

## Special Issue

# Financial Technology and Strategic AI Integration in FinTech: Transforming Banking, Payments, and Building a Sustainable Economy—Challenges and Opportunities

### Message from the Guest Editors

This Special Issue aims to explore the transformative impact of innovative financial instruments and the strategic integration of Artificial Intelligence (AI) within the FinTech sector. The focus will be on how these technologies are reshaping banking and payment systems and contributing to the development of a sustainable economy. We welcome research that addresses both the challenges and opportunities presented by these advancements. Key areas of interest include, but are not limited to, the following:

- Business innovation, collaborative economy, circular economy, and sustainable development.
- Development and application of innovative financial instruments, including blockchain technology, cryptocurrencies, and decentralized finance (DeFi).
- The role of AI in enhancing FinTech solutions such as risk management, fraud detection, and customer personalization.
- Contributions of FinTech and AI to environmental, social, and governance (ESG) objectives and sustainable economic practices etc.

### Guest Editors

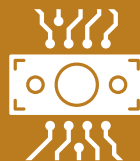
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Prof. Dr. Valentina Vasile

Prof. Dr. Shigeyuki Hamori

### Deadline for manuscript submissions

31 December 2025



## FinTech

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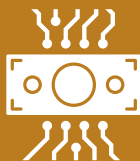


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## About the Journal

### Message from the Editor-in-Chief

*FinTech* (ISSN 2674-1032) is an international, peer-reviewed open access journal on a variety of themes connected with financial technology, such as cryptocurrencies, risk management, robo-advising, crowdfunding, blockchain, new payment solutions, machine learning and AI for financial services, digital currencies, etc. *FinTech* provides a global academic forum for exchanging research findings across all fields in financial innovation in the era of electronic business. It seeks to promote interactions among researchers, policy-makers, and practitioners and foster research ideas on financial innovation in terms of new financial instruments, as well as new financial technologies, markets, and institutions.

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### Editor-in-Chief

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