



Revolutionizing Fintech- The Strategic Role of Artificial Intelligence

Mrs. S. Nazima Kausar, Research Scholar, Department of Commerce, Sri Krishnadevaraya University,
Ananthapuramu, 515003. Email: nazimakausar@gmail.com

Prof. D. Anjaneyulu, Head of the Department, Department of Commerce, Sri Krishnadevaraya University,
Ananthapuramu, 515003

Email: anjiskucum@gmail.com

ABSTARCT

The Financial Technology (Fintech) sector has undergone a great transformation in recent years, largely due to the rapid adoption of Artificial Intelligence (AI). This paper scouts the crucial role AI plays in revolutionizing Fintech, investigating its impact across critical domains such as Customer service, risk assessment, fraud detection, credit scoring, and investment advisory services. By assessing case studies, technological trends, and industry data, the research highlights how AI is enhancing operational efficiency, improving financial inclusion, and reshaping regulatory compliance. The research also considers the ethical and strategic challenges faced by AI integration, offering future insights into the future trajectory of AI-powered financial services.

Purpose: This paper explores how Artificial Intelligence is transforming the Fintech industry by improving efficiency, customer experience, risk management, and compliance. It also examines the opportunities and challenges AI brings, offering insights through real-world examples to guide stakeholders in understanding AI's evolving impact on financial technology.

Research Outcome: This study aims to clarify how AI transforms Fintech by enhancing key functions, such as customer service and fraud prevention, while addressing ethical and risk challenges. It aims to provide actionable insights for stakeholders to responsibly leverage AI for a more innovative and inclusive financial industry.

Keywords: Fintech, Artificial Intelligence, Fraud Detection, Credit Scoring, Financial Efficiency

1. Introduction: The financial technology (Fintech) sector is at the forefront of digital innovation, disrupting traditional banking models and introducing agile, customer-centric financial services. Central to this transformation is Artificial Intelligence (AI), which is redefining how financial institutions analyse data, engage with customers, manage risks, and deliver products. The integration of AI in Fintech represents more than a technological upgrade; it marks a paradigm shift that enables intelligent decision-making, automation, and personalization at scale.

This paper explores the transformative role of AI in revolutionising the Fintech industry. It examines how AI technologies, including machine learning, natural language processing, and robotic process automation are reshaping critical Fintech domains such as credit scoring, fraud detection, wealth management, and customer experience. Additionally, the study examines the benefits, challenges, and ethical implications of integrating AI

into financial systems. The primary aim is to assess AI's contribution to enhancing economic efficiency, security, inclusion, and innovation within an increasingly digitized economy.

2. Review of Literature:

The integration of AI technologies such as machine learning, chatbots, and virtual assistants has significantly transformed decision-making processes, enhanced data analytics, and automated a wide range of business operations. This review highlights the numerous advantages of AI, including improved customer experience, personalized banking services, efficient fraud detection, and more effective risk management. However, alongside these benefits, the adoption of generative AI also raises important concerns related to ethics, algorithmic bias, transparency, and potential job displacement issues that require thoughtful consideration and regulatory oversight. **(Karangara, 2023)**

This chapter examines how financial technology (FinTech) and artificial intelligence (AI) can support the achievement of sustainable development goals (SDGs). Emerging technologies driven by the Fourth Industrial Revolution (4IR) including blockchain, the Internet of Things (IoT), and AI offer significant potential to expand the reach of existing sustainability efforts. These innovations can play a crucial role in promoting financial inclusion, thereby strengthening initiatives aimed at realizing the SDGs. **(Mhlanga, 2023)**

One of the most significant trends in financial technology (FinTech) is the increasing adoption of artificial intelligence (AI) and machine learning (ML). These technologies are being leveraged to automate key financial processes such as loan underwriting and risk assessment, resulting in greater efficiency and reduced operational costs. Another prominent trend is the rise of blockchain technology, which is facilitating the development of decentralized and secure financial systems. Blockchain-based solutions are also being utilized to streamline cross-border payments and enhance supply chain finance, offering improved transparency and transaction speed. **(Rahul Jain, 2023)**

