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Impact of COVID-19 on Fintech with Reference to Youngster

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Abstract: ***"In Wuhan, China, in December 2019, the Novel Coronavirus (2019-nCoV) was discovered for the first time. Covid-19, the virus-caused disease, had been reported in 205 countries by the end of March 2020. There had been about 700,000 cases of infection and 33,000 fatalities worldwide." Kerala, India, reported the first case of 2019-nCoV in the final week of January 2020. Since that time, 27 States and Union Territories have reported about 1353 cases. More than 300 cases have been reported by the State of Tamil Nadu, and at the time of writing, 110 samples were being investigated. Around 290 people in Kerala are infected, and 120,000 more are being monitored. Children, families, and entire communities could be at risk from the 2019 n-CoV. In addition to the risk of secondary morbidity and mortality, the virus infection itself has direct health effects. It also has a negative impact on the economy and way of life of marginalised people. Basic services like health, education, and social protection programmes will inevitably be disrupted. Children and parents experienced fear, panic, anxiety, and stress as a result of the 21-day total lockdown that the Indian government had announced. Correct information must be given, myths, misconceptions, and false information must be dispelled, social isolation should be encouraged, hand and personal hygiene should be promoted, and flu-like symptoms should be treated as soon as possible.***

Keywords: COVID-19, Youngsters, Fintech, Review Study.

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1. INTRODUCTION

COVID-19

The crucial duty of effective risk communication falls on the media and other concerned organisations. By disseminating fair and accurate reports, the media can significantly contribute to increasing awareness, busting myths, exposing false information, and encouraging kindness, preventing stigmatisation, and boosting public confidence. It can also help to foster a positive environment by publishing tales of successful coping and recovery.

S. No	Author Name	Topic Name	Results
1.	(Dipinder S Randhawa, 2018)	"India Singapore FinTech Cooperation: Opportunities and Challenges"	Through the use of a single account, interoperability enables seamless fund transfers between geographic regions. India and Singapore are at the forefront of FinTech development.
2.	(Gurung, Siddhanth, 2018)	"FinTech: A Messiah for the ailing Banking Industry in India"	A partnership with the failing traditional financial institutions would aid in giving India's financial sector a new direction.
3.	(Dubey, Vivek, 2019)	"FinTech Innovations in Digital Banking"	Currently, AR technologies are used to streamline processes, cut costs, and generate a wide range of profitable outcomes.
4.	(Mittal, Varun, 2019)	"India FinTech Landscape"	Due in large part to government initiatives, rising mobile and internet penetration, and other factors, India has seen a significant shift away from cash and toward digitization.

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5.	(Kapadia, Sunil, 2020)	"How Digitization Is Impacting Banking Transactions and Financial Markets in India?"	Digitization automates both the product and the process, raising both the standard and productivity. Digitalization has facilitated innovations like credit cards, ATMs, and online banking.
6.	(Buchak, Matvos, Piskorski, & Seru, 2018)	Fintech makes the job becomes more effective and efficient	According to customer reviews, fintech companies can reduce labour costs and office space costs while obtaining significantly more comfortable workspace.
7.	(Kudinska, Romānova &, 2016)	Fintech is easy to adapt	There is no need for geographic concentration in the fintech industry because it is simple to adapt to changing consumer demands and the availability of affordable financial services.
8.	(Shin, Lee and, 2018)	"The internet and the world wide web had changed the finance industry's face"	The financial sector has undergone a transformation thanks to the internet and the world wide web; transactions for banking services (savings, transfers), insurance, and stock trading can now be made online.
9.	(al, Arner et, 2015)	"Three stages of fintech development."	1866–1987 saw the earliest phase (or fintech 1.0), between 1987 and 2008, the second stage (or fintech 2.0), The third stage, from 2008 to the present (also known as fintech 3.0).
10.	(Kuzmina-Merlino, Saksonova and, 2017)	"The global financial crisis 2008-2009 is the milestone for developing the fintech sector."	The financial sector had been severely impacted by the crisis. For the bank to maximise performance, new technologies must be used.
11.	(Vives, 2019)	The disruptive technologies	The most recent technologies used for the fintech platform are distinct from the fintech business models or segments. The fintech company's success demonstrates the significance of disruptive technologies in the fintech-outside.
12.	Atri D, 2020	"The coronavirus disease-2019(COVID-19)"	"A global pandemic that started in the Chinese province of Wuhan was brought on by coronavirus-2 causing severe acute respiratory syndrome

