

AI, Fintech and Inclusive Education: Legal Frameworks for Financial Accessibility and Decision-Making

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ABSTRACT:

Artificial Intelligence (AI) and Financial Technology (FinTech) are rapidly transforming educational and financial systems by improving accessibility, efficiency, and digital inclusion. These technologies have gained significant importance in the field of special education, where learners with disabilities often face challenges related to communication, accessibility, financial literacy, and participation in digital environments. AI-driven educational technologies such as adaptive learning systems, speech recognition tools, intelligent tutoring systems, and virtual assistants contribute to personalized learning experiences and improved educational accessibility for differently-abled learners. Similarly, FinTech innovations including accessible banking applications, voice-enabled payment systems, mobile financial services, and AI-based financial advisory platforms support financial inclusion and independent financial decision-making. The present study aims to examine the role of AI and FinTech in promoting inclusive education and financial accessibility while also analyzing the legal and ethical frameworks governing these technologies. The study is descriptive and analytical in nature and is entirely based on secondary data collected from research journals, government reports, international policy documents, legal frameworks, books, and institutional publications. The findings of the study reveal that AI and FinTech possess substantial potential to reduce educational and financial exclusion by enhancing accessibility, digital participation, and financial literacy among persons with disabilities. However, several challenges such as the digital divide, limited technological infrastructure, affordability issues, algorithmic bias, data privacy concerns, cybersecurity

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risks, and weak implementation of accessibility regulations continue to hinder inclusive technological development. The study further emphasizes the importance of strong legal governance, ethical AI frameworks, accessibility standards, and inclusive policy measures for ensuring equitable access to digital educational and financial systems. The paper concludes that collaborative efforts among governments, educational institutions, technology developers, and financial organizations are essential for building inclusive, secure, and accessible digital ecosystems for learners with special needs.

Keywords: Artificial Intelligence, FinTech, Special Education, Financial Inclusion, Accessibility, Digital Literacy, Inclusive Technology, Legal Frameworks.

INTRODUCTION

Artificial Intelligence (AI) and Financial Technology (FinTech) have emerged as transformative innovations that are reshaping various sectors, including education, finance, healthcare, and governance. In recent years, AI-driven technologies such as machine learning, predictive analytics, intelligent tutoring systems, speech recognition, and automated financial advisory platforms have significantly enhanced accessibility, personalization, and efficiency in both educational and financial services. (Akhmetova, 2025) Simultaneously, the rapid growth of FinTech has promoted digital financial inclusion through mobile banking, digital payment systems, online lending, and AI-based financial management tools, enabling broader access to financial resources and decision-making support. These technological advancements hold particular significance for special education, where learners with disabilities and special needs often face barriers related to accessibility, communication, financial literacy, and social inclusion. According to the World Health Organization (WHO), more than one billion people globally live with some form of disability, highlighting the urgent need for inclusive digital and financial ecosystems. (Al-Azawei et al., 2016) AI-powered assistive technologies and inclusive FinTech platforms have the potential to empower differently-abled individuals by improving educational engagement, independent financial decision-making, and economic participation. However, despite these

opportunities, several challenges remain, including financial exclusion, limited accessibility of digital tools, technological inequality, algorithmic bias, data privacy concerns, and inadequate legal and policy frameworks governing AI-enabled educational and financial ecosystems. The absence of universally accessible digital infrastructures and strong regulatory protections may further marginalize vulnerable groups and expose them to ethical and cybersecurity risks. Therefore, this study aims to examine the role of AI and FinTech in promoting inclusion and financial decision-making in special education, analyze the effectiveness of accessible digital financial systems for differently-abled learners, evaluate the existing legal and regulatory frameworks related to AI and FinTech governance, and explore the ethical, technological, and policy challenges associated with these emerging technologies. The study also seeks to address important research questions concerning the impact of AI on financial literacy and decision-making, the contribution of FinTech toward inclusive finance for disabled individuals, the adequacy of existing legal protections, and the ethical implications of AI integration in special education. The scope of the study includes AI applications in education and finance, inclusive technologies for persons with disabilities, legal and policy perspectives at national and international levels, and a comparative analysis of global and Indian approaches toward digital inclusion and accessible financial ecosystems.

