

Driving Inclusion: FinTech's Impact on Digital Payments in India

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Abstract: *This research investigates the transformative influence of financial technology (FinTech) on financial inclusion and digital payments in India, with a specific focus on fostering financial inclusion. Employing a mixed-methods approach, the study examines the adoption patterns, regulatory landscape, and socio-economic implications of FinTech innovations. By analyzing data from diverse socio-economic segments, the research aims to illuminate the extent to which FinTech enhances accessibility, affordability, and convenience in digital transactions. The findings contribute essential insights for policymakers, financial institutions, and FinTech stakeholders, guiding strategies to build a more inclusive digital payments ecosystem. This study seeks to deepen our understanding of how FinTech can drive financial inclusion and empower marginalized communities within the dynamic landscape of digital finance in India.*

Keywords: Financial Technology (FinTech), Financial Inclusion, Digital Payments.