

Special Issue

Digital Banking, Financial Inclusion, and Age at Risk

Message from the Guest Editor

This Special Issue of *Economies*, titled “Digital Banking, Financial Inclusion, and Age at Risk”, focuses on the intersection of technological innovation in finance and the challenges of inclusive access across age groups. Its central focus is on how the rapid shift toward digital banking can foster or hinder financial inclusion, particularly for vulnerable populations such as older adults and younger cohorts who may face distinct barriers. The scope of this Special Issue spans both developed and developing economies, examining structural, social, and regulatory factors that shape the adoption of digital services. The purpose is twofold—first, to assess the opportunities digital finance creates for broadening access to essential financial services, and second, to highlight the risks of exclusion or heightened vulnerability when age, digital literacy, or socioeconomic conditions limit participation.

Guest Editor

Dr. Erika Kovalova

Department of Economics, University of Žilina, Žilina, Slovakia

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Economies
Editorial Office
MDPI, Grosspeteranlage 5
4052 Basel, Switzerland
Tel: +41 61 683 77 34
economies@mdpi.com

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Prof. Dr. Ralf Fendel

WHU—Otto Beisheim School of Management, Burgplatz 2, 56179
Vallendar, Germany

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