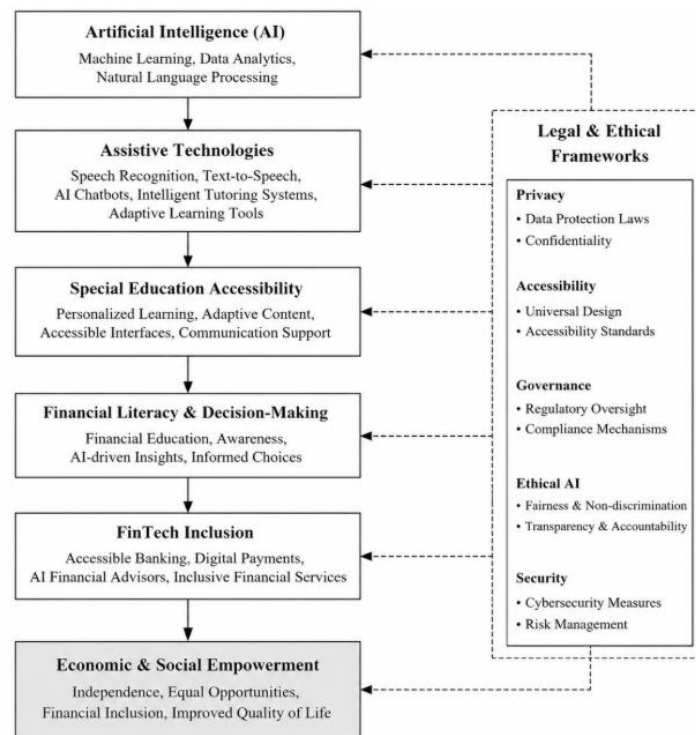


Figure 1: Conceptual Relationship Between AI, FinTech, Legal Frameworks and Inclusion

Artificial Intelligence in Education

Artificial Intelligence (AI) has transformed the educational landscape by introducing intelligent systems capable of enhancing learning experiences, improving accessibility, and supporting personalized education. AI-based personalized learning systems use algorithms and data analytics to identify students' learning patterns, strengths, weaknesses, and preferences, thereby delivering customized educational content according to individual learning needs. Such systems are particularly beneficial in special education, where learners often require individualized instruction and adaptive teaching methodologies. Adaptive educational technologies further contribute to inclusive learning by modifying instructional materials, assessments, and learning environments in real time to suit the capabilities and pace of learners with disabilities. These technologies help reduce learning barriers and increase student engagement and academic performance. Additionally, AI-powered assistive tools such as speech-to-text software, text-to-speech applications, virtual assistants, intelligent tutoring systems, and predictive communication devices

have significantly improved accessibility for students with visual, hearing, cognitive, and physical impairments. By enabling better communication, participation, and independent learning, AI technologies are playing an essential role in promoting inclusive and equitable education systems worldwide.

FinTech and Financial Inclusion

Financial Technology (FinTech) refers to the integration of advanced digital technologies into financial services to improve accessibility, efficiency, and convenience for users. FinTech has become an important driver of financial inclusion by providing accessible and affordable financial services to underserved populations, including persons with disabilities and learners in special education environments. Digital payment systems and accessible banking platforms enable users to conduct financial transactions through user-friendly interfaces, voice-enabled systems, biometric authentication, and contactless technologies. Mobile banking applications further enhance financial accessibility by allowing individuals to manage accounts, transfer funds, pay bills, and access financial information remotely through smartphones and digital

devices. AI-driven financial advisory systems, including robo-advisors and intelligent budgeting applications, support users in making informed financial decisions by analyzing spending behaviors, savings patterns, and financial goals. In addition, digital financial literacy platforms play a significant role in educating users about budgeting, investments, savings, and responsible financial management through interactive and accessible learning modules. These innovations collectively contribute to creating inclusive financial ecosystems that empower differently-abled individuals and improve their economic participation and independence.

