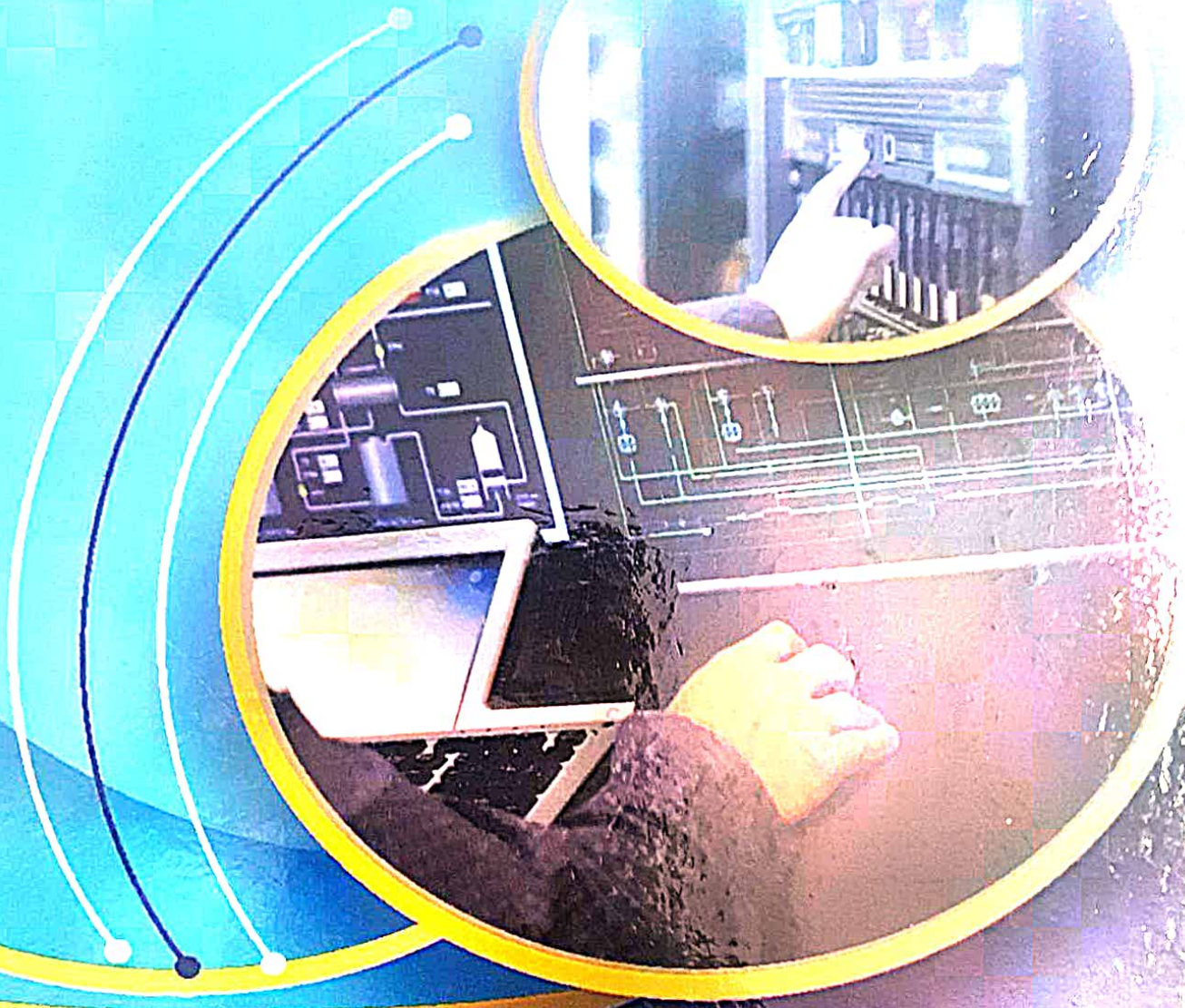


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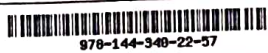
Recent Trends in Education



