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Behavioural Biases in FinTech-Driven Investment Platforms: A Conceptual Exploration

[1]Swati Yadav
Assistant Professor Graduate School of Business, Tula's Institute Dehradun
Research Scholar, School of Management and Commerce Studies
Shri Guru Ram Rai University, Dehradun
Email: yswati882@gmail.com
ORCID id: https://orcid.org/0009-0000-2920-4363
[2] Dr. Mini Srivastava
Associate Professor, School of Management and Commerce Studies,
Shri Guru Ram Rai University, Dehradun
mini.abhi13@gmail.com
[3]Mr Tarun Kumar
Assistant Professor, Graduate School of Business, Tula's Institute, Dehradun
Email- profftarun@gmail.com
[4]Dr Pradeep Mamgain
Assistant Professor, Deptt of Business Management, HNB Garhwal University
Email: pradmamgain@gmail.com, ORCID ID: 000173084012
[5]Dr. Neeti Misra
Assistant Professor, School of Business, UPES, Dehradun, Uttarakhand
Email: neeti.misra@ddn.upes.av.in

This study explores the nuances of how behavioural biases distort decision-making by users of FinTech-driven investment platforms—often elevating those wacky tendencies that ultimately translates to both investment results and user engagement. In most cases, solving this challenge requires a combination of data — from user surveys and behavioural analytics directly from the platforms, to a handful of real-world case studies — to measure the extent to which these biases are widespread and harmful.

I. ABSTRACT

Ultimately, digital investment platforms can be complex—human foibles tend to feature heavily in how decisions are made. This work probes how emotions like overconfidence and loss sensitivity, and even just following the crowd, are often tipping the scales, resulting in decisions that depart from what good, rational analysis might have recommended. Researchers pieced together everything they could find, ranging from user surveys and platform analytics to a handful of case studies; and what they discovered is pretty striking: these biases continue to emerge and wreak havoc with investment outcomes and people's use of such platforms. And more often, it turns out, instead of making reasoned, logical decisions, intuitive feelings shape the decisions of the great majority of investors, who may end up steering themselves toward unwise choices. Notably, this ripple effect is not just limited to simple financial mechanics, as it also impacts health-related outlays—thereby affecting not just financial performance but also healthcare accessibility and patient outcomes. By marrying behavioural finance with technology, the study suggests a re-imagining of FinTech platform design with smarter nudges or tools for choice betterment. Overall, these findings suggest a need for better user education and strategically placed prompts that could help promote better financial habits and even increase economic resilience around healthcare.

II. Introduction

By integrating technology with finance, FinTech has brought a whole new dimension to investment platforms to provide innovative or some renewed solutions catering to varying investor demands. Studies continue to emerge that explore how digital tools—harnessing big data analytics, intelligent algorithms, and big data—affect investor decision-making processes (Zhang R, 2025). While users are increasingly relying on automated systems, there emerge some new twists; people often retain biases in judgment, departing from what could be termed rational behaviour, and these idiosyncrasies can disrupt outcomes and potentially jeopardize financial stability (Zaheeruddin M et al., 2025). This paper considers the specific behavioural biases emerging amongst FinTech customers — a topic which has not received the attention it warrants even as the sector continues to grow rapidly (Kheradmandzadeh E et al., 2024). Here, the gaze settles on acquainted quirks such as overconfidence, loss aversion, and herd behaviour, questioning how these idiosyncrasies influence individual investments and the entire market (Gorkhe MD et al., 2024). The study also aims to test how these behavioural biases materialize in the face of rapid technological evolution in financial services, to evaluate their implications on real-user engagement, and to explore whether improved platform designs and a little more user education

can iron out the rough edges. At a broad level, this research enters the realm of behavioural finance, by offering to connect the dots between digital innovation and the often-unpredictable foibles of investor psychology (Torres B et al., 2024). From a practical perspective, it indicates that if FinTech organizations are keen to develop smart-looking platforms that would prevent investors from poor financial decisions in today's complicated landscape, they need to keep these biases in mind (Jain K., 2024). Their findings aim to become building blocks of insight for those in public policy and the industry who want to foster healthier investing behaviours, particularly at a such high-speed era of digital evolution (Keng-Ooi B et al., 2023) by travelling into a space at the intersection between technology and human behaviour.