Special Education and Inclusive Accessibility

Special education refers to educational programs and support systems specifically designed to meet the unique learning requirements of individuals with disabilities or special needs. Inclusive education emphasizes equal educational opportunities for all learners, regardless of physical, intellectual, sensory, emotional, or social differences, by integrating them into mainstream educational environments with appropriate support mechanisms. The importance of inclusive education lies in promoting equality, social participation, empowerment, and the overall development of learners with disabilities. However, students in special education often encounter multiple challenges, including limited accessibility to educational resources, communication barriers, social discrimination, lack of trained educators, inadequate technological infrastructure, and restricted participation in financial and digital activities. Technological innovations have emerged as essential tools in addressing these challenges and improving accessibility within educational and financial systems. Assistive technologies, accessible digital platforms, AI-based communication tools, and adaptive learning applications enable learners with disabilities to access educational content, participate actively in learning processes, and develop essential financial and decision-making skills. Consequently, technology serves as a crucial enabler of inclusion, independence, and equal opportunity

in modern educational and financial environments.

Theoretical Perspectives Supporting AI, FinTech and Inclusion

Several theoretical frameworks support the understanding of AI adoption, FinTech integration, and inclusive educational practices within the context of special education and financial decision-making. The Technology Acceptance Model (TAM) explains how users adopt and utilize technological systems based on perceived usefulness and perceived ease of use. This theory is relevant in understanding how differently-abled learners and educators accept AI-powered educational and financial technologies. The Diffusion of Innovation Theory, developed by Everett Rogers, examines how technological innovations spread across societies and institutions over time through communication channels and social systems. This theory helps explain the adoption patterns of AI and FinTech solutions in inclusive educational settings. Inclusive Education Theory emphasizes equal participation, accessibility, and non-discrimination in education by advocating educational systems that accommodate the diverse needs of all learners. The theory highlights the importance of removing barriers that hinder participation and learning opportunities for individuals with disabilities. (Melo-López et al., 2025) Furthermore, the Digital Inclusion Framework focuses on ensuring equitable access to digital technologies, digital literacy, and online participation for marginalized and underserved populations. This framework is particularly important in addressing the digital divide and promoting accessible AI and FinTech ecosystems for learners with special needs. Together, these theories provide a comprehensive foundation for analyzing the relationship between AI, FinTech, legal frameworks, and inclusive financial decision-making in special education.

LITERATURE REVIEW

Existing literature highlights the growing significance of Artificial Intelligence (AI),

Financial Technology (FinTech), legal governance, and inclusive accessibility in the fields of education and financial decision-making. Studies on AI in special education emphasize the role of AI-assisted learning systems in improving educational outcomes through personalized instruction, adaptive learning environments, and intelligent tutoring systems. Researchers have noted that (Baker & Hawn, 2021) AI technologies such as speech recognition tools, text-to-speech applications, predictive communication systems, and virtual learning assistants enhance accessibility for learners with visual, hearing, cognitive, and physical impairments, thereby promoting inclusive educational participation. Similarly, literature on FinTech and disability inclusion focuses on the contribution of digital financial technologies toward accessible banking, mobile payment systems, and AI-driven financial advisory platforms that support financial literacy and independent financial decision-making among differently-abled individuals. Several studies suggest that mobile banking applications, voice-enabled interfaces, biometric authentication, and digital financial literacy platforms have increased financial accessibility and convenience for marginalized groups. (WHO, 2022) However, scholars also identify barriers such as low digital literacy, affordability issues, cybersecurity risks, inaccessible application designs, and technological inequality that continue to restrict effective financial participation for persons with disabilities. (Dwivedi et al., 2021) Legal and ethical literature further examines concerns related to data privacy, algorithmic bias, AI ethics, transparency, and accountability in digital financial and educational systems. (Fichten et al., 2009) Researchers emphasize the importance of consumer protection laws, disability rights legislation, accessibility standards, and international frameworks such as the United Nations Convention on the Rights of Persons with Disabilities (UNCRPD) in safeguarding the rights and inclusion of vulnerable users. (Fitas, 2025) Despite these contributions, existing literature reveals significant research gaps, particularly the lack of interdisciplinary studies

