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Nota di contenuto	Chapter 1: Understanding Financial Exclusion in Africa: Challenges and Impacts Ibrahim Nandom Yakubu, Rashad Saani, and Gifty Ewurama Enchill -- Chapter 2: The Rise of FinTech in Africa: Empowering the Underserved and Unbanked Khadijah Iddrisu, Farihan Alhassan, Stephanie Giamporcaro, and Joshua Yindenaba Abor -- Chapter 3: The Mobile Money Revolution: Transforming Payments and Financial Access in Africa Umar Mohammed and Ibrahim Nandom Yakubu -- Chapter 4: Digital Banking Solutions: Enhancing Accessibility and Convenience Yazidu Ustarz -- Chapter 5: Innovative Lending Solutions for Underserved Populations in Africa Richard Mbayo and Wynn Gemini Rajula -- Chapter 6: Blockchain and Cryptocurrencies: Decentralized Finance for Inclusion Ibrahim Nandom Yakubu, Mubarik Abdul Mumin, Ibrahim Osman Adam, and Rashad Saani -- Chapter 7: InsurTech in Africa: Redefining Insurance for the Underserved Khadijah Iddrisu, Joshua Yindenaba Abor, Eric Kofi Boadi, and Felix Owusu Gyebi -- Chapter 8: Emerging FinTech Savings and Investment Platforms in the African Financial Landscape Khadijah Iddrisu, Farihan Alhassan, Ibrahim

Nandom Yakubu, and Randolph Nsor-Ambala -- Chapter 9: Leveraging Technology for Financial Education and Empowerment in Africa Fuseini Inusah, Issah Iddrisu, and Mubarik Salifu -- Chapter 10: Cybersecurity and Data Protection in FinTech: Ensuring Safe and Inclusive Financial Services Ibrahim Nandom Yakubu, Ibrahim Osman Adam, and Mubarik Abdul Mumin -- Chapter 11: Islamic FinTech and Ethical Finance: Opportunities for Inclusive Finance in Africa Ibrahim Nandom Yakubu, Abdallah Abdul-Salam, Abdul-Hamid Abdul-Wahab, and Alhassan Bunyaminu -- Chapter 12: Regulatory Framework and Policy Challenges in FinTech-Driven Financial Inclusion Richard Stephens Cromwell, James Atta Peprah, Khadijah Iddrisu, Osman Issah -- Chapter 13: Collaborative FinTech Models for Advancing Financial Inclusion: Public-Private Partnerships and Beyond Khadijah Iddrisu, Simplicie A. Asongu, Muazu Ibrahim, and Richard Stephens Cromwell -- Chapter 14: The Future of Financial Inclusion in Africa: Policy and Strategic Innovations Saani Mohammed Ridwan, Ibrahim Nandom Yakubu, Mubarik Salifu, Abdul-Latif Mohammed.

Sommario/riassunto

This book offers a comprehensive analysis of how financial technology (FinTech) innovations are reshaping the financial landscape in Africa, addressing the critical issue of financial exclusion. It provides a focused examination of how digital solutions such as mobile money, digital banking, blockchain, and peer-to-peer lending are overcoming the longstanding barriers that have hindered access to formal financial services across the continent. These barriers include limited banking infrastructure, high transaction costs, and low financial literacy, all of which disproportionately affect underserved populations in both rural and urban areas. While financial exclusion is a global issue, Africa presents a unique case where the majority of the population remains unbanked or underbanked, despite the widespread use of mobile phones and the growth of digital ecosystems. By examining these specific regional challenges and offering targeted solutions, this book fills a gap in existing literature that often generalizes FinTech's impact without addressing the specific needs and circumstances of African economies. It will be of interest to academics, students, and policymakers of development finance, financial inclusion, financial services, and financial technology. Ibrahim Nandom Yakubu is a Lecturer at the UDS School of Business. He holds a PhD in Banking and Finance and is a highly motivated, accomplished researcher with expertise in inclusive finance, financial markets, corporate governance, and sustainability. He is a recipient of the 2022 Emerald Literati Award for Outstanding Paper. Dr. Yakubu is also a member of the African Accounting and Finance Association (AAFA) and serves as an associate editor for the Review of Business Management (RBGN) and the Cureus Journal of Business and Economics. With a strong quantitative background, he has authored several book chapters and research articles addressing critical issues in sustainability.