This study explores the transformative impact of artificial intelligence (AI) on the FinTech and financial services (FinServ) sectors by analysing key applications such as fraud detection, personalized banking, automated customer support, and algorithmic trading. Utilizing a comprehensive research methodology that combines both quantitative and qualitative approaches, the study demonstrates how AI contributes to improved financial performance, driving revenue growth, reducing operational costs, and enhancing customer satisfaction. The findings highlight the increasing importance of AI in overcoming industry challenges and fostering sustainable growth in these sectors. **(Babu, 2024)**

This study examines how Artificial Intelligence is transforming the Fintech sector by improving efficiency, enabling faster services like real-time payments and lending, and enhancing customer experience. It also highlights the challenges and ethical considerations that come with AI integration and discusses its broader impact on the future of financial services and decision-making. **(Arnab K Ganguly, 2024)**

The Fintech industry is currently experiencing a major shift as Artificial Intelligence (AI) becomes more integrated, fundamentally changing how financial services are provided, overseen, and enhanced. This study explores the ever-evolving landscape of AI in Fintech, examining the most recent advancements and impactful applications. As AI technologies continue to evolve, they find their way into the core operations of Fintech, encompassing risk assessment, fraud prevention, customer service, and investment strategies. **(Mohammad Nadeem Ahmed, 2024)**

Artificial intelligence (AI) plays a crucial role across various industries—from finance to healthcare by automating complex processes, improving personalized services, and strengthening transaction security. The integration of AI into Fintech brings notable benefits, fundamentally reshaping how financial services are delivered, accessed, and regulated. AI enables deep analysis of financial data, efficient fraud detection, and

streamlined operations, thereby supporting faster and more informed decision-making. **(HASSAN CHIKRI, 2024)**

This study conducts an in-depth analysis of secondary data obtained from credible corporate databases. Adopting a quantitative methodology, the data were carefully screened and filtered to maintain accuracy and relevance. Statistical techniques were employed to examine the data, allowing for the identification of key patterns and trends. This approach aims to uncover insights into the adoption and impact of AI, with a particular focus on its use in the banking and financial sectors. **(Ramrakhyani, 2024)**

Central to this study is an examination of how AI-driven solutions and blockchain technology can improve efficiency, accessibility, and innovation in financial services. Many businesses face challenges such as inadequate data infrastructure, difficulties with regulatory compliance, limited customer engagement, lack of personalization, data privacy concerns, cybersecurity threats, and exposure to volatile currencies. Through in-depth evaluation, this study explores how the application of artificial intelligence (AI) and blockchain technology can address these hurdles. Key techniques include fraud detection, risk mitigation, advanced credit assessments and scoring for underserved communities, loan origination systems, and automated customer support utilizing intelligent tools. **(Gitobu, 2024)**

This article introduces the concept of Advanced and Agentic AI (AAAI) and its potential to create decentralized, intelligent agents that bridge FinTech and decentralized finance (DeFi). These agents are poised to transform payment systems, potentially eliminating the need for traditional credit cards. As deep tech advances, it is enabling a second wave of innovation in FinTech driven by the convergence of DeFi and AAAI-powered decentralized agents. **(Dodda, 2024)**

The evolution of financial technology (FinTech) has significantly reshaped the global economic landscape. Innovations such as blockchain, artificial intelligence, and mobile payment systems have revolutionized traditional banking by improving efficiency, expanding accessibility, and enhancing security. While these advancements offer substantial benefits, they also present regulatory challenges that require a balanced approach to encourage innovation without compromising consumer protection. Overall, FinTech holds considerable potential to drive economic growth, emphasizing the need for continuous adaptation to emerging technological trends. **(S. M. Ashraful Alam, 2025)**