that integrate AI, FinTech, legal frameworks, and special education into a unified analytical perspective. (Klimova et al., 2023) Most previous studies examine these themes separately rather than exploring their combined impact on inclusive financial decision-making and accessibility for learners with disabilities. Furthermore, there is limited policy-oriented research addressing ethical governance, accessibility compliance, and comparative legal perspectives within global and Indian contexts. (Bozkurt et al., 2021) Therefore, the present study seeks to bridge these gaps by providing a comprehensive analysis of AI-driven educational and financial technologies, legal and ethical frameworks, and inclusive accessibility in relation to special education and financial decision-making.

RESEARCH METHODOLOGY

Research Design

The present study adopts a descriptive and analytical research design to examine the role of Artificial Intelligence (AI), Financial Technology (FinTech), and legal frameworks in promoting inclusive financial decision-making within the field of special education. The study follows a qualitative research approach based on the analysis of existing literature, policy documents, legal frameworks, and institutional reports related to AI, accessibility, financial inclusion, and special education. The analytical nature of the study enables a detailed understanding of technological developments, legal perspectives, ethical concerns, and accessibility challenges associated with AI-driven educational and financial systems.

Nature of Data

The study is entirely based on secondary data. Relevant information has been collected and analyzed from published academic literature, government publications, international reports, policy papers, legal documents, books, and online databases. The use of secondary data helps in understanding existing trends, theoretical perspectives, technological advancements, and regulatory frameworks associated with AI,

FinTech, and inclusive education.

Sources of Data

The secondary data used in the study are collected from multiple authentic and reliable sources, including:

- Research journals and scholarly articles
- Government reports and policy documents
- FinTech and Artificial Intelligence regulatory frameworks
- International legal conventions and accessibility guidelines
- Reports published by UNESCO, RBI, WHO, and the World Bank
- Books, conference proceedings, and online academic databases
- Official websites and publications related to digital finance, accessibility, and special education

These sources provide comprehensive information regarding AI-powered educational technologies, digital financial inclusion, accessibility rights, ethical concerns, and legal governance mechanisms.

Tools and Techniques

The collected secondary data are analyzed using thematic analysis to identify major themes related to financial inclusion, accessibility, AI adoption, legal governance, and ethical issues in special education. (Shinohara & Wobbrock, 2016) Comparative legal analysis is also used to examine national and international legal frameworks associated with disability rights, data privacy, consumer protection, and AI ethics. In addition, a case-study approach is employed to understand selected examples of AI-driven educational technologies and FinTech applications that support inclusive learning and financial decision-making for differently-abled individuals. These methods help in providing a systematic and comprehensive understanding of the relationship between AI, FinTech, legal frameworks, and special education.

Secondary data methodology was selected due to the availability of extensive academic, legal, and policy literature related to AI, FinTech, and inclusive education.

AI AND FINTECH APPLICATIONS IN SPECIAL EDUCATION

AI-Based Assistive Technologies

Artificial Intelligence (AI) has significantly improved accessibility and learning support mechanisms in special education through the development of advanced assistive technologies. Speech recognition systems enable learners with physical disabilities or communication difficulties to interact with educational platforms through voice commands, thereby reducing dependence on traditional input methods such as keyboards and writing tools. Predictive learning systems use machine learning algorithms to analyze students' learning behaviors, academic performance, and cognitive patterns in order to provide personalized educational support and adaptive learning pathways. (World Health Organization [WHO], 2022) These systems help educators identify learning gaps and provide customized interventions for differently-abled learners. In addition, AI chatbots and virtual assistants have emerged as effective tools for improving communication, guidance, and academic assistance in inclusive educational environments. Such technologies provide real-time responses, learning support, reminders, and accessible interaction opportunities for students with visual, hearing, or cognitive impairments. Collectively, AI-based assistive technologies contribute to improving educational accessibility, independent learning, and active participation among learners with disabilities.

