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Editorial

Vol. 4 No. 04 December 2025

Welcome to the inaugural edition of the Journal of Finance and Business Digital! This journal is dedicated to exploring the ever-evolving intersections of finance, business, and technology in the digital era. It is designed to serve as a platform for researchers, professionals, and academics to share innovative insights, ideas, and findings that contribute to the advancement of these interconnected fields.

The digital transformation of industries has brought forth unprecedented changes, challenges, and opportunities. The realms of finance and business have been particularly impacted by disruptive technologies such as blockchain, artificial intelligence, big data analytics, and the Internet of Things (IoT). These advancements demand a rethinking of traditional models and the development of innovative solutions to navigate the complexities of the modern financial and business ecosystems.

This journal aims to highlight cutting-edge research and provide a forum for discussion on critical topics such as digital financial services, fintech innovations, e-commerce, corporate sustainability, and the ethical implications of technology in business. Our mission is to foster a deeper understanding of these developments and their implications for stakeholders at all levels.

We extend our heartfelt gratitude to our contributors, whose dedication and expertise make this journal possible. We also thank our editorial board for their commitment to maintaining the highest standards of academic rigor and integrity. Finally, we are immensely grateful to our readers for their interest and engagement, which drive the continued relevance of our work.

It is our hope that the Journal of Finance and Business Digital serve as a valuable resource for advancing knowledge and sparking meaningful dialogue within these dynamic and essential fields.

Happy reading

Genesis Sembiring Depari, Ph.D
Editor in Chief