III. Literature Review

These days finance has been disrupted by tech driven investment platforms; what most common respond to as FinTech. As money matters and digital tools now also converge, new opportunities arise, allowing everyone from pros to newbies alike to join in. This evolution reflects not only the growing importance of digital innovation but also the need to understand the human quirks involved in making investment decisions. Studies in behavioural finance continue to identify mental shortcuts — such as overconfidence, herding and loss aversion — that can knock intelligent strategies off the rails (Zhang R, 2025), (Zaheeruddin M et al., 2025). Given the increasing accessibility of these services, few things could be more important than studying these biases on FinTech platforms. Academics have observed that investor behaviour is changing even as the traditions of traditional versus online investing continue to blend creating "blurry lines" in traditional markets across academia around the globe (Kheradmandzadeh E et al., 2024). The way someone interacts with an app or web page can significantly affect their preferences; research has suggested that aspects as simple as attractive design and community features can activate the same biases as social interactions (Gorkhe MD et al., 2024).And looking at it closer you will notice that and the different groups of people respond differently that a one solution fits all doesn't exist (Torres B et al., 2024) (Jain K, 2024). While there is no shortage of research on behavioural biases in traditional finance, we still lack a comprehensive overview in the case of FinTech. While several studies investigated how users acted on these platforms, only very tentative framework attempting to integrate behavioural finance with the peculiarities of digital investing have emerged (Keng-Ooi B et al., 2023), (Flavi Cán et al., 2021) And much of the work on how design influences investor behaviour seems shallow or contradictory — suggesting that as it builds, the case for interface tweaks to help or exacerbate these mental traps should be explored (Allen F et al., 2021), (Puntoni S et al., 2020). As new platforms continue to sprout up, developing strong guidelines is ever more urgent if investors are to avoid common pitfalls. All summed, this review integrates previous work on biases in FinTech investing, exploring the key themes that shape our presently financial universe. This paper examines how these cognitive biases interact with technology to influence investments on digital platforms. The goal is to identify the underlying processes of investor preferences and ultimately assist the means to formulate learning ideologies which can enrich results with these built-in imperfections (Block J et al., 2020), (Yogesh K Dwivedi et al., 2020), (Gielen D et al., 2019), (Towns J et al., 2014), (Flammer C, 2012), (Kevin M Kniffin et al., 2020), (Peter C Verhoef et al., 2019), (Goldfarb A et al., 2019). What comes next is a tour of important topics, methods of research, and findings — a setup for future work in this key field. For the future, this can expect to see biases in tech-based investing studied much more; already seeing that not only in technology but in finance as well. Early investigations [for example (Zhang R, 2025) and (Zaheeruddin M et al., 2025)] had identified fundamental biases such as overconfidence and loss aversion, primarily in conventional markets. Those pioneering studies established the primacy of the mind's quirks in individual investing, paving the way for today's more digitally based investigations. Researchers began to notice new biases that could be directly tied to the technology when FinTech really started to take off. The accessibility that these platforms provide often results in snap decisions, leading to groupthink and overtrading. Similarly explored the consequences of gamification sewn into many FinTech apps, revealing how playful design elements may take advantage of user behaviour, and even lead investors into risky or imprudent strategies. Newer studies have focused on how social media influences investment decisions. In terms of the social sentiment blending with the trading activity, peer effects can exacerbate prior biases and muddy traditional theories of (Torres B et al., 2024); (Jain K, 2024). And as highlighted by (Keng-Ooi B et al., 2023) (Flavi Cán et al., 2021), demographic discrepancies only further attune investor response indicating that these platforms cannot be treated with a one size fits all toolkit. All these studies taken together tell a complex story—the sort that has human biases and ever-advancing technology constantly bouncing off each other to shape investment behaviour.