The findings reveal that the synergy between big data and FinTech enables transformative advancements, including predictive risk management, automation of financial processes, and improved access to financial services for underserved populations. Furthermore, blockchain-based finance and decentralized financial technologies demonstrate significant potential for scalability, transparency, and cost efficiency. **(Miftah, 2025)**

The research explores the growing impact of artificial intelligence (AI) in the FinTech sector of the banking industry. It outlines the current landscape and challenges traditional banks face in adopting AI technologies. Additionally, it highlights the key benefits of AI integration, including improved customer experience, resource optimization, enhanced decision-making, and stronger loss prevention. **(Apurva Mehta, 2025)**

This research article examines the adoption of advanced technologies in commercial banking, emphasizing their influence on operational performance, customer engagement, and risk mitigation. It explores the core principles behind artificial intelligence (AI), cloud computing, and optical character recognition (OCR), and showcases real-world case studies that demonstrate their implementation in banking operations. The article also evaluates the current challenges and future outlook for AI-powered FinTech in the commercial banking landscape. **(Jain, 2025)**

3. Objectives and Methodology:

- To examine how Artificial Intelligence is enhancing operational efficiency within the Fintech industry.
- To identify and analyse the major use cases of AI across the Fintech ecosystem.

- To investigate the challenges and risks associated with the adoption of AI in Fintech.

The study is grounded in a comprehensive examination of detailed and multifaceted information sourced through both primary and secondary research methods. Nevertheless, to effectively achieve the research goals, this paper predominantly depends on secondary data. These data are gathered from a wide range of credible sources, including official websites, industry newsletters, company reports, academic books, peer-reviewed journals, and technical guides. Much of the secondary information, especially regarding market dynamics and trends, is drawn from academic publications and official announcements. Given the sensitive and often confidential nature of topics related to Fintech, the Indian financial sector, and innovative policy developments, the use of secondary data offers a reliable and ethical approach. It allows for in-depth analysis and critical evaluation without breaching privacy or confidentiality standards.

4. AI Technologies in Fintech

- **Machine Learning (ML):** Machine Learning (ML) is a branch of artificial intelligence (AI) that focuses on developing computer algorithms that can learn from data and improve over time without being explicitly programmed. In essence, machine learning enables systems to recognize patterns, make decisions, or predict outcomes based on input data. At the heart of ML is the idea that these algorithms adapt and enhance their performance as they are exposed to more data. Instead of following a set of rigid, predefined rules, ML models learn from experience just as humans do, by analysing past data and applying that knowledge to new, unseen situations.

In today's digital age, data is a vital resource, and machine learning is the key technology that unlocks its value. ML powers innovation across industries by enabling smarter decisions and automation. Reflecting its growing impact, the U.S. Bureau of Labor Statistics projects a 26% job growth in the field from 2023 to 2033.

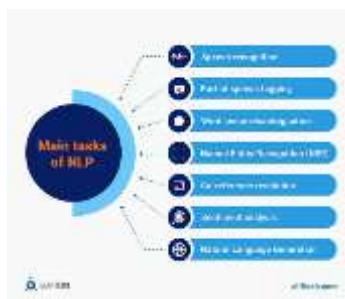
Fig 1



Source: www.datacamp.com

- **Predictive Analytics:** Predictive analytics, an emerging AI technology, uses historical data, statistical methods, and machine learning to forecast future events. In fintech, it's widely applied in credit scoring, fraud detection, customer retention, and portfolio management, enabling companies to turn raw data into actionable insights and make faster, smarter decisions.
- **Natural Language Processing (NLP):** NLP is a specialized branch of artificial intelligence (AI) that enables computers to analyse, interpret, and understand human language, both written and spoken. NLP goes beyond simply recognizing words; it aims to grasp the context, sentiment, and intent behind them, allowing machines to interpret meaning much like a human would. To achieve this, NLP combines computational linguistics, the rule-based modelling of language, with advanced techniques from machine learning, statistical analysis, and deep learning. These technologies work together to help computers process language in a way that is both accurate and meaningful, enabling a wide range of applications from chatbots and virtual assistants to language translation and sentiment analysis.

