

PREFACE TO THE EDITION

It gives us immense pleasure to introduce the inaugural issue of the **International Journal of Commerce and Management Research Studies (IJCMRS)**, a platform dedicated to exploring diverse dimensions of commerce, finance, and economics through rigorous research and insightful perspectives. This journal aspires to bridge the gap between academic scholarship and practical applications, providing a valuable resource for academicians, professionals, and policymakers alike.

In this first issue, we are proud to present a collection of articles that delve into contemporary topics of significant relevance in the fields of finance, commerce, and behavioral economics. Each article represents a distinct exploration of critical themes, addressing emerging trends, challenges, and opportunities in a rapidly evolving global economy.

The issue opens with the article, *“Factors Influencing the Individual Donor’s Intention to Donate to Donation-Based Crowd funding Campaigns: An Empirical Study Using the UTAUT Model,”* which examines the factors that shape donor behavior in the digital age, leveraging the Unified Theory of Acceptance and Use of Technology (UTAUT) to provide actionable insights for crowd funding platforms and campaign organizers.

Next, we explore the dynamic and highly competitive pre-owned car market in *“Influence of Financing Options on Purchase Decisions in the Pre-Owned Car Market.”* This study sheds light on the financial tools and strategies that sway consumer decisions, offering implications for dealerships and financiers aiming to optimize their offerings.

Investment performance is a critical aspect of financial planning, and the article *“Investment Performance of ELSS from 2009 to 2021 in India”* provides a comprehensive analysis of Equity-Linked Savings Schemes (ELSS). It evaluates their performance across market cycles, offering a data-driven guide for investors and financial advisors.

Behavioral finance takes center stage in *“The Influence of Spirituality and Religion on Financial Decision-Making: A Behavioral Analysis.”* This thought-provoking study investigates how deeply held beliefs influence economic behaviors, highlighting the interplay between personal values and financial choices.

The article *“The Role of Social Security Systems in Alleviating Poverty among Elderly Populations: An Evaluation of Policy Effectiveness and Challenges”* provides a critical assessment of social security mechanisms and their effectiveness in addressing poverty among the elderly. This comprehensive analysis offers policy recommendations to enhance the welfare of vulnerable populations.

The housing sector in India serves as a cornerstone of the nation's economy, influencing livelihoods, infrastructure development, and societal progress. This article, titled "*Dynamic and Sustainable Growth: A Comprehensive Analysis of the Housing Sector in India*," delves into the multifaceted dimensions of the sector, examining its current state, challenges, and growth potential.

We are grateful to the authors for their invaluable contributions and to the editorial team for their dedication in bringing this issue to fruition. We extend our heartfelt thanks to our readers for their interest and support. It is our hope that this journal will serve as a beacon for scholarly discussion and a source of inspiration for innovative solutions to the challenges of the modern commercial landscape.

We invite you to engage with these articles, share your feedback, and contribute to future editions of the **International Journal of Commerce and Management Research Studies (IJCMRS)**. Together, let us advance the frontiers of knowledge in commerce and Management.

Dr. M.M Bagali

Chief Editor

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