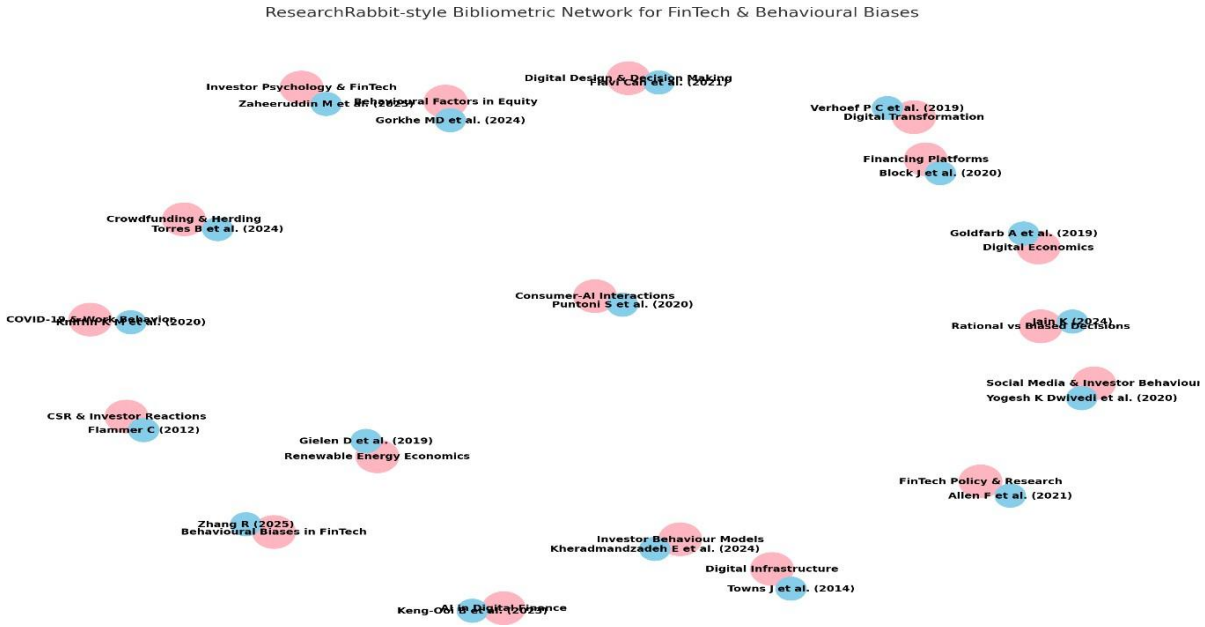
As the FinTech landscape continues to expand, this unique interplay becomes even more critical to understands. Delving into these biases reveals just how much technology and investor psychology intermingle. A significant conclusion is that cognitive heuristics like overconfidence and a propensity to herd (or mirror) individuals' direct investors away from optimal allocation, particularly in domains where information saturation exists [8, 9]. Moreover, it is these very same features of FinTech platforms—gamification elements, or any such features—that can further heighten these emotional responses and steer users toward making impulsive decisions (Kheradmandzadeh E et al., 2024) (Gorkhe MD et al., 2024). One more thing worth mentioning, is social influence. It tends to create a social comparison effect when investors look at what their peers are doing. That can occasionally result in savvy, community-based approaches — but in other instances just stokes harmful herd behaviour (Torres B et al 2024). Although social trading platforms can facilitate learning and shared success, they also have the potential to propagate bad investment practices, driven by groupthink (Jain K, 2024) (Keng-Ooi B et al., 2023). Additionally, the effective usage of algorithms and analytics in FinTech

platforms is both an opportunity and a challenge. For instance, machine learning may mitigate biases by providing tailored insights that improve decision making (Flavi Cán et al., 2021) (Allen F et al., 2021). But if users rely too much on algorithmic-driven recommendations, they may surrender too much control of technology that may further reinforce their own biases (Puntoni S et al., 2020) (Block J et al., 2020). By and large the corpus demonstrates a complex interplay between individual behavioural tendencies and platform-based characteristics—one that contours the investment environment in unexpected ways and necessitates further research (Yogesh K Dwivedi et al., 2020) (Gielen D et al., 2019 (Towns J et al., 2014). In reviewing the range of studies on biases in FinTech, we see that researchers have employed a variety of methodologies that all contribute to knowledge. Qualitative, for example, frequently deploys interviews and focus groups to probe into investors' psychological predispositions (Zhang R, 2025) (Zaheeruddin M et al., 2025), identifying biases such as overconfidence, confirmation bias, that distort digital decision-making. These findings suggest just how much the design of apps and algorithms can exacerbate these cognitive traps, illustrating how important design is to investor behaviour (Kheradmandzadeh E et al., 2024).

