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Editorial Note

This special issue is dedicated to the 2024 Sustainable Business Innovation through Technological Applications Conference, organized by the Vijay Patil School of Management in Navi Mumbai, India. The conference took place in a hybrid format on June 28-29, 2024, in collaboration with M/S Confab 360 Degree and Mahsa University, Malaysia. It attracted a diverse array of participants from around the globe, featuring the theme "Digital Intelligence for Sustainable Business Innovation and Economic Diversification."

In this special issue, we present selected papers that explore the transformative role of artificial intelligence in the banking industry. As banks face numerous challenges, these studies highlight how AI can help mitigate these issues and drive significant industry transformation. One paper specifically examines AI's potential to enhance user-friendliness and trustworthiness, reduce operational costs, and promote automation within banking systems.

Another paper investigates the impact of fintech adoption on sustainable development for working women. Utilizing the UTAUT2 and TAM models, this study analyzes various factors influencing fintech adoption, emphasizing the need for further development to achieve sustainability in work practices.

Additionally, we explore the shift towards online shopping and e-retailing, discussing the influence of social media marketing on consumer behavior. The authors assess whether this transition is beneficial and its effects on traditional buying habits.

The issue also features research on MSMEs in Nagaland, including trade profile analysis and trends. Overall, this special issue emphasizes the application of technology across various business dimensions and its role in fostering long-term sustainability and effectiveness.

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