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BRIDGING ERAS: CASE STUDIES IN FINTECH'S TRANSFORMATIVE JOURNEY FROM TRADITION TO INNOVATION

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ABSTRACT

This paper examines the evolution of financial technology (fintech) through a multiple-case-study design focused on Alipay in China, Nubank in Brazil, Revolut in Europe, and M-Pesa in Kenya. The study explores how fintech firms moved from solving traditional financial frictions to building digitally integrated ecosystems that reshape consumer behavior, financial inclusion, and market competition. Using secondary data drawn from academic studies, industry reports, company materials, and market analyses, the paper identifies four broad phases in fintech development: payment digitization, platform expansion, AI-enabled personalization, and decentralized or embedded finance. The analysis shows that fintech firms scale successfully when they combine the trust and regulatory discipline of conventional finance with the speed, accessibility, and user-centric design of digital systems. The cases also demonstrate that context matters: adoption pathways differ across countries depending on regulation, infrastructure, consumer pain points, and institutional trust. The paper concludes that fintech transformation is most durable when innovation remains aligned with inclusion, transparency, and adaptive governance

KEYWORDS: *Fintech, Digital Transformation, Financial Inclusion, Neobanks, Mobile Money, Case Study*

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