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## **EDITORIAL**

The business world is constantly in flux, shaped by technological advancements, shifting consumer preferences, and dynamic market dynamics. As we delve into the pages of PRAYUKTI - Journal of Management Applications, Volume 3, Issue 2, July 2023, we find ourselves at the crossroads of innovation and adaptation. This issue offers an insightful collection of research articles that dissect some of the most pertinent challenges and opportunities in the realm of management and business.

In a world increasingly reliant on digital transactions, the article Neo Banking Challenges and Expansion in the Future offers a fresh perspective on the future of banking by discussing the customer segment of neo bank and analyses the challenges faced by neo bank. The article on Embracing Fintech: India's Progress in the Digitalization of the Financial Industry spotlights India's progress in digitally transforming its financial industry, shedding light on innovative solutions that have the potential to redefine financial services accessibility. It forecasts that as digitization becomes more prevalent, fintech is poised to transform the economic landscape, opening up new possibilities for growth and innovation.

In this issue, we have included an article on studying Gujarat's neo-business in tourism by adapting to the new normal. Through this article, we have tried to present a blueprint for recovery and revival to the readers, showcasing the industry's resilience in the face of adversity. In an era where employee well-being is gaining prominence, through an article on the Mediating Role of Job Satisfaction in the Relationship between Workplace Spirituality and Organizational Commitment, the author probes the intricate link between these two factors and uncovers the mediating role of job satisfaction.

An article on emotional intelligence in HR emphasizes its role in fostering healthier workplace environments and enhancing employee relations, another article on Technology Interventions in Talent Management highlights the influence of technology on talent management strategies, underscoring the importance of adapting to technological advancements to attract, retain, and nurture a skilled workforce.

In this issue, we have included two articles that deal with new areas, such as Sustainability of Household Tailors in Kolhapur District, which looks at the understanding of

sustainable practices at the grassroots level and Usage of Puffery in Advertisements and Its Influence on Consumer Attitude which delves into the psychology behind puffery and its impact on consumer attitudes, shedding light on the fine line between effective marketing and deceptive messaging.

The brilliance of this issue lies in its ability to capture the pulse of contemporary business landscapes. Each research article offers a unique perspective on a critical facet of management, delving into uncharted territories and challenging conventional wisdom. From the intricacies of neo banking to the fusion of technology and talent management, readers are exposed to cutting-edge ideas that reflect the current and future trajectory of business.

As we navigate the ever-evolving landscape of management applications, PRAYUKTI continues to serve as a beacon of knowledge and insight, fostering a community of thinkers, innovators, and visionaries. Volume 3, Issue 2, July 2023, stands as a testament to the journal's commitment to advancing the discourse in management and providing a platform for transformative ideas.

Happy reading!

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