FinTech Solutions for Inclusive Finance

Financial Technology (FinTech) has introduced innovative solutions that support financial inclusion and accessibility for individuals with disabilities and learners in special education settings. Accessible banking applications equipped with user-friendly interfaces, voice assistance, biometric authentication, and simplified navigation systems have improved the

ability of differently-abled users to access banking and financial services independently. Voice-enabled payment systems further enhance financial accessibility by allowing users with visual or physical impairments to perform digital transactions through speech-based commands and audio guidance. (Topol, 2019) Moreover, AI-powered financial advisory systems provide personalized financial recommendations related to budgeting, saving, spending, and investment management. These intelligent financial tools assist disabled users in making informed financial decisions while promoting greater financial independence and participation in the digital economy. FinTech solutions therefore play a crucial role in reducing financial exclusion and creating more accessible and inclusive financial ecosystems.

Digital Financial Literacy

Digital financial literacy has become an essential component of inclusive education and financial

empowerment in the digital era. Financial education platforms provide accessible learning resources related to budgeting, savings, investments, digital banking, and responsible financial management. These platforms often use simplified interfaces, audio-visual learning materials, and interactive modules to support learners with disabilities. Gamified financial learning systems further improve engagement by integrating educational content with games, rewards, simulations, and interactive exercises that make financial concepts easier to understand. Additionally, AI-powered budgeting and savings tools help users monitor expenses, set financial goals, receive spending alerts, and develop effective money management habits. Such technologies contribute to strengthening financial awareness, independent decision-making, and economic participation among differently-abled individuals and learners in special education.

Table 1: AI and FinTech Applications Supporting Inclusion in Special Education

Technology/Application	Area of Use	Key Features	Benefits for Differently-Abled Users
Speech Recognition Systems	Education	Voice-based interaction and command recognition	Helps learners with physical and writing disabilities communicate effectively
Intelligent Tutoring Systems	Learning Support	Personalized instruction and adaptive learning	Enhances understanding and self-paced learning
AI Chatbots and Virtual Assistants	Academic Assistance	Real-time responses and guidance	Improves accessibility and continuous support
Accessible Banking Applications	Digital Finance	Simplified interfaces and biometric authentication	Enables independent financial transactions
Voice-Enabled Payment Systems	Financial Inclusion	Audio-guided digital payment services	Supports visually impaired users in secure transactions
AI-Based Financial Advisory Tools	Financial Decision-Making	Budgeting, savings, and financial recommendations	Improves financial literacy and economic independence
Gamified Financial Learning Platforms	Financial Education	Interactive simulations and rewards	Makes financial learning easier and more engaging
AI-Powered Budgeting Systems	Personal Finance	Expense tracking and predictive financial support	Assists users in effective financial planning

LEGAL AND REGULATORY
FRAMEWORKS

International Legal Frameworks

International legal frameworks play a significant role in promoting accessibility, digital inclusion, and ethical governance of AI and FinTech technologies. The United Nations Convention on the Rights of Persons with Disabilities (UNCRPD) emphasizes equal access to education, information, communication technologies, and financial services for persons with disabilities. It encourages member states to adopt inclusive policies and remove barriers that restrict participation and accessibility. Similarly, the General Data Protection Regulation (GDPR) of the European Union establishes important standards regarding data privacy, consent, transparency, and accountability in digital systems, including AI-powered educational and financial platforms. UNESCO’s recommendations on the ethics of Artificial Intelligence further highlight the need for fairness, transparency, human rights protection, and inclusive technological development. These international frameworks collectively provide guidance for ensuring ethical, secure, and

accessible use of AI and FinTech technologies in educational and financial environments.

