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# Sri Lankan Journal of Banking and Finance

*An endeavor to share knowledge*

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The Sri Lankan Journal of Banking and Finance (SLJBF) is a referred Journal bi-annually published research papers and scholarly work by the Department of Banking and Finance, Wayamba University of Sri Lanka. The main objective of the SLJBF is to publish scientific research findings that address issues and developments related to economics in general and money, banking, financial markets in particular at both national and international level. All research articles submitted are double blind reviewed prior to publishing. Views expressed in the research articles are not the views of the Department of Banking and Finance, Wayamba University of Sri Lanka or the Editorial Board.

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## Sri Lankan Journal of Banking and Finance

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### Editorial Preface

We are pleased to present Volume 7(1) of the Sri Lankan Journal of Banking and Finance (SLJBF), a refereed journal of Banking and Finance published by the Department of Banking and Finance, Wayamba University of Sri Lanka. SLJBF provides a unique platform for researchers, academicians, professionals, and research students to impart and share knowledge in the form of high-quality research papers to infuse innovative systems and methods to the economy and finance as a whole. In line with that SLJBF invites you to join with us by writing quality manuscripts in the discipline of economics, banking and finance.

We received a good response for the call for papers and out of the paper received five papers selected for the publication through the rigorous blind review process. We wish to thank all the authors who contributed to this issue by submitting their novel research findings. The volume 7(1) of SLJBF deals with timely important topics, distributional incidence of indirect taxation on consumer groups in Sri Lanka, constructing a discount function with parsimonious extended Nelson-Siegel function based on Nigerian Eurobond, impact of digital financial inclusion on banking sector stability, impact of remote work on employee job satisfaction and factors influencing behavioral intentions to adopt mobile banking in Sri Lanka. Thus, the journal has widened its scope to appeal to a wider readership with varied interest and needs.

On this occasion, I would like to extend my sincere thanks to the dedicated panel of distinguished reviewers, members of the editorial advisory board, members of the editorial board and the assistant editors for their unstinting and voluntary contribution to make this issue a success. The continued support of the governing body of the Wayamba University of Sri Lanka in this endeavor is also acknowledged.

Prof. R.A Rathanasiri

Editor in Chief

Sri Lankan Journal of Banking and Finance

Department of Banking and Finance, Wayamba University of Sri Lanka



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### Aims and Scope

The Sri Lankan Journal of Banking and Finance (SLJBF) is a refereed Journal bi-annually published research papers and scholarly work by the Department of Banking and Finance, Wayamba University of Sri Lanka. Sri Lankan Journal of Banking and Finance (SLJBF) publishes theoretical and empirical papers spanning all the major research fields in economics, banking and finance. The aim of the SLJBF is to bring the gap existing in the theory and practice of Economics, Banking and Finance by encouraging researchers, academicians, professionals, and research students to impart and share knowledge in the form of high quality research papers to infuse innovative system and methods to the economic and financial system as a whole. Thus, the journal's emphasis is on theoretical and empirical developments and policy-oriented research in economics, banking and finance.

### Core Principles

- Publication in the journal of banking and finance is based upon the editorial criteria cited and the evaluation of the reviewers (each manuscript will be sent two reviewers);
- Priority is given for novelty, originality, and to the extent of contribution that would make to the particular field.
- Conceptual papers based upon current theory and empirical findings and contribute to the development of theory in the domain of Banking and Economics are also welcome.

The journal welcomes and publishes original articles, literature review articles and perspectives and book reviews describing original research in the fields of economics, banking and finance. The core focus areas of the journal include;

- Financial Intermediation
- Bank Solvency and Capital Structure
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