



FinTech



Special Issue Reprint

Trends and New Developments in FinTech

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This Reprint of the Special Issue titled “Trends and New Developments in FinTech” contains ten papers, eight research articles and two review papers. The topics discussed in the Reprint’s eight research papers include FinTech innovations in banking (risk-scoring models, racial and ethnic disparities in mortgage-lending outcomes across different lender types and robo-advising financial services), financial technology development (Lithuania’s FinTech sector development), and financial assets (the use of crypto-assets/currencies in financial payments and the drivers and impacts of wider cryptocurrency adoption). The two review papers deal with the dynamic interaction between financial literacy and higher education using bibliometric analysis and the examination of recent trends and developments between Generative AI (GAI) and finance.

Overall, this Reprint offers insights into new FinTech developments in digital banking services such as robo-advising and mortgage-lending activities, the development of FinTech in the Lithuanian economy, and the use of cryptocurrencies and crypto-assets in digital payments. Finally, the review papers discuss the impact of Generative Artificial Intelligence in the area of finance and the significance of financial literacy in education. All papers offer important suggestions, and warnings of potential dangers, in using FinTech in various everyday life activities by retail and institutional market participants. Policy-makers should also heed these recommendations in order to apply prudent policies and regulatory schemes for the benefit of the society as a whole.



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