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The Role of Event-Driven Architectures in Enhancing Real-Time Risk Analysis and Decision-Making in Fintech

Sai Teja Battula
University of Fairfax, USA

Abstract: *This article examines the transformative role of Event-Driven Architectures (EDA) in revolutionizing real-time risk analysis and decision-making processes within the fintech sector. As financial markets become increasingly dynamic and complex, traditional batch processing methods prove inadequate for managing emerging risks effectively. The article explores how EDA enables financial institutions to process market events as they occur, providing unprecedented visibility into evolving risk landscapes. By implementing key architectural patterns such as Event Sourcing, CQRS, and Saga patterns, alongside technologies like Apache Kafka and specialized time-series databases, financial organizations can achieve significant improvements in risk detection, analysis, and mitigation capabilities. It details best practices for successful EDA implementation, including robust event schema design, effective event enrichment strategies, comprehensive monitoring frameworks, and rigorous compliance mechanisms. Despite clear advantages, adoption challenges remain, including data quality issues, consistency-availability tradeoffs, and skills gaps. The article concludes that EDA represents a fundamental paradigm shift in financial risk management that will increasingly distinguish industry leaders from laggards.*

Keywords: Event-Driven Architecture, Real-Time Risk Analysis, Financial Technology, Regulatory Compliance, Stream Processing

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