

CURRICULUM VITAE

Dr. Mariya Bintah Siraj

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EDUCATIONAL QUALIFICATION

- PhD, Commerce (2024) from Khwaja Moinuddin Chishti Language University Lucknow, India.
- UGC-NET-JRF (2019), Examination cleared in COMMERCE from University Grant Commission, New Delhi, India.
- M.Com (2018), from University of Lucknow, India.
- B.Com (2016), from University of Lucknow, India.
- ISC (2013) from St. Joseph Montessori School. Lucknow, India.
- ICSE (2011) from St. Joseph Montessori School. Lucknow, India.

TEACHING EXPERIENCE

- Working as a Assistant Professor at Department of Commerce, Integral University, Lucknow
- Served as Resources Person from 1st January, 2025 to 20 July, 2026 at Department of Commerce, Babasaheb Bhimrao Ambedkar University Lucknow, India.
- Served As Assistant Professor (Temporary) from 22nd September 2024 to 31st December 2024 At Department of Commerce, Khwaja Moinuddin Chishti Language University Lucknow, India.
- 5 year teaching experience while pursuing PHD as JRF & SRF from July 2019 to July 2024

AREA OF SPECIALIZATION

- Accounting
- Finance
- Economics

AWARD AND RECOGNITION

Best paper distinction at the conference “Integrating Digital Innovation And Sustainability For A Resilient Future” the paper titled role of ROLE OF AI BASED TECHNOLOGIES IN HIGHER EDUCATION AMONG STUDENTS OF INDIA AND INDONESIA dated on 13-14 September 2025 organized by Global academic association Southampton UK Tradepreneur Research Organization with Collaboration Academy of Innovation in Technology & Management Jalandhar, Panjab and Aristotle University of Thessaloniki, Greece.

MEMBERSHIP OF PROFESSIONAL BODIES

- IQAC Member (2022), Khwaja Moinuddin Chishti Language University
- Life Membership: Indian Accounting Association; Reg. No. LC-106

PAPERS PUBLISHED IN JOURNALS/BOOKS

International Journal: 11

Book Chapter: 07

International Journal

1. Research paper published in Journal Asian and Pacific Economic Review (ABDC) “FINANCING THE FUTURE: CLIMATE FINANCE IN CLIMATE CHANGE MITIGATION AND SUSTAINABLE DEVELOPMENT” ISSN: 1000-6052 Vol. 18, .No. S.Iss.2, 2025. Pages no. 1-8
2. Research paper published in Journal of African Development (ABDC) titled “EXPLORING THE ENTREPRENEURIAL ATTITUDE–INTENTION LINK AMONG STUDENTS: A SYSTEMATIC REVIEW” ISSN- 1060-6076 Volume:6 Issue:1 (Jan-Dec, Volume:2025) | Pages 160 - 169
3. Research paper published in Journal of Emerging Technologies and Innovative Research (JETIR) titled “THE STUDY EXAMINING THE PERCEPTIONS AND AWARENESS REGARDING NON-INTEREST BANKING IN INDIA” ISSN- 2349-5162 June 2024, Volume 11, and Issue 6. Page no 626-837
4. Research paper published in International Journal for Multidisciplinary Research (IJFMR) titled “EXPLORING PUBLIC INTEREST IN PROFIT-SHARING WITH BANKS: A STUDY FOR ADAPTION OF NON-INTEREST BANKING IN THE INDIAN” E-ISSN: 2582-2160, Volume 6, Issue 3, May-June 2024. Page no 1-9
5. Research paper published in ABHINAV GAVESHNA titled “Digital India Is a Groundbreaking Innovation That Foster Economic Growth & Development” bearing ISSN 2394-4366 Volume 9 July- Dec. 2023 pp 13-19.
6. Research paper publish in International Journal of Advances in Engineering and Management (IJAEM) titled “A comprehensive review of Non-Interest Banking in India: Requirements, Potential, and Hurdles” bearing ISSN 2395 5252 Volume 6, Issue 2 Feb. 2024, pp: 39-44 DOI: 10.35629/5252-06023944 | Impact Factor value 6.18 | ISO 9001: 2008 Certified Journal Page 39-44.
7. Research paper publish in AMOGHVARTA titled “Facilitating Innovation and Sustainability in the Indian Banking System through Non-Interest Financing” bearing ISSN : 2583-3189 (E), 2583-0775 (P) June to August 2023 Volume-03, Issue-01 in A Double-blind, Peer-reviewed & Referred, Quarterly, Multidisciplinary and bilingual Research Journal. Page No. 265 - 271
8. Published a Research Paper titled “INTEREST FREE BANKING IN INDIA AN INITIATIVE TOWARDS SOCIAL UPLIFT: A REVIEW “in International Journal Of Multidisciplinary Educational Research ISSN: 2277-7881; IMPACT

