THE ROLE OF FINANCIAL TECHNOLOGY AND FINANCIAL INCLUSION IN SUSTAINABLE GOVERNANCE AND PERFORMANCE: A SYSTEMATIC REVIEW OF GLOBAL INSIGHTS

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Abstract

The study aspires to examine the relationship between financial technology (FinTech) and financial inclusion (FI) on sustainable performance, focusing on global insights. FinTech has transformed the financial landscape by promoting FI, especially in marginalized groups. Through a systematic literature review (SLR), this study analyzes bibliographic data from Scopus, Web of Science (WOS), and Google Scholar. A keyword-based search yielded 1944 articles, from which 371 were selected after a rigorous screening process. Findings highlight that FinTech and sustainable finance positively affect corporate financial performance, especially in the services, while FI uniquely contributes to sustained corporate growth. Our findings suggest a future direction for how FI derives sustainable performance by overcoming financial obstacles. Evidence shows that FinTech and inclusive finance practices can reduce costs, improve capital access, uplift brand value, and support environmental compliance. The paper recommends policies for effective risk-minimized FinTech use and encourages further quantitative and qualitative research in this field.

Keywords: FinTech, Financial Inclusion, Sustainable Finance, Sustainable Performance, Global Scenario Analysis, Digital Banking

Authors' individual contribution: Conceptualization — P.G., M.M.I., and S.U.; Methodology — R.H. and M.M.I.; Software — M.M.H.; Validation — U.K.A.; Formal Analysis — M.A.J.R.; Investigation — M.M.I.; Resources — M.M.I.; Data Curation — M.A.J.R.; Writing — Original Draft — P.G., M.M.I., and S.U.; Writing — Review & Editing — R.H., M.A.J.R., M.M.H., and M.M.I.; Visualization — R.H.; Supervision — R.H.; Project Administration — M.A.J.R. and M.M.H.; Funding Acquisition — P.G., R.H., and M.M.I.

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1. INTRODUCTION

As the world embraces technological innovation and sustainability as constructive staples, financial technology (FinTech) and financial inclusion (FI) as impressive forces of change in the global system (AlHares & AlBaker, 2023; Debnath et al., 2024). This research paper was aimed at establishing to what extent innovations in FinTech and the promotion of FI in different geographic areas of the world assist in creating sustainable finance that balances the financial goals of an organization with its social, environmental, and governance impact (AlBaker, 2024; Danladi et al., 2023; Holtfort et al., 2021). FinTech is the innovation in the financial services industry because it has given power to technology to deliver services on behalf of the firms and seeks easier and faster processes and making the system more secure (Hendrikse et al., 2024; Siddiqui & Rivera, 2022). Hailing from mobile payment to digital lending, digital banking, better management, and streamlining the transaction process.

FinTech has expanded the outreach of financial products deep into developing and emerging regions. At the same time, FI activities have tried to demonstrate how financial systems can be brought closer to the disadvantaged and thereby allow more people and companies from around the globe to gain access to credit and perform financial transactions, managing finance, credit, insurance, and building economic stability (Bhuiyan, 2024a). The rapid advancement of FinTech has revolutionized the financial services industry, driven FI, and promoted sustainable economic performance. As digital solutions continue to expand globally, they offer unprecedented access to banking, credit, and investment opportunities, particularly for underserved populations (Bhuiyan, Uddin et al., 2023).

Sustainable finance is more complicated with FinTech (Hidayat-ur-Rehman & Hossain, 2024). Although reliance on these technologies may present some issues, they have expanded the market for financial products and services, promoting financial opportunities. Expanding such reach to the financial sector is vital to achieving the Sustainable Development Goals (SDGs), especially in areas with limited mainstream banking access (van Niekerk, 2024). FinTech's direct involvement in providing money or supporting sustainable finance and helping customers create alternative instruments, making loans, and getting insurance products. Even in FinTech, financial integration, and the open door, the relationship between factors and sustainable performance is unclear, especially in the developing world. Moreover, with the background of the development of sustainable finance, green finance has taken a meaningful position in the priority list of humanity for the development of an economy and the preservation of the environment (Hailiang et al., 2023). Despite the significant role of FinTech in FI, existing research has largely explored these domains in isolation. Prior studies have primarily focused on either FinTech innovations or FI policies, with a limited examination of their combined effects on sustainable financial performance (Alam, 2020).

Islam and Bhuiyan (2022) assert that the impacts of sustainable finance, FinTech, and FI on global sustainability remain inadequately researched. The notion of sustainable finance was infrequently integrated into a wider framework; earlier studies concentrated on these interactions within a single location or on facets of sustainable finance relationships (Poyser & Daugaard, 2023). This study analyzes the interplay between FinTech and FI to assess the efficacy of current financial models in enhancing sustainable development and to identify regional elements that may influence these advantages globally (Zhanbayev et al., 2023).

However, based on the details described and references to a broader literature context, the following research gap can be distinguished (Kossyva et al., 2023). Prior studies of conventional work in the area of studying FinTech and/or FI as standalone concepts, aiming to study their effects on economic development or poverty alleviation.