Fig 2



Source: www.eliftech.com

- Robotic Process Automation (RPA):** RPA is revolutionizing the fintech sector by automating complex workflows and significantly improving operational efficiency. One of RPA's most notable contributions to fintech is its ability to streamline core functions—such as loan processing, customer onboarding, and fraud detection—by reducing the time, effort, and manual intervention these tasks typically require. By enabling faster and more accurate transaction processing, RPA allows fintech companies to handle high volumes of data with enhanced precision and speed. Similar to artificial intelligence, RPA enhances efficiency, reduces operational costs, and improves the overall customer experience by delivering faster and more reliable services.

Fig 3



Source: NimbleAppgenie

- AI in Blockchain:** Blockchain technology introduces a transformative new model of trust. At its foundation, blockchain functions as a decentralized and immutable ledger, ensuring secure, transparent, and verifiable transaction records. In the financial sector, it powers secure data exchanges, enables the execution of smart contracts, and serves as the backbone for decentralized finance (DeFi) platforms, guaranteeing that each transaction is traceable and tamper-proof. Individually, artificial intelligence (AI) and blockchain are powerful disruptors. Combined, they are redefining the architecture of modern financial systems driving a shift from traditional, centralized models to decentralized, automated, and highly secure infrastructures.

- Smart Contracts:** Smart contracts are self-executing agreements with the terms of the contract written directly into code. Securely stored on a blockchain, they automatically enforce and execute actions when predefined conditions or triggers are met eliminating the need for intermediaries and reducing the risk of manual error or fraud.

AI-powered smart contracts represent a paradigm shift in contract management, combining the immutability and transparency of blockchain with the adaptability and intelligence of AI. Beyond automating predefined conditions, these contracts dynamically respond to changing environments, ensuring continued relevance and

effectiveness. From supply chains and insurance to real estate and financial services, AI smart contracts are redefining how agreements are created, executed, and managed. By boosting efficiency, flexibility, transparency, and cost-effectiveness, they lay the foundation for more intelligent, scalable, and resilient contracting ecosystems.

- **Data privacy:** Data privacy, also known as information privacy, is the principle that individuals should have control over their personal information. This includes the right to determine how their data is collected, stored, and used by organizations. One reason AI poses a greater data privacy risk than earlier technologies is the sheer scale of data involved. Massive volumes, often terabytes or even petabytes of text, images, and video, are used for training, some of which inevitably include sensitive information such as healthcare records, social media content, financial data, and biometric identifiers. As more of this data is collected, stored, and transmitted, the risk of exposure or misuse increases, raising serious concerns about privacy and the potential infringement of individual rights.
- **Algorithmic decision-making:** AI decision-making involves leveraging computational techniques to select the most effective course of action from various options, based on data and algorithms. It combines data collection, preprocessing, analysis, and predictive modelling to support or automate decision processes with speed and precision. As AI technology continues to advance, it will play an increasingly pivotal role in shaping decision-making across various sectors. Embracing these innovations can lead to more informed, efficient, and impactful decisions, driving better outcomes in business, healthcare, finance, and beyond.

5. Application Areas of AI in Fintech

In recent years, artificial intelligence (AI) has emerged as a game-changer in the fintech industry, fundamentally transforming the delivery of financial services. Through powerful algorithms and advanced data analytics, AI is streamlining operations, improving decision-making, and personalizing customer interactions driving greater efficiency, accuracy, and user satisfaction across the sector. Here are a few applications of AI in Fintech.

