


# Chapter 3

## Artificial Intelligence– Enabled Secured Digital Payment Systems for Marketing Literacy of Urban and Rural Customers

Sachin Sharma

 <https://orcid.org/0000-0002-7821-3685>

Amity University, Mohali, India

### ABSTRACT

*AI-powered arrangements improve the security of digital exchanges through progressed fraud discovery, biometric verification, and risk administration. Moreover, AI contributes to marketing proficiency by empowering personalized financial item suggestions, disentangling client interfacing, advertising AI-powered chatbots and voice associates for client support and inquiry determination, and giving information experiences for focused on promoting methodologies. The theoretical emphasizes the require for tailored approaches to bridge the urban-rural crevice. Whereas urban clients may promptly receive progressed advanced payment highlights, rustic clients regularly require foundational advanced education programs, community-based activities to build believe, and available, cost-effective innovations. By leveraging AI to improve security, personalize encounters, and teach clients, these frameworks can cultivate more prominent monetary consideration, enable people and little businesses, and drive financial development in both urban and rustic settings.*

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## INTRODUCTION

One of the most components of sustainable economic growth and the battle against poverty is money related consideration, or the accessibility of money related administrations to all societal fragments. It has long been a challenge to realize far reaching monetary incorporation in India, given its different scene and sizable rustic populace. In rustic India, monetary administrations are presently more open than ever much appreciated to the presentation of fintech (money related innovation) advancements. This subject holds vital significance since understanding and tending to the one of a kind needs and aberrations between urban and country populaces is vital for cultivating equitable economic development and social advance. Be that as it may, the crevice within the fund scene of the two parties remains wide sufficient, calling for provoke and successful activities. In terms of access to financial Services, urban areas typically have way better access to conventional keeping money administrations, counting ATMs, branches, and online managing account offices. In differentiate, rustic locales regularly confront infrastructural restrictions, with less physical keeping money outlets and restricted web network, preventing individuals' capacity to spare, contribute, and get to credit openings. Too innovative Framework in urban centers are likely to be vigorous, empowering consistent integration of digital financial services and AI-driven developments. Rural areas, in any case, regularly need satisfactory innovative foundation, counting web network and versatile network coverage, restricting the selection of advanced money related arrangements. At the grounds, urban populaces for the most part have higher levels of monetary proficiency due to superior access to instructive assets, money related teach, and exposure to advanced innovations. People's capacity to form astute budgetary choices is hampered in provincial regions by a need of mindfulness and comprehension of principal money related concepts brought on by confined get to formal instruction and budgetary proficiency activities. A section of society's need for monetary education has negative impacts that too influence chance relief and financial versatility. Rustic populaces are frequently more vulnerable to financial stuns and externalities, such as characteristic calamities and rural advertise vacillations. These vulnerabilities are made more awful by moo budgetary proficiency and constrained get to money related administrations, which makes it more troublesome for individuals to decrease dangers and create financial flexibility.

The dawn of the 21st century has been inextricably connected with an exceptional advanced change, significantly reshaping worldwide economies and societal intelligent. At the heart of this insurgency lies the widespread appropriation of advanced advances, which have not as it were streamlined existing forms but too manufactured totally new standards of commerce, communication, and daily living. India, with its burgeoning computerized scene and yearning vision of a cashless economy, stands as a

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