Nevertheless, there is insufficient visibility into the state of the art that covers the study of FinTech and FI together and in relation to their overall effect on possible sustainable performance (Roy et al., 2024). The theoretical benefits of FinTech and financial access are debated, but there is limited empirical research on policy implementation and program execution that yields long-term results and optimal performance (Kou et al., 2024). A lack of comprehensive studies examining the combined impact of FinTech and FI on sustainable performance, particularly within global contexts. Insufficient attention to the evolving nature of FinTech innovations such as blockchain, digital wallets, and mobile banking in developing regions, and how these contribute to long-term sustainable financial practices (Danladi et al., 2023). A limited understanding of how FI intersects with socioeconomic factors to promote environmental, social, and governance (ESG) goals (Roy et al., 2024). These gaps informed the selection of a systematic literature review (SLR) approach as the most suitable method for synthesizing the breadth of studies on FinTech, FI, and sustainability. The following research aims were identified to address the research gaps:

- to investigate how financial technology promotes financial inclusion and its impact on sustainable performance globally;
- to explore the role of FinTech innovations in enhancing eco-friendly financial practices and their contribution to sustainability;
- to develop a panoramic framework for understanding the role of financial technology-financial inclusion in promoting sustainable global performance.

Based on the objectives, there are some research questions that are given below.

RQ1: How does FinTech contribute to financial inclusion and sustainable performance globally?

RQ2: What are the key FinTech innovations impacting eco-friendly performance and sustainability?

RQ3: What comprehensive framework can be developed to assess FinTech's role in promoting sustainable performance globally?

The structure of this paper is as follows: the literature review is presented in Section 2, the research methodology is explained in Section 3, the results of the study are proposed and discussed in Section 4. Finally, the conclusion, Section 6, provides a concise overview of the consequences, constraints, and future prospects of the study, after which the conclusion is presented together with suggestions for research topics.

2. LITERATURE REVIEW

The paper emphasizes that FinTech enhances access to financial services, promoting digital FI, which in turn contributes to sustainable economic growth by reducing economic disparities and improving financial well-being, particularly in the context of digital disruption (Baah et al., 2024). The integration of FinTech into FI strategies plays a crucial role in enhancing sustainable performance globally (Bomström et al., 2023). FinTech not only facilitates access to financial services for underserved populations but also promotes economic resilience and reduces inequalities. This synthesis highlights the multifaceted impact of FinTech on FI and sustainable development (Roy et al., 2024).

Danladi et al. (2023) demonstrated that FinTech in emerging markets is often under-researched in the context of sustainable finance. This informed our decision to focus on global scenarios, particularly in regions where digital banking and mobile payments are transforming access to finance. The research by Aboalsamh et al. (2023) emphasized the lack of evidence on the direct environmental impact of FinTech innovations. This led to the inclusion of eco-friendly performance as a key focus area within the review, linking it to green finance and digital financial services. According to Bhuiyan, Uddin, et al.'s (2023) work on digital finance and FI, we utilized bibliometric analysis to identify patterns and trends in the field. This aligns with the approach taken by Kou et al. (2024), who used bibliometrics to assess the state of FinTech research. To ensure a rigorous and replicable process, the study adhered to PRISMA guidelines, which were referenced in recent systematic reviews (Bhuiyan, Akter, et al., 2024). These guidelines ensured that our study maintained transparency and methodological consistency, which is a critical aspect of this review methodology.

2.1. Sustainable finance

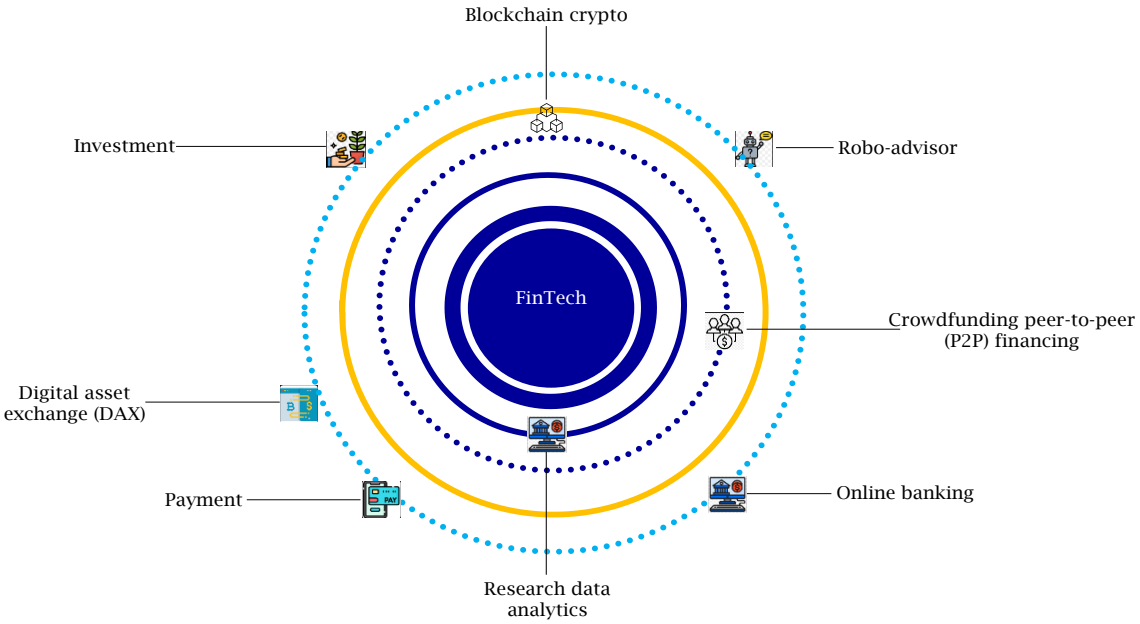
The activities, standards, norms, and outcomes of these studies get financial gains in addition to environmental and social goals collectively referred to as sustainable finance (Rahman, Faraji, et al., 2024). It is occasionally used synonymously with investing in ESG issues (Poyser & Daugaard, 2023). Sustainable finance helps to transform the economic and social conditions at the same time with more responsible investment and improvement in the transition to sustainable or green production around the world (Agrawal et al., 2024). Sustainable finance is not only good for the planet but also contributes to long-term financial prosperity and stability (Kalia & Mishra, 2023).

