

Special Issue

Digital Banking and Financial Technology

Message from the Guest Editors

With advances in technology, traditional banking services are increasingly being offered digitally. Digital banking obviates the need for physical presence or brick-and-mortar banking. Financial technology, or fintech for short, refers to the delivery of financial services using innovative technologies. Buy-Now-Pay-Later services, for example, allow users to shop around and pay back later in interest-free instalments. Both digital banking and fintech are revolutionizing the financial services world. This Special Issue brings together papers that document the state-of-art in these areas. Research papers documenting theoretical and empirical research on how digital banking and fintech are shaping financial services are welcome.

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Researchers are most welcome to contribute original research articles or comprehensive review papers for consideration and publication in *Journal of Risk and Financial Management (JRFM)*, an on-line, open access journal. *JRFM* adheres to rigorous peer-review as well as editorial processes, and publishes high quality manuscripts that address theoretical, practical and empirical issues in analysing real life financial data. The goal of *JRFM* is to enable rapid dissemination of high impact research to the scientific community.

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