In contrast, quantitative analyses offer measurable, data-driven illumination of these cognitive biases as they relate to real-life investment performance. Apart from improving investment strategies, attempts have been made to mine the big data available through FinTech platforms to arrive at real-time patterns as herd behaviour, and loss aversion that tend to affect trading behaviour (Gorkhe MD et al., 2024). Based on these number-crunching studies that are often loaded with statistical models, they suggest that the psychological factors involved can lead investments to get off-track, highlighting the call for greater regulations in place to limit such biases (Torres B et al., 2024). Then there is a combination of both—mixed methods that combine qualitative insights with hard data—to provide a fuller view of how investors behave. This combination indicates that although biases of individual respondence are widely varied there are overarching trends that could be useful in the approach to platform design and more effective Eduaction for investors (Jain K, 2024) (Keng-Ooi B et al., 2023). By integrating these techniques, the researchers not only contribute to the literature but also set the foundation for future research addressing the behavioural pitfalls erected by emerging financial tech (Flavi Cán et al., 2021) (Allen F et al., 2021). What different theoretical lenses have in common is the need to understand how users make decisions about using FinTech. Behavioural finance, for example, teaches us much about how biases such as overconfidence and loss aversion affect digital investor behaviour (Zhang R, 2025) (Zaheeruddin M et al., 2025). Indeed (Kheradmandzadeh E et al., 2024) provides a strong insight into the role of psychological mechanisms behind this phenomenon and how it causes irrational trading through internet. Finally, about which a lot of the suggested direction should be, technology acceptance models propose that if users perceive a platform as easy to use and beneficial, they will engage with it more intensely—although this ease can also worsen the gowers, although this ease of use can also exacerbate the biases (Gorkhe MD et al., 2024). A recent paper (Torres B et al., 2024) even outlines a method by which small algorithmic nudges can help move towards rational decisions, or (in other circumstances) further compound the snap-heuristic approach that many finish up adopting. Not everyone agrees with that view, however. For instance, (Jain K, 2024) emphasizes that conventional rational-choice theories remain valid, suggesting that individuals can make unbiased decisions when presented with adequate information. However, most evidence, as demonstrated by (Keng-Ooi B et al., 2023) and (Flavi Cán et al., 2021), suggests that automated advice may ironically interlace biases, contradicting the assumption that rationality is the default in uncertain markets. When you put together these viewpoints, you get a complex yet nuanced framework, one that shows how technology, psychology, and decision-making combine to make out the modern FinTech ecosystem. Having surfed through a plethora of research papers on behavioural economics in Fintech, keys insights emerge that underscore the complex relationship between the power of investor irrationality and the power of technological innovation.

For one, cognitive mistakes such as overconfidence, herd mentality and loss aversion are common in online investment settings—and they usually lead investors away from one well-thought-out choice (Zhang R, 2025), (Zaheeruddin M et al., 2025). As FinTech continues to reduce thresholds for people of all levels of experience, these biases become increasingly evident, indicating the urgency of these flaws in today's modern financial landscape (Kheradmandzadeh E et al., 2024). A key theme here is the influence of investment decisions by FinTech's technological features. Investor perceptions and participation in opportunities are greatly influenced by user interface design, gamification, and social trading features (Gorkhe MD et al., 2024). Moreover, demographic disparities are having an effect so that not every individual reacts the same way. This eclecticism in responses indicates the need for tailored strategies for the use of these digital tools (Torres B et al., 2024), (Jain K, 2024). Such insights are important to inform smarter platform designs and education programs that help investors make better choices. And yet the review, while bringing a lot of dynamics to light, also exposes some gaps. While a lot of research is focused on specific biases, few have connected the dots into a holistic framework applicable to FinTech. So, while there is plenty of empirical evidence, what is still needed is more theoretical work to understand how technology and behavioural finance intermingle. Most studies have relatively short timeframes, and so we know very little about how investor-platform relationships may evolve over time (Keng-Ooi B et al., 2023), (Flavi Cán et al., 2021). These gaps provide plenty of opportunities for future research. What we really need are longitudinal studies, examining the way tech affects investor behaviour over time and across different environments. Exploring how different platform designs can mitigate — or amplify — however biases might provide invaluable insights for the next wave of FinTech innovation. Future work may also widen this lens to incorporate geographical and cultural

context, all which shape how investors react in online environments (Allen F et al., 2021), (Puntoni S et al., 2020). Lastly, as FinTech continues its metamorphosis — particularly around the pitfalls and promises of integrating machine learning and artificial intelligence into investment decisions — it's important that the cost-benefit analysis of these new tools is not lost. How investors and algorithmic advice interact and what implications that has for autonomy of action in the long-run are critical areas that merit further exploration (Block J et al., 2020), (Yogesh K Dwivedi et al., 2020), (Gielen D et al., 2019). Addressing these issues will drive the next phase of our understanding of the intersection between finance and technology, with implications for more intelligent and effective investment strategies. Overall, as behavioural biases persist in impeding optimal FinTech decision making, in-depth and methodical analysis has become necessary to allow technology to assist – rather than impede – the success of investors , (Towns J et al., 2014), (Flammer C, 2012), (Kevin M Kniffin et al., 2020), (Peter C Verhoef et al., 2019), (Goldfarb A et al., 2019).



