

CONTEMPORARY FINANCIAL, BEHAVIOUR, INNOVATION, AND RISK IN EMERGING ECONOMIES

We are pleased to present this issue of our journal on the theme “We are pleased to present this issue of our journal on the theme “Contemporary Financial Behaviour, Innovation, and Risk in Emerging Economies.” The focus of this edition is to explore how financial behaviour, technology, and risk are evolving in a rapidly changing environment. Emerging economies are undergoing major shifts. Digital financial inclusion has gained momentum. It has led to changes in regulations, wider adoption of fintech, and greater investor participation. These changes have influenced how individuals and institutions make financial decisions. They also affect how people understand and respond to financial risk.

At the same time, financial innovation is expanding. New platforms and products are entering the market. These include mobile-based investment tools, AI-driven advisory systems, and alternative lending models. Such developments create new opportunities. But they also bring risks that require attention from regulators, firms, and policymakers.

This issue brings together research that reflects these trends. The papers cover a variety of topics. These include behavioural biases in investment decisions, the role of fintech in improving financial access, and models to manage risk during uncertain times. Some papers also look at the broader social and economic effects of digital transformation. The articles blend theory with practical insights. They contribute meaningfully to ongoing research in financial studies.

We thank all the authors for their valuable work. We also appreciate the efforts of our reviewers for their thoughtful and constructive feedback. Our editorial team has worked diligently to bring this issue together. We hope this edition adds value to academic research and professional practice. It is intended for scholars, industry experts, and policymakers. We believe it will support deeper understanding and spark further discussion on the key financial changes shaping emerging markets.

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