

## **Evidence of Learning #1**

**RA #4**

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**Data Analytics with a concentration in Prescriptive Analytics**

### **MLA Citation:**

**Panchal, Shubham, and Anup D Mohadkar. "Transforming Money Management: Analyzing the Impact of Technology on Personal Finance." SSRN Electronic Journal, 21 Jan. 2025, [papers.ssrn.com/sol3/papers.cfm?abstract\\_id=5031477](https://papers.ssrn.com/sol3/papers.cfm?abstract_id=5031477), <https://doi.org/10.2139/ssrn.5031477>. Accessed 10 Jan. 2026.**

"Transforming Money Management: Analyzing the Impact of Technology on Personal Finance" is an article written by Shubham Panchal and Anup D. Mohadkar. The article dives into revolutionary technologies that have transformed the financial world. These technologies, the article explains, have upgraded efficiency and accuracy in measuring personal financial literacy, as well as corporate-level financial health. The article begins by identifying several key trends from the research conducted, such as AI, ML, Blockchain, Digital Payments, and Cybersecurity upgrades. For each key trend, the authors go into detail about the possible contributions to the world of finance using such technologies, and provide applications and real-life examples that work in India's current financial landscape. Finally, the authors go into the need of this research and analysis, presenting the results from their own studies that have led them to the conclusions described previously.

"Transforming Money Management: Analyzing the Impact of Technology on Personal Finance" was published in 2025 by the Social Science Research Network (SSRN). The SSRN is an open-source research network with a library of research articles. Both Panchal and Mohadkar are researchers from the Bytco Institute of Management Studies and Research in Nashik, Maharashtra, a reputable college for financial and business management. Overall, the article aims to explain the growing technologies being used in financial management, and how these can extend to new apps, technologies, and use cases.

This article will help me extend my knowledge to my final product. I already have a baseline of what I need from my Original Work. However, knowing this information will help me understand the key advancements, extensions, and technologies I can use when it comes to developing my more advanced app. I will be able to use these features presented in developing my app at a higher level, ultimately serving the needs and wants of clients better.

## **ANNOTATED ARTICLES:**

**“Transforming Money Management: Analyzing the Impact of Technology on Personal Finance”**

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