

Editorial

It is with great pride that we present **Volume 3, Issue 2** of the *MSNIM Management Review*, the biannual research journal of **Manel Srinivas Nayak Institute of Management**. This issue continues our commitment to fostering academic rigor and practical relevance across key areas of management, economics, and sustainable development.

This edition features a diverse range of scholarly articles addressing some of the most pressing topics in the contemporary socio-economic landscape. The issue opens with "A Study on the Role of UPI in Enhancing Financial Inclusion Among Rural Consumers with Reference to Belthangadi Taluk," offering valuable insights into the role of digital payment platforms in rural empowerment. The issue also delves into sustainability and environmental concerns through articles such as "Economic Instruments for Achieving Environmental Sustainability in the SDG Framework" and "Empowering Sustainable Urban Development in India: A Conceptual Framework Linking SDG 7 and SDG 11 Through LPG."

Consumer behavior and social responsibility are explored in "The Study on Post-Pandemic Changes in Consumer Attitudes Towards Health Insurance Products," "The Study on Corporate Social Responsibility and Its Influence on Consumer Buying Behaviour and Brand Loyalty," and "An Empirical Analysis of Financial and Social Performance of Microfinance Institutions in India." This issue also includes a thought-provoking *Book Review* on "The Innovator's Dilemma: When New Technologies Cause Great Firms to Fail," providing fresh perspectives on innovation management.

Through these contributions, MSNIM Management Review continues to serve as a valuable platform for academicians, research scholars, and industry professionals to engage with emerging research themes and practical management insights. We thank all the contributing authors and our reviewers for their dedication and scholarly contributions. We are confident that the research presented in this issue will stimulate meaningful dialogue and inspire further academic and professional exploration.

Chief Editors

Dr. Molly S Chaudhuri & Dr. Shilpi Saha