



FinTech

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This Special Issue highlights the latest achievements in the field of digital finance, showcasing how advanced technologies have transformed and continue to shape the global financial landscape. In the Fintech 5.0 era, which is marked by innovations such as blockchain and artificial intelligence, challenges and opportunities abound. The contributing authors explore how these technologies have influenced financial services, emphasizing the crucial role of automation and digital applications in reshaping financial products and services while mitigating risks in the virtual space. In this Special Issue, some authors analyze how national financial conditions, such as sanctions or limited financial access, influence the adoption of Central Bank Digital Currencies (CBDCs). Others examine the role of disruptive technologies in the financial innovation strategies of multinational corporations, highlighting the key drivers of continuous innovation within the FinTech revolution. Important topics such as IoT technologies, digital satisfaction in the fintech sector in Africa, the potential of blockchain in the textile and fashion industry, and the impact of the COVID-19 pandemic on cryptocurrency markets are also addressed. In conclusion, this Special Issue provides a deep and comprehensive understanding of how digital financial technologies contribute to the development of an entrepreneurial mindset and advance sustainable development within the global economy.



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