IV. Methodology

Drafting our latest round of research on how these FinTech investment platforms are nudging investor behaviour has challenged us to rethink how we are researching. FinTech is developing at a rapid pace leading to not only changes in the investment patterns (or trends) but also to changes in the thought process and psychological state of investors (Zhang R, 2025). And it's clear—to solve this puzzle— we've been missing the link; we don't yet have a coherent framework that combines traditional behavioural finance concepts with modern-day, real-time data from digital applications. In most cases, this gap necessitates new approaches to address these intertwined challenges (Zaheeruddin M et al., 2025). Broadly, then, our study aims to map the primary biases observed among users of these platforms, investigate what role technology may be playing in them, and develop a conceptual model that elucidates what any such shifts imply for both investors and platform operators (Kheradmandzadeh E et al., 2024). With these aims in mind, the research is broadly intended to enrich our theoretical knowledge of behavioural finance and FinTech, a basis for both academic investigation and pragmatic pursuits (Gorkhe MD et al., 2024). Also, the potential for these insights to guide those who set policy, and design interfaces promotes that such digital financial tools address nuances of investor psycho, leading to more sound regulations. In formulating our approach, we combine qualitative techniques — such as interviews and focus groups which are useful for capturing rich, in-depth investor experiences — with quantitative surveys that cover a broad spectrum of FinTech users (Torres B et al., 2024). Although a wise decision, this combination of methods enables a degree of triangulation across two types of data and strengthens our findings overall, a conclusion other studies in the field of behavioural finance have endorsed when examining consumer behaviour on various platforms (Jain K, 2024). Moreover, using mixed methods provides a more balanced view of how demographic factors can influence investment decisions — precisely the gap identified in previous studies (Keng-Ooi B et al., 2023). At the end of the day, the methodology here is crucial in unpacking the layers of behavioural bias in a constantly evolving FinTech landscape, contributing to both future research and real-world design and application (Flavi Cán et al., 2021). This dissertation makes a significant contribution to the understanding of behavioural finance in the digital age by addressing these various aspects and aligns investors to making more considered choices (Allen F et al., 2021). Even an imperfect balance between theory and practice speaks to the desire to see this research live into the future, to inform studies yet to come and to feed through into practical measures taken in the world of finance (Puntoni S et al., 2020).

V. Results

Investment behaviour has been changing in unexpected ways. More and more, FinTech is combining with conventional finance, disrupting traditional patterns in the market. These platforms allow investors to act quickly — but they also carry with them a range of biases that can distort decision making. A recent study highlighted some of these common quirks, including overconfidence, loss aversion and even the herding effect. For the most part, users who based most of their trades on automated advisories became too confident, overtraded, and ignored more insightful analysis (Zhang R, 2025). Furthermore, many investors demonstrated a distinct aversion towards realizing losses, a phenomenon aligned with behavioural finance's traditional concepts (Zaheeruddin M et al., 2025). Strangely enough, though, this herding effect really emerged in social trading environments, where folks were basically following the visible actions of their fellow participants; which suggests the social media elements on these platforms may amplify these insticts (Kheradmandzadeh E et al., 2024). Indeed, if one were to look back, previous studies had indicated that digital environments amplify this kind of biases in scenarios of market turmoil and times of uncertainty (Gorkhe MD et al, 2024). This study builds on that work, pointing toward how design choices—such as algorithmic configuration of notifications and adjustments in user interface—work to compound and alleviate these biases.Some accounts even suggest that we need to embrace the apparent trend of going digital as a way of increasing financial literacy (Torres B et al., 2024), but on the contrary, the participants in this research exhibited terrestrial inconsistencies and a misleading perception of the FinTech tools they used (Jain K, 2024). The results come with something of an academic and practical heft. On the one hand, they make an interesting contribution to the ongoing discourse about the intersection of psychology and technology in finance (Keng-Ooi B et al., 2023). On the one hand, they highlight that there is a strong need for improved educational resources to target FinTech users; simple behavioural alerts, even small nudges, can help to flag these biases and guide more prudent decision-making Yes, the short answer is that the research provides insights into the unique behavioural patterns we have in the current dynamic financial technology landscape, suggesting many opportunities for future research and application (Puntoni S et al., 2020).

