



Dr. Rizwana Atiq is an Associate Professor in the Department of Business Management at Integral Business School, Integral University, Lucknow. She holds a Ph.D. in Business Management from Integral University and has been recognized with the National Award for Outstanding Woman Educator in Business Management. With extensive teaching and research experience, she has authored and edited several books, published over 45 research papers in UGC-Care, Scopus-indexed, and peer-reviewed journals, and presented at numerous national and international conferences. Her areas of expertise include Consumer Behaviour, Sustainability, and Organizational Management.



Dr. Firoz Husain is an Assistant Professor in the Department of Business Management at Integral Business School, Integral University, Lucknow. He earned his Ph.D. in Finance and is a UGC-NET JRF qualified scholar. With over 15 years of academic experience, he has published more than 20 research papers in reputed national and international journals, many of which are indexed in Scopus, Web of Science, and ABDC. His teaching and research interests span Financial Management, Security Analysis and Portfolio Management, Financial Derivatives and Commodity Markets, and sustainable finance.



Dr. Priyanka Bajpai is an Assistant Professor in the Department of Business Management at Integral Business School, Integral University, Lucknow. She holds a Ph.D. in Human Resource Management and an MBA in HR and Finance. Her research focuses on Green HRM, sustainable business practices and the application of artificial intelligence in HR. She has received a Seed Money Grant for a project on Green HRM and employee efficiency and has published and presented several papers at national and international conferences, including award-winning research.

THE MULTIDISCIPLINARY PERVASIVE FACE OF BUSINESS MANAGEMENT

THE MULTIDISCIPLINARY PERVASIVE FACE OF BUSINESS MANAGEMENT

Dr. Rizwana Atiq
Dr. Firoz Husain
Dr. Priyanka Bajpai



BOOK RIVERS
WE CREATE READERS

BOOK AVAILABLE



amazon



9 789368 846277

₹ 350/-

The Multidisciplinary Pervasive Face of Business Management

By

Dr. Rizwana Atiq

*Associate Professor, Department of
Business Management, Integral
Business School, Integral
University, Lucknow*

Dr. Firoz Husain

*Assistant Professor, Department of
Business Management, Integral
Business School, Integral
University, Lucknow*

Dr. Priyanka Bajpai

*Assistant Professor, Department of
Business Management, Integral
Business School, Integral
University, Lucknow*



No part of this publication may be reproduced, transmitted or stored in a retrieval system, in any form or by any means, electronic, mechanical, photocopying recording or otherwise, without the prior permission of the author.

Published by: - Book Rivers

Website: - <https://www.bookrivers.com>

Email: publish@bookrivers.com

1st Print Edition - 2026

Copyright©: Authors

Title: The Multidisciplinary Pervasive Face of Business Management

Authors: Dr. Rizwana Atiq, Dr. Firoz Husain, Dr. Priyanka Bajpai

All Rights Reserved

ISBN: 978-93-6884-627-7

MRP: 350 /-INR

(Printed in India)

PREFACE

The Multidisciplinary Pervasive Face of the company Management talks about many aspects that have to do with running a business.

Business management is a big and always-changing field that covers a lot of diverse areas, such economics, finance, marketing, operations, psychology, and sociology. In today's fast-paced global economy, managers have to do more than just make strategic decisions and lead. It also has to run the firm every day and come up with new ideas. Businesses need to operate in a way that is broad and interconnected because they are always facing new chances and issues.

The book talks about the numerous parts/advice on how to run a business in a world that is continually changing. It illustrates that managers need to know a lot about a lot of various things to solve hard problems. To help the firm do well, a good manager needs to know how to use a range of tools, frameworks, and methodologies. You may do this by making the supply chain better, coming up with strong marketing plans, managing people, or keeping an eye on what's happening in the market.

This book combines theory with real-life events to help readers completely understand all the different components of running a business. In a business environment that is getting more and more competitive, it also underlines how crucial it is to be adaptable, always learn new things, and be able to come up with new ideas.

The purpose of this book is to give future managers the tools and information they need to succeed in a world that is continually changing and connected. With this information, they will be better equipped to lead teams, make sensible choices, and help any firm develop in the long run.

Dr. Rizwana Atiq, Dr. Firoz Husain, Dr. Priyanka Bajpai

ACKNOWLEDGEMENT

The editors would like to acknowledge the help of all the people involved in this project and, more specifically, to the authors and reviewers that took part in the review process. Without their support, this book would not have become a reality.

