Riverty launches next Fintech 2040 paper exploring how AI, ethics and accountability can shape the future of credit

Thursday 15 October, 2026

- ***New position paper examines how responsible AI can strengthen trust, transparency and financial inclusion***

London – As artificial intelligence becomes increasingly embedded in credit decision-making, the conversation is shifting beyond technological capability to the ethical and governance frameworks needed to build lasting trust.

Today, Riverty publishes the latest report in its **Fintech 2040** thought leadership series: **"AI Ethics and Accountability in Hyper individualised Lending: Pathways to Optimised Consumer Credits."**

Developed with contributions from AI governance experts Anita Klingel, Roland Frank, Jan Richard, and Florian Haubold, the paper examines how AI can improve access to credit and create more personalised financial services while keeping transparency, accountability, and fairness central to decision-making.

The launch of the new report comes at a time when financial institutions across Europe are implementing new frameworks for AI governance and operational resilience, making responsible AI one of the defining topics for the future of financial services.

Rather than viewing ethics and innovation as competing priorities, the paper argues that responsible AI requires governance models that translate ethical principles into practical, scalable decision-making. It identifies three key enablers for responsible AI-powered lending:

- **Data sovereignty** that gives consumers meaningful control over how their information is used.
- **Interoperability** that enables secure and transparent data sharing.
- **Robust process design** that embeds explainability, accountability and oversight throughout the credit lifecycle.

Together, these elements provide a practical pathway towards credit markets where technological innovation, ethical responsibility and commercial sustainability reinforce one another.

The next frontier: accountable agentic AI

The paper also looks ahead to the emergence of **agentic AI**, where systems move beyond recommending or analysing to taking actions with greater autonomy. In credit, such agents could potentially compare and negotiate offers, access data or initiate actions on behalf of consumers or providers. This increases the importance of clear mandates, defined limits, human oversight and meaningful recourse. The paper argues for **"bounded and contestable autonomy"**: AI agents may be given greater freedom to act, but the institutions deploying them must retain clear accountability for their outcomes.

"*Artificial intelligence gives us new opportunities to improve credit decisions, broaden financial inclusion and better serve customers. But technology alone is never enough***,"** said **Oliver Kuhaupt, Chief Risk Officer at Riverty**.

*"As AI becomes more deeply embedded in financial services, ethical principles must be supported by robust governance, transparent decision-making and disciplined risk management. Trust is built when innovation is not only powerful, but also explainable, accountable and resilient***."**

The paper is the latest publication within **Fintech 2040**, Riverty's long-term thought leadership platform bringing together academics, industry experts and policymakers to explore the technologies, governance models and policy frameworks shaping the future of financial services.

END

Download the paper: https://www.riverty.com/en/business/company/fintech-2040/

Related Sectors:

Business & Finance ::

Related Keywords:

Fintech 2040 :: AI ::

Scan Me:

Media contact:

Kristina Hunter Nilsson

Corporate Affairs Lead & Spokesperson

press@riverty.com

Company Contact:

_

news aktuell

E. desk@newsaktuell.de
W. https://www.newsaktuell.de/

View Online

Newsroom: Visit our Newsroom for all the latest stories:
https://www.newsaktuell.pressat.co.uk