Preface

Digital finance is undergoing a profound transformation as artificial intelligence and machine learning redefine how financial systems operate and evolve. From detecting complex fraud patterns to enabling secure digital payments and forecasting stock market trends, intelligent algorithms are reshaping decision-making across the financial ecosystem. This book explores the intersection of AI, machine learning, and modern financial technologies. It presents concepts, methodologies, and real-world applications that strengthen security, improve efficiency, and support data-driven investment strategies. Designed for researchers, practitioners, and students, the chapters highlight innovations, challenges, and future directions in intelligent digital finance systems and markets worldwide today and beyond tomorrow.