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Editorial Note

Dear Readers,

It is with immense pleasure that we present Volume 3, Issue 1 of the Asian Journal of Finance. This issue reflects the diverse and evolving nature of contemporary financial and socio-economic research, bringing together scholarly contributions that address important issues in customer relationships, sustainability, entrepreneurship, and financial well-being. Through these contributions, the journal continues to provide a platform for research that addresses emerging challenges and opportunities in Sri Lanka and beyond.

This issue features four insightful articles that explore contemporary issues with significant theoretical and practical implications. The first article examines customer retention in the life insurance industry through the lens of Service-Dominant Logic, highlighting the roles of co-production, customer engagement, trust, and value co-creation in sustaining long-term customer relationships. The second article explores sustainability-driven luxury hotel choices among young travellers in Sri Lanka, emphasizing the importance of eco-consciousness, sustainable values, and fintech-enabled services in shaping consumer decisions. The third article investigates the factors influencing entrepreneurial intentions among university students in Sri Lanka, focusing on the importance of access to capital, entrepreneurship education, and family support in encouraging youth entrepreneurship. The fourth article examines the relationship between financial literacy and financial well-being among Sri Lankan public sector physicians, highlighting the importance of financial self-efficacy and financial resilience in translating financial knowledge into improved financial well-being.

Collectively, these studies contribute to a broader understanding of the factors shaping financial decisions, consumer behaviour, entrepreneurial aspirations, and individual financial well-being. They also offer valuable insights for researchers, practitioners, educators, and policymakers seeking to strengthen financial practices, promote sustainable approaches, encourage entrepreneurship, and improve financial decision-making. By addressing these diverse yet interconnected themes, this issue reinforces the importance of multidisciplinary perspectives in advancing contemporary financial research.

Furthermore, the contributions in this issue highlight the importance of understanding financial and economic phenomena within their broader organisational and societal contexts. The studies demonstrate how customer relationships, sustainability considerations, access to financial resources, and psychological capabilities can influence decisions and outcomes across different sectors. Such insights are particularly valuable in an increasingly dynamic environment where technological developments, changing consumer expectations, and evolving economic

conditions continue to shape individual and organisational behaviour. We hope these findings will encourage further empirical investigations and provide a foundation for future studies that extend existing knowledge and explore emerging research opportunities.

We extend our sincere appreciation to our dedicated authors, reviewers, and editorial board members. Their commitment, scholarly contributions, and constructive feedback play an essential role in maintaining the academic quality and relevance of the Asian Journal of Finance. We remain grateful for their continued support in strengthening the journal as a platform for meaningful academic discourse.

We value your continued interest and engagement with our journal. As we move forward, we remain committed to publishing rigorous and relevant research that contributes to the advancement of knowledge in finance and related fields. We hope the articles in this issue stimulate further research, encourage informed discussion, and provide useful perspectives for both academic and professional communities.

Thank you for your continued support and contribution to the growth of the Asian Journal of Finance.

Warm regards,

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