

## Message from Managing Editor

### Banking on Innovation: How Digital Disruption Benefits Consumers?

“ Digital disruption is fundamentally reshaping the banking and financial industry by leveraging cutting-edge technologies such as Artificial Intelligence, Big Data Analytics, Machine learning, Robotic Process Automation etc.

Take mobile banking: gone are the days of waiting in lines, as apps now allow instant transfers and bill payments. This convenience is thanks to FinTech firms which partners with traditional banks to offer lightning-fast peer-to-peer transactions. Beyond payments, robo-advisors like Betterment are using algorithms to automate wealth management, making it more affordable and accessible. For banks, this disruption is a double-edged sword. They face competition, but also opportunities to leverage data and automation to streamline operations and personalize services. Ultimately, this digital wave is forcing the financial sector to innovate and prioritize a customer-centric approach, with consumers reaping the benefits of a wider range of financial tools and a more convenient banking experience.

Overall, digital disruption is driving the banking and financial industry towards greater efficiency, enhanced customer satisfaction, and robust security, while also fostering a competitive environment that encourages continuous innovation. This is ultimately good news for consumers, who can expect a wider range of financial products and services at more competitive rates.

I am privileged for turning into Managing Editor for the Volume 16, Issue 1 of Global Journal of Enterprise Information System. It is an honor to serve this esteemed multidisciplinary publication, which fosters groundbreaking research at the intersection of diverse fields. GJEIS has consistently served as a platform for fostering innovative ideas and encouraging collaboration between scholars from a wide range of disciplines. This commitment to interdisciplinary exploration allows us to address complex challenges with multifaceted solutions. In the future, I envision GJEIS as a leading forum for groundbreaking research that transcends traditional boundaries and pushes the frontiers of knowledge.

A heartfelt thank you goes to all the authors who entrust their valuable research to our journal. I also extend my deepest gratitude to our esteemed reviewers, whose critical eyes and insightful feedback ensure the quality and rigor of published works. A special thanks goes to our resident editors Shailza, Sonakshi, Kanishk, Himani, and Praveen whose expertise and dedication are invaluable in guiding submissions through the review process. Finally, I want to express my sincere appreciation to our esteemed Chief Editor Prof. Subodh Kesharwani, whose leadership, vision, and commitment have been instrumental in shaping GJEIS into the esteemed publication it is today.

Together, I am confident that we can usher in a new era of groundbreaking research and insightful discourse at GJEIS. We look forward to receiving your outstanding submissions for the upcoming issue.”

Sincerely,

Jyoti  
(Managing Editor)



**Jyoti**

Managing Editor

**Ms. Jyoti** is currently pursuing her Doctoral Research study in Marketing Management from SOMS (IGNOU), New Delhi. She has done her B.Com (H) from Shri Ram College of Commerce (University of Delhi), M.Com from Hansraj College (University of Delhi) and qualified UGC- NET JRF in Commerce. She has been a part of various Seminars, Paper Presentations, Faculty Development Programmes and National and International Conferences. She has published few papers related to theme of Cyber Security, IoT, Blockchain, Relationship Marketing, Digital Payments, E-services, E-banking etc. in reputed journals. She is an enthusiastic learner who believes in maintaining and maximizing the quality of life by implementing her skills, and experience gained through education, hard work and dedication.

[✉ jyotiningania@gmail.com](mailto:jyotiningania@gmail.com)

[id https://orcid.org/0000-0002-1945-3005](https://orcid.org/0000-0002-1945-3005)