Table 1. The core concept of sustainable finance

Concept	*Description*	*Reference*
Integration of ESG	At the time of making decisions, ESG considerations are taken into account in addition to conventional financial analysis.	Bhuiyan (2024b)
Eco-friendly finance	Green funding is used by governments, financial institutions, and businesses that often issue green bonds to fund these programs.	Akter et al. (2023)
Social accountability	Social responsibility in finance can include investing in companies that promote fair work, local betterment, and access to healthcare and education.	Ara et al. (2024)

FinTech is a term commonly referred to as FinTech that seeks to mechanize and make easier the provision of banking operations (Ara et al., 2024). The main aim of FinTech is to assist people, companies, and organizations in overseeing their monetary undertakings, procedures, and existence (Bhuiyan, Islam, et al., 2023). These include smartphone algorithms and computer programs. FinTech is financial technology (Akter et al., 2023). In the early 21st century, it mostly referred to backend systems technologies in famous banks. Customer services were moved from 2018 to 2022.

Figure 1. Financial technology for sustainable performance



Source: Khan (2023).

Key areas of FinTech are digital banking, mobile banking, digital wallet services, blockchain, cryptocurrency, and many more. The key areas where FinTech has impacted sustainable performance are as follows:

- *Financial services*: FinTech has transformed financial services, especially in poor nations (Jha & Dangwal, 2024). FinTech, like mobile channels, enables millions of unbanked people to pay and transact, enhancing FI and the economy.
- *Efficiency and cost reduction*: FinTech has cut transaction costs and transaction time, which makes the process more effective and efficient (Bhuiyan, Uddin, et al., 2023). Reduced reliance on middlemen due to automated procedures and blockchain technology has resulted in lower costs and more transparency (Luo et al., 2024).
- *Risk management and financial stability*: FinTech algorithm risk management has improved with creative trading and big data analytics. These technologies improve financial risk management by anticipating and mitigating financial risk and encouraging market stability. It promotes financial sustainability and long-term goals (Bhuiyan, Uddin, et al., 2023).

2.2. Financial inclusion

The term FI means accessing a possible lower cost for all individuals and households to an extensive array of financial services, including digital banking, digital wallet, deposit, and insurance (Bhuiyan, Islam, et al., 2023). A basic bank account, credit products, and remittance transfer services are the key goals of FI. Sustainable finance reduces negative impacts through effective financial laws, regulations, and national plans (Luo et al., 2024). FI impacts poverty alleviation and economic growth, gender equity, and environmental sustainability (Tabash et al., 2024).

FI is providing affordable financial services to vulnerable and poor segments of society, crucial for economic development. It enhances access to banking services, reduces social exclusion, and fosters economic growth, particularly in developing countries.

2.3. Interrelationship between FinTech, financial inclusion

The multi-dimensional relationship and interplay between FinTech and FI is evident in their combined impact on sustainable finance (Kandpal, 2023). FinTech facilitates FI by making financial services easier and more accessible, comfortable, affordable, effective, and efficient (Bhuiyan, Ullah, et al., 2024). FI makes sure to access all services of finance, like payment, savings, insurance, and credit, and has improved swiftly as FinTech has improved and spread (Uddin et al., 2024).

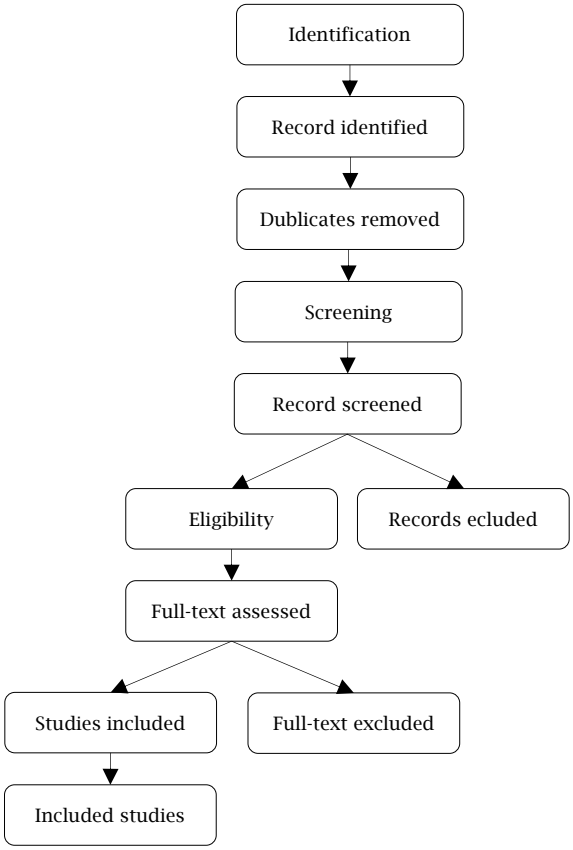
The literature pointed to the lack of studies synthesizing FinTech's diverse roles in FI and its global impact, thus guiding our focus on this question. Studies such as emphasizing FinTech's potential for environmental benefits guide this inquiry. Fazal et al. (2024) highlighted the fragmented nature of FinTech and sustainability studies, which motivated us to propose a comprehensive framework in our methodology. Our systematic review method directly answers the research objectives by openly addressing these literature gaps, guaranteeing that our study fills a significant gap in knowledge and provides a cohesive and transparent analysis.

