

Dr. Nazia Akhlaq

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Dr. Nazia Akhlaq holds a Ph.D. in Finance from Integral University, awarded for her research on the "Impact of Financial Inclusion on Micro Businesses in Uttar Pradesh." Her academic journey includes a Master of Business Administration (MBA) in Finance and a Bachelor's degree, in which she was a top performer. This strong educational foundation has equipped her with extensive knowledge and analytical skills in the field of finance.

Since September 2022, Dr. Akhlaq has served as an Assistant Professor at Integral University, where she previously held the position of Visiting Faculty. Her roles as a Placement Coordinator and NAAC Criteria III Coordinator reflect her commitment to student success and institutional quality. Additionally, she has experience as a Class Teacher and Lecturer in various educational settings, contributing to her robust teaching and administrative skills.

Dr. Akhlaq has actively participated in organizing numerous workshops, seminars, and conferences aimed at enhancing academic excellence and professional development. Her involvement includes being a co-convenor for a Quality Improvement Program focused on the holistic development of academicians in the digital age. She has coordinated significant job fairs and community service initiatives through organizations such as AMP India Foundation, showcasing her dedication to social responsibility. As a member of the Integral University Social Service (IUSS), she has contributed to fundraising initiatives for livelihood support programs. Her extracurricular engagement, including cultural activities and mentoring programs, underscores her commitment to fostering a vibrant academic community.

Her research interests revolve around financial inclusion, fintech, and business management. Dr. Akhlaq has authored and co-authored several publications, including books and book chapters addressing critical topics such as workplace communication, women empowerment, and the challenges of the New Education Policy. Notably, her research paper on "Exploring Consumer Preferences and Behaviour toward Digital Payment Gateways in India" was recently published in the International Journal of Experimental Research and Review. Her work on financial crisis prediction utilizing advanced neural networks was presented at a Scopus-indexed conference, demonstrating her engagement with innovative research methodologies. She has also published on the role of fintech in bridging financial inclusion gaps, particularly during and post-COVID-19, highlighting her focus on relevant, real-world issues. Dr. Akhlaq's extensive publication record includes articles in reputed journals and contributions to edited volumes, reinforcing her position as a thought leader in her field. Overall, her academic and research endeavors reflect a commitment to advancing knowledge and practice in finance and business management.