

## Remarks from the Editors-in-Chief

We are delighted to publish a new volume (Volume 3) of the AIB Research Series. On behalf of the AIB Editorial Team, we would like to extend a very warm welcome to the readership of the AIB Research Series. We would also like to take this opportunity to express our sincere thanks to all board members, editors, authors, and reviewers of the AIB Research Series, all of whom have contributed to the success of this journal. The AIB Research Series is developed in line with one of the missions of the ACLEDA Institute of Business (AIB) to promote research activities within its academic community to ensure quality education.

AIB Research Series primarily focuses on research examining issues centering around the field of business. This provides a crucial forum to address important issues, share research findings, and discuss various aspects in business, from which the readership in the field can benefit.

This volume contains eight research articles covering a variety of research topics, including university-industry linkages in research, impacts of credits on economic growth, usage of QR code payment, factors influencing customer loyalty of coffee shops, efficiency of an asset pricing model, customers' satisfaction with ATM services, customers' satisfaction in using debit cards, and the impact of self-service banking quality on customer satisfaction.

We believe that the regular publication of the AIB Research Series involving various topics will pave the way for AIB to become a leading institution in academic research and development in Cambodia.



Assoc. Prof. Dr. Sam Chanphirun  
Editor-in-Chief



Assoc. Prof. Dr. Heng Kimkong  
Editor-in-Chief