Money in Motion:
Financial Literacy, Fintech and Behavioural Insights in Emerging India

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Preface

The financial landscape of today is undergoing rapid transformation, influenced by technological advancements, changing consumer behaviour, and increasing digital connectivity. The ways in which individuals earn, spend, save, invest, and access financial services have evolved significantly, making financial literacy an essential skill for navigating this changing environment. At the same time, fintech innovations and digital financial services are creating new possibilities for greater financial participation and inclusion. Against this backdrop, ***Money in Motion: Financial Literacy, Fintech and Behavioural Insights in Emerging India*** brings together scholarly contributions that examine the emerging trends, challenges, and opportunities shaping India's contemporary financial ecosystem.

The chapters in this edited volume cover a wide range of themes, including financial literacy and well-being, personal financial planning, behavioural influences on financial decision-making, consumer purchase decisions, digital payment systems, fintech innovations, financial fraud awareness, cybercrime in India, subscription-based digital services, green finance, rural financial inclusion, MSME development, and digital financial literacy and cybersecurity awareness. Through conceptual discussions, empirical studies, and policy perspectives, the contributors explore how technology and digital platforms are influencing financial choices, consumer behaviour, business practices, and participation in the emerging digital economy. Together, these contributions highlight the importance of understanding not only the opportunities created by digital transformation but also the behavioural, security, and social challenges that accompany it.

Editing this volume has been an enriching experience, and we sincerely acknowledge the valuable contributions of all the authors whose research and insights have made this collection meaningful and diverse. We also extend our gratitude to the publisher for their support and cooperation throughout the publication process. We hope that this edited book serves as a valuable resource for researchers, academicians, students, policymakers, and practitioners, while encouraging further exploration of the evolving relationship between financial literacy, fintech, behavioural finance, and inclusive development in emerging India.

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