowledge, informs policy, and inspires action within Nepal and the broader South Asian region.

Insurance and Economic Growth: A Vital Nexus

The insurance sector remains a cornerstone of economic development, a theme thoroughly examined in this issue through a series of insightful and thought-provoking articles. One notable contribution explores the intricate relationship between the development of the insurance sector and broader economic growth in South Asia, highlighting how the evolution of insurance systems can catalyze regional economic progress. Further enriching this discourse, another study delves into the consumer behavior and decision-making processes involved in health insurance policy purchases in Nepal, offering critical insights into how individuals navigate and evaluate complex insurance products. Additionally, a gender-focused study on the career trajectories of women employees within Nepalese insurance companies examines the role of demographic factors in shaping professional advancement, highlighting the importance of fostering an inclusive and equitable environment within the sector.

Financial Inclusion and Economic Sustainability

Financial inclusion is a cornerstone of sustainable development, and this issue features research that highlights its critical significance. Articles examining the role of microfinance in enhancing SME performance in rural Nepal and the impact of financial deepening on economic growth in Nepal illustrate how financial tools and institutions empower individuals and businesses to drive economic dynamism. Additionally, a study on eco-innovation in Nepalese SMEs highlights how small businesses can integrate sustainable practices to achieve corporate sustainability, providing a strategic approach to balancing profitability with environmental responsibility.

Digital Transformation and Evolving Consumer Behavior

The digital economy is transforming consumer behavior, and this issue addresses these shifts with research on online

reviews, repurchase intention in e-commerce, and mobile banking adoption. By focusing on the Kathmandu Valley, these articles explore how digital platforms and tools shape consumer decisions, loyalty, and adoption patterns. Together, they provide valuable insights for businesses aiming to enhance customer experiences and optimize their digital strategies in Nepal's growing e-commerce landscape.

Work-Life Balance and Organizational Dynamics

As organizations navigate evolving workplace challenges, understanding employee experiences and motivations is crucial. This issue includes an in-depth study on work-life balance among male civil engineers, a group often overlooked in discussions about work-life harmony. Another article explores the influence of cultural dimensions on employee commitment and turnover intention in transnational education institutions, while a case study on motivation factors highlights their impact on employee performance in Nepalese organizations. These works collectively emphasize the importance of fostering supportive and inclusive work environments.

Service Quality and Corporate Reputation

In a competitive market, service quality and reputation significantly influence customer satisfaction and organizational success. This issue features a study on patients' experiences at B&B Hospital, exploring the relationship between service quality and satisfaction. Another article examines how firm reputation and resource endowments drive circular economy entrepreneurship, highlighting the mediating role of managerial commitment in fostering sustainability.

A Platform for Intellectual Exchange

The 7th issue of the *Nepalese Journal of Insurance and Social Security* presents a comprehensive compilation of research that seamlessly integrates academic inquiry with practical application. By exploring themes critical to Nepal's socio-economic development, this issue fosters meaningful dialogue and drives innovation. We extend our sincere gratitude to the authors, reviewers, and editorial team for their invaluable contributions to this publication.

As we continue our journey, we remain dedicated to supporting research that not only sheds light on pressing challenges but also provides pathways toward a more inclusive, sustainable, and resilient future. We trust that this issue will serve as a significant resource for our readers, encouraging thoughtful discussions across academia, industry, and policymaking circles.

Editorial Board
Nepalese Journal of Insurance and Social Security