Human Behavior and Emerging Technologies

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Special Issue on Adoption, Conscious Usage, and Societal Impacts of E-Banking and Cryptocurrencies

The ongoing technological revolution presents intriguing challenges and opportunities in the realm of digital finance. On the one hand, the maturation of Information and Communication Technologies (ICTs) empowers individuals to transcend physical currency through digital payments and autonomously manage financial resources via e-banking. The vision of a cashless society with seamless digital transactions is promising, contingent on the population's literacy in economic, technological, and psychological aspects. Mitigating the risk of financial mismanagement is paramount for the realization of a society that truly safeguards the well-being, including the economic prosperity, of its citizens.

Simultaneously, the advent of blockchain technology, particularly in the form of cryptocurrencies, introduces scenarios of even more autonomous transactions and investments by citizens. Concepts such as Decentralized Finance (DeFi) and Non-Fungible Tokens (NFTs) showcase a spectrum of interactions, at times in opposition, and at others synergistically integrated with more traditional e-banking systems.

The objective of this Special Issue is not only to comprehend the factors fostering the adoption of e-banking, cryptocurrencies, and crypto-assets, but also to elucidate the elements facilitating their conscious and judicious usage. A critical aspect, often underexplored in the literature compared to adoption studies, is understanding how to prevent potential misuse that could adversely impact individuals. By delving into these dimensions, the special issue seeks to provide a nuanced understanding of the evolving landscape, offering insights that can guide both practitioners and policymakers in navigating the complexities of digital financial systems. We invite original research and review articles that contribute to this overarching goal, exploring the dynamics of adoption, conscious use, and potential societal impacts of e-banking and cryptocurrency adoption.

Potential topics include but are not limited to the following:

- Cryptocurrency-related motivations and beliefs
- Prevention of misuse of electronic banking
- E-banking literacy
- Barriers to e-banking adoption
- ▶ Psychological and social dynamics in the cryptocurrency market
- ▶ Factors related to the adoption of cryptocurrencies and cryptoassets
- Crypto-games

Authors can submit their manuscripts through the Manuscript Tracking System at https://review.wiley.com/submit?specialIssue=854954.

Papers are published upon acceptance, regardless of the Special Issue publication date.

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