Finova FBP Week 1 Task
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The most fascinating idea I looked at this week in my fintech analysis was the increasing use of artificial intelligence (AI) in financial services, especially how it may revolutionise creativity and productivity. Industry experts highlighted at conferences such as FIBE 2025 how AI is facilitating new paradigms like embedded finance and decentralised finance (DeFi) in addition to simplifying conventional banking procedures. These developments are changing how consumers interact with brands and giving fintech businesses a competitive advantage.

As a sophomore studying fintech in India, I find this to be really meaningful. India's fintech industry is flourishing thanks to government programs like UPI and the country's quick digital adoption. AI's incorporation into this environment has the potential to completely transform fields like fraud detection, credit evaluation, and customised financial services. For instance, AI-powered tools could enhance financial inclusion by providing tailored credit solutions to underserved populations—a critical need in India.

Personally, this realisation motivates me to investigate AI applications for my internships and school projects. It's obvious that my career will depend on my ability to comprehend AI's possibilities. Furthermore, I see a lot of potential in using AI to solve issues like scalability and operational efficiency as someone who hopes to support the expansion of finance in India.

By 2025, technology and finance will have converged at a never-before-seen rate. I can place myself at the forefront of this change by remaining aware of these trends and armed with the skills necessary to contribute significantly to this ever-evolving profession.