- **Chatbots and Virtual Assistants:** AI-powered chatbots and virtual assistants are increasingly transforming customer service in the fintech industry by enhancing user experience and streamlining interactions. These tools offer 24/7 support, efficiently handle customer queries, and provide personalized assistance based on user data. By automating routine tasks, they help reduce operational costs and can be seamlessly integrated into banking apps and websites, offering a consistent and user-friendly experience.
- **Fraud Detection:** Fraud detection is a top priority in the fintech industry, and artificial intelligence (AI) has become a powerful tool in identifying and preventing fraudulent activities. By leveraging AI-driven software, fintech companies can analyse vast datasets to detect anomalies with greater accuracy, monitor transactions in real time, and reduce false positives. These systems also enhance efficiency by automating fraud detection processes and improving security through continuous learning and adaptation, helping organizations stay ahead of evolving threats.
- **Risk Assessment:** AI has revolutionized risk assessment in fintech, making credit evaluations more accurate, efficient, and inclusive. By analysing diverse data points through machine learning, AI models enable faster loan decisions, reduce human bias, and expand access to credit for underserved individuals and small businesses. These systems also continuously learn from new data, improving over time and helping lenders make fairer, more informed decisions.
- **Credit Scoring and Underwriting:** AI has greatly enhanced credit scoring and underwriting in the fintech industry by enabling faster, more accurate, and inclusive credit assessments. By analysing a wide range of traditional and alternative data points, AI improves credit score accuracy, speeds up loan approvals, and strengthens risk mitigation. Additionally, it expands credit access for underserved individuals and streamlines underwriting processes by automating tasks like document verification and data analysis.
- **Regulatory Compliance:** AI plays a vital role in ensuring regulatory compliance in the fintech industry by automating key compliance processes and enabling real-time monitoring of financial transactions. It streamlines tasks like KYC and AML checks, detects fraud and suspicious activities, and reduces manual effort

and associated costs. Additionally, AI systems maintain comprehensive audit trails and generate detailed reports, which support efficient regulatory reporting and enhanced transparency.

- **Personalised Financial Planning:** AI is transforming personalized financial planning by using data analysis and machine learning to deliver tailored advice based on an individual's financial goals, risk tolerance, and habits. It provides customized investment and savings recommendations, optimizes asset allocation, tracks goal progress, and suggests ways to improve budgeting and savings. Additionally, AI-powered tools enhance financial literacy by offering educational content and real-time insights, empowering users to make smarter financial decisions.

6. Challenges and Ethical Concerns

While fintech technologies have significantly enhanced the customer experience, the industry still faces several critical challenges that must be addressed to ensure sustainable growth and trust.

- **Insufficient Data:** For accurate analysis, AI and machine learning models depend heavily on high-quality historical and real-time data such as transaction records, credit histories, company financials, and personal information. However, newly established or rapidly growing companies often lack sufficient historical datasets needed for effective model training. Additionally, data may be incomplete, inconsistent, corrupted, or biased, which can significantly compromise the performance and reliability of AI systems in financial applications.

- **Lack of Data Standardisation:** For effective analysis, AI and machine learning algorithms often draw data from a variety of sources each potentially using different formats. While some models can accommodate these inconsistencies, standardized data significantly enhances accuracy and performance. This involves addressing format inconsistencies, missing data, time-sensitive financial variables, and converting categorical features into numerical formats for accurate model analysis.

- **Data Supplement Concerns:** However, obtaining and normalizing financial data is only part of the challenge. It's equally important to establish a consistent and automated process for receiving and updating data. For instance, if a model is trained on cleaned data, but future updates arrive in raw or inconsistent formats, the entire pipeline may need to be rebuilt risking errors and reduced model accuracy. Another key concern is data drift, where the statistical properties of data evolve over time due to factors like market shifts, changing customer behaviour, or new regulations. This is particularly critical in areas such as stock market forecasting, fraud detection, and real-time risk assessment, where reliance on outdated or inconsistent data can significantly compromise performance.