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Dr. Mohan Lal 'Arya'

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ABOUT EDITOR



Dr. Mohan Lal 'Arya', Professor, IFTM University, Moradabad UP, India, which is a premier Institute imparting higher Education, has earned his B.A. and M.A. & Ph.D. in Geography from M.J.P. Rohilkhand University Bareilly, B.Ed., M.Ed., M.A. and M. Phil. in Education from C.C.S. University Meerut, Ph.D. in Education from IFTM University Moradabad UP, India and UGC-NET in Education. He has more than 15 years of teaching experience in Teacher Education like Integrated Education, B.Ed. & M.Ed. He has supervised more than 100 PG Dissertation of M.A. & M.Ed. Students. Under his supervision 01 student have been awarded Ph.D., 06 Students have submitted the Ph.D. thesis and 07 are working for Ph.D. degree. He is Advisory Board of Member, Editorial Board Member and Life time Member of Various research Journals. He has published more than 15 Books Titles Like- यू.जी.सी.-नेट/ स्लेट शिक्षाशास्त्र, UGC-NET/SLET Education, शैक्षिक प्रशासन एवं प्रबंधन, शैक्षिक प्रशासन एवं प्रबंध, अधिगम एवं शिक्षण, ज्ञान और पाठ्यक्रम, सामाजिक विज्ञान का शिक्षणशास्त्र, अधिगम के लिए आंकलन, शिक्षा के ऐतिहासिक एवं राजनीतिक परिप्रेक्ष्य, शिक्षा के ऐतिहासिक राजनीतिक एवं आर्थिक परिप्रेक्ष्य, Agro Meteorology & Climate Change, Environmental Education and Disaster Management, Environmental Education and Disaster Management (Bilingual), पर्यावरण शिक्षा और आपदा प्रबंधन and मुरादाबाद जनपद में कृषि-वैविध्य एवं ग्रामीण विकास: एक भौगोलिक विश्लेषण & 04 Chapters in Book and He has published more than 84 Research Papers & Articles in National and International Research Journals and participated in more than 65 conferences/ seminars/ workshops of National and International repute. He has received more than 06 Awards and Honors from various National & International organizations. He has attended several conference and seminars in capacity of Resource Person and also attended several Workshops and FDPs. He has been a member of Editorial Research Board & Member of Council of Advisory Board of several National and International Research Journals and also Members in Profession related Committees at State and National level. He has organized National Seminars and Faculty Development Programme (FDPs). He takes keen interest in social upliftment and skill development drives like Blood-donation, tree-plantation, Literacy Campaign etc.

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An Analytical Study of Digital Innovations in Financial Services

Dr. Sanjay Kumar Singh
IFTM University, Moradabad

Abstract: There are many large forces sweeping society, from demographic and social changes to shifts in global economic power. But one force especially – namely, technological breakthroughs – has an inconsistent affect on financial services. Here in this paper important technology-driven influencers who will shape competition in financial services industry are going to be discussed. The financial services industry has seen drastic technology-led changes over the past few years. Many executives look to their IT departments to enhance efficiency and facilitate game-changing innovation – while somehow also lowering costs and continuing to support legacy systems. Meanwhile, companies are encroaching upon established markets, leading with customer friendly solutions developed from the bottom up and unencumbered by legacy systems. Customers have had their expectations set by other industries; they're now demanding better services, seamless experiences regardless of channel, and more value for his or her money. Regulators demand more from the industry too, and have began to adopt new technologies which will revolutionize their ability to gather and analyze information. The pace of change shows no signs of slowing, in reality technology-driven change is so persistent that no financial organization is immune.

Key Words: Artificial Intelligence, block chain, cloud computing, competition, cybercrime.

Introduction: Digital Innovations in Financial Services: A digital transformation is taking place in the financial services industry. This transformation includes emerging market economies, and in many places offers a viable digital alternative to traditional banks. Financial service companies are facing many challenges today. Most of it has to do with the rapid changes in technology. While the vast majority of