FACTOR :7.816 (2022); IC VALUE:5.16; ISI VALUE:2.286 Peer Reviewed and Refereed Journal: VOLUME:11, ISSUE:8(3) Pg 68-73

9. Publication of the Research Paper entitled “Crypto-Currency in India: Present and Its Future” in INTERNATIONAL JOURNAL OF NOVEL RESEARCH AND DEVELOPMENT- Published in Scholarly open access journals, Peer-reviewed, and Refereed Journals, Impact factor 8.76 Volume 7 Issue 5, May-2022, ISSN-2456 4184. Pg 1188-1195
10. Published a Research Paper titled “Digitalization Accounting And Organisational Longevity In The Contemporary Context” in GALAXY INTERNATIONAL INTERDISCIPLINARY RESEARCH JOURNAL- In Volume 10, Issue 2 February 2022, Impact factor 7.472 ISSN 2347-6915. Pg 190-199
11. Published a Research Paper titled “ETHICAL BANKING: NEED OF AN HOUR” in “Asian Journal of Multidisciplinary Research & Review” Volume 2 Issue 3 – July 2021 Impact factor 6.3 bearing ISSN-2582-8088. Pg 36-45

Book Chapters

1. Contributed a Chapter titled “FinTech Access, Digital Financial Literacy and Government Support as Drivers of Sustainable SMEs Performance in India: An Empirical Analysis” in Edited Book on 'CONTEMPORARY ISSUES IN FINANCE AND ECONOMICS' ISBN 978-93-93575-20-3 in the year 2026 published by Navyug Publications.
2. Contributed a Chapter named “TEACHERS SERVING AS THE FRONTLINE IN UNIVERSITIES NEP IMPLEMENTATION” IN THE BOOK titled NEP 2020 outcome based education. ISBN: 978-81-19708-39-0 in the year 2023 published by ABS books.
3. Contributed a Chapter named “CONTRIBUTION OF WOMEN IN ECONOMIC AND SOCIAL DEVELOPMENT IN INDIA THROUGH ENTREPRENEURSHIP” in the book titled Entrepreneurship for Sustainable Development & Aatm Nirbhar Bharat. ISBN 978-93-94424-69-2 in the year 2023 published by ABS books.
4. Contributed a Chapter named “AN INVESTIGATION OF INFORMATION TECHNOLOGY’S INFLUENCE ON FUTURISTIC ACCOUNTING” in the book titled Financial Technology and Accounting Education. ISBN 979-93-90253-80-7 in the year 2023.
5. Contributed a Chapter named “SOCIAL BANKING IN NOT SO SOCIAL WORLD- A REVIEW” in an International edited book titled RECENT ADVANCES IN COMMERCE AND MANAGEMENT, VOLUME 3 bearing ISBN-978-93-94727-36-6. PUBLISHED BY RED’S SHINE PUBLICATION PVT LTD in the year 2022
6. Contributed a Chapter named “ENTREPRENEURSHIP IN INDIA NOT EVERYONE’S CUP OF TEA” in an edited book START UP: A DRIVE

TOWARDS SELF- RELIANT INDIA. bearing ISBN- 978-93-94424-09-8 in the year 2022

7. Contributed a Chapter named “The Present Era Is So Dynamic That No More Be Able To Beat The Small But Fast Will Be Able To Beat The Slow One” in the edited book titled DIGITALIZATION: An Engine of Sustainable Growth. bearing ISBN -978-93-86240-82-8 in the year 2020

