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Editorial

This edition of NIU *Journal of Management Sciences* touches on as Ecosystem Security in Digital Finance, Hyper-Personalized Marketing, Digital Marketing, Modern Fiscal Policy, Green Management Practices, Corporate Social Responsibility, Business Artificial Intelligence and Entrepreneurial Self-Efficacy.

One of the papers, in this issue, reveals that digital transformation improves business performance, with digital marketing tools and electronic payment systems providing the most immediate benefits. However, cloud-based record-keeping adoption remains low due to infrastructure deficits and data security concerns. It therefore, recommends prioritizing digital marketing and electronic payment adoption; improving electricity reliability and subsidizing data costs; and promoting hybrid cash-digital payment models alongside digital literacy training for small-scale business owners.

Another paper also reveals that both the bid-ask spread and exchange rate fluctuations significantly drive stock market volatility in the short and long run. The paper therefore, advocates for targeted policy interventions aimed at reducing market frictions through enhancements in trading infrastructure, the implementation of more effective regulatory frameworks, and the stabilization of key macroeconomic indicators especially interest and exchange rates as mechanisms to mitigate volatility and strengthen the resilience of Nigeria's capital market.

On the whole, this edition of *NIU Management Sciences* features many empirical and theoretical based articles which can be of great benefit to every reader.

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