Indian Legal Frameworks

In India, several legal and policy frameworks address accessibility, digital governance, and inclusive education. The Rights of Persons with Disabilities Act, 2016 promotes equality, accessibility, non-discrimination, and inclusive educational opportunities for individuals with disabilities. The Digital Personal Data Protection Act establishes legal provisions related to the collection, processing, storage, and protection of personal data within digital systems, including AI-enabled platforms. The Reserve Bank of India (RBI) has also introduced guidelines related to digital financial services, cybersecurity, consumer protection, and accessible banking practices to support financial inclusion. Furthermore, the National Education Policy (NEP) 2020 emphasizes the use of technology-enabled learning systems, inclusive education, digital accessibility, and equitable educational opportunities for learners with special needs. These legal frameworks collectively support the development of inclusive digital ecosystems in education and finance.

Table 2: Comparative Analysis of International and Indian Legal Frameworks

Legal Framework	Region	Main Objective	Relevance to AI, FinTech and Special Education
UN Convention on the Rights of Persons with Disabilities (UNCRPD)	International	Protection of disability rights and inclusion	Promotes equal access to education, technology, and financial services
General Data Protection Regulation (GDPR)	European Union	Data privacy and digital protection	Ensures transparency, consent, and accountability in AI systems
UNESCO AI Ethics Recommendations	International	Ethical governance of Artificial Intelligence	Encourages fairness, inclusiveness, and human rights protection
Rights of Persons with Disabilities Act, 2016	India	Accessibility and equal opportunities for disabled persons	Supports inclusive education and accessibility rights
Digital Personal Data Protection Act	India	Regulation of personal data usage and privacy	Protects user data in AI and FinTech platforms
RBI Digital Finance	India	Secure and inclusive	Promotes accessible

Guidelines		digital financial systems	digital banking and financial inclusion
National Education Policy (NEP) 2020	India	Technology-enabled inclusive education	Encourages digital accessibility and equitable learning opportunities

Ethical and Legal Challenges

Despite the growing adoption of AI and FinTech technologies, several ethical and legal challenges continue to affect inclusive accessibility and financial participation. Algorithmic bias remains a major concern, as AI systems may unintentionally discriminate against marginalized users due to biased datasets or unequal technological design. Data privacy concerns also arise because AI-powered educational and financial platforms collect sensitive personal and behavioral information that may be vulnerable to misuse or unauthorized access. Cybersecurity risks such as digital fraud, identity theft, hacking, and unauthorized financial transactions further threaten user safety and trust in digital systems. Additionally, accessibility compliance issues continue to limit the effectiveness of many AI and FinTech applications, as several platforms fail to fully accommodate the needs of persons with disabilities. These challenges highlight the need for stronger legal regulations, ethical governance, inclusive technological design, and effective implementation of accessibility standards in digital educational and financial systems.

CHALLENGES AND BARRIERS

Technological Challenges

The adoption of Artificial Intelligence (AI) and Financial Technology (FinTech) in special education and inclusive financial systems faces several technological challenges that restrict accessibility and effective participation. One of the major barriers is the digital divide, which refers to unequal access to digital technologies, internet connectivity, and technological resources among different social and economic groups. Many learners with disabilities, particularly in rural and economically weaker regions, lack access to advanced digital devices and reliable

internet services required for AI-based educational and financial platforms. In addition, inadequate technological infrastructure in educational institutions and financial service systems limits the effective implementation of inclusive digital technologies. Another significant challenge involves accessibility limitations within many AI and FinTech applications. Several digital platforms are not fully designed to accommodate the needs of users with visual, hearing, cognitive, or physical impairments, thereby reducing usability and participation. These technological barriers continue to hinder the development of fully inclusive educational and financial ecosystems.

Financial Challenges

Financial barriers also significantly affect the adoption and accessibility of AI-driven educational technologies and inclusive FinTech solutions. Assistive technologies such as screen readers, speech recognition systems, adaptive devices, and specialized educational software often involve high costs, making them inaccessible for economically disadvantaged individuals and institutions. The affordability of digital infrastructure, internet services, and advanced technological devices further increases the financial burden on learners with disabilities and their families. Additionally, limited financial awareness and low levels of digital financial literacy restrict the ability of differently-abled individuals to effectively utilize digital banking systems, AI-based financial tools, and online financial services. Lack of awareness regarding accessible financial opportunities, cybersecurity practices, and responsible financial management also contributes to financial exclusion and reduced economic participation among vulnerable groups.