3. METHODOLOGY

To elucidate the extent and objective of the study, the author first uses the phrase FinTech and financial inclusion on sustainable finance to denote the respective area of study (Agrawal et al., 2024). Given that FinTech is a comprehensive concept, this study examines several aspects of FinTech services and their impact on FI, featuring instances such as mobile payments, portable cash solutions, online transactions, and alternative financing options (Broekhoff et al., 2024). Given technology for finance and sustainable finance aptitude, the author includes an ancillary stage in the methodical review of the literature procedure. The supplementary stage provides a preview of the current literature, guarantees the use of appropriate language and terminology for the following systematic literature study, and indicates any deficiencies in the literature. In an effort to ensure consistency and coherence, the preview step and orderly theory review employ the same examination principles (Islam & Bhuiyan, 2022). The retrieval of documents from datasets such as Scopus, Web of Science (WOS), and Google Scholar enables authors to conduct the study of bibliographic data research (Islam et al., 2024). Analysis of the retrieved documents from the specified sources is conducted using bibliometric methods (Rahman, Kshetri, et al., 2024). The analysis creates the intellectual and conceptual basis for co-word, associated citation, and co-writing analysis to extract significance (Kalia & Mishra, 2023).

According to Baah et al. (2024), as FinTech and sustainable performance on FI in this developing field of study, the majority of papers were published within the timeframe of 2020 to 2024. Consequently, the screening procedure was predicated on the criteria of quality rather than quantity (Gierl et al., 2024). The Scopus, WOS, Google Scholar, and other searches comprised the following keywords: 'financial technology', 'financial inclusion', 'sustainable performance', 'finance', and 'financial services'. The literature studied was restricted to peer-reviewed manuscripts published in the fields of social sciences, business management, accounting, economics, econometrics, and finance (Dawar et al., 2024). A comprehensive search was conducted to retrieve the data, encompassing the title, keywords, citations, abstracts, and other pertinent research details (Bhuiyan, Islam, et al., 2023; Bhuiyan, Faraji, et al., 2024). By using the given keywords, the writers identify a total of 1944 papers. Out of these, the authors have selected 371 papers that meet the criteria for the study (Elouaourti & Ibourk, 2024). The scope of this study was restricted to FinTech, management, accounting, finance, economics, and econometrics, resulting in a total of 371 papers. Hence, the analysis deliberately omits review-based qualitative studies (Bhuiyan, Islam, et al., 2023; Bhuiyan, Milon, et al., 2024). Out of the 253 studies that were excluded, 118 were ultimately included (Luo et al., 2024). Following the processes of data inclusion, exclusion, and segmentation, the author proceeds to examine the existing research pertaining to financial, economic, and environmental groups (Dawar et al., 2024).

Figure 2. A PRISMA diagram



Source: Authors' elaboration.

The author followed some manual searches for the paper. First, the author searches and enters two or more keywords in Google Scholar that accurately represent the current body of literature (Gionfriddo et al., 2024). Secondly, an examination of the reference index of the publications that have begun is carried out by the writers. The author checks the paper's citations in the third phase. Indexing sites like Scopus and WOS offer citation monitoring tools (Rahman, Bhuiyan, et al., 2024). Lastly, the handheld search method is often employed to manually locate pertinent material.

Manual searches involve entering article headings and having the lookup platform display the associated papers (Alam et al., 2022). Data is collected, and bibliometric research methods using machine-oriented algorithms are used to organize and subject. Indeed, sustainable financing qualitatively changes investment and business purpose (Ciuła et al., 2024). A correspondence problem arises when the actual entity (firm performance) to which the variable refers changes (the incorporation of non-financial aims and the development of the business's mission) that cannot be seen by watching the predetermined circumstance (Agrawal et al., 2024).

4. RESULTS AND DISCUSSION

Finally, category results are compared to the most significant archetypal improvements for progress assessment of FI's impact on the financial sector's long-term viability. The authors conclude that FinTech should create unique financial policies to address FI challenges. Sustainable performance difficulties worldwide require highlighting FinTech's solutions (Ullah et al., 2024). Assessing whether the recognized worldwide trends in digital finance correspond with previous assertions regarding regional differences or challenging former beliefs about the constraints of FI projects could offer significant perspectives (Dimmelmeier, 2023).

