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The Fintech Matrix

Connecting Innovation, Regulation, And Technology

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In a rapidly evolving world, the financial landscape is undergoing a profound transformation. The FinTech Matrix offers a comprehensive exploration of this shift, providing readers with an in-depth understanding of the powerful convergence of finance and technology. This book examines the forces driving innovation in financial systems and services, from digital payments and blockchain to artificial intelligence and regulatory technologies, revealing how these developments are reshaping the global economy.

Structured in seven detailed parts, the book serves as both an essential academic resource and a practical guide for professionals seeking to navigate the complex and dynamic world of FinTech. It covers the foundational structures and historical evolution of financial systems, the growth of the global FinTech ecosystem, and the roles of key players and funding channels. Readers gain insight into how technology is transforming banking, lending, insurance, and other financial sectors, while exploring the expanding influence of blockchain, cryptocurrencies, and digital assets on modern markets. The book also examines innovations in data analytics, artificial intelligence, and emerging technologies such as the Internet of Things, augmented and virtual reality, and cybersecurity, highlighting their growing importance in financial services. In addition, it addresses regulatory challenges and the impact of regulatory and supervisory technologies, alongside ethical considerations and future directions for the industry. Through real-world case studies, business models, and forward-looking analysis, The FinTech Matrix provides a well-rounded and authoritative perspective on the future of finance.

TABLE OF CONTENTS

UNIT 1: Foundations of Financial Systems and Innovation

- Chapter 1: Understanding Financial Systems
- Chapter 2: The Roots of Financial Innovation
- Chapter 3: Digital Transformation in Finance

UNIT 2: FinTech Fundamentals and Ecosystem

- Chapter 4: Evolution and Typology of FinTech
- Chapter 5: Key Players in FinTech
- Chapter 6: Funding and Growth

UNIT 3: Financial Institutions and Infrastructure

- Chapter 7: Banking and Non-banking Systems
- Chapter 8: Payment Technologies
- Chapter 9: Market Provisioning and Investment Management

UNIT 4: Blockchain and Digital Assets

- Chapter 10: Fundamentals of Blockchain
- Chapter 11: Blockchain in Finance
- Chapter 12: Cryptocurrencies and Digital Assets

UNIT 5: Alternative and Specialized FinTech Domains

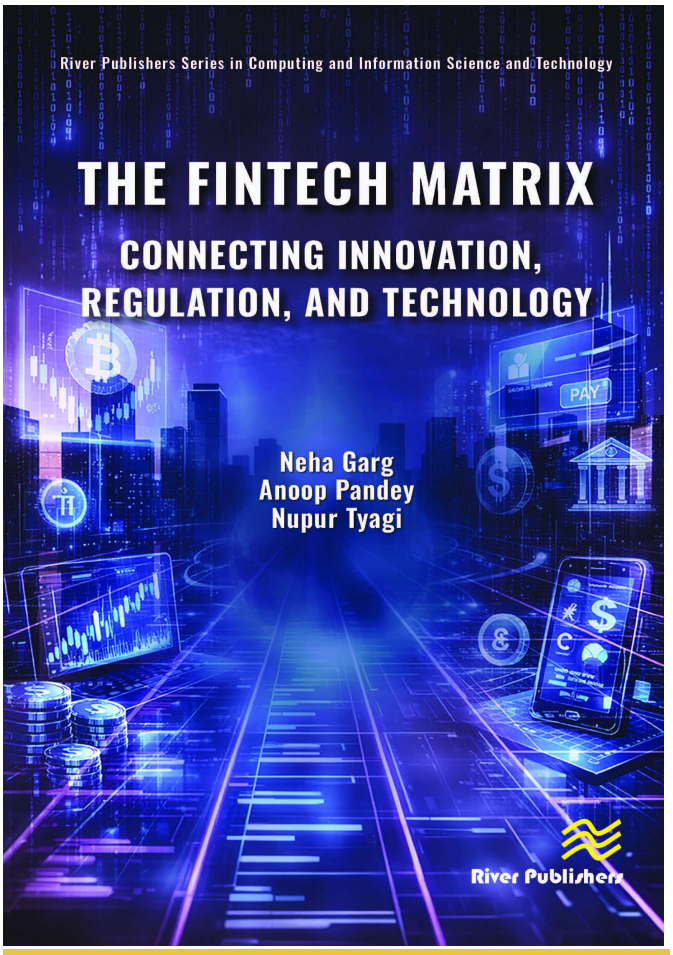
- Chapter 13: Digital and Alternative Finance
- Chapter 14: Specialized FinTech Domains
- Chapter 15: FinTech in Traditional Sectors

UNIT 6: Regulation, Supervision, and Governance

- Chapter 16: Regulation in FinTech
- Chapter 17: Supervisory Technologies (SupTech)
- Chapter 18: Data Driven Financial Services

UNIT 7: Technology, Ethics and the Future

- Chapter 19: Emerging Technologies and Ethics in FinTech
- Chapter 20: The Future of FinTech
- Chapter 21: Case Studies



River Publishers Series in Computing and Information Science and Technology

ISBN: 9788743811220
e-ISBN: 9788743811237
Available From: July 2026
Price: € 128.24

KEYWORDS:
Financial systems, financial innovation, digital transformation, FinTech ecosystem, banking, payment technologies, blockchain, cryptocurrencies, regulatory technologies, financial services, artificial intelligence, emerging technologies, ethics in finance, IoT, AR/VR.

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