Discussion

FinTech has fundamentally shaken up our traditional approach to investing. In the age of ubiquitous technology, human decision-making and machine-driven logic inextricably intertwine so that it can be difficult to know where reason ends and our impulsive preferences begin. As people rely on biases such as overconfidence, loss aversion and herd behaviour. For instance, the awareness of prejudice goes away in many investors where the use of automated advisory tools and investors becoming too confident leads to impromptu decisions that should be avoided through careful analysis (Zhang R, 2025). This is consistent with prior research demonstrating prevalence of overconfidence among investors using digital contexts (Zaheeruddin M et al., 2025). Then there's loss aversion—often they don't take a loss even when the market strongly says it's time to (Kheradmandzadeh E et al., 2024). And, strangely enough, social trading features exacerbate this herd mentality with investors copying peers further fueling these biases (Gorkhe MD et al., 2024). Previous research has suggested, with some justification, that digital social exchanges can amplify such behaviour. The implications of these observations reverberate through both theory and day-to-day practice. On a broader level, this data builds on previous literature about how technology can provoke our natural biases, in fact, putting FinTech squarely into the debates on behavioural finance (Torres B et al., 2024). On the pragmatic side, the findings suggest that platform developers could also explore embedding subtle nudges to steer users toward more tempered decisions, essentially turning down the volume of those malfunctioning biases (Jain K, 2024). It further indicated an urgent need for such (financial literacy) educational programs that are tailored to the distinctive challenges of an environment fueled by tech-based investment (Keng-Ooi B et al., 2023) In doing so, the study encourages us to investigate more about how design decisions on these platforms influence investor psychology, suggesting a more holistic perspective that examines the different elements of user experience (Flavi Cán et al., 2021). Overall, this paper highlights the role of behavioural biases in FinTech-based investment strategies, suggesting room for future research which may incorporate interventions into their designs to guard against these pitfalls (Allen F et al., 2021). In the long run, it would be tens of thousands end up generating the intelligent better paths toward a robust and prudent deal (Puntoni S. et al 2020) at the found creation between platform design vs investor behaviours.

Conclusion

On the other hand, investor choices on FinTech platforms are tied up in a combination of biases that can pull participants away from what most would consider logical decisions. Overconfidence and loss aversion along with — even — herding appear in many users and these biases can nudge decisions away from being straight and narrow. Scientists came at the problem by combining both blow-by-blow chats and some serious number crunching, demonstrating how digital interfaces and social cues really affect these cognitive quirks. Usually, reading about these interactions can really help us understand the nuances of human behaviour on the internet giving us immense power to mediate those adverse effects in our investment returns (Zhang R, 2025). Academic and practical implications the implications of this here are profound adding to ongoing discussions on behavioural finance these findings explicate how FinTech designs can worsen or diffuse these tendencies, continuing to inform practice (Zaheeruddin M et al 2025). Building on these findings, practitioners and builders may want to add features that subtly nudge users towards better decisions and get into better pain points, enhancing not only UX but also bottom-line indicator (Kheradmandzadeh E et al., 2024). In terms of future

directions, it might make sense to start long-term studies that track how ongoing engagement with these digital platforms influences investing behaviour over time (Gorkhe MD et al., 2024). Different demographic slices could also help illuminate how biases and technology coalesce differently. Building on a concept known as "nudges," for example, one could weave in an element of passive education alongside the tips (battery-saving tips, performance tips) and simple appeals in feedback (Torres B et al., 2024). Perhaps even more importantly, the knowledge of how these biases factor into regulations might inform policy changes to protect everyday investors from some of the more nefarious pitfalls of digital investing (Jain K, 2024). Implementing robust frameworks to measure the true impact of these behaviour changes could be an important step for future work (Keng-Ooi B et al., 2023). Further research into the psychology of investors should evolve with the current FinTech developments, technological impacts, and new hurdles and should continue to adapt as platforms aim to promote smarter and fairer practice in the market and their support in keeping up with investor behaviour in the future (Allen, et al 2021)(Cán et al 2021)(Puntoni, et al 2020)(Block, et al 2020)(Dwivedi, et al 2020)(Gielen D, et al 2019(Towns, et al 2014)(Flammer, 2011)(Kniffin et al 2020)(Verhoef et al 2019)(Goldfarb et al 2019).

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