



Dear reader,

We are delighted to publish Volume 11, Issue 3, of our Global Journal of Business, Economics, and Management: Current Issues. As the world battles the Corona Virus and its effect on the economy of countries, many financial issues have come up that need to be addressed. The aim of this publication, therefore, is to provide useful resources on topics related to Business, Economics and Management around the world, especially related to finances and monetary issues.

To achieve the aim of this publication, our seasoned reviewers selected eight papers representing issues from China, Nigeria, Poland, Pakistan and Ethiopia. The papers include the following: Impact of land fragmentation on rice production efficiency: comparative study of upper and middle Sindh province of Pakistan; An alternative mean-variance portfolio theoretical framework: Nigeria banks' market shares analysis; Financial technologies' evolution and traditional banking: A study of retail payments in Nigeria; The level of entrepreneurship and the business cycle: A case study of Poland at the national and regional level; Enhancing employee retention in supervisory support context: Role of person-organizations fit and career commitment; An exploratory assessment of university staff housing facilities management and maintenance culture; Do macroeconomic variables impact stock market returns? Evidence from Kazakhstan; Importance of personal finance literacy at the time of financial crisis. (Case of selected bank users in Dire Dawa City, Ethiopia).

We would like to extend our gratitude to our researchers, reviewers and publishing team for making this publication a success. Dear reader, we trust you would find these published articles extremely useful. Enjoy reading!!

Best Regards,

Andreea Claudia Serban, Bucharest University of Economic Studies, Romania.

(Editor in chief)\*