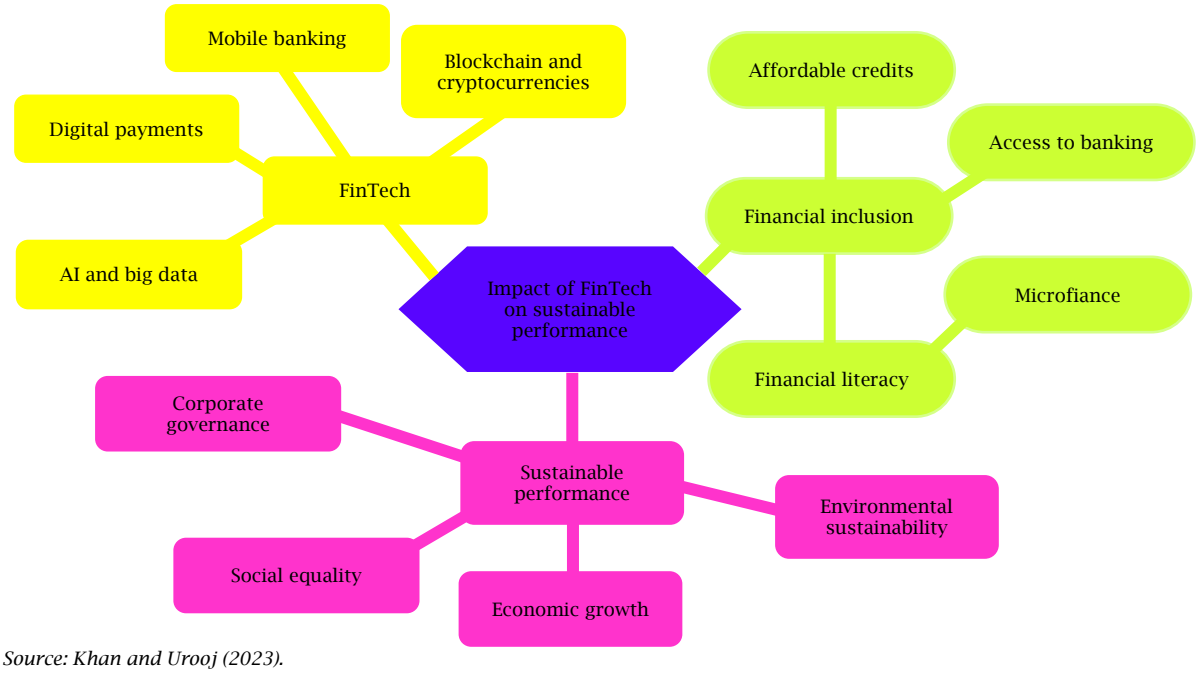
The authors have included a detailed rationale for selecting the systematic review methodology over other potential methods (Bhuiyan, Islam, et al., 2023). The authors explain that the systematic review approach was chosen due to its ability to synthesize diverse data sources, providing a comprehensive analysis of the global impact of FinTech and FI on sustainable performance (Ciuła et al., 2024). Researchers also address why other approaches, such as case studies or interviews, would not have been as effective in answering the research questions, particularly given the scope of the study and the large volume of literature involved. This methodology ensures that the systematic review is comprehensive, transparent, and replicable, providing valuable insights into the impact of FinTech and FI on sustainable performance (Akter et al., 2023).

FinTech and FI on sustainable performance have influenced globally, it can dissect the situation into various significant spheres of influence: the role of FinTech: FinTech advancements have facilitated equal access to financial services, fostering the growth of new businesses and empowering small

and medium-sized enterprises (SMEs) to obtain financing and utilizing payment systems (Bhuiyan, Uddin et al., 2023). This has boosted economic growth, especially in emerging economies without conventional banking infrastructure. Regulatory environment: FinTech has changed the regulatory landscape, leading to Retch (regulatory technology) solutions that help companies comply with complex regulations (Molla et al., 2023).

Islam et al. (2024) say FinTech and FI promote sustainable performance globally. It promotes economic growth, social justice, environmental sustainability, and corporate management. To ensure equitable distribution of FinTech benefits across all regions, it is crucial to address challenges, including the digital gap and various regulatory frameworks (Ciuła et al., 2024). FinTech's future depends on its ability to innovate and promote a sustainable and equitable global economy.

Figure 3. Mind map for FinTech on sustainable performance



Source: Khan and Urooj (2023).

Several critical factors are anticipated to reshape the financial services company and consequently affect the future of FinTech. These are some of the most notable trends:

Artificial intelligence (AI) and machine learning: Chatbots and virtual assistants will improve their financial advice and client support with AI (Ashta, 2023). Fraud detection and prevention will increase the use of machine learning algorithms. We will achieve this by analyzing patterns and abnormalities in real-time (Ciuła et al., 2024).

Blockchain and decentralized finance (*DeFi*): Blockchain allows automated contracts to be performed without middlemen. This reduces costs and boosts transaction efficiency. DeFi platforms will allow customers to credit, borrow, and trade without traditional financial institutions (Abdulhakeem & Hu, 2021).

Open banking: Open banking will continue as more financial institutions offer application programming interface (API) that allow third-party developers to create new services, boosting creativity and competition (Ashta, 2023). Open banking consolidates data from multiple sources, resulting in more tailored financial products that benefit consumers.

