

Special Issue

Modeling Behavioral and Cognitive Drivers of FinTech Adoption: Trust, Emotion and Digital Decision-Making

Message from the Guest Editors

The global financial landscape is undergoing a profound transformation, driven not only by rapid technological innovation but also by how individuals cognitively, emotionally, and behaviorally engage with digital financial systems. This Special Issue aims to explore the psychological, behavioral, and cognitive mechanisms underlying FinTech adoption and resistance, with a special focus on trust, emotion, digital decision-making, and user modeling. Topics may include (but are not limited to) the following:

- behavioral FinTech
- digital trust and perceived risk
- cognitive biases in financial decision-making
- emotional engagement in FinTech
- technology acceptance and behavioral models
- AI-driven personalization and persuasion
- resistance to digital nudging
- FinTech UX and HCI
- financial psychology
- robo-advising and user behavior

Guest Editors

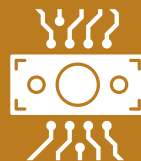
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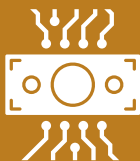


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About the Journal

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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