

Study on the Influence of Fintech in the Banking Sector

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Abstract: *This paper explores the transformative impact of FinTech on traditional banking, with a focus on India. It examines how FinTech has revolutionized banking services through innovations in digital payments, lending, and financial inclusion. In India, the sector's rapid growth is driven by advancements in digital infrastructure and government initiatives like UPI. The paper also analyzes key technological drivers, such as AI and blockchain, that support this growth. Additionally, it provides insights into the regulatory framework, highlighting the roles of the Reserve Bank of India (RBI), SEBI, and MeitY in shaping India's FinTech ecosystem.*

Keywords: FinTech