DOI: https://doi.org/10.4038/sajbi.v5i2.78

South Asian Journal of
Business Insights
2025, 5(2), 1-2
ISSN 2773-7012(print)
ISSN 2773-6997(online)

Editorial

The South Asian Journal of Business Insights (SAJBI) continues its commitment to publishing rigorous, relevant, and context-sensitive research that contributes to both academic scholarship and practical understanding in the fields of business and management. In an increasingly dynamic and uncertain socio-economic environment, particularly within South Asia, scholarly work plays a crucial role in addressing complex organisational, market, and societal challenges. This issue brings together a set of studies that collectively reflect this broader mission by offering insights into customer behaviour, workplace inclusion, firm performance, and financial sustainability within the Sri Lankan context.

The first article focuses on developing an integrated model of customer loyalty within the mobile telecommunications service industry. In a highly competitive and rapidly evolving service environment, understanding customer loyalty is essential for long-term organisational success. The study identifies customer satisfaction, perceived value, and switching costs as key determinants of customer loyalty, while also highlighting the mediating role of customer satisfaction. The findings demonstrate that organisations must go beyond service delivery to create meaningful customer experiences that foster long-term relationships. This research contributes both theoretically and practically by offering a comprehensive framework for understanding loyalty in the telecommunications sector and guiding service providers in enhancing customer retention strategies.

The second article examines the persistence of barriers to LGBTIQ+ inclusion in organisations that have already formalised inclusive policies. While many organisations have introduced diversity and inclusion frameworks, this study reveals that policy implementation alone does not ensure genuine inclusion. Through qualitative insights, the research highlights how subtle forms of exclusion—such as microaggressions, unconscious bias, stakeholder resistance, and identity concealment—continue to shape workplace experiences. Importantly, the study underscores the gap between formal inclusion and lived experiences, demonstrating how deeply embedded cultural norms and institutional pressures influence organisational practices. By providing a Global South perspective, the research enriches existing literature and offers practical implications for organisations seeking to foster truly inclusive and psychologically safe work environments.

The third article explores the performance dynamics of SME rice millers in Sri Lanka through the application of the Structure–Conduct–Performance (SCP) framework. The study investigates how uncertainty and asset specificity influence the relationship between firm behaviour and performance. The findings confirm that while firm conduct positively affects performance, this relationship is significantly weakened under conditions of uncertainty, reflecting the vulnerability of SMEs in volatile market environments. Interestingly, the study finds no significant moderating effect of asset specificity, providing a nuanced perspective within transaction cost economics. Given the importance of the rice milling industry to national food security and rural livelihoods, the study offers valuable implications for policymakers and practitioners in designing strategies to manage uncertainty and improve industry resilience.

The fourth article addresses the issue of financial vulnerability among Micro, Small, and Medium Enterprises (MSMEs) in Sri Lanka, particularly in the Northern Province. Grounded in Resource-Based Theory and the Knowledge-Based View, the study examines the impact of financial literacy on debt traps, with financial decision-making identified as a key mediating factor. The findings reveal that low levels of financial literacy contribute significantly to over-indebtedness, while improved financial knowledge and decision-making capabilities can mitigate such risks. This research is particularly relevant in a post-conflict and economically vulnerable context, where MSMEs play a critical role in employment generation and poverty reduction. The study provides important insights for policymakers and financial institutions in designing targeted interventions to enhance financial literacy and support sustainable enterprise development.

Collectively, the articles in this issue highlight the interconnected nature of economic performance, social responsibility, and organisational adaptability. The focus on customer loyalty underscores the importance of value creation and relationship management in competitive markets, while the examination of workplace inclusion emphasises the need for equity, diversity, and human dignity in organisational settings. At the same time, the analysis of SME performance and financial literacy reflects the broader economic challenges faced by developing economies, where uncertainty and resource constraints demand innovative and context-sensitive strategies.

As a journal rooted in the South Asian context, SAJBI continues to encourage research that is locally grounded yet globally relevant. The studies presented in this issue not only contribute to theoretical advancements but also offer practical insights for managers, policymakers, and other stakeholders. They highlight the importance of integrating ethical considerations, inclusive practices, and evidence-based decision-making into management processes to achieve sustainable outcomes.

We extend our sincere appreciation to the authors for their valuable contributions and to the reviewers for their constructive feedback and commitment to maintaining academic quality. The continued dedication of the editorial team ensures the integrity and excellence of the journal. It is our hope that this issue will stimulate further research, inform practice, and contribute to meaningful progress in both academic and professional domains.

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