PAPER PRESENTATIONS

International: 07

National: 04

1. Presented a paper entitled the paper titled role of ROLE OF AI BASED TECHNOLOGIES IN HIGHER EDUCATION AMONG STUDENTS OF INDIA AND INDONESIA at the conference “Integrating Digital Innovation And Sustainability For A Resilient Future” dated on 13-14 September 2025 organised by global academic association Southampton UK Tradepreneur Research Organisation with Collaboration Academy of Innovation in Technology & Management Jalandhar, Panjab and Aristotle university of Thessaloniki, Greece.
2. Presented a paper entitled “THE IMPACT OF AI-DRIVEN AUTOMATION ON LABOUR MARKETS AND ECONOMIC INEQUALITY” in the International Conference on embracing Artificial Intelligences for Sustainability & Life Skills, 23-24 August 2024 organised by Faculty of Management MJP Rohilkhand University, Bareilly, India Jointly In Academic Partnership with Norbuling Righter College (NRC), Royal University Of Bhutan, Bhutan.
3. Presented a paper entitled “Assessment of Digital Financial Literacy Among The Students of Higher Education Institutions” in the 74TH ALL INDIA COMMERCE CONFERENCE OF THE INDIAN COMMERCE ASSOCIATION on “*One Earth, One Family*” & International Seminar Hosted By Department of Commerce, Faculty of Commerce & Business, Delhi School of Economics, University of Delhi In Association With Knowledge Partner O.P Jindal Global University, Sonipat from Dec 13-15, 2023
4. Presented a paper titled “THE INVESTIGATION OF PUBLIC ENTHUSIASM FOR PROFIT-SHARING WITH THE BANK IN RELATION TO NON-INTEREST BANKING IN INDIA” in International Seminar on Accounting, Finance, Business and Social Science (ISAFBS 2023) 14th, 15th & 16th September 2023. In collaboration of Dept. Of Business Administration (ISO-21001 Certified) Assam University, Silchar (INDIA), College of Business and Public Affairs, (AACSB-Accredited) Alabama A&M University, USA and Dept. Of Management North Eastern Hill University, Shillong (INDIA).
5. Presented a paper entitled “AN INITIATIVE TOWARDS SOCIAL AND SUSTAINABLE UPLIFT THROUGH NON-INTEREST BANKING IN INDIA: A REVIEW” in Two Days National Seminar In Independence 2.0 Building Aatmanirbhar Bharat Through Make In India organised by Department Of Rural

Management, Babasaheb Bhimrao Ambedkar University on 2nd -3rd September 2022 sponsored by ICSSR .

6. Presented a research paper entitled “INNOVATION, DIGITALISATION AND SUSTAINABLE DEVELOPMENT: AN EVIDENCE OF NON-INTEREST FINANCE PROSPECTIVE” in the International Conference on Sustainability & Digitalisation organized by Department of Management, School of Management & Business Studies, Jamia Hamdard, New Delhi on 28th and 29th of September 2022 sponsored by ICSSR
7. Presented a paper titled “SOCIAL BANKING IN NOT SO SOCIAL WORLD” at International Conference on Financial Carnival: A Two Days International Conference On “Post COVID Challenges and Opportunities in the Financial Sector” on 26th -27th of March 2022, organized by Department of Commerce National PG College.
8. Presented a paper titled “ENTREPRENEURSHIP IN INDIA : A PATIENCE TEST” at National Seminar on TRANSFORMING INDIA @75 held on December 17-18, 2021, organized by Nataji Subhash Chandra Bose Govt. Girls P.G. College Aliganj, Lucknow.
9. Presented a paper titled “DIGITALIZATION ACCOUNTING AND ORGANISATIONAL LONGEVITY IN THE CONTEMPORARY CONTEXT” on 18th -19th December, 2021 at 43rd All India Accounting Conference & International Seminar on Accounting Education & Research Organized by Department of Commerce, Osmania University in Association with Indian Accounting Association, Hyderabad Branch, Hyderabad, Telengana State, India.
10. Presented a paper titled “ENTREPRENEURSHIP IN INDIA: NOT EVERYONE’S CUP OF TEA” at National Seminar on ENTREPRENEURSHIP DEVELOPMENT: ROADMAP TO EMPLOYMENT GENERATION AND GROWTH during Feb. 18th -19th, 2021, organized by Department of Commerce, University of Lucknow, Lucknow (UP) India.
11. Presented a paper titled “THE TAINTED WEALTH IN THE COUNTRY” in the national seminar on Black Money in India: Issues and Challenges on 28th & 29th April, 2018 organized by Kali Charan Post Graduate College, Lucknow, (UP) India.

