

# EDITORIAL

It is with immense satisfaction that I present this twelfth volume of the Skyline Business Journal (SBJ) that includes rigorously reviewed seven research papers. The dominant theme of papers is marketing and finance while the geographical coverage ranges between Indonesia in the Far Eastern Asia and Palestine in West Asia. The popularity of the journal is growing and is evidenced from the contributions from several places albeit only within the Asian region, so far. Another characteristic of the papers included in this edition is the variety of research methodologies adopted by the authors. We have a few qualitative papers created around reviews of literature as well as papers using various quantitative models for analyzing empirical data to arrive at meaningful conclusions. This mix of research methodologies, inevitably rakes-up in our minds, the perennial debate in social sciences about the significance and usefulness of qualitative versus quantitative research methodologies. What is more alarming though, is that several journals across the spectrum have started giving too much importance to the methodology used in the research and not as much to the results. This seems more an acceptance of 'means justifies the end', whatever that maybe!! As such more and more, young researchers are choosing the ease of using a tried and tested quantitative model to fit a particular data-set into, and getting sometimes incomprehensible and or impractical conclusions. I invite our readers and scholars to participate in this debate with their considered opinions and we shall include these pieces in our forthcoming issues where we intend to start a regular 'opinions' feature. This will be the first debate to inaugurate the feature.

To briefly sum up the articles in this issue, it is interesting to note that two articles on 'risks involved in online shopping' and 'shopping behavior of senior citizens', respectively are based on review of literature. The first discusses and recommends various risk reduction strategies while the other finds that marketers lack the experience to actually target senior citizens who hold a lot of opportunities for them in a variety of product categories. Another paper on same theme empirically analyses the characteristics of the market segment using a range of products away from the cities and to the rural poor in the state of Kerala in India. A very interesting paper coming from Palestine discusses cultural differences in organizational behavior where power distances impact employee performance. The methodology of this quantitative paper includes Hofstede's framework for assessing cultures. There also are two papers on finance that include a paper on Islamic home financing in Indonesia and the other on financial soundness of banks in India. As a result of multiple linear regression analysis, factors including attitude and religiosity appear to influence the intention to take Islamic home finance while the other paper uses S-score model to analyze pre and post financial crisis period, financial soundness of Indian banks.

Looking forward to your continued patronage, I once again take this opportunity to thank all contributing scholars for choosing SBJ. I would also like to sincerely thank all the reviewers and editorial board members for their patience in going through the sometimes drawn-out review process. It is because of this process that we have improved the quality of the journal to such a level of acceptability in the scholastic community.

**Amitabh Upadhya**

Editor-in-Chief