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| **Issue** |  | E3S Web Conf.**Volume**159, 2020The 1st International Conference on Business Technology for a Sustainable Environmental System (BTSES-2020) |
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| **Article Number** |  | 04015 |
| **Number of page(s)** |  | 11 |
| **Section** |  | Chapter 4: Industry, Innovation, and Infrastructure |
| **DOI** |  | <https://doi.org/10.1051/e3sconf/202015904015> |
| **Published online** |  | 24 March 2020 |

E3S Web of Conferences **159**, 04015 (2020)

**New challenges in the financial management under the influence of financial technology**

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**Abstract**

Fintech, as they call companies that use the latest developments in the field of mobile payments, online lending, digital instant money transfers and other breakthrough technologies in building their business models. Organizations built on such models today are at the forefront of the latest technologies. The purpose of this article is to reveal the essence of the new concept and identify new challenges facing new financial technologies in Kazakhstan and foreign countries. The article discusses the concepts of financial management and financial technologies and their impact on the development of the economy, analyzes the indicators of the development of financial technologies in Kazakhstan and foreign countries, and identifies problems. During the writing of this thesis the theoretical methods, a comparison and a statistical methods were used. The periodicals of modern literature, magazines and Internet resources were used in this work. The theoretical and practical significance of the work consists in a broader disclosure of the conceptual apparatus and the possibility of using the results obtained in the course of the research in the activities of various institutions to develop measures to improve their activities.

**Key words:**financial management / effectiveness / financial technologies / economic challenges / digital technology / mobile wallets / cryptocurrency

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