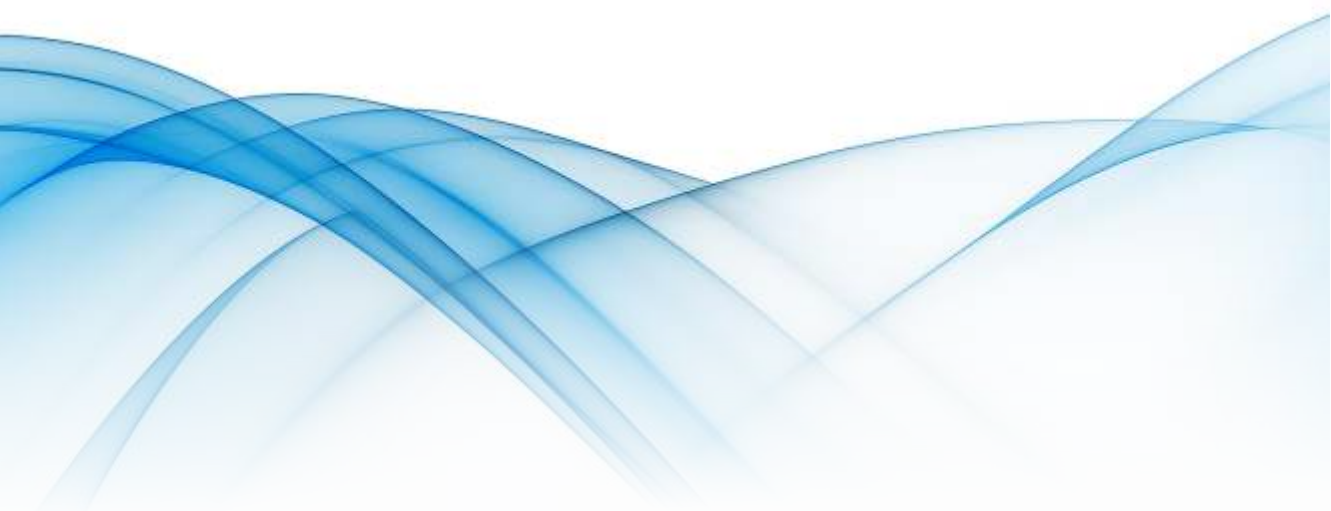


Innovations in Digital Finance and Intelligent Technologies

A Deep Dive into AI, Machine Learning, Cloud Computing, and Big Data in Transforming Global Payments and Financial Services



Kishore Challa

Innovations in Digital Finance and Intelligent Technologies: A Deep Dive into AI, Machine Learning, Cloud Computing, and Big Data in Transforming Global Payments and Financial Services

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DeepScience

Published, marketed, and distributed by:

Deep Science Publishing
USA | UK | India | Turkey
Reg. No. MH-33-0523625
www.deepscienceresearch.com
editor@deepscienceresearch.com
WhatsApp: +91 7977171947

ISBN: 978-93-49910-99-7

E-ISBN: 978-93-49910-78-2

<https://doi.org/10.70593/978-93-49910-78-2>

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Citation: Challa, K. (2025). *Innovations in Digital Finance and Intelligent Technologies: A Deep Dive into AI, Machine Learning, Cloud Computing, and Big Data in Transforming Global Payments and Financial Services*. Deep Science Publishing. <https://doi.org/10.70593/978-93-49910-78-2>

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Preface

The digital revolution has profoundly reshaped the landscape of global finance, giving rise to an era where speed, security, and intelligence define the success of financial services. *Innovations in Digital Finance and Intelligent Technologies: A Deep Dive into AI, Machine Learning, Cloud Computing, and Big Data in Transforming Global Payments and Financial Services* aims to illuminate this transformation by exploring disruptive technologies at the core of today's financial evolution. In recent years, Artificial Intelligence (AI), Machine Learning (ML), Cloud Computing, and Big Data have moved from theoretical concepts to practical tools that power every facet of modern finance—from algorithmic trading and fraud detection to credit scoring and personalized banking. These innovations are not just enhancing operational efficiency; they are enabling real-time decision-making, improving financial inclusion, and reshaping the way individuals, businesses, and institutions engage with money.

This book is crafted for a wide spectrum of readers including financial professionals, technologists, researchers, policy-makers, and students. It unpacks the mechanisms behind intelligent financial systems, provides real-world case studies, and discusses emerging trends such as decentralized finance (DeFi), embedded banking, digital identity, and AI-driven risk assessment. Special attention is given to the regulatory, ethical, and cybersecurity challenges that come with this rapid digitalization. What makes this work timely is its holistic view of innovation—not just as a product of technology, but as a driver of systemic change in global economies. From digital wallets and instant cross-border payments to cloud-native banking platforms, the book outlines how intelligent technologies are setting new standards for agility, transparency, and customer experience.

As financial ecosystems grow increasingly complex and interconnected, this book serves as a compass guiding stakeholders toward building secure, inclusive, and intelligent financial futures.

Kishore Challa

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