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## Letter from the Editor

This edition of *The Anáhuac Journal* offers a comprehensive view of the interrelationship between risk, financing, and economic sustainability.

The six articles featured in this issue analyze how various factors—including financial, economic, and risk elements—affect key phenomena in contemporary economics and finance, both in our region and in other areas. Topics covered include: the valuation of companies during health crises; the relationship between stock market liquidity and economic growth in Brazil, Russia, India, China, and South Africa; the impact of bank credit—to consumers, businesses, financial institutions, and housing—on economic growth in Mexico; the interaction between the cost of capital and the performance of environmental, social, and governance (ESG) factors in a sample of Latin American companies; and an analysis of consumer credit risk in Ecuador.

We also welcome Dr. Julio Hernández, an academic from the University of Piura in Lima, Peru, who joins our journal as associate editor starting with this issue. Dr. Hernández has a solid track record in South American business schools in both research and teaching, and he also serves as a reviewer for indexed academic journals. His experience will be essential in continuing to strengthen the editorial quality, dissemination, and consolidation of *The Anáhuac Journal*.

As with every new issue we publish, I would like to express my gratitude for your readership and acknowledge the commitment to disseminating knowledge and academic excellence demonstrated by our contributors and readers.

I bid you farewell, wishing you a happy end to the year and my best wishes for a successful 2026 filled with accomplishments and fruitful projects.

**Jaime Humberto Beltrán Godoy, PhD**

Editor

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