Legal and Ethical Challenges

Despite the existence of legal frameworks and accessibility policies, weak implementation and inadequate enforcement remain major obstacles in ensuring inclusive access to AI and FinTech systems. Many organizations and digital platforms fail to fully comply with accessibility standards and disability rights regulations, resulting in continued exclusion of differently-abled users. Another important challenge is the lack of clear accountability in AI-driven decision-making systems. (Organisation for Economic Co-operation and Development [OECD], 2025)

AI algorithms often operate with limited transparency, making it difficult to identify responsibility in cases of discrimination, inaccurate recommendations, or technological errors. Furthermore, concerns related to data misuse, algorithmic discrimination, and unauthorized sharing of personal information create ethical and legal risks for users of digital educational and financial platforms. These challenges highlight the need for stronger regulatory oversight, transparent AI governance, and effective protection of user rights within inclusive digital ecosystems.

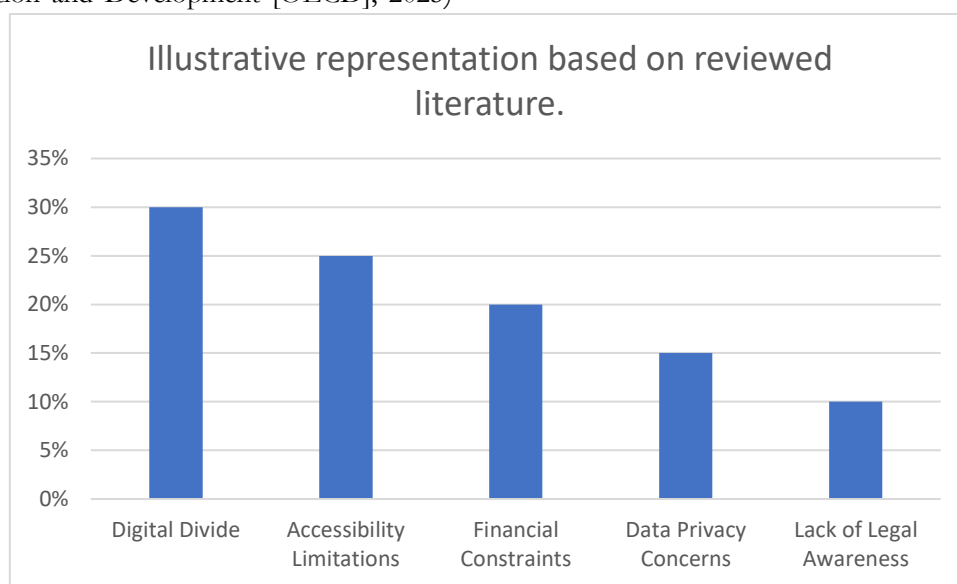


Figure 2: Major Barriers Affecting AI and FinTech Inclusion in Special Education

OPPORTUNITIES AND FUTURE PROSPECTS

AI for Personalized Financial Decision-Making

Artificial Intelligence offers significant opportunities for improving personalized financial decision-making among learners with disabilities and users of inclusive financial systems. Smart budgeting systems powered by AI can analyze spending habits, financial goals, and user preferences to provide customized budgeting suggestions and financial management support. (OECD, 2025) These systems help users develop better saving habits and improve financial planning. Predictive financial support technologies can further assist users by identifying financial risks, forecasting future

expenses, and providing personalized recommendations related to savings, investments, and financial security. Such AI-driven solutions have the potential to strengthen financial independence, confidence, and economic participation among differently-abled individuals.

Inclusive FinTech Ecosystem

The development of an inclusive FinTech ecosystem presents important opportunities for enhancing accessibility and financial participation in the digital economy. Universal design principles in financial applications can ensure that banking and payment platforms are accessible to users with diverse physical, sensory, and cognitive abilities. Features such as voice assistance, simplified navigation systems, screen-reader compatibility, multilingual interfaces, and

biometric authentication can improve usability and convenience for differently-abled individuals. Accessible digital banking services also enable users to independently manage financial transactions, access banking information, and participate in digital financial activities without physical barriers. As technological innovation continues to expand, inclusive FinTech systems can contribute significantly to reducing financial exclusion and promoting social and economic empowerment.

