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Editorial

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EDITORIAL INFORMATION

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We are pleased to share Volume 16, Issue 2 (2025) of the Journal of Technology Management for Growing Economies, which contains ten articles capturing the rapid changes happening in the field of technology management, artificial intelligence, financial innovation, marketing, sustainability, and organizational development. These papers cover a variety of empirical, conceptual, bibliometric, and systematic review studies demonstrating the increasingly interdisciplinary approach to management research happening today in well-developed countries and emerging markets.

The opening paper written by Minh Nguyen Hoang, Thota Sai Karthikeya, and Thota Sree Mallikharjuna Rao deals with what can be viewed as the most crucial problem of financial technology—how to reach the balance between the predictive ability of a model and its transparency in the area of lending to small businesses. By using a champion LightGBM model together with an Explainable Boosting Machine, the authors proved their point that it is possible to have very accurate credit-risk prediction without decreasing the interpretability at the same time.

The authors of the second article, Sukhmani Bhatia, Archana Goel, and Jayalakshmi Ramachandran, cover a bibliometric study devoted to the research on global economic policy uncertainty (GEPU) conducted over the last decade. The authors show the main topics of research, leading countries, and the new directions, while also presenting ideas for future research on firm-level implications of uncertainty in policy.

Rajesh Gupta and Karnika Gupta provide the analysis of whether demographic characteristics affect the perception of the usefulness of financial technology in India. According to their findings, age, education, income, occupation, and living in urban areas are the key features affecting the perceived usefulness of financial technology, while gender and education do not play a significant role in this case. The research provides useful insights for the advancement of financial inclusion and the development of effective fintech promotion strategies.

In their paper, Falak and Pooja Malhotra discuss the application of artificial intelligence in financial markets by presenting a systematic analysis of the introduction of AI technologies to credit rating methods. The study reflects on the departure from classic credit assessment, which used only the opinions of analysts, to the adoption of machine learning technologies, providing a higher degree of accuracy and efficiency.

Business ethics remain an important question for management during the times of institutional shifts. Shallu Dhiman and Sultan Singh examine the impact of mergers and acquisitions on employee perceptions about ethical issues, commitment to their organization, and effectiveness of their work in state-owned banks of India. To the authors' surprise, the results show that employees in the banks analyzed had similar concerns, which proves that consistent practices in ethics can lead to easier organizational integration in the times of radical transitions.

Technology-driven consumer behavior is studied by Paramjit Singh and Pavleen Soni, who investigate how age affects the showrooming behavior of Indian consumers of cosmetics. The findings reveal that Generation Y is more price-conscious than Generation Z, who cares more about tactile experience and social interaction. However, the two generations display similar attitudes towards technology-driven shopping.

Smriti Goudhaman investigates the role of artificial intelligence in organizational learning by conducting a longitudinal assessment of AI-enabled training microbots interacting with humans in the decision-making process. The research shows how, despite lower engagement rates once training sessions are no longer small-scale initiatives, the quality of learning keeps getting better through time, demonstrating the significance of organizational systems that merge together technological knowledge with human oversight.

The authors Sanjeewani Sehgal and Divya Mehta focus on ecological sustainability within digital finance. The authors rely on deep learning and LSTM forecasting methods to explore the carbon emissions related to crypto mining within different energy scenarios, coming to the conclusion that the use of renewable energy sources can narrow the damage inflicted on the environment, especially hydroelectric energy.

Authors Pallavi Kumari and Anjan Niyogi study marketing strategy and review a newer body of literature on purpose-driven marketing. Their review suggests that people tend to accept organizations when they believe their purpose is real and is consistently incorporated into their activities. At the same time, any declaration of a purpose made just for a show will only trigger disbelief amongst consumers.

Finally, the last article has the authors Shivani Pandey and Umme Ara discussing the use of AI in green human resource management. The authors argue that the implementation of AI makes workforce planning, recruiting, and diversity management more effective, along with enhancing organizational performance and achieving ESG objectives. However, the authors pay attention to the importance of responsible management based on strong ethical governance.

In conclusion, this issue proves that nowadays systems for addressing management challenges in many instances include not only new technologies but also responsible leadership, ethics, and a focus on people and sustainability as well. Artificial intelligence and digital innovations are two crucial concepts that demonstrate the current state of development of management techniques.

We express our appreciation to all authors, reviewers, and the editorial board for their contributions.