NATIONAL AND INTERNATIONAL SEMINAR AND CONFERENCES

National: 02

International: 02

1. Participated in A Three Day International Conference on “SUSTAINABILITY ENTREPRENEURSHIP- BUILDING A BETTER INDIA: VISION 2050” held on 5th ,6th & 7th October , 2023 organized by Department Of Commerce , National P.G. College, Lucknow.
2. Participated in the National Seminar on National Policy 2020: Outcome Education sponsored by DEPARTMENT OF HIGHER EDUCATION, GOVERNMENT OF

UTTAR PRADESH on March 21-22, 2023 organized by Department of Business Administration Khwaja Moinuddin Chishti Language University, Lucknow.

3. Participated in the National Seminar on “Emerging Issues of Intellectual Property Rights Laws & Practice in India” sponsored by DEPARTMENT OF HIGHER EDUCATION, GOVERNMENT OF UTTAR PRADESH on 25-26 February, 2023 organized by Faculty of Commerce and Research Studies.
4. Participated in the 44th ALL INDIA ACCOUNTING CONFERENCE and INTERNATIONAL SEMINAR ON ACCOUNTING EDUCATION & RESEARCH organized by School of Commerce And Business, Jiwaji University, Gwalior, Madhya Pradesh in association with Indian Accounting Association, Gwalior Branch on 29th -30th October, 2022.

NATIONAL AND INTERNATIONAL WORKSHOP AND FACULTY DEVELOPMENT PROGRAMME

1. Participated in the 5-Day Online Management and Faculty Development Program (MDP/FDP) organized by the Army Institute of Management & Technology (AIMT), Greater Noida, on the theme: "AI-Driven Research Methodologies, Advanced Analytics & Ethical Academic Practices" Dates: 8–12 June 2026.
2. Participated in the “EMPOWERING HIGHER EDUCATION INSTITUTIONS IN TECHNOLOGY ENABLED LEARNING AND BLENDED LEARNING” a five-day 15 hour faculty development program jointly organized by the Common Wealth Educational Media Centre for Asia New Delhi and University of Lucknow Uttar Pradesh with SWAYAM@Lkouniv from 29 October to 3 November 2025.
3. Participated in One Week Faculty Development Program on “CHALLENGES OF HIGHER EDUCATION IN CONTEXT TO INDUSTRY 4.0” organized by Greater Noida Institute of Technology from 16th-21st March 2024.
4. Participated in 8 days (32hrs) International Value Added Programme on “TRANSFORMING INDIA ENTREPRENEURIAL EVOLUTION FOR VIKSIT BHARAT @2047” held between 03rd Mar’ 2024 to 10th Mar’ 2024, organized by Faculty of Management, MJPRU, Bareilly in Collaboration with Rohilkhand Incubation Foundation.
5. Participated in one day workshop on “Gender Sensitization through Beti Bachao Beti Padhao: A Roadmap for Social Change”, organized by Department of Journalism and Mass Communication, Khwaja Moinuddin Chishti Language University Lucknow on 27 February, 2024. Sponsored by ICSSR
6. Attended Faculty Development Programme on “EMERGING PERSPECTIVES OF MULTIDISCIPLINARY RESEARCH: METHODS AND ANALYSIS” 1st to 7th August 2023 jointly organized by Department of Business Administration & Department Of Regional Economics Mahatma Jyotiba Rohilkhand University, Bareilly.

