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Editorial

The thirty-first regular issue of The European Journal of Applied Business and Management (EJABM) has been released, presenting a diverse array of research contributions. This edition serves as a platform for a wide spectrum of research perspectives, focal points, visions, and topics within the realm of applied business and management.

Comprising seven original research articles, meticulously evaluated through a double-blind peer-review process, this issue upholds EJABM's rigorous publication and ethics standards, thereby enhancing the scientific integrity of the featured works. As an internationally recognized scientific journal, EJABM proudly features research contributions from Nigeria, Spain and Portugal in this edition.

The content of this issue engages with and deliberates upon the contemporary landscape of research within the expansive domains of Financial Literacy, Economic Sentiment, Human Resource Churning, Innovation Intermediaries, Working Capital Management, Accounting Digitization and Sustainability in Ornamental Stone Companies.

The first article of this issue is titled "Financial Literacy and Access to Finance: The Case of Lagos State SME Owner's Age and Gender." This study investigates the relationship between financial literacy and access to finance among Small and Medium Enterprises (SMEs) in Lagos State. It also explores how gender and age influence this relationship, drawing insights from the Upper-Echelons Theory. Understanding these dynamics is crucial for enhancing SMEs' ability to thrive and contribute to economic development, especially in developing and emerging economies.

The second article is "Economic Sentiment and Its Impact on the Global Housing Market: A Behavioral Perspective." This research delves into the intricate relationship between economic sentiment and housing prices, alongside other significant macroeconomic factors. By applying insights from Behavioral Finance, the study offers a nuanced understanding of how sentiment shapes market dynamics. Through this lens, it seeks to shed light on the mechanisms behind price formation in the housing sector, offering valuable insights for policymakers, investors, and researchers alike.

The third article, titled "The Impact of Geographical Area and Sectors of Activity on the Occurrence of Human Resource Churning", seeks to analyze the intricate dynamics of workforce turnover. With a focus on operationalizing the concept of churning within

human resources, this literature review explores the costs associated with replacing workers who voluntarily leave organizations. By examining the influence of geographical location and sectors of activity on churning, the study sheds light on how these factors affect both organizations and society at large.

The fourth article in this edition, "An Evolutionary Perspective of Innovation Intermediaries: Factors from a Case Study in Intangibles", explores the dynamic landscape of innovation intermediaries specializing in intangible assets. Focusing on open innovation practices, this study aims to uncover the factors that drive the evolution of these intermediaries. While previous research has examined the roles and functions of innovation intermediaries, this study contributes by addressing a significant gap in the literature, offering insights into the evolutionary trajectory of these intermediaries over time.

The fifth article, "Optimal Working Capital Management to Minimize European Stock Risk", aims to investigate the existence of an optimal point of the cash conversion cycle (CCC) and its components, which minimizes firms' stock risk.

The sixth article "Impacts of Accounting Digitization on the Profession of Accountants and Productivity: A Case Study" seeks to analyze how accounting digitization affects accountants and productivity. It aims to answer two questions: 1) How does digitization boost productivity in document processing? 2) What's the impact of digitization on accountants' professional roles. Through a case study approach, the research aims to provide insights into the transformative effects of accounting digitization on both the role of accountants and overall productivity within the field.

The final article in this issue, "Boosting Sustainability: R&D Mobiliser Projects in Portuguese Ornamental Stone Companies" examines how a Three-Tier Consortium (TDC) comprising the Ornamental Stones (OS) industry, tech firms, and universities collaboratively develop Research & Development Mobilisation Projects (RDMPs). These projects aim to improve flexibility, reduce waste, and enhance sustainability in the OS sector by leveraging lean-thinking and Industry 4.0 technologies. The study investigates the impact of TDC on flexibility, production quality, sustainable resource management, and the role of RDMPs in advancing the OS industry.

We are confident that this edition of EJABM will resonate with professionals and researchers in fields such as finance, economics, human resources, innovation, sustainability, and accounting.

The next regular issue of EJABM will be published in August 2024.

Thank you for your interest on EJABM.

Sincerely,

Ana Pinto Borges, PhD.

Editor, European Journal of Applied Business and Management