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together insights from leading scholars and practitioners across 20 chapters offering a multifaceted examination of fintech innovations and financial inclusion globally The book covers key topics such as the role of financial and digital literacy fintech s impact on financial systems and economic growth and case studies from countries like Ghana and India It delves into technological aspects of fintech including artificial intelligence AI in banking and social media in financial education while also addressing trends challenges and opportunities in fintech adoption The volume doesn t shy away from ethical considerations and risks associated with fintech exploring issues of security privacy and trust in digital finance Gender equality in financial inclusion receives significant attention with a focus on empowering women through financial access Throughout the book provides a balanced mix of theoretical frameworks empirical studies and practical insights making it an invaluable resource for academics policymakers fintech entrepreneurs and financial sector professionals By bringing together various perspectives this volume enhances our understanding of how technological innovations can create more inclusive and sustainable financial systems worldwide addressing both the transformative potential of fintech and the challenges for responsible implementation in diverse economic contexts The core readership includes researchers students policymakers and stakeholders involved in various aspects of finance technology sustainability and policy It serves as a guide for those looking to understand the practical applications of blockchain in driving environmental change and offers a visionary outlook on the technology s potential to reshape industries sustainably Information Systems Research in Vietnam, Volume 3 Nguyen Hoang Thuan, Dang-Pham Duy, Hoanh-Su Le, Tuan Q. Phan, 2025-01-25 This book the third volume of Information Systems Research in Vietnam presents a special theme that focuses on two emerging and critical topics of the twenty first century Digital Transformation and Sustainable Development Digital transformation which consists of digitization of products and digitalization of work processes has brought forth exciting new business models that disrupt traditional industries Digital transformation has been embedded in the 2030 National Digital Transformation Programme of the Vietnamese government leading to numerous digital businesses that offer significant value in various sectors including retail manufacturing education and health care Partly due to the United Nations UN 17 Sustainable Development Goals SDGs specifying the key development areas and outlining collective actions to ensure continuing peace and prosperity for people and the planet organizations in Vietnam are becoming increasingly aware of the importance of sustainable development and the adoption of sustainability governance frameworks such as ESG to gain strategic advantages in the turbulent markets Information systems IS in particular has profound impacts on achieving Sustainable Development However best practices and case studies about Digital Transformation and how this transformation and IS applications influence Sustainable Development in Vietnam have not been documented and studied in spite of the rapid developments in these areas in both public and private sectors This book therefore contributes to the existing body of knowledge and benefits a wide range of readers in several ways Firstly the book benefits scholars and students both in Vietnam and globally by advancing knowledge

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