

Special Issue

Mobile Payments and Financial Services in the Digital Economy

Message from the Guest Editor

This Special Issue explores the transformative impact of mobile payments and digital finance on the global economy and consumer behavior. As digital financial services expand, they reshape traditional business models, foster financial inclusion, and drive sustainable growth. It covers topics such as the role of mobile payments in socioeconomic progress and consumer well-being, adoption patterns, regulatory developments, consumer spending habits, market dynamics, and the integration of AI and machine learning in fintech. Security and privacy concerns in digital transactions and the role of mobile payments in advancing financial inclusion, particularly in developing countries, are also examined. By highlighting high-quality research on the economic, technological, and societal implications of mobile payments, this Special Issue offers valuable insights for scholars, industry experts, and policymakers on their role in economic growth, financial accessibility, and business transformation in an increasingly digital world.

Guest Editor

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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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