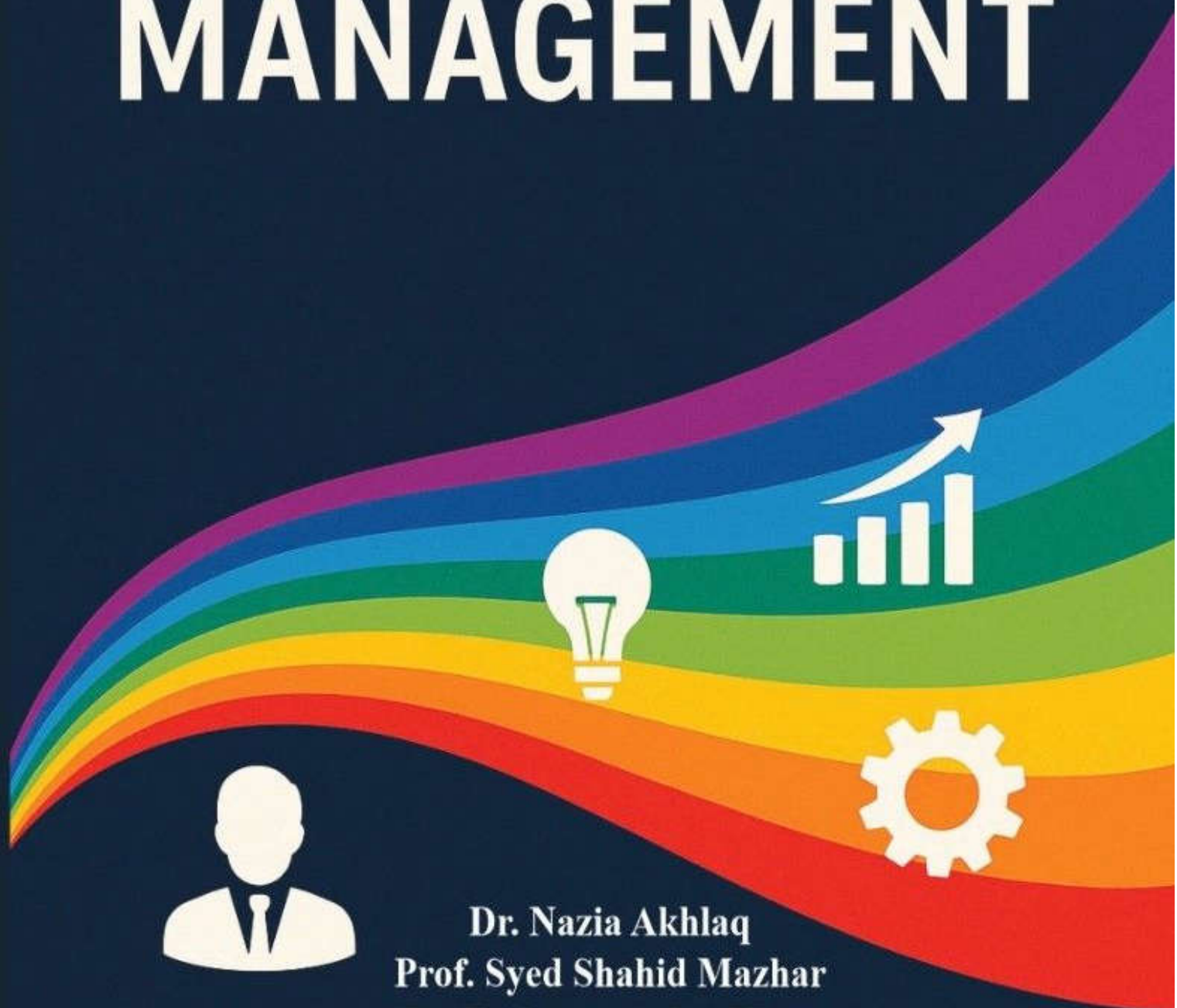


# THE SPECTRUM OF MANAGEMENT

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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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# **The Impact of Financial Technology (Fintech) on Small and Medium-sized Enterprise (SME) Financing**

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## **Abstract**

The funding landscape for small and medium-sized businesses (SMEs) has changed significantly with the growth of financial technology, or fintech. Through an examination of the opportunities, problems, and potential future developments presented by fintech advances, this article looks at how they are affecting SME funding. This study aims to provide a thorough knowledge of fintech's impact on SME finance by examining previous research and industry reports. It is backed up by relevant statistics and case studies.

## **Keywords:**

Financial Technology, SME Financing, Digital Lending, Alternative Credit Scoring, Blockchain, Invoice Financing, Cybersecurity