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**Balancing Fintech Regulation for Sustainable Innovation**

**Faris**

Research Scholar, Ph. D. in Management, CMJ University, Jorabat, Meghalaya, India.

**Dr. Sumeet Suseelan**

Research Guide, Dept. of. Management, CMJ University, Jorabat, Meghalaya, India.

**ABSTRACT**

The fintech industry is transforming finance. Financial services are becoming more accessible and open. Fintech may improve access to money, efficiency, and innovation, which boosts economic growth. Fintech helps individuals get money and inspires new ideas; therefore, you must understand why regulation is important. Fintech technologies speed up financial services and use data to generate new processes. Recent years have changed financial goods delivery, but not products. Fintech evolves, prompting concerns about consumer protection, economic stability, and regulation arbitrage. Governments and central banks globally prioritize fintech monitoring due to these issues. In fintech innovation and responsible growth, India leads. Fintech firms benefit from RBI Innovation Hubs, hackathons, and regulatory sandboxes. The RBI tested the Rupee Central Bank Digital Currency (CBDC) successfully, showing its willingness to experiment. Consumer protection and responsible innovation are the goals of fintech laws. Fintech regulation should prioritise compliance and corporate citizenship over legal voids. Customer protection and financial business survival are achieved. Another government role is financial system integrity. Fintech changes banks and payment systems, so stability and innovation must coexist. Regulators say fintech companies must follow strict cybersecurity, money laundering, and terrorism, and customer data protection requirements. Fintech confidence increases with good regulation. Communication between regulators, fintech industry participants, and financial institutions is essential for innovation and risk mitigation. Regulations may better understand fintech and create regulations that balance innovation and financial integrity through communication and collaboration. Fintech can transform finance and help the economy. To thrive, the sector needs appropriate regulation. Fintech regulation should prioritise



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compliance, responsible innovation, consumer protection, financial stability, and integrity. Fintech startups, regulators, and financial institutions must collaborate to create sustainable innovation and fintech-friendly policies.