

Dear Readers,

Welcome to this latest edition of the *African Journal of Finance and Management (AJFM)*. We are honored to present a series of thought-provoking articles authored by academicians who possess extensive expertise across various domains of finance and management. Each contribution in this edition is underpinned by meticulous research and analytical rigour with a view to advancing the frontiers of knowledge within the discipline.

The articles included herein explore a range of critical and contemporary issues, including corporate governance, macroeconomics, financial management practices, and the emerging dynamics of digital finance. These works not only contribute significantly to the academic discourse but also offer valuable insights that have the potential to influence both policy formulation and practical applications, particularly within the African context.

We express our sincere appreciation to the authors for their scholarly contributions and to our readership for their unwavering support. It is our hope that this edition will foster meaningful dialogue and inspire innovative solutions to the complex challenges facing financial management today.

Enjoy reading the articles.

Dr. Eugene Mniwasa

Editor-in-Chief, *African Journal of Finance and Management (AJFM)*