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Editorial

Orissa Commerce Association is working consistently with a pious mission to serve the research community of India and beyond, by publishing 'Orissa Journal of Commerce', a quarterly peer-reviewed research journal for over four decades. This Issue of the Journal comprises of ten research papers / articles from diverse fields of commerce, economics, management and public policy.

The *first paper* endeavors to examine the impact of Goods and Service Tax (GST) adoption on the Indian economy. The result indicates that the GST implementation has an initial lagged negative response on the Indian economy, which is wiped off afterwards. Further, the *second paper* explores the role of anthropomorphism in impacting behavioural intention to use VA through two intervening variables, i.e., perceived usefulness, and perceived ease of use. In addition, the research explores the effect of behavioural intention on purchase intention. The findings showed that anthropomorphism positively and moderately influences perceived usefulness and perceived ease of use.

The *third paper* aims to study the university teachers' engagement and the effect of demographic variables on it. The result reveals that age, educational qualification, designation, and experience have a significant effect on teachers' engagement. But gender, marital status, and stream have no significant effect on it. The objective of the *fourth paper* is to understand the perception of second-generation internal family successors, towards their family business, with specific reference to the construction sector in India. A linkage between Self Determination Theory and sector specific successor motivation is established by this study. The *fifth paper* objective is to scrutinize client acceptance of financial technology offerings. The study conducted amongst active clients of commercial banks, garnering 387 valid responses. Results unveiled that consumer trust considerably influences the financial technology acceptance attitudes.

The *sixth paper* analysed the current account response to international economic factors namely, oil price volatility, exchange rate of Indian rupee, trade openness, net foreign assets and home country inflation, using data from 2001 to 2020. The study revealed that a hike in oil price volatility, net foreign assets and home country inflation leads to increase in current account deficit. The *seventh article* examines the impact of gender budgeting practice on women's empowerment in Odisha. The data analysis reveals that the component, pattern, and growth of spending on schemes for women are moving in the desired direction till 2019-20, but, in 2020-21 it was disturbed on account of COVID-19.

The *eighth article* aimed to study the impact of HR practices on organizational citizenship behavior and find out various HR practices of organizations that help in employee retention. Findings of the study suggested that there is a significant and positive impact of HR practices. The *ninth paper* analyzes the motivating factors attracting the tourists towards Nilgiris Mountain Railway. The study concludes that the UNESCO's World Heritage Tourism Sites, the Nilgiri Mountain Railway (NMR) gains its

momentum on the Queen of the Hills in the Nilgiris district. The *tenth paper* aimed to find the factors affecting the use of the UPI and E-wallet and their impact on the formalization of economy. In this study, bibliometric analysis is done through VOS viewer software for finding research gaps. The result reveals that there is a direct effect of the digital financial inclusion on the acceptance of UPI and E-wallet system which leads to formalization of economy.

The readers and our well-wishers will find this '3rd Issue of OJC 2023' with papers of great interest and high intellectual diversity. Hope the readers will enjoy reading this Issue and encourage us to stride forward.

Dr. Malay Kumar Mohanty
(Managing Editor)