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Smart Tech and Sustainability: Transforming the Future of Business

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In an era marked by rapid technological advancements and mounting environmental and societal challenges, the intersection of innovation and sustainability has never been more critical. *Smart Tech and Sustainability: Transforming the Future of Business* is a timely and multidisciplinary effort to explore how emerging technologies, particularly Artificial Intelligence (AI), digital platforms, and smart systems, are reshaping the landscape of commerce, finance, governance, and social innovation.

This edited volume brings together scholarly and practice-oriented contributions from across India, offering insights spanning green finance and ethical AI to social entrepreneurship, digital banking, and urban sustainability. The chapters reflect the rich diversity of approaches used to address today's most pressing challenges, from ESG integration and CEO governance in finance to AI-driven personalisation in skincare and fashion retail. The inclusion of thematic research on fintech, cyber resilience, inclusive innovation, and circular economy models provides readers with a broad yet deep understanding of how AI and technology can be responsibly leveraged to foster resilience, equity, and sustainable development, aligned with the Sustainable Development Goals (SDGs).

This edited volume is not only an academic contribution but also a practical guide for policymakers, industry leaders, researchers, and students who are working toward a future in which technological progress aligns with ethical, environmental, and social imperatives.

We extend our heartfelt appreciation to all contributing scholars and authors whose insights have made this volume possible. Their combined efforts demonstrate the collaborative power of knowledge in driving sustainable change.

Dr. Farhina Sardar Khan

Prof. Syed Shahid Mazhar

Dr. Farheen Siddiqui

Dr. Neda Tasneem

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Navigating The Digital Frontier: The Promise and Perils of Internet Banking

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Abstract

This study explores the transformative landscape of Internet banking, highlighting its promises and perils in the context of modern financial services. Internet banking, characterised by its convenience, cost efficiency, and enhanced financial management tools, has revolutionised how consumers and businesses interact with financial institutions. The progression of banking in the digital era has been characterised by notable technical developments, including the advent of ATMs, the emergence of mobile banking, and fintech innovations. However, alongside these benefits, this study addresses critical challenges, including cybersecurity risks, the digital divide, and regulatory compliance issues. The literature review underscores the importance of understanding both the opportunities and challenges presented by Internet banking, as various studies reveal the need for further research to navigate this rapidly evolving sector. The promise of Internet banking lies in its ability to provide 24/7 access to financial services, lower operational costs, and personalised financial management tools driven by artificial intelligence and data analytics. Conversely, the perils include heightened security threats, reduced personal interaction, and the risk of excluding underserved populations from digital banking services. The conclusion emphasises the necessity for

collaboration among consumers, financial institutions, and regulators to create a secure, efficient, and ethical Internet banking ecosystem. By prioritising security, investing in technology, and addressing regulatory challenges, stakeholders can collectively shape a more innovative and inclusive digital banking future. This research seeks to provide useful knowledge regarding optimal strategies for managing the intricacies of Internet banking, ensuring that all users can benefit from its advancements while mitigating associated risks.

Keywords: Artificial Intelligence (AI), Cybersecurity Risks, Blockchain Technology

INTRODUCTION

Internet banking, or online banking, involves the utilisation of the Internet to execute financial transactions and administer banking services. This digital platform enables consumers to conduct various banking operations from the convenience of their homes or while on the move, utilising a computer, tablet, or smartphone. Internet banking services often encompass checking account balances, transferring funds between accounts, bill payments, loan applications, and obtaining financial data. The rise of Internet banking has transformed the traditional banking landscape, enabling customers to engage with their financial institutions 24/7 without the need to visit a physical branch. This convenience has led to a significant shift in consumer behaviour, as more individuals and businesses embrace digital solutions for their banking needs. Internet banking is characterised by its user-friendly interfaces, secure transaction protocols, and the ability to integrate with various financial management tools, making it an essential component of modern financial services. Moreover, Internet banking encompasses a range of technologies and platforms, including mobile banking apps, online banking websites, and automated teller machines (ATMs) connected to the Internet. Security protocols, such as encryption and two-factor