



## Digital Financial Inclusion

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Deadline for manuscript  
submissions:

**closed (27 January 2023)**

### Message from the Guest Editor

Financial technology (Fintech) and digital financial services (DFS) have changed the face of financial services provisioning in developing and emerging markets. They have ushered in new opportunities to serve the poor, the unserved, and underserved segments of the population with financial services, including payments, savings, credit, and insurance. New partnerships between mobile network operators (MNOs), banks, microfinance institutions (MFIs), Fintechs, and governments have emerged to deliver a varied range of financial innovations and products with transformative impact. Following the outbreak of the COVID-19 pandemic, the relevance of Fintech and DFS has been elevated given: i) the need to avoid the exchange of bank notes and coins which could fuel disease transmission, ii) the need to transfer value (remittances) across and within borders to take care of loved ones, and iii) the need by governments to swiftly disburse social payments to cushion the vulnerable.





## Editor-in-Chief

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## Message from the Editor-in-Chief

I'm thrilled to take the leadership reins of the *International Journal of Financial Studies* and welcome the opportunity to make it one of the vanguard open-source scientific journals in our field. I eagerly look forward to working with the journal editorial team in building upon the quality instilled by my predecessor to develop the title further and broaden the appeal to other new finance research areas while keeping our core a high-quality finance journal that serves and highly values the scientific community, readers and authors alike. *IJFS* aims to publish high-quality manuscripts in both theoretical and empirical finance spanning all the major research areas in the field. It aims to provide an outlet for original finance scholarly research that promotes interaction among finance scholars and practitioners and bridges the divide that can exist between them.

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