

# Mercados y Negocios

1665-7039 printed

2594-0163 online

Year 26, N. 56, September-August (2025)

## Editor's Letter

<https://doi.org/10.32870/myn.vi56.7975>

We are pleased to present issue 56 of Mercados y Negocios, an edition that reaffirms our commitment to promoting rigorous research in management, business, and economics from a global perspective. This issue highlights the following contributions:

Komang Krishna Yogantara, I Ketut Yadnyana, I Putu Sudana, and I Ketut Sujana investigate how culture moderates the relationship between financial inclusion and financial performance, providing valuable insights into how cultural contexts influence the effectiveness of inclusion strategies.

Sankalp Dandawate, Palak Khanna, Amol Gawande, Atul Kumar, and Stuti Shukla present a study on the role of augmented reality in fashion retail, demonstrating how this technology enhances both consumer decision-making and engagement.

In the third article, Mudit Joshi and Disha Mathur investigate how experiential retail in the smartphone industry influences consumer behaviour and brand loyalty, shedding light on the impact of immersive brand experiences.

Avtar Singh provides a generational perspective on fintech adoption, addressing the challenges, demographics, and aspects of digital inclusion involved. This contribution is essential to understanding both the gaps and the opportunities that arise in the adoption of innovative financial services.

Finally, Verónica Crespo-Pereira and Eva Sánchez-Amboage reflect on the integration of the metaverse into omnichannel fashion retail, examining how the customer journey is being reshaped across hybrid and digital environments.

We extend our deepest gratitude to the authors for the rigour and creativity of their contributions, and to our readership for actively fostering the relevance and dissemination of this journal. The research presented here will stimulate fruitful academic and professional debates, while serving as a foundation for further studies and practical applications.

Sincerely,  
Dr. José Sánchez Gutiérrez  
Editor

