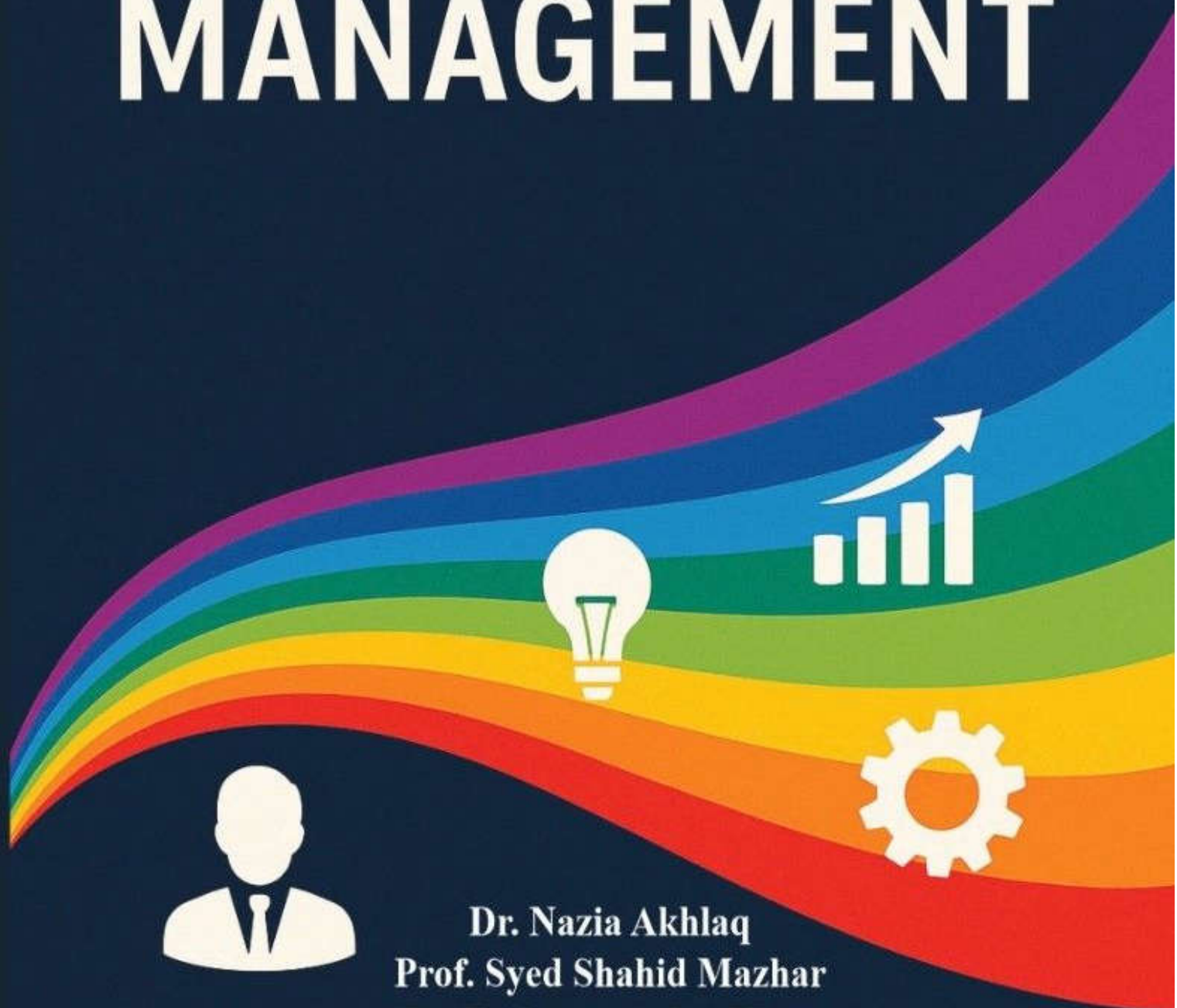


# THE SPECTRUM OF MANAGEMENT

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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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## **Digital Payment System: Transforming The Future of Sustainable Banking**

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### **Introduction of the Topic**

Digital form of payment has evolved into a crucial aspect of today's banking sector reshaping the manner in which monetary transactions are managed around everywhere. These forms of payment have become easier to use, quick and easily available than conventional banking approaches because they enable individuals to complete transactions digitally through smartphone applications, online platforms and cashless entails. Additionally online transactions assist greatly to the improvement towards eco-friendly banking practices. It helps to avoid the adverse harmful