

## The Integration of Fintech Technologies in Crowdfunding: A Catalyst for Financial Inclusion and Responsible Finance

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**Abstract :** This article examines the impact of fintech technologies on crowdfunding, particularly their potential to enhance financial inclusion and promote responsible finance. It explores how the adoption of blockchain, artificial intelligence, and other fintech innovations is transforming crowdfunding by making it more accessible, transparent, and ethical. By analyzing case studies and recent data, the article illustrates how these technologies help overcome traditional barriers to financing while promoting sustainable financial practices. The findings suggest that integrating fintech into crowdfunding can not only broaden access to funding for marginalized populations but also encourage more responsible management of financial resources, contributing to a fairer and more resilient economy.

**Keywords :** crowdfunding, fintech, inclusion financière, finance responsable, blockchain, resilience financière

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