- **Model Selection and Evaluation:** Fintech spans a broad array of applications—including credit scoring, algorithmic trading, risk assessment, and personalized financial recommendations each requiring specialized AI and ML models tailored to its specific needs. Since every model has its own strengths and limitations, there is no one-size-fits-all solution. Ultimately, the most suitable model is one that aligns with your specific objectives, the nature of the software, the quality and availability of your data, and the regulatory requirements within your jurisdiction.

- **AI and ML Model Training:** The accuracy of AI and ML models depends not only on the quality of data but also on the training algorithms used. Broadly, there are two fundamental approaches to training these models: supervised and unsupervised learning. In fintech, supervised learning is widely used, particularly when working with large volumes of labelled data. It's applied in tasks such as classification, anomaly detection, image recognition, and regression. Common examples include credit scoring, housing price prediction, and sales forecasting. This approach enables the system to detect complex patterns and subtle indicators that may be difficult or impossible for humans to identify.

7. Overcoming the Challenges of Implementing AI in Finance and Banking

Effectively addressing the challenges of AI implementation in the fintech sector requires a strategic and multi-faceted approach. Key steps include:

- **Establishing robust data management practices** involves efficient data acquisition, thorough cleaning, and rigorous validation to ensure high-quality inputs for AI systems.
- **Maintaining data relevance** by continuously updating and enriching datasets to account for new information and mitigate the effects of data drift.
- **Carefully evaluating various AI and machine learning models** to identify those best suited to specific financial applications and use cases.
- **Implementing regular model retraining protocols** to ensure AI systems remain responsive to evolving data patterns and shifting market dynamics.
- **Continuously monitoring model performance** to detect concept drift and adjust models as needed for sustained accuracy and reliability.
- **Applying effective feature selection techniques** to prioritize the most informative variables while eliminating redundant or low-impact data features.

By integrating these best practices, financial institutions can enhance the reliability, accuracy, and adaptability of AI-driven solutions.

8. Case Studies

Intelligent chatbots: AI-powered chatbots, voice bots, and virtual assistants are transforming customer service in fintech by providing 24/7 support and handling most inquiries without human help. This allows employees to focus on complex cases. A key example is Bank of America's virtual assistant, 'Erica', which efficiently manages tasks like transactions and bill payments.

Fraud detection and prevention: With advanced real-time data analysis capabilities, AI has become a valuable ally for fintech companies in preventing fraud and enhancing the detection of suspicious activities. For example, 'PayPal' leverages machine learning to analyse millions of transactions, resulting in a significant reduction in fraud. Such algorithms enable financial institutions to adopt a proactive approach in securing financial transactions.

Algorithmic trading: AI systems are utilized to process large volumes of market data, news, social media content, and other relevant sources to execute trades within seconds. A leading example is 'Renaissance Technologies', a hedge fund that has consistently outperformed the market using advanced AI-driven quantitative strategies. By leveraging artificial intelligence, investors can make informed, data-driven decisions, leading to improved success rates.

Credit scoring: Detailed and nuanced credit scoring becomes possible when manual verification is replaced by automated AI models capable of analysing diverse data sources. This allows individuals with unconventional or limited credit histories who might be rejected by traditional methods—to access financial services through AI-driven assessments and receive personalized offers suited to their needs. For example, 'Lenddo' uses various data points, including social media activity, to evaluate creditworthiness in emerging markets, showcasing how AI is expanding financial inclusion.

Personalized financial planning: AI-driven planning tools are transforming personal finance management by simplifying money-related decisions. By analysing an individual's financial data, these algorithms offer personalized investment advice and loan recommendations that align with specific financial goals. 'Wealthfront', for instance, is a fintech company that uses AI to customize investment portfolios and optimize tax strategies, enhancing the overall financial planning experience.

9. Conclusion: AI has transitioned from being a mere supporting tool to becoming a driving force in the FinTech revolution. Its applications range from automating business processes and enhancing customer experiences to detecting fraud and promoting financial inclusion. As AI's influence grows, so does the need for responsible innovation ensuring fairness, transparency, and ethical governance. The continued integration of AI

into FinTech will not only reshape the industry but also strengthen its ability to serve a global, data-driven, digital economy.

