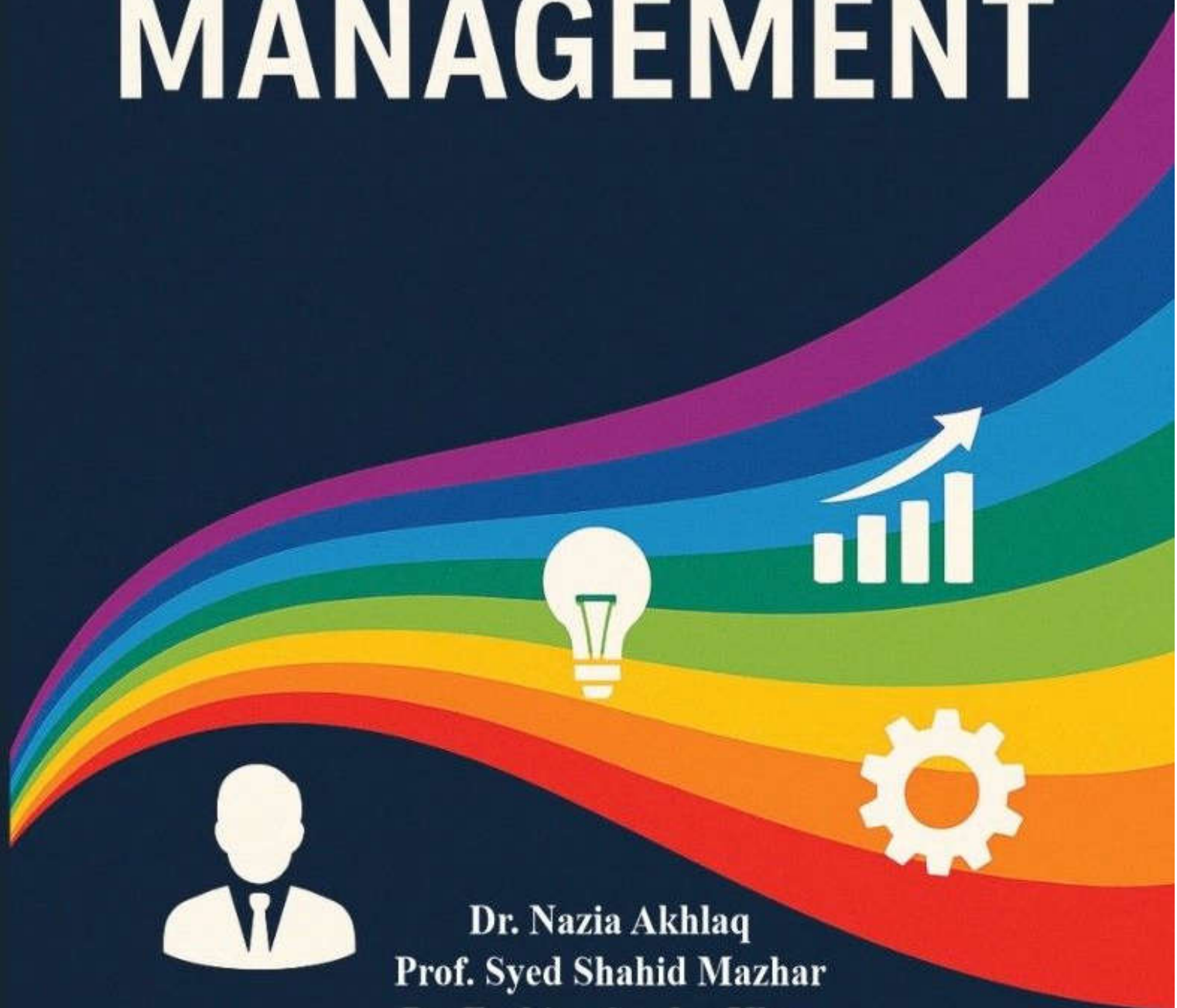


THE SPECTRUM OF MANAGEMENT

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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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Fintech and Its Future in India

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Introduction

Fintech, or financial technology, is quickly changing the financial services industry by utilizing technological advancements to offer financial services that are more easily accessible, effective, and reasonably priced. Fintech has grown significantly in India, where peer-to-peer lending, digital payments, and mobile banking have all become essential parts of the economy. Fintech innovation thrives in India because of its big, tech-savvy populace and its efforts to promote financial inclusion. Digital platform usage has greatly improved access to financial services and products, especially for the underbanked and unbanked populations.

Initiatives from the Indian government, including Startup India, Make in India, and Digital India, have produced an environment that is conducive to the expansion of Fintech businesses. Fintech growth has been further promoted while maintaining consumer safety by regulatory frameworks such as the Data safety Bill and the RBI's guidance on digital payments. The National Payments Corporation of India (NPCI) reports that the use of digital payments has increased dramatically, with the