

# Editorial

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Dear Readers,

Greetings!

It gives me immense pleasure to bring XXVIII issue of SAMVAD - A double blind peer reviewed Bi-Annual International Journal of Management with e-ISSN 2348-5329, published by SIBM Pune.

This issue of SAMVAD brings to the readers interesting research papers from variety of domains in addition to a case study and a book review.

Technology is the biggest facilitator in today's world. We cannot even imagine a world without it. But Technology Cybersecurity is a complex, multifaceted, and challenging-to-grasp problem area. As the number of people using electronic devices increases, the threat environment keeps evolving. The author in the paper titled 'Enhancing Cyber Defenses in Indian Banking Industry' suggests new-age technology and methods that can be used to tackle cyberattacks in the banking industry.

Safety also has other dimensions. The author in his paper titled 'Challenges of Targeting Business Ambitions with Safety Culture Outlook for Corporates' explored reflections on the hurdles and solutions in the Indian corporate safety culture in the context of fulfilling business ambitions and achievements.

The healthcare industry in India is facing a range of challenges and opportunities that are driving the need for strategic interventions. In the paper 'Regulatory Role in Health Insurance Innovation Adoption & Rural Coverage Strategies', authors have examined the role of breakthrough innovations as part of strategic interventions in the health insurance industry.

There is an important contribution from Nigeria. A study investigated the impact of the economic crisis on households' consumption behaviour in Kano Metropolis, Kano State-Nigeria. There has been a significant decline in the purchasing power of households, increased unemployment and poverty in Nigeria due to the current economic crisis in the country. Do read full paper to know the details of the factors responsible for this.

This issue also has a review of the Book "ESG Investing for Dummies". It is aimed at people interested in Environmental, Social, and Governance (ESG) investing but without prior experience. The author, Brendan Bradley strongly emphasizes ethical investing and the advantages that come with both financial gains and societal effects. The book will appeal every type of readers.

There is a very interesting 'case study on Ayodhya' in this issue. We have experienced how social media platforms serve as powerful tools for disseminating information, shaping narratives, and fostering engagement with spiritual destinations. Through targeted campaigns, captivating visuals, and compelling storytelling, stakeholders in the spiritual tourism sector leverage social media to promote pilgrimage sites, religious festivals, and cultural experiences. Present case study seeks to uncover the extent to which the construction of the Ram temple and associated social media marketing efforts influence visitor perceptions of spiritual destinations in India. Findings from this study contribute to a deeper understanding of the relationship between cultural heritage, religious identity, and tourism development in India.

I am sure, readers will enjoy reading every contribution made by the authors for this issue of SAMVAD.

I take this opportunity to thank all the authors, reviewers, and editorial team members for their kind support and contribution. I am sure the issue will add value to the readers!

I look forward to march ahead with you all in this never-ending journey of research.

Editor,

**Dr. Poornima Tapas**  
Professor, SIBM Pune