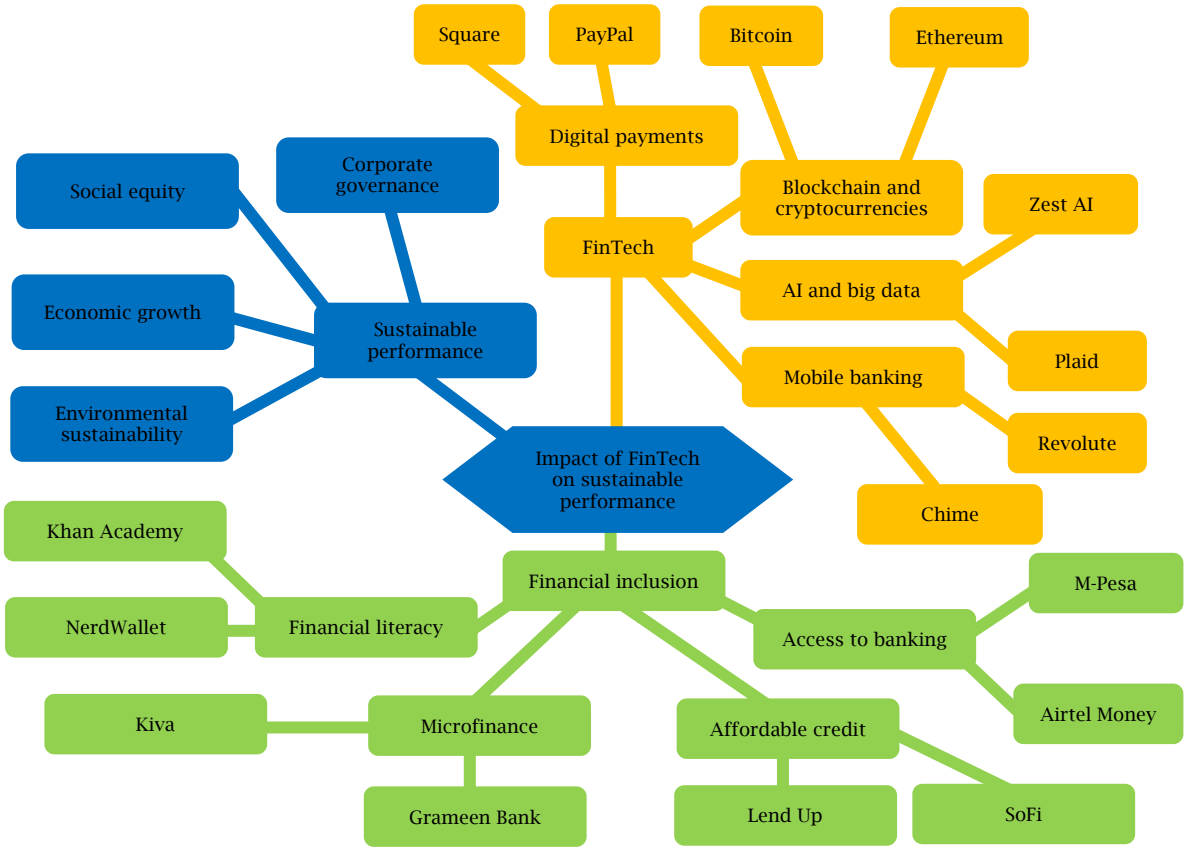
Retch: Retch solutions will increasingly dominate the financial industry, enabling institutions to streamline compliance procedures, mitigate regulatory risks, and adjust to evolving rules (Bhuiyan, Faraji, et al., 2024).

Digital currencies and central bank digital currencies (*CBDCs*): Central banks are exploring or testing digital currencies, which might revolutionize the global financial system. As digital currencies gain popularity, they may be integrated into traditional financial systems to streamline transactions (Ciuła et al., 2024).

Embedded finance: Financial services will increasingly be linked to non-monetary platforms like e-commerce sites and carpooling apps, making routine financial transactions easier and more integrated (Ashta, 2023). The buy now, pay later (BNPL) model expands into new industries, offering clients more payment options for a wider range of goods and services (Ciuła et al., 2024).

These trends highlight the transformative potential of FinTech as they continue to evolve, influencing not only the financial industry but also how individuals and businesses interact with financial services globally.

Figure 4. Example of mind map for FinTech on sustainable performance



Source: Pizzi et al. (2021).

The mind map shows the 'impact of FinTech on sustainable performance'. It shows branches that study FinTech and how it affects sustainability. The main areas are.

4.1. Sustainable performance

Sustainable performance refers to the successful incorporation of financial profitability, environmental preservation, and social accountability into the activities and administration of a company (Le, 2022).

Corporate governance: Corporate sustainability performance (CSP) refers to the measure by which a company integrates economic, ESG elements into its activities and, consequently, its impact on both the company and society.

Social equity: Social sustainability pertains to the capacity of societies to continuously fulfill the essential physical, social, and emotional requirements of individuals. Social sustainability is fundamentally dependent on the principles of equality and equity (Ly & Cope, 2023).

Economic growth: Economic sustainability pertains to tactics used to promote a nation's or company's long-term economic growth, together with the effective management of the environmental, social, and cultural dimensions of its operations (Rahman, Bhuiyan, et al., 2024).

Environmental sustainability: Sustainable development seeks to advance a kind of development that reduces environmental issues and fulfills the conditions of the present generation without jeopardizing the capacity of the next generations to pursue their own demands (Henderson & Loreau, 2023).

