



FinTech and the Future of Finance

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Message from the Guest Editors

This Special Issue is devoted entirely to different aspects of technology-enabled innovation in financial services (FinTech). At the heart of FinTech lies a better value proposition delivered to customers, be they consumers or businesses. Fintechs, bigtechs, and incumbent financial institutions innovate, compete, and collaborate at the same time, forming a complex ecosystem–network economy characterized by complicated relations. Further information is available on the journal website.

A rich set of key words reflects the nature of the papers which are welcome to be submitted for publication in this Special Issue. Additionally, the future landscape of finance will likely not only be shaped by technological developments in new fields (e.g., mobile payments, tokenized cards), but competition with long-established products (e.g., cash) also has its role to play.

Therefore, all theoretical, empirical, conceptual, and practice-oriented articles representing economics and finance as well as management sciences relating to the main theme are encouraged for submission as contributions for this Special Issue of *JRFM*.





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Message from the Editor-in-Chief

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