

Editor's Note:

Innovation as an Evolving Capacity: Insights from Finance and Organizational Commitment

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Nastaran Taghizadeh

It is with great pleasure that we present Volume 5, Issue 1 (2025) of the International Journal of Business and Innovation. This issue features two distinguished empirical contributions that exemplify the journal's core mission: to advance understanding of innovation in its multifaceted forms, including financial, organizational, and intellectual. These studies illuminate how institutions adapt to change, integrate diverse systems, and sustain performance through strategic and innovative practices.

The first article, "Performance, Integration, and Resilience: An Empirical Analysis of Malaysian REITs", investigates the innovative evolution of the Malaysian Real Estate Investment Trust (M-REIT) sector within a transforming regional and global financial ecosystem. Through a rigorous empirical approach that encompasses correlation and multifactor regression analyses, the authors examine the dynamics of performance, integration, and resilience across conventional and Islamic REIT structures from 2005 to 2018. Their findings reveal that M-REITs not only outperform traditional fixed-income instruments in dividend yields but also demonstrate a capacity for adaptive innovation, blending market liquidity with income stability while embedding ethical and Shariah-compliant investment principles. The study's emphasis on regional interconnectedness, particularly between Malaysia and Singapore, underscores how financial innovation fosters market integration and resilience. By extending the analytical horizon beyond the Global Financial Crisis, this research contributes to a broader understanding of how policy design, regulatory modernization, and technological accessibility enhance the innovative capacity of financial instruments in emerging markets.

The second article, "Job Type and Job Experience as Predictors of Organizational Commitment among Bank Managers in Dhaka City", shifts the analytical focus to innovation in human capital and organizational design. Utilizing the Organizational Commitment Scale within a cross-sectional framework, the study demonstrates that both job type and professional experience significantly predict organizational commitment among bank managers. The research captures how managerial autonomy, leadership

Editor-in-Chief:

Nastaran Taghizadeh, Email: editor@ijbi-irc.com

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exposure, and cumulative experiential learning enhance affective and normative commitment, factors central to sustaining organizational innovation. By situating its findings in the context of Bangladesh's dynamic banking sector, the study advances the discourse on how structural and experiential diversity can generate innovative behavior, adaptability, and institutional loyalty. This human-centric perspective on innovation complements the systemic financial innovation discussed in the preceding article, together offering a holistic view of how resilience and creativity are fostered in complex organizations.

Collectively, these contributions reflect the journal's vision of innovation as a unifying paradigm across financial systems and organizational behavior. Innovation, in this sense, extends beyond technological change to encompass adaptive processes, knowledge integration, and strategic renewal. Both studies underscore that innovation is not an isolated event but an evolving capacity, whether in reconfiguring investment vehicles to align with ethical finance principles or in cultivating human commitment to sustain organizational transformation.

Future research should continue to explore this integrative conception of innovation. Promising directions include the intersection of financial technology (FinTech) with sustainable investment practices, the role of digital platforms in enhancing REIT transparency and liquidity, and the ways in which organizational innovation, through leadership development, digital capability, and culture, drives institutional performance in volatile environments. Comparative and interdisciplinary inquiries linking financial markets, behavioral science, and innovation management will further enrich the field.

As the International Journal of Business and Innovation continues to foster academic dialogue at the confluence of finance, management, and technology, we reaffirm our commitment to publishing research that not only analyzes innovation but also embodies in its methodological rigor, theoretical advancement, and real-world relevance.

Sincerely,

Editor-in-Chief

International Journal of Business and Innovation