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SMART TECH AND SUSTAINABILITY: TRANSFORMING THE FUTURE OF BUSINESS

# SMART TECH AND SUSTAINABILITY

## TRANSFORMING THE FUTURE OF BUSINESS

Dr. Farhina Sardar Khan
Prof. Syed Shahid Mazhar
Dr. Farheen Siddiqui
Dr. Neda Tasneem

# Smart Tech and Sustainability: Transforming the Future of Business

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In an era marked by rapid technological advancements and mounting environmental and societal challenges, the intersection of innovation and sustainability has never been more critical. ***Smart Tech and Sustainability: Transforming the Future of Business*** is a timely and multidisciplinary effort to explore how emerging technologies, particularly Artificial Intelligence (AI), digital platforms, and smart systems, are reshaping the landscape of commerce, finance, governance, and social innovation.

This edited volume brings together scholarly and practice-oriented contributions from across India, offering insights spanning green finance and ethical AI to social entrepreneurship, digital banking, and urban sustainability. The chapters reflect the rich diversity of approaches used to address today's most pressing challenges, from ESG integration and CEO governance in finance to AI-driven personalisation in skincare and fashion retail. The inclusion of thematic research on fintech, cyber resilience, inclusive innovation, and circular economy models provides readers with a broad yet deep understanding of how AI and technology can be responsibly leveraged to foster resilience, equity, and sustainable development, aligned with the Sustainable Development Goals (SDGs).

This edited volume is not only an academic contribution but also a practical guide for policymakers, industry leaders, researchers, and students who are working toward a future in which technological progress aligns with ethical, environmental, and social imperatives.

We extend our heartfelt appreciation to all contributing scholars and authors whose insights have made this volume possible. Their combined efforts demonstrate the collaborative power of knowledge in driving sustainable change.

**Dr. Farhina Sardar Khan**

**Prof. Syed Shahid Mazhar**

**Dr. Farheen Siddiqui**

**Dr. Neda Tasneem**

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# Chapter - 13

# Digital Economy Under Siege: Cybersecurity Threats and Resilience Strategies

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## Abstract

The digital economy has revolutionised global commerce, communication, and innovation; however, it has also introduced complex cybersecurity vulnerabilities. As cyber threats increasingly intersect with finance, international law, public health, and national security, effective responses require interdisciplinary strategies that integrate technological, legal, and policy perspectives. This study examines the evolving threat landscape, including ransomware, phishing, supply chain attacks, and advanced persistent threats (APTs), within the context of increasingly integrated, data-driven infrastructures. Drawing on empirical studies, recent case studies, threat reports, and cybersecurity frameworks, it analyzes how cyber incidents disrupt economic activity, erode trust in digital systems, and pose systemic risks to global financial stability. The study further evaluates current policy responses and technical mitigation strategies, highlighting gaps in regulatory oversight and international coordination. The findings emphasise the need for cross-sector collaboration and innovative governance to build a secure and resilient digital economic ecosystem capable of withstanding rapidly evolving cyber threats.