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			(SARS-CoV2)"
13.	Atri D, 2020	The number of confirmed cases worldwide.	According to the WHO COVID -19 Dashboard, there were 66,63,204 confirmed cases worldwide as of 6 June 2020, and there were more than 392802 fatalities.
14.	Huang C, 2020	The origin of the virus.	The SARS-CoV2 epidemic in China was largely attributed to early cases' frequent exposure to the Huanan seafood market.
15.	Lu R, 2020	Phylogenetic and virus genome analysis.	Chinese horseshoe bats in the Zhejiang province in China.
16.	Paraskevis D, 2020	Genome evolutionary analysis.	With a 96.3% sequence similarity to the Bat CoVRaTG13 sequence, the SARS-CoV-2 and similarly discovered findings were confirmed.
17.	Sahu KK, 2020	"Disease Control and Prevention."	"Incubation period of COVID-2019 is approximately 5.1 days (range 2-14 days)."
18.	Yang HY, 2020	Mode of transmission.	"Close or direct contact with infected secretions or large aerosol droplets is the primary method of transmission."
19.	Zhang W, 2020	Spread of Virus.	Corona virus spreads via the faecal-oral route because the epithelium of the intestinal lumen contains the ACE 2 receptor, which the corona virus binds to.
20.	Van Doremalen N, 2020	Detection of SARS-CoV-2 viral nucleic acids.	The faecal samples and anal swabs of COVID19 patients contained SARS-CoV-2 viral nucleic acids, according to Zhang et al. from Wuhan University.
21.	Liang H, 2020	Vertical Transmission.	There hasn't been any evidence of vertical transmission from mother to child in breast milk, vaginal secretions, or pregnant women.
22.	(al., Pohan et al. Sembiring et al. Yanti et, 2020)	Effects of Covid -19.	The Covid 19 pandemic period has an impact on both the level of economic activity and human health.
23.	(LS, Wang, 2020)	COVID-19 characteristic.	It is characterised by a high fever, a cough, exhaustion, breathlessness, pneumonia, and other symptoms of the respiratory tract, and it frequently

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			progresses to death.
24.	(Q, Bi, 2020)	"Child and adolescents."	"SARS-COV-2 have mostly caused mild respiratory symptoms rather than severe forms like in adults and old age people."
25.	(Archna, 2020)Shubhi&Archna, 2020	COVID -19.	COVID-19 is a large group of viruses that creates illness.
26.	(al., Nagaoka et, 2015)	"Many youths in need of care and protection rely on institutional and alternative care to meet their developmental needs.	"Such facilities must now provide comprehensive services in order to promote healthy development. Western youth developmental models emphasise this all-encompassing perspective of youth and highlight the assets, connections, and institutional supports required for a smooth transition to adulthood."
27.	(al., Albuquerque et, 2015)	Individual strengths	Provide safeguards and aid in the healthy development of institutionalised youth, contributing to attitudes like self-worth and self-concept.
28.	(Matos, Mota and, 2015)	Resilience or the development of competencies	a sense of positive self-worth and being appreciated by others in the face of adversity
29.	(al., Gearing et, 2015)	Individual Factors.	promoted by positive interactions with peers and other individuals within institutional settings
30.	(James, 2011)	Environment	"Resilience among children in foster care can be improved by the institutional environment. Reviewing American institutional group care models brought out the importance of environments in fostering healthy relationships between children and adults."
31.	(Saraswathi, Parikh, & Prakash, 1999)	Peer Groups	Though they frequently share the same gender and now exert more power over higher social classes, Indian families are frequently seen as having the final say in matters of importance like career choice and mate choice.
32.	(Charnes, 1972)	Financial technology	Explains what a fintech company is

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		(FinTech) has attracted global attention.	and categorises it into different fintech businesses, like fintech lending and fintech payment businesses.
33.	(Nasution, 2020)	impact of COVID-19 on the development of FinTech	Due to the shift in people's lifestyles to digitalization, COVID-19 has created opportunities for Islamic FinTech.
34.	(Thakor, 2019)Anjan VThakor 2019	Effective and Efficient	"Fintech is the practise of using technology to carry out financial activities more quickly and efficiently."
35.	(Sharma, Vinod, 2016)	tool which supports all financial services	Finance technology will manage money automatically for societal improvement. Business opportunities will grow as a result of these innovations.
36.	(Gilligan, 2020)	Technological development	Technology advancement is made not only to cut costs but also to complete tasks. The majority of tasks still require manual labour. Therefore, they must create technology that complies with regulations and performs work quickly while also reducing costs.
37.	(Agarwal, 2020)	increase in the usage of smartphones	One of the biggest opportunities came about as a result of people using smartphones more frequently, starting to work from home, and the government discouraging the use of cash.
38.	(Belgavi, 2020)	Web aggregators	Start-ups are using technology to offer a wide range of best-suited customers' options through marketplaces and digitally streamlined purchasing.
39.	(Demirguc-Kunt et al., 2018)	Global Findex	That while getting easier, finding comparable data on fintech activity across countries is still difficult.
40.	(Dhawan, 2020)	COVID-19 Pandemic.	The pandemic has given us the chance to prepare the ground for the introduction of digital learning.
41.	Murgatrotd, 2020	Challenges of E-Learning.	"Accessibility, affordability, flexibility, learning pedagogy, life-long learning, and educational policy

