



Dr. Farhina Sardar Khan (M. Com, Ph.D. UGC NET) is an Associate Professor in the Department of Commerce, Integral University, Lucknow. She is an Alumnus at the University of Allahabad, Prayagraj. She has over seventeen years of teaching and research experience in commerce and management. Her research area is Banking and Finance, HRM and her subject expertise is in Financial Management, Financial Accounting, Management Accounting and Auditing. Dr. Farhina has published more than fifty-five research papers in Scopus, Web of Science, ABDC and UGC CARE journals. She has authored nine books and ten edited chapters. She has five patents and a project grant from Integral University. She has supervised scholars in research areas on topics viz. Psychological Contract, Bank Service Quality, Higher Education Institution motivational factors, Emotional Intelligence, Financial Inclusion, Fintech, Digital Payment Gateways, GST, Green Finance and environmental taxation. Dr. Khan has delivered guest lectures in many universities and held as thesis evaluator and examiner in Ph.D. examination. She has received nine research awards for her research work and an education excellence award. She is a reviewer of Scopus-indexed journals and an editorial board member of journals. She has presented papers at international/national conferences and attended workshops, FDPs, and STCs in her area. She is actively involved in organising activities with NGOs and has conducted many more workshops, FDPs, seminars, and webinars in her department.



Dr. Syed Shahid Mazhar (UGC-NET, M. Com, MBA, Ph.D) is a Professor in Business Management, Former Head, Integral Business School, Integral University, Lucknow. He is an alumnus of the University of Allahabad, Prayagraj. He has over twenty-one years of teaching experience in the commerce and management and has held several administrative positions at the university. Dr. Shahid has 51 publications, including 16 Scopus-indexed publications, 28 conference papers/proceedings, nine books, 15 book chapters, 17 PhD thesis supervisions, more than 60 master's thesis guidance, and six patents, and has been recognised with numerous research awards, including best researcher, best research presentation, and best Indian research award. He has served as a thesis evaluator and examiner for many universities in examinations. He has delivered guest lectures at prominent universities and institutes, such as the UGC-Malaviya Mission Teacher Training Centre (MMTTC), AMU, Khwaja Moinuddin Chisti University, Lucknow, and Amity University, Lucknow. He was awarded the Excellence Award 2021 for his outstanding research work. Dr. Shahid is a Managing Editor of IRJM, journal at Integral University and a reviewer to many Scopus indexed journals, research work. He has successfully conducted and attended several conferences, workshops, FDPs, and STCs. Dr. Shahid is guiding research scholars in the areas of international trade, MSMEs, microfinance, venture capital, Indian capital markets, and Islamic banking. His teaching experience extends to financial and management accounting, cost and management accounting, financial management, and research methods in business.



Dr. Farheen Siddiqui is an Assistant Professor in the Department of Commerce at Integral University, Lucknow. She earned her D.Phil. in Commerce from the University of Allahabad, where she also completed her M. Com (Gold Medalist) and B.Com degrees. With more than a decade of academic experience, she has established herself as a dedicated teacher and researcher. A three-time UGC-NET qualifier, her areas of expertise include Financial Management, Corporate Accounting, and Behavioural Finance. Dr. Siddiqui integrates research with teaching, guiding students to develop analytical and research-oriented perspectives in the field of finance.



Dr. Neda Tasneem is a dedicated academic professional with over 13 years of experience in commerce education, currently serving as an Assistant Professor at Integral University, Lucknow. She holds a Ph.D in commerce from Rohilkhand University, specializing in the impact of Foreign Direct Investment (FDI) in the retail sector, and has published several research papers in esteemed journals, including Scopus and UGC Care. With a strong academic background comprising an M.Com and B.Com from Purvanchal University, She possesses a decade of experience as a PGT Commerce teacher and three years in higher education. Dr. Tasneem is recognized for her expertise in mentoring students curriculum development and her proficiency in English and Hindi communication.

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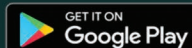
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Dr. Farhina Sardar Khan
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Smart Tech and Sustainability: Transforming the Future of Business

Dr. Farhina Sardar Khan

Faculty of Commerce Integral University, Lucknow

Prof. Syed Shahid Mazhar

Integral Business School Faculty of Management & Research

Dr. Farheen Siddiqui

Faculty of Commerce Integral University, Lucknow

Dr. Neda Tasneem

Faculty of Commerce Integral University, Lucknow



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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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From Innovation to Impact: Aligning Smart City Projects with Urban Sustainability Agendas

Iqra Juned¹, Dr. Moiz Akhtar²

¹Research Scholar, Department of Commerce, Integral University, Lucknow

²Associate Professor, IBS, Integral University, Lucknow

Abstract

Smart cities represent a cutting-edge strategy for confronting the mounting pressures of urbanization, ecological degradation, and resource scarcity. By harnessing technologies such as the Internet of Things (IoT), artificial intelligence (AI), and big data analytics, these cities aim to boost operational efficiency, advance sustainability, and elevate residents' quality of life. This paper explores smart-city development through the lens of urban sustainability, highlighting the ways in which digital innovation can support environmental goals, economic prosperity, and social inclusion. The key areas discussed include next-generation infrastructure, energy optimisation, waste management systems, and mechanisms for citizen engagement. Despite their promise, smart-city projects face notable obstacles, ranging from data-privacy risks and steep upfront costs to persistent socioeconomic disparities. The paper also points to future opportunities, such as embracing sustainability-first design principles, implementing the "15-minute city" urban model, and using digital-twin technologies to inform planning decisions. A holistic and balanced approach is essential to ensure that smart cities remain inclusive, ethical, and environmentally responsible.