

Editorial Message



The original business environment has changed a lot within the economy. These are caused by gradual evolution of technology, regulatory requirements change and most importantly, shifting in customers' behaviour and expectation. Similar to banks (or insurance companies) there is basically no physical products (banking or insurance services) they could offer to their customers without going digital. But at the same time, this puts their wealth into risk because digital also brings more cyber threats. Then just like banks, as its responsibility to enhance customers' faith and stabilize the whole financial system.

Carbon footprints put the financial sector at risk. A lender or insurer that underwrites fossil fuels would have their balance sheet decimated in short order. Investor demand and the race to achieve net zero goals is leading firms to become more sustainable, by incorporating environmental and social governance (ESG) criteria into their risk assessment and decision-making processes core part of business culture. This has been spurred on by increasing regulation and an expectation from stakeholders that do not tolerate harmful behaviours. They value sustainability both as a principle and in practice.

In reaction to all of this, guidelines for smart banking regulation have been defined. Basel III, for example, was intended to create more sustainable banks and put a regulatory framework around leverage ratios, liquidity and system-relevant risks – sounds good in theory, but the implementation cost and operational complexity of doing so is enormous. And this is exactly why we need RegTech. It is an answer to the effectual compliance of obligatory systems in a world characterized by financial regulation stress imposed on organizational units across markets globally. Overcoming regulatory obstacles is easy reachable, inexpensive solution that's what RegTech basically enables by providing functionalities like real-time analytics, fast reporting and early trend detection. It's a price competitive solution which at the same time supports better risk management while enhancing customer experience.

Such are the trends in the financial sector (banking and insurance) and they should be followed by other. However, digital transition requires all of them to adapt their business model to this fast-changing environment – and for sure it can be done using technological progress as well as responding with sustainability and evolving consumer needs as well as global economic change.

Dr. Deergha Sharma, Dr. Neha Kumar & Dr. Shaveta Sachdeva
Guest Editors

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- 1. An Evaluation of Large Cap, Mid Cap, and Small Cap Mutual Funds: Return, Risk, and Investor Considerations**
Sandeep Kumar, Ankur Sabharwal, Sakshi 1-10
- 2. Assessing the Influence of ESG Factors on Stock Prices: An Analysis of Nifty 50 Companies**
Kapil Shrimal, Sunil Kumar, Aastha Shukla 11-16
- 3. Unraveling the Essence of Cybersecurity in Banking: Preserving Financial Integrity and Building Confidence**
Priyanka Chadha, Sonali P. Banerjee, Arhita Uppal, Kanika Rana 17-29
- 4. Investors' Perception of Financial Planning for Financial Well-Being**
Shilpa Sardana, Tika Ram 30-39
- 5. Measuring Digital Financial Literacy: A Comparative Analysis**
Neetu Chhillar, Swaranjeet Arora, Preeti Chawla 40-53
- 6. Navigating Market Turbulence: Exploring Banking Sector Volatility Amidst COVID-19**
Jonika Lamba, Esha Jain, Priyanka Banerji 54-63
- 7. Web-Based Corporate Governance Disclosures: A Study of BSE 500 Companies**
Akasha Sandhu 64-74
- 8. Work-Life Balance of Women Employees in the Indian Banking Industry: An Empirical Study of the State of Haryana**
Sona Vikas, Ashish Mathur 75-83

9. Determining the Inter-Relationship between Key Drivers of Fin-Tech Adoption Among Women Entrepreneurs in India

Shalu Chauhan, Deergha Sharma

84-92

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