

## Special Issue

# Fintech, Digital Finance, and Socio-Cultural Factors

### Message from the Guest Editors

Fintech and digital finance are revolutionizing financial services through innovations such as mobile payments, robo-advisors, and digital currencies, but socio-cultural factors shape their adoption and risk profiles. This Special Issue invites research on risk management in fintech ecosystems, including cybersecurity risks, regulatory challenges, and systemic stability in digital finance. We seek papers exploring how socio-cultural factors encompassing societal values, cultural norms, and behavioral influences drive or hinder fintech adoption, shape consumer trust in digital platforms, or influence regulatory frameworks. Contributions may include studies on the impact of fintech on financial inclusion, the role of cultural attitudes in digital payment systems, or cross-country analyses of fintech market penetration. We also welcome research on emerging risks, such as data privacy concerns or algorithmic biases in digital lending. This Special Issue aims to bridge academia and industry, offering insights into managing risks and leveraging socio-cultural dynamics to advance fintech innovation on a global scale.

### Guest Editors

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### Deadline for manuscript submissions

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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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