10. References:

- Karangara, R. (2023, December). Fintech's Generative AI Revolution: How AI Is Shaping The. *International Research Journal of Modernization in Engineering Technology and Science*, 5(12). doi:<https://www.doi.org/10.56726/IRJMETS47516>
- Mhlanga, D. (2023, July 25). FinTech and Artificial Intelligence for Sustainable Development: The Role of Smart Technologies in Achieving Development Goals. *FinTech and Artificial Intelligence for Sustainable Development*. doi:https://doi.org/10.1007/978-3-031-37776-1_1
- Rahul Jain, D. P. (2023). Transforming the Financial Sector: A Review of Recent Advancements in FinTech. *IJRTI*, 8(2). doi:<https://ssrn.com/abstract=4380348>
- Arnab K Ganguly, P. P. (2024, September). Artificial Intelligence as a Driver of Fintech: Interesting Applications. *International Journal for Multidisciplinary Research*, 6(5). Retrieved from E-ISSN: 2582-2160
- Babu, R. T. (2024). AI Applications and the Financial Transformation of FinTech and FinServ Sectors. *International Conference on Intelligent & Innovative Practices in Engineering & Management (IIPeM)*, 1-6. doi:[10.1109/IIPeM62726.2024.10925827](https://doi.org/10.1109/IIPeM62726.2024.10925827).
- Dodda, A. (2024, December). Integrating Advanced and Agentic AI in Fintech: Transforming Payments and Credit Card Transactions. *2024 Dec 2024, Volume 1, Issue 1 (E-ISSN 3050-9742, P-ISSN 3050-9734)*, 1(1). doi:<https://doi.org/10.5281/zenodo.15962919>
- Gitobu, C. (2024, 11 10). Harnessing Artificial Intelligence (AI) and Blockchain Technology for the Advancement of Finance Technology. *Proceedings of LOnDon International Conference*, 11, 196-210. doi:<https://doi.org/10.31039/plic.2024.11.244>
- Ramrakhiani, A. (2024). Artificial Intelligence: Revolutionizing the Future of Fintech. *School of Management Sciences, Varanasi*, 1(2). doi:<https://doi.org/10.21844/crr.v1i02.1109>
- Mohammad Nadeem Ahmed, A. A. (2024, August 23). Artificial Intelligence in Fintech: Emerging Trends and Use Cases. *IEEE*. Retrieved from 979-8-3503-5148-4
- Hassan Chikri, M. K. (2024, May 15). Financial Revolution: Innovation Powered By Fintech And Artificial Intelligence. *Journal of Theoretical and Applied Information Technology*, 102(9). doi:[1817-3195](https://doi.org/10.1817/3195)
- Jain, J. (2025, March). AI-Driven Fintech Revolution: Transforming Commercial Banking with Cloud computing. *International Journal of Innovative Science and Research Technology*, 10(3). doi:<https://doi.org/10.38124/ijisrt/25mar829>
- Miftah, M. (2025, March 12). *ADI Journal on Recent Innovation*, 6(2). doi:<https://doi.org/10.34306/ajri.v6i2.1180>
- S. M. Ashraful Alam, R. A. (2025, March 6). FinTech: A New Financial Revolution. *Financial Landscape Transformation: Technological Disruptions*, 301-316. doi: <https://doi.org/10.1108/978-1-83753-750-120251017>
- Shivam Dagur, S. (2025, January 16). AI-Driven Transparency in Fintech Payments: Revolutionizing Trust and Efficiency. *Lyoid Business Review*, 4(1), 141-151. doi:<https://doi.org/10.56595/lbr.v4i1.59>
- Apurva Mehta, D. H. (2025, January). Leveraging Artificial Intelligence (AI) In The Growth Of Fintech In Banking. *MET Srujan*, 1(1), 66-68. doi: <https://doi.org/10.34047/SJ/20251106>