7. Participated in the One Week National Workshop (Entrepreneurship Development Programme) on “ENTREPRENEURSHIP AND INNOVATION: EMERGING CAREER OPPORTUNITY FOR YOUTH” 23rd -29th March, 2023 organized by Centre of Excellence, Department of Commerce Khwaja Moinuddin Chishti Language University, Lucknow.
8. Participated in the National Workshop on NAAC – Revised Accreditation Framework held during 13-14, 2023 sponsored by DEPARTMENT OF HIGHER EDUCATION, GOVERNMENT OF UTTAR PRADESH at Khwaja Moinuddin Chishti Language University Lucknow.
9. Participated in one week Faculty Development Programme on “RESEARCH METHODOLOGY AND PAPER PUBLICATION” organized by Department of Commerce, Khwaja Moinuddin Chishti Language University, Lucknow from 8th to 14th June 2022.
10. Successfully completed two weeks interdisciplinary refresher course on “ADVANCED RESEARCH METHODOLOGY & MULTIVARIATE DATA ANALYSIS” from 30th April-12th May, 2022 with Grade A+ organized by Teaching Learning Centre, Ramanujan College, University Of Delhi under the aegis of MINISTRY OF EDUCATION PANDIT MADAN MOHAN MALAVIYA NATIONAL MISSION ON TEACHERS AND TEACHING and Indian Accounting Association, NCR Chapter.
11. Successfully participated and completed the workshop on ENTREPRENEURSHIP DEVELOPMENT program held at centre of Entrepreneurship Development, Khwaja Moinuddin Chishti Language University, Lucknow on 21st February 2020.
12. Attended the Multi Disciplinary International Workshop on “ENHANCING RESEARCH OBJECTIVES WRITING SKILL” held on 23rd February 2020.
13. From the 26th of February to the 2nd of March 2020, attended a one-week National Workshop on RESEARCH METHODOLOGY FOR SOCIAL SCIENCE, hosted by Khwaja Moinuddin Chishti Language University in Lucknow and funded by the U.P. State Higher Education Department.
14. Participated in the ENTREPRENEURSHIP & SKILL DEVELOPMENT ONE DAY WORKSHOP UNDER ODOP held at centre for Entrepreneurship Development Khwaja Moinuddin Chishti Language University, Lucknow (UP) on 25th March, 2021.

CO-CURRICULAR ACTIVITY

1. Contributed as organizing committee in “Anti Ragging Week” 12th to 18th of August 2023 organized by Khwaja Moinuddin Chishti Language University, Lucknow (U.P. State Government University, Lucknow)
2. Contributed as Rapporteur in the National Workshop on NAAC – Revised Accreditation Framework held during 13-14, 2023 sponsored by DEPARTMENT

OF HIGHER EDUCATION, GOVERNMENT OF UTTAR PRADESH at Khwaja Moinuddin Chishti Language University Lucknow.

3. Contributed as a part of organizing committee in the “ENTREPRENEURSHIP EXPO 2022” on November 11, 2022 organized by Faculty of Commerce, Khwaja Moinuddin Chishti Language University, Lucknow.
4. Contributed as VOLUNTEER in Cultural Committee organized on 28th September – 1st October 2022 held at Khwaja Moinuddin Chishti Language University, Lucknow
5. Contributed as a part of organizing committee in one week Faculty Development Programme on “RESEARCH METHODOLOGY AND PAPER PUBLICATION” organized by Department of Commerce, Khwaja Moinuddin Chishti Language University, Lucknow from 8th to 14th June 2022.
6. Contributed as a part of organizing committee in One Week Entrepreneur Workshop on “BUILD YOUR OWN BUSINESS” (05th -11th march 2022) organized by Centre of Excellence, Department of Commerce, Khwaja Moinuddin Chishti Language University, Lucknow
7. Contributed as a volunteer in MEHENDI COMPITITION of the Foundation Day Cultural Fest COSAC-2021 held at Khwaja Moinuddin Chishti Language University, Lucknow during 30th September – 1 October 2021.
8. Scored 2nd position in the BASKETBALL SHOOTING of the Foundation Day Cultural Fest COSAC-2021 held at Khwaja Moinuddin Chishti Language University, Lucknow during 30th September – 1 October 2021.
9. Certificate of Appreciation was awarded for exemplary performance in the field of academics as qualified NET-JRF in July 2019 by Kali Charan P.G College, Lucknow.
10. Awarded 2nd prize in the DEBATE competition held on 10th of February 2018, at Kali Charan Pg College, Lucknow.
11. Awarded 3rd prize in EXTEMPORE competition held on 10th of February 2018, at Kali Charan Pg College, Lucknow.
12. Secured 1st rank in DEBATE competition held on 4th February 2018 at ANTARANG fest at Techno Group of Institutions, Lucknow.
13. Secured 3rd position in DEBATE competition organized by Shir J.N.P.G College, Lucknow.