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Special Issue Reprint

Financial Technology and Strategic AI Integration in FinTech

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This Special Issue explores the transformative impact of innovative financial instruments and the strategic integration of artificial intelligence within the FinTech sector, with a particular emphasis on how these developments are reshaping banking and payment systems and supporting the transition toward a sustainable economy. The scope of this Reprint includes business innovation and collaborative economic models, circular and sustainable development approaches, and the evolution of advanced financial instruments such as blockchain-based solutions, cryptocurrencies and decentralized finance. It also highlights the role of artificial intelligence in improving FinTech applications, including in relation to risk management, fraud detection and customer personalization, as well as its contribution to environmental, social and governance objectives.

Further topics address open banking, InsurTech, digital platforms and emerging technologies such as machine learning and metaverse applications. The Special Issue also considers financial inclusion and the expansion of access to financial services in underserved regions, along with the ethical and social implications of digitization. Regulatory and compliance challenges linked to the integration of artificial intelligence and innovative financial systems are also examined. This Reprint brings together selected contributions that reflect the current state of research and practice in these interconnected fields.



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