Policy Recommendations

To strengthen inclusive accessibility and responsible technological development, several policy measures are necessary. Governments and regulatory authorities should implement stronger accessibility regulations to ensure that AI and FinTech platforms comply with disability inclusion standards and universal accessibility guidelines. Ethical AI governance frameworks should also be developed to address issues related to transparency, accountability, algorithmic fairness, and data protection. In addition, inclusive financial literacy programs should be introduced to improve digital financial awareness, technological skills, and responsible financial decision-making among learners with disabilities and marginalized communities. Public-private partnerships between governments, educational institutions, technology companies, and financial organizations can further support the development of accessible digital infrastructure, affordable assistive technologies, and inclusive financial services. These measures can help create a more equitable, secure, and inclusive digital environment for all users.

FINDINGS AND DISCUSSION

The analysis of existing literature and secondary data indicates that Artificial Intelligence (AI) and Financial Technology (FinTech) have significantly contributed to improving accessibility, educational participation, and financial inclusion for individuals with disabilities and learners in special education. AI-driven educational technologies such as adaptive

learning systems, speech recognition software, intelligent tutoring systems, and virtual assistants have enhanced personalized learning experiences and reduced communication and accessibility barriers for differently-abled learners. Similarly, FinTech innovations including accessible banking applications, voice-enabled payment systems, mobile banking platforms, and AI-powered financial advisory tools have expanded financial accessibility and encouraged independent financial decision-making among marginalized users. The findings further reveal a strong relationship between AI adoption and financial inclusion, as digital technologies help users access financial services more efficiently, develop financial literacy, and participate actively in digital economic activities. However, the literature also highlights several barriers such as the digital divide, affordability issues, low digital literacy, accessibility limitations, and inadequate technological infrastructure that continue to restrict equal participation. In addition, ethical concerns related to algorithmic bias, data privacy, cybersecurity risks, and lack of transparency in AI systems remain significant challenges. The study also emphasizes the important role of legal and regulatory systems in ensuring equitable access to AI and FinTech technologies. International and national legal frameworks, including disability rights regulations, data protection laws, accessibility standards, and consumer protection policies, play a critical role in safeguarding the rights of differently-abled individuals and promoting inclusive digital environments. Nevertheless, the findings suggest that weak implementation of laws, limited accessibility compliance, and insufficient regulatory oversight continue to hinder the development of fully inclusive and ethically governed digital ecosystems.

CONCLUSION

The study concludes that Artificial Intelligence (AI) and Financial Technology (FinTech) possess significant potential to transform special education and promote inclusive financial decision-making for individuals with disabilities. AI-powered educational technologies and

accessible digital financial systems contribute to improving learning accessibility, financial literacy, independent decision-making, and economic participation among differently-abled learners. The study also highlights that inclusive AI and FinTech systems are essential for reducing social and financial exclusion and for creating equitable opportunities in education and finance. However, despite the rapid advancement of digital technologies, multiple technological, financial, legal, and ethical challenges continue to affect accessibility and inclusion. Issues such as algorithmic bias, data privacy concerns, cybersecurity threats, affordability barriers, and weak implementation of accessibility regulations remain major obstacles in achieving fully inclusive digital ecosystems. Therefore, stronger

legal frameworks, ethical AI governance mechanisms, accessibility regulations, and inclusive policy measures are necessary to ensure transparency, accountability, and equal access to digital educational and financial services. The study further suggests that governments, educational institutions, technology developers, and financial organizations should work collaboratively to strengthen digital inclusion and accessibility standards. Future research may focus on empirical analysis of user experiences, evaluation of AI-based accessibility tools, comparative international policy studies, and the long-term social and economic impact of inclusive AI and FinTech systems in special education and financial inclusion.

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