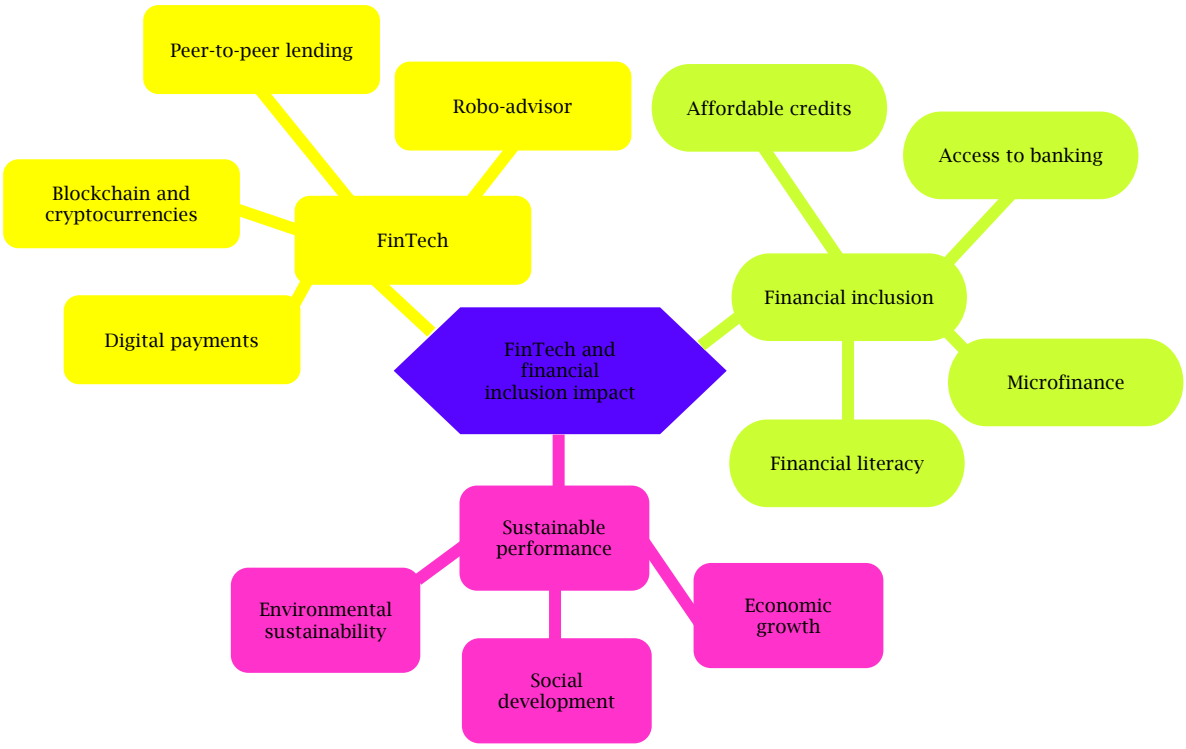
4.2. Financial technology

In this picture (Figure 4), the concept of FinTech pertains to the incorporation of technology into the services provided by financial institutions with the aim of enhancing their performance and effectiveness in serving customers (Bhuiyan, Akter, et al., 2024). Its main mechanisms of action are blockchain & cryptocurrency, digital payments, AI and big data, and finally, mobile banking.

4.3. Financial inclusion on sustainable performance

One of the points in the above figures is that FI is the deliberate effort to ensure that financial products and services are native and less priced to all individuals and firms, irrespective of their own wealth or the dimension of their entity. It chiefly focuses on providing financial literature, access to banking, and affordable credit (Uddin et al., 2024).

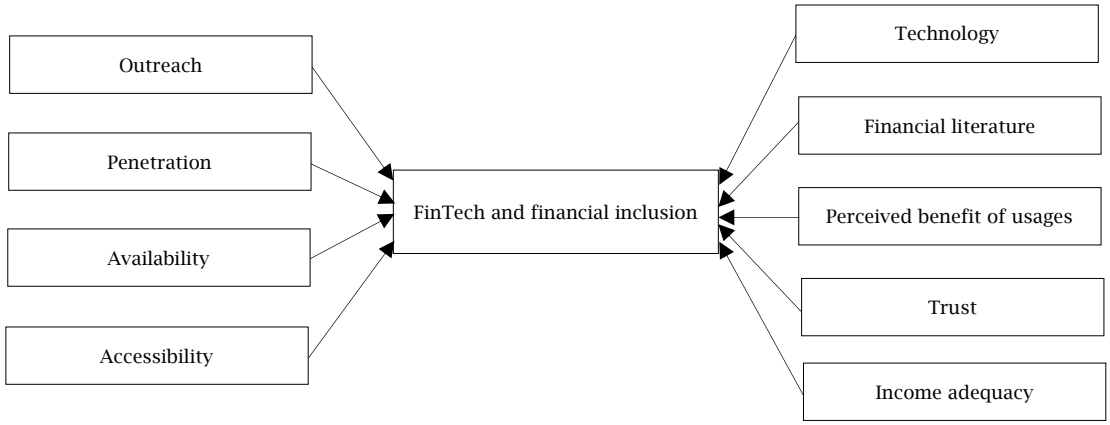
Figure 5. Impact of FinTech and financial inclusion on sustainable performance



4.4. Conceptual framework of FinTech and financial inclusion

The author shows that this study addresses research gaps and aims from socioeconomic and environmental perspectives. This approach emphasizes FinTech's role in global sustainability. Analyzing the current body of research on the correlation between according to Khan and Urooj (2023), FinTech and sustainable performance in the context of FI. Attaining these objectives leads to enduring progress by assurance of financial viability.

Figure 6. FinTech and financial inclusion



Source: Authors' elaboration.

These components behave differently in relation to FI, making it difficult to apply one study's findings to the entire community (Rahman, Kshetri, et al., 2024). The authors were prompted to examine FI in low-income rural communities, which have historically been underserved by financial services.

In this paper, perceived benefits are expected or experienced benefits of a behavior, product, or program. Data increasingly show that financial literacy is essential for financial well-being, and early financial knowledge can influence adult financial and general well-being. Global banking technology (FinTech) is converting the financial assistance sector at an unknown rate (Hossain, Sohag, et al., 2024).

Opportunities in the business have arisen because of the increasing acknowledgment and need to tackle environmental and social issues using financial methods.

