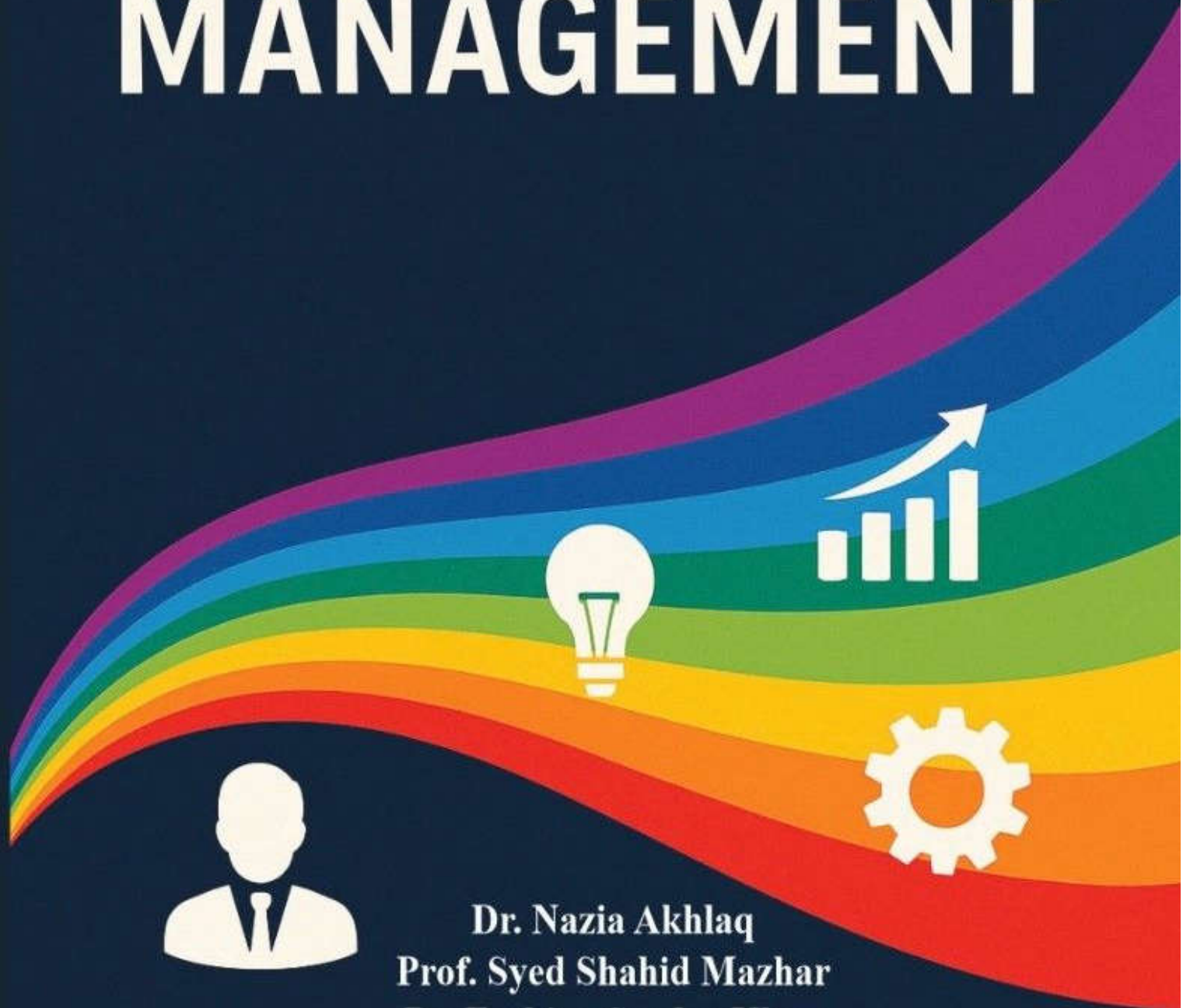


THE SPECTRUM OF MANAGEMENT

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The Spectrum of Management

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Brief Profile



Dr. Nazia Akhlaq

Dr. Nazia Akhlaq is an experienced academician and researcher in the field of finance, currently serving as an Assistant Professor at Integral University, Lucknow. She holds a Ph.D. in Finance, with research focused on financial inclusion and its impact on microbusinesses in Uttar Pradesh. With a strong academic background and extensive teaching experience, Dr. Akhlaq has contributed significantly to both undergraduate and postgraduate programs. Her areas of expertise include financial inclusion, fintech, SME development, and training and development. She has authored books, book chapters, and multiple research papers in reputed journals. In addition to her academic role, she has coordinated NAAC activities, placement drives, and faculty development programs. She has also undertaken consultancy work and led research projects aimed at improving access to finance in underserved communities. Dr. Akhlaq is committed to promoting inclusive growth and academic excellence through innovative teaching and impactful research.



Dr. Syed Shahid Mazhar

Dr. Syed Shahid Mazhar, (M. Com, MBA, D.Phil.), is a Professor at Department of Business Management, Integral University, Lucknow. An alumnus of the University of Allahabad, he has vast teaching experience of more than fifteen years in Commerce and Management field having specialization in Accounting, Finance and International Trade. Dr. Shahid has patents and a substantial number of research papers publications, and paper presentation certificates at National and International Conferences. He has successfully attended several workshops, FDP and STCs. Dr. Shahid is guiding research scholars in the areas of International Trade, Indian Capital Market, Venture Capital, Financial Inclusion and Micro finance. More than 15 Ph.D. Degrees have been awarded under his able supervision.



Dr. Farhina Sardar Khan

Dr. Farhina Sardar Khan, D.Phil., M. Com, UGC NET is working as an Associate Professor in the Department of Commerce, Integral University, Lucknow. She is an Alumnus of the University of Allahabad. Her research area is Banking and Finance, HRM and her subject expertise is in Finance, Accounting and Financial Auditing. She has over thirteen years of teaching experience and has published more than fifty research papers and authored five books and eight edited chapters. She has five patents and a project. She has supervised 14 Ph.D. and is a reviewer of Scopus-indexed journals and Peer-Reviewed journals of UGC CARE, she has numerous international/national conference certificates and attended workshops, FDPs, and STCs, in her area. She is actively involved in organizing activities with NGOs and had organised many more workshops, FDPs, seminars and webinars.

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Industrial Era 4.0: Technological Integration and Digital Transformation of MSME

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1.1 The Revolution of Industrial Era 4.0

The emergence of the Industrial Era 4.0 marks a profound wave of digital transformation, characterized by advancements in automation and data exchange. Coined in Germany as part of a government initiative, the term "**Industry 4.0**" emphasizes the incorporation of digital technologies into the manufacturing. Building on the foundations of previous industrial revolutions, Industry 4.0 envisions smart factories where interconnected devices, machines, and systems create a responsive and flexible production environment. This evolution moves away from traditional linear supply chains and hierarchical manufacturing models, embracing interconnected ecosystems.

At the core of the Industry 4.0 revolution is digitalization, which involves converting analog data into digital formats. This transformation facilitates advanced data processing, analysis, and utilization. The widespread adoption of IoT-connected devices has enabled industries to collect real-time data from various