

# EDITORIAL

This special issue of Skyline Business Journal (SBJ) focusses on a broad range of articles from the discipline of ‘Managing Business in a Digital Age: Opportunities and Challenges’. The issue contains a collection of five papers from the “7th International Research Symposium of the SGBED”, (SGBED now renamed as Academy of Business Research & Practice) which was hosted by Skyline University College, Sharjah during 17-19 December, 2018 with the support of Government of Dubai & Emirates Airlines.

Digitization is impacting the aspects of businesses, institutions and society. Diffusion of new technologies such as mobile apps, cloud computing, artificial intelligence, big data, robotics, 3D printing, e-commerce, streaming and other web-based products and services have transformed the lives of people. Digital formats have become production and delivery of a wide range of goods and services. Given the dynamics of the digital age, special issue of Skyline Business Journal (SBJ) for 7th SGBED International Research Symposium, invited conceptual, empirical research papers, and case studies on the following themes:

- Advances in Digital Technologies and Development: Digital Technologies across Urban and Rural Communities; Agriculture, Manufacturing & Services; Health Care, Education; Tourism & Hospitality and Entertainment
- Knowledge, Human Capital & Data Management in a Digital Age: HR, Intellectual Capital, Technology Management, Technological Forecasting & Big Data;
- Entrepreneurship, SMEs, Micro Enterprises in a Digital Age: Mobile Technology, “Apps,” Crowd Funding & Enterprise Development
- Marketing & Consumer Behavior in a Digital Age: commerce; B to B; B to C; C to C Transactions
- Sales Force Management & CRM in a Digital Age
- Integrated Marketing Communications in a Digital Age: Digital Advertising; Social Media & Social Networks
- Supply Chain Management in a Digital Age
- Digital Technology in Government and Delivery of Public Goods & Services: Role of Bio-metric Identity Cards
- Banking, Finance, Accounting, Taxation & Payment Systems in a Digital Age
- Privacy, Cyber Threats & Security Issues

A total of 12 full research papers, out of 120 research papers presented from 27 countries in the symposium, were received for SBJ special issue. After blind peer review process only five full papers have been finalized for this special issue of SBJ.

The first paper of this issue titled as “Performance Measures and the CAMEL Rating of the Banking Industry: The Case of India” by Sivakumar Venkataramany was focused to study on global financial crisis which has led to a contraction of performance of the banking industry worldwide and a series of bank failures in the United States, whereas Indian banks have remained robust. As the government of India is encouraging private banks through its liberal chartering policy, its nationalized banks are able to generate equity funds through

the country's dynamic stock market. Despite cost prohibitive efforts in the introduction of a range of new products and services, banks in India are striving to emerge from an era of development banking into consumer oriented supermarkets. The studies found that, strong performance measures of the Indian banking industry and is ready to adopt the CAMELS rating.

The second paper which is titled as "Organizing The Marketing Actions Around Premium Price in Technological Brands: The Case of Apple" by Simonetta Pattuglia & Sara Amoroso, is aimed to find out the behavioural differences of each generational cohort and to understand the effect on consumers' willingness to pay a premium price and on brand loyalty in the case of technological brands. The research also aims to explore the impact on companies' strategy and marketing processes. The study follows a quantitative research design and uses a survey as a tool to collect data. The study suggests that marketers and practitioners must recognize and take into consideration the differences across generational cohorts when developing their marketing strategy, which may enable firms to be more targeted in their approach to create competitive advantage and strong relationships with their customers.

The third research paper of this special issue titled as "The Role of Public-Private Partnerships in Building Resilient Infrastructure in Emerging Markets and Developing Economies" by Christian Tabi Amponsah and Ganga Bhavani, explored the role of Public-Private Partnerships in building resilient infrastructure in Emerging Markets and Developing Economies (EMDES). The study reviewed literature on Emerging and Developing Economies (EADEs), to show how, when and under what conditions P-P-P can be utilized for participating countries. The findings indicate P-P-Ps can contribute significantly to economic growth with proven effective means of bridging gaps between demand and resource, quality, accessibility, risk and benefits. The study concluded that, the ability to share risk with the private sector, tap resources, and profitability from the private-sector investment is contingent to intellectual capital of policy makers, and flexibility in allocating resources.

The fourth research paper of the issue titled as "The Role of Sales Stereotypes in Students' Perception: An Exploratory Analysis on Italian Students" by Silvio Cardinali, Marta Giovannetti, Barbara Kulaga, and Lorenzo Governatori, explored sales and salespeople stereotype among university students, whereas literature suggested students' lack of awareness, negative perception and stereotyping of sales and salespeople. Students in fact knew little about sales and its evolution over the decades and the low propensity towards the possibility of working in sales has persisted for over 50 years. The results of the study found that sales and salespeople stereotype is still present among students, and that selling as a process tends to be identified mainly as a single activity, as just direct interaction or negotiation. In addition, marketing students tend to refer to the dichotomy between the transactional and the relational paradigm as a reference to define the stereotypical and the ideal selling approach. The findings suggest that a further exposition to sales issues could define and improve the students' knowledge and perception of sales and foster students' intention to pursue a career in sales.

The fifth research paper of this special issue titled as “E-Logistics Service Quality in The Digital Era: Key Drivers for Gaining Customer Satisfaction and Loyalty” by Ivan Russo, Ilenia Confente, and Nicolò Masorgo, analyse the significance of e-logistics service quality factors influencing the consumer’s satisfaction in the shopping online, authors propose a survey-based analysis concerning the impact of these elements, assuming that the consumer satisfaction leads to consumer loyalty and retention. The study contributes to extend previous models, by verifying the direct correlation among the ease of use and consumer satisfaction and loyalty. In addition, their results identify the existing trade-off among the price and quality in the e-logistics service quality. Finally, the non-significance of the hypothesis concerning the product returns management introduces the need for further studies.

### **Acknowledgements**

Editors of this special issue present their sincere gratitude to the Editor-in-Chief of SBJ, Prof. Mohammad Inairat, for accepting the proposal to organise this special issue for selected papers presented in the 7th SGBED Research Symposium. His professional assistance was very helpful to achieve completion of this special issue. Following the SBJ journal standards, a review process was applied to all the submitted research papers to this special issue on ‘Managing Business in a Digital Age: Opportunities and Challenges’.

We also express our earnest thanks to the contributing authors for their cooperation and timely submission of the papers without which this issue could have not been possible on time, and to the referees for their very valuable and constructive feedback and critiques. Once again thanks to the Editor-In-Chief of SBJ for his support throughout the release of this special issue. Finally, to our readers around the globe, we thank you for using this journal as your source of information and hope you will find it helpful in your research endeavours.

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