Table 2. Opportunities in FinTech for sustainable finance

Opportunities	*Description*	*Reference*
Impact investing	Financial technology platforms have the potential to enable impact investing by establishing connections between investors and sustainable projects and enterprises. Furthermore, FinTech solutions facilitate the monitoring and quantification of the effects of investments, therefore, promoting increased openness and responsibility.	Khan and Urooj (2023)
Sustainable lending	Technology allows FinTech firms to offer sustainable loans. They evaluate borrowers' social and environmental performance using new data and algorithms. Allocating debts to durable firms and programs that have had problems securing funding increases sustainability across several industries.	Aboalsamh et al. (2023)
Digital payments and green banking	As mentioned, financial technology has made digital payments fast and efficient. This sector provides green banking services like carbon offset schemes, environmentally friendly digital wallets, and greenhouse footprint monitoring and control tools to advance green financing.	Bhuiyan, Faraji, et al. (2024)
Blockchain technology	The decentralized and transparent digital ledger known as blockchain has significant potential in the field of sustainable finance. The innovation has the power to upgrade the visibility of supply chains.	Kalia and Mishra (2023)
Financial inclusion and education	FinTech uses online and digital technology and cutting-edge payment techniques to provide banking, conversions, fund allocation, and security goods to marginalized people.	Luo et al. (2024)

4.5. The global impact of FinTech on financial inclusion

In 2024 and beyond, FinTech will focus on FI, innovation, digitization, and access to financial services (Hossain, Amin, et al., 2024). Smartphones will connect a larger consumer base to a wider range of banking goods and services, enhancing the financial well-being of individuals and businesses nationwide. Cedar-IBSi FinTech Lab and Cedar-IBSi Capital (Securities and Exchange Board of India (SEBI) alternative investment funds (AIF)), with Cedar-IBSi's in-house 500+ years of cumulative experience in advancing FinTechs and banks, are poised to play a pivotal role in fostering an environment conducive to growth, collaboration, and cutting-edge FinTech solutions. As a result, FinTech is strategically positioned to tap into a broader customer base in these cities (Broekhoff et al., 2024).

The future of FinTech in 2024 and beyond is poised for significant growth and transformation, driven by a confluence of technological advancements, changing consumer behavior, and regulatory developments.

4.6. Financial inclusion in the economy

According to Hossain, Sohag, et al. (2024), the current research also examined the obstacles individuals encounter while adopting online monetary systems and assessed their views and ease of use of such digital banking services. Akter et al. (2023) believe that empirical research and detailed theory evaluation may provide a roadmap for government officials and planners to manage such consumers and situations. This report also discussed how SMEs and microfinance institutions use digital services to raise credit, offer loans, and give support. The integration of internet access and the supplementary benefits of digital banking systems, together with policy backing and effective oversight, resulted in economic growth and the expansion of credit markets, clearly impacting developing countries and ultimately contributing to inclusive and sustainable development (Aboalsamh et al., 2023).

4.7. Implication of the study

Bomström et al. (2023) said that, best on the current literature on FinTech, financial dimensions, and sustainability performance in the setting of financial institutions in emerging economies, the empirical findings of the study provide a range of theoretical implications (Ly & Cope, 2023). Effective financial literacy, particularly in the areas of FinTech and digital literacy, is a crucial determinant in their achievement. Furthermore, the advancement of FinTech diminishes the scale of unofficial employment. In this scenario, banks endeavor to broaden their technology offerings and assist in offering to contribute to the growth of their formal economy on a global scale (Ara et al., 2024). Specifically, the factors of information integrity, data privacy, service authentication, and efficient banking services generate a greater need among customers to participate in formal financial systems that prioritize sustainable performance (Almaqtari, 2024). Financial organizations recognize the importance of FinTech accessibility and want to incorporate a large number of financially marginalized consumers (Agrawal et al., 2024). The proposed collaborative approaches will encourage global regulators, FinTech companies, and development organizations to collaborate, share resources and expertise, and work towards shared goals. Furthermore, the author's research indicates that FinTech should develop distinct financial strategies to tackle the issues resulting from FI (Tabash et al., 2024).

5. CONCLUSION

The research concludes that FinTech, when integrated with a robust framework for FI, plays a pivotal role in promoting sustainable economic performance (Fazal et al., 2024). It facilitates access to financial services, enhances economic participation, and supports the achievement of broader development goals. However, to fully realize these benefits, it is crucial to address the associated risks and challenges, including regulatory issues, cybersecurity, and the digital divide, especially in developing regions. The research conducted by the author adds to the ongoing endeavors aimed at achieving a sustainable transition in financial systems (Hossain, Amin, et al., 2024). The present study offers significant contributions to both

academics and practitioners. The findings suggest that the integration of FinTech in FI is associated with superior economic development and enhanced social and environmental sustainability outcomes.

The sustainability performance of FinTech, encompassing all three dimensions of economic, environmental, and social sustainability, is increasing in tandem with its rising popularity globally. Further, the research declares that the relationship between FinTech and FI is also significant globally for facilitating the widespread acceptance of FinTech and improving sustainability performance, therefore, contributing to the expansion of economic sustainability (Jha & Dangwal, 2024). The analysis of the research makes many contributions to the existing body of literature in the field (Kabir et al., 2024). This paper investigates the influence of information technology on the correlation between FinTech and performance in domains of economy, environment, and sustainability (Hidayat-ur-Rehman & Hossain, 2024). Furthermore, it broadens the author's comprehension of the repercussions of FinTech beyond financial metrics and employs it as a worldwide moderator. The research has practical ramifications for decision-makers, policymakers, and practitioners in the fields of finance and information technology (Masud et al., 2024). Finally, the author identified the key enabling elements in the sustainable finance sector that can be customized through new solutions for practitioners in financial services and consulting organizations.

The worldwide assessment study provides a comprehensive regional and socioeconomic diversity in FinTech's impact on FI (Agrawal et al., 2024). Technologies or original ways of doing things that look so groundbreaking now could very easily become outdated or even fall into obsolescence at any time (Zhanbayev et al., 2023). The future development of synthetic intelligence and automation could be made to make the financial system even better by providing more independent and effective solutions.

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