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			are the main issues with e-learning."
42.	Aafreen et al. (2018)	investigated one effect of stress.	According to research on the academic performance of students in various streams, those majoring in science experienced higher levels of stress than those majoring in other subjects. They experience mental, physical, and emotional effects from it.
43.	Laxmi and Kaur (2017)	Study Habits and Attitudes.	The study's findings showed a significant difference between P.S.E.B. and C.B.S.E. secondary school students in terms of gender among secondary school students.
44.	Sarwer (2019)	Study on Secondary School Students.	Academic anxiety and English proficiency achievement, with an indication that the study's goal is to determine how these two factors relate to various demographic factors. The effect of academic anxiety on secondary school students' English achievement is also estimated.
45.	Bhatt et al., 2016	Family or Individual Classifications.	When classifying a family or an individual into one of these groups, any or all of the three factors—income, education, and occupation—can be looked into and assessed.
46.	Islam and Khan, 2017	Socio-economic Status.	a person's or family's combined social and economic status as determined by their income, level of education, occupation, possessions, and other factors relative to others in the community. Socio-cultural factors, economic factors, educational factors, and possession of goods and services that are available in a family all fall under the general heading of socio-economic status.
47.	Suleman et al. (2012), Saifi (2011)	Rich source of literature and Socio-Economic status.	According to research on the impact of socioeconomic status on academic achievement, kids with a good socioeconomic status perform academically better than kids with a bad socioeconomic status, who

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			perform academically poorly and below expectations. Examined how socioeconomic status affected students' performance.
48.	Clemente-González (2016)	Relevance of grandparent–grandchild relationships	The former's importance in the social and emotional growth of the child gives their grandparents great significance because of the admiration they have been shown and because of how important they are to the family unit.
49.	Founaud and González-Audicana, 2020	Subject based on skills.	"This subject is not just based on motor skills; it also has an impact on many aspects of students' daily lives and helps teachers better understand students in all of their varied dimensions."
50.	Petrie, 2020	Online Platforms.	The unified communication and collaboration platforms that have been used up to this point include Microsoft Teams, Google Classroom, Canvas, and Blackboard, which give teachers the ability to design training and skill-development programmes as well as educational courses.
51.	Doucet et al., 2020	Strategy for Learning Resources.	"The flipped classroom is a straightforward method for distributing learning materials before a class, such as articles, pre-recorded videos, and YouTube links. The following step in the online classroom process is to use discussion with peers and faculty to further understanding."
52.	Murgatrotd, 2020	Challenges Identified.	"Accessibility, affordability, flexibility, learning pedagogy, lifelong learning, and educational policy are all generally acknowledged as challenges with e-learning."

2. CONCLUSION

Although the fintech sector is still in the early stages of adoption, we think it is well-positioned to experience long-term growth in the years to come. The changes will place a greater emphasis on open banking and digital lending (alternative finance). Growth in the

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fintech industry will ultimately give businesses enormous opportunities and give them power in the digital era.

"Fundamentally, fintech is used to assist organisations, business owners, and consumers in better managing their financial operations, processes, and lives through the use of specialised software and algorithms that are used on computers and, increasingly, smartphones. This technology is independent of the type of product being provided. The survey reveals significant differences between men and women who are digitally active: women report worrying more about their privacy when interacting with businesses online, while men report worrying less. The financial technology sector will create original and cutting-edge methods for evaluating risks. The penetration of financial services in India will increase by utilising big data, machine learning, and alternative data to underwrite credit and develop credit scores for customers with little credit history."

In the reported use of fintech services, a gender gap has been found by this study. In almost every nation, there is a gap. Although the gap can be partially closed when using country and individual characteristics, these controls do not fully explain it. It exists regardless of whether newcomers or established businesses are willing to share their data with fintech companies in exchange for better offers and less willing to use fintech companies to produce better or more inventive products. The gender gap in fintech is significantly reduced when attitudes toward new financial technology and willingness to use fintech competitors if they provide less expensive services are taken into account. The causes of the gender gap in fintech will need to be addressed by policies that seek to increase financial inclusion. There may not be much room for policy if the gender gap is accounted for by disparities in preferences, such as risk aversion. However, policy interventions may be required to improve the inclusiveness of fintech services if the gap is caused by gender-based discrimination or by social norms and circumstances that disadvantage women.

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4. al., Albuquerque et. (2015). Individual strengths. serve as protective factors and contribute to healthy developmental outcomes in institutionalised youth, including mindsets such as self-esteem and self-concept.

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