

## EDITORIAL

# Inaugural Editorial

---

FinTech powered by digital innovation is reshaping the global economy. With its disruptive power and digital agility, FinTech holds immense potential to accelerate the transition toward a greener and more inclusive future. It is no longer merely a financial disruptor—it is emerging as a key engine for sustainable progress. By aligning technological advancement with the urgent environmental and social needs of our time, FinTech is poised to help redefine the rules of finance for the better.

A crucial contribution of FinTech lies in promoting financial inclusion—a cornerstone of sustainable development. Mobile banking, digital wallets, and microfinance platforms are extending essential financial services to unbanked populations, especially in developing regions. In doing so, they help lift communities out of poverty, enhance economic participation, and strengthen local resilience.

Meanwhile, a parallel revolution is underway through the rise of artificial intelligence (AI). As AI systems grow in

complexity and scale, so does their environmental footprint—raising urgent questions about the sustainability of widespread AI adoption. Addressing this challenge requires balancing technological progress with responsible innovation and energy efficiency.

In this evolving landscape, FinTech has the power to drive meaningful change for sustainability. Sustainable innovation demands responsible investment with an intentional focus on equity, inclusivity, and environmental stewardship. By prioritizing these values, FinTech can lead the charge toward a future where technology and sustainability converge for the greater good. FinTech can lead this shift by leveraging current progress in AI to enhance ESG transparency and steer responsible investment.

Simon ZW Luo  
Editor-in-Chief  
Beijing Normal-Hong Kong Baptist University, China  
Email: [zongweiluo@uic.edu.cn](mailto:zongweiluo@uic.edu.cn)