

IFKAD
International Forum on Knowledge Asset Dynamics

28 - 30 JUNE 2027

IFKAD 2027

22nd International Forum on Knowedge Asset Dynamics

University of Basilicata, Matera, Italy

The Ecology of Knowledge in the AI Era

CALL FOR EXTENDED ABSTRACTS - IFKAD 2027
www.ifkad.org

Special Track n.: 15

Fintech as a Knowledge Ecosystem: Human–AI Co-Creation, Trust and Financial Literacy

Description

Financial services are among the first sectors in which artificial intelligence has ceased to be a back-office tool and has become an active participant in organisational cognition. Algorithmic credit scoring, robo-advice, conversational banking, real-time fraud detection, insurance pricing and, most recently, agentic payments sense, infer and decide alongside human professionals and customers. Fintech is therefore a natural laboratory for the IFKAD 2027 theme: it is a living knowledge ecosystem in which incumbent banks and insurers, fintech and insurtech challengers, BigTech platforms, regulators, customers and artificial agents co-produce, exchange and monetise financial knowledge. The health of this ecosystem is not guaranteed by computational power alone. As the ecological lens suggests, it depends on diversity, balance and the quality of relationships among its components: on whether trust between humans and AI is well-founded and well-calibrated, on whether customers and employees possess the financial and AI literacy needed to exercise judgement over machine recommendations, and on whether the sector avoids a 'knowledge monoculture' in which a handful of models, data sources and cloud providers homogenise risk assessment and decision-making.

This track invites theoretical, empirical and practice-based contributions that examine fintech and AI-mediated finance through the ecology of knowledge. Three interrelated concerns organise the call. First, human–AI co-creation of value: how do financial organisations and their customers actually divide cognitive labour, and under what conditions does AI augment rather than erode professional judgement, creativity and responsibility in lending, advice, underwriting and compliance? Second, trust as relational capital: how is trust in AI agents formed, calibrated and repaired, and what roles do explainability, accountability, cyber and operational resilience and regulation (e.g. the EU AI Act, DORA, PSD3/PSR) play as the trust infrastructure of the ecosystem? Third, financial and AI literacy as a distributed capability: how do generational cohorts, SMEs and vulnerable groups understand and use AI-mediated financial services, and how can literacy – now also a legal duty for organisations deploying AI (AI Act, Article 4) and an EU policy priority (Financial Literacy Strategy, 2025) – be cultivated so that inclusion, autonomy and dignity are preserved?

The track's scholarly relevance lies in extending knowledge management and intellectual capital theory to a sector where AI already acts as a co-worker and where relational capital (trust) and human capital (literacy) are directly observable and measurable. It speaks to the IFKAD 2027 research questions on AI as a partner and its accountability, on the new capabilities and vulnerabilities of organisational cognitive architecture, on guarding against knowledge monoculture, and on new models of value creation and distribution. Its managerial relevance is immediate: fintech leaders, bank and insurance executives, supervisors and policymakers need evidence on how to design AI-augmented services that customers trust and understand, how to govern third-party AI dependencies, and how to build workforce and customer literacy at scale. Interdisciplinary work bridging finance, information systems, behavioural economics, education and ethics is encouraged, as are studies from Central and Eastern European and emerging markets, where digital adoption has frequently outpaced trust and literacy.

Indicative Topics

The track welcomes conceptual, empirical, methodological and practice-based papers on, among others, the following topics:

A. Human–AI co-creation of value in financial services
- Division of cognitive labour between professionals, customers and AI in lending, underwriting, advice and compliance
- Human-in-the-loop and human-on-the-loop designs: when does AI augment, and when does it erode, professional judgement and creativity?
- Agentic AI and autonomous payments: delegating financial decisions to artificial agents
- Bancassurance, embedded finance and platform ecosystems as hybrid human–AI knowledge networks
- Organisational learning with AI: feedback loops, model drift and the renewal of tacit expertise in banks and insurers
- Knowledge monoculture in finance: model herding, data and cloud concentration, and systemic fragility

B. Trust, governance and resilience of the financial knowledge ecosystem
- Formation, calibration and repair of trust in AI-mediated financial services; over-trust and algorithm aversion
- Explainability and transparency as trust infrastructure for customers, employees and supervisors
- Regulation as ecosystem governance: EU AI Act, DORA, PSD3/PSR and their knowledge-management implications
- Cyber and operational resilience, fraud and deepfake-enabled social engineering as knowledge failures of the ecosystem
- Accountability, fairness and dignity in algorithmic credit scoring, insurance pricing and investment advice

C. Financial and AI literacy for inclusive knowledge ecosystems
- Financial, digital and AI literacy as interdependent capabilities across generations, from Gen Z to senior customers
- Literacy as an organisational duty: implementing AI-literacy obligations for staff in financial institutions
- Financial inclusion of SMEs, micro-entrepreneurs and vulnerable groups in AI-mediated finance
- Behavioural effects of AI advice on saving, borrowing and investment decisions, and on financial well-being
- Educational innovation for literacy: fintech education, university–industry programmes, gamification and design thinking
- Measuring trust, literacy and inclusion at individual, organisational and ecosystem level

D. Cross-cutting perspectives
- Intellectual capital of fintechs and AI-native financial firms: data, models and trust as intangible assets
- Comparative, Central and Eastern European and emerging-market perspectives on AI adoption, trust and literacy gaps

Methodological contributions: surveys, experiments, case studies, digital trace data and mixed methods

Keywords

Fintech; Artificial intelligence in finance; Human–AI collaboration; Trust; Financial literacy; AI literacy; Knowledge ecosystems; Responsible innovation

Organizers

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Enrico Battisti – University of Turin, Italy
Noemi Bongiovanni – University of Turin

Follow this link to see the Special Track details on IFKAD website ››

Guidelines and Requirements

Researchers wishing to contribute are invited to submit an EXTENDED ABSTRACT (in MS Word format) of min 500 and max 1000 words, not later than **22 JANUARY 2027**. All submission must be done via dedicated form on our website. The abstract should address theoretical background, research objective, methodology, and results in terms of expected contribution to Knowledge Management theory and practice.
Authors are required to follow the guidelines and templates available on IFKAD website: www.ifkad.org

Important Dates

22 January 2027 – Extended Abstract Submission Deadline
19 February 2027 – Acceptance Notification to Authors
16 April 2027 – Early-Bird Registration & Payment Deadline
23 April 2027 – Full Paper Submission Deadline
28 May 2027 – Regular and PhD Students Registration & Payment Deadline

12 June 2027 – Conference Program Release
28-30 June 2027 – Conference sessions *(to be considered as 3 full working days)*

Please note that all above indicated dates are **CUT-OFF** deadlines. There will not be an extention to any of these.

Further Information

For any information related to the conference and/or any special track, please see the event website at www.ifkad.org or contact the conference manager at **info@ifkad.org**