The Editors have great pleasure to express their sincere thanks to Prof. S. W. Akhtar, the Founder and Chancellor of Integral University, Dr. Syed Nadeem Akhtar, Pro-Chancellor, Integral University, Prof. Furqan Qamar, Officiating Vice Chancellor of Integral University, Mr. Syed Adnan Akhtar, Additional Pro Chancellor – IIPSR, Prof. Asma Farooque, Head and Dean, Integral Business School and Prof. Wahajul Haq, Dean Research and Development for their keen interest to provide this opportunity to publish this edited book.

We also thank one and all who have directly or indirectly helped or supported the editors.

Dr. Rizwana Atiq, Dr. Firoz Husain, Dr. Priyanka Bajpai

Table of Contents

Sr. No.	Chapter Name	Page. No.
1.	A Study on Consumer Perception Towards Tata Motors and The Contribution of Tata Motors in Working Towards Sustainability <i>Areeb Ahmed, Dr. Noor Alam Khan</i>	1-11
2.	A Study on People's Perception of Post Office Saving Schemes with Special Reference to Lucknow <i>Deepanshi Dixit, Dr. Nazia Akhlaq</i>	12-18
3.	A Study of Hindustan Aeronautics Limited, Lucknow and Its Role in Achieving Sustainability <i>Aman Khan, Dr. Rizwana Atiq</i>	19-32
4.	A Study on Behavioral Finance: Understanding Investor Psychology in Stock Market Decisions <i>Farhan Ahmad, Dr. Firoz Husain</i>	33-39
5.	A Study of Sale and Marketing Strategy of BYJU'S: The Great Contribution of BYJU'S <i>Aman Tripathi, Dr. Shahab Ud Din</i>	40-53
6.	"A Study on The Performance of Mutual Funds in India: A Comparative Analysis" <i>Farheen Fatima, Dr. Firoz Husain</i>	54-61
7.	A Study to Explore Emerging Trends and Innovation in Digital Marketing <i>Ali Raza, Dr. Priyanka Bajpai</i>	62-68

8. An Analytical Study of The Recruitment Process at Talent Ghar and Its Positive Impact 69-80
Ariba Khan, Dr. Rizwana Atiq
9. What Cryptocurrency Does to Investors and The Indian Economy 81-88
Dr. Arun Sharma
10. Inclusive And Equitable Education 89-96
Dr. Rizwana Atiq, Mohammad Yusuf
11. Marketing Strategies for Ventura Sales and Services Pvt. Ltd. 97-107
Faiz Hashmi, Dr. Priyanka Bajpai
12. Mental Health in The Digital Age 108-119
Ms. Pratima Anand
13. "The Impact of Digital Banking on Financial Inclusion in India" 120-127
Mohammad Shams Khan, Dr. Firoz Husain
14. "Green Finance: Opportunities and Challenges in Sustainable Investing" 128-136
Fuzail Habib Alvi, Dr. Firoz Husain
15. "The Impact of GST on Indian SMES: A Financial Perspective" 137-144
Gaurav Yadav, Dr. Firoz Husain
16. Impact of Covid-19 On Behavioral Pattern of Online Shoppers in India 145-152
Fayez Saad Bangash, Dr. Firoz Husain

17. A Study on The Use of Artificial Intelligence (Ai) And Machine Learning in Current Human Resource Practices at Starbucks" 153-161
Kesa Fatma, Dr. Firoz Husain
18. Emotional Intelligence and Leadership That Includes Everyone 162-173
Dr. Rizwana Atiq, Shahan Ahmad

“The Impact of Digital Banking on Financial Inclusion in India”

***Mohammad Shams Khan **Dr. Firoz Husain**

**Student, Integral Business School,
Integral University, Lucknow.*

***Assistant Professor, Department of
Business Management, Integral Business
School, Integral University, Lucknow.*

email id: firozh@iul.ac.in

Abstract

Providing access to financial services to all individuals as well as enterprises is termed financial inclusion. Further, it is critical for economic growth and poverty reduction. The growing digital banking trend in India can be successfully used for the cause of financial inclusion in rural areas. In this study on digital banking and financial inclusion in India, the authors examine the role of mobile banking, internet banking and digital payment systems. The study used both quantitative and qualitative data. It sourced quantitative data from government reports, financial institution reports and qualitative data from interviews with actors in the field. According to the findings, access to financial services has been enhanced with convenience which also managed to have less transaction cost. Nevertheless, there are issues such as computer understanding, infrastructure problems, and safety of computers. As per the findings, recommendations are given to strengthen the role of digital banking in achieving universal financial inclusion in the country.

Keywords: Digital Banking, Financial Inclusion, Mobile Banking, Internet Banking, Digital Payments, India