

# AI & Finance Virtual Workshop October 29 & November 12, 2021

Artificial intelligence is one of the key drivers of modern finance. The enormous breadth of AI applications is illustrated by buzzwords such as FinTech, RegTech, Big Data, Central Bank Digital Currency (CBDC) and algorithm-based credit scoring. At the same time, the development of a normative regulatory framework for banks, customers, supervisors and central banks is only just beginning. Against this background, the project group “AI and Finance – Innovation, Resilience and Responsibility” of the Hessian Centre Responsible Digitality (ZEVEDI) brings together research from the fields of economics, computer science and law.

The virtual workshop on “AI & Finance” will mainly focus on the recent EU Proposal for an Artificial Intelligence Act and on credit scoring.

## **When?**

Friday, October 29 & November 12, 2021, 4:00 – 8:00 pm (CET)

## **Where?**

Online via Zoom

## **See also**

<https://zevedi.de/en/events/>

For any questions please contact sekretariat.langenbacher[at]jura.uni-frankfurt.de.

# Program

**Friday, October 29, 2021, 4:00 – 8:00 pm (CET)**

**4:00 – 4:15 pm: Opening Remarks**

Prof. Dr. Katja Langenbucher, Goethe Universität Frankfurt am Main

**4:15 – 5:30 pm:**

- **Prof. Dr. Henner Gimpel**, Universität Hohenheim  
*IT as moral bridgehead: Perspectives on responsibility for biased algorithms*
- **Nikita Aggarwal, DPhil Law**, University of Oxford  
*Norms of algorithmic credit scoring*
- **Talia Gillis, Associate Professor**, Columbia Law School  
*The input fallacy*

**Moderators:**

Prof. Dr. Alexander Benlian, TU Darmstadt

Prof. Dr. Katja Langenbucher, Goethe Universität Frankfurt am Main

**5:40 – 6:40 pm:**

- **Dr. Jürgen Ringschmidt**, KPMG  
*BD/AI in Credit Rating and Scoring*
- **Prof. Dr. Stephan Mittnik**, LMU München  
*The road to fAlnance*

**Moderators:**

Prof. Dr. Alexander Benlian, TU Darmstadt

Prof. Dr. Andreas Walter, JLU Gießen

**6:45 – 8:00 pm:**

- **Tobias Adrian**, IMF  
*AI & RegTech*
- **Prof. Dr. Lars Hornuf**, Universität Bremen  
*The social dilemma of big data: donating personal data to promote social welfare*
- **Prof. Dr. Alexander Mädche**, Karlsruhe Institute of Technology  
*Social Biases, User Interaction with Biased AI-based Information Systems, Explainable AI*

**Moderators:**

Jun.-Prof. Dr. Matthias Goldmann, Goethe Universität Frankfurt am Main

Dr. habil. Kai Koddenbrock, Universität Bayreuth

## Friday, November 12, 2021, 4:00 – 8:00 pm (CET)

### 4:00 – 5:15 pm:

- **Prof. Dr. Carsten Binnig**, TU Darmstadt  
*Towards democratizing data science*
- **Prof. Dr. Claudia Sandei**, University of Padova  
*Smart Contracts, AI and the rise of Autonomous Finance*
- **Dr. Oliver Maspfuhl**, Commerzbank  
*Trustworthy AI and banks*

### Moderators:

Jun.-Prof. Dr. Matthias Goldmann, Goethe Universität Frankfurt am Main  
Prof. Dr. Oliver Hinz, Goethe Universität Frankfurt am Main

### 5:25 – 6:40 pm:

- **Dr. Wulf Kamlah**, SCHUFA  
*Bezüge des European proposal zum AI-Kreditscoring*
- **Dr. Udo Milkau**, formerly DZ BANK  
*Algorithmic Credit Scoring in Europe, Germany and China – a Comparison of Developments*
- **Prof. Dr. Florian Möslin, LL.M. (London)**, Philipps-Universität Marburg  
*AI Act and FinTech*

### Moderators:

Prof. Dr. Katja Langenbucher, Goethe Universität Frankfurt am Main  
Prof. Dr. Oscar Stolper, Philipps-Universität Marburg

### 6:45 – 7:45 pm: *Panel discussion*

- **Dr. Alexander Rheinberger**, Bundesbank  
*Datenintegration*
- **Katharina Muscheler**, Bundesbank  
*CBDC de lege lata*

### Moderators:

Prof. Dr. Roland Broemel, Goethe Universität Frankfurt am Main  
Jun.-Prof. Dr. Matthias Goldmann, Goethe Universität Frankfurt am Main

### 7:45 – 8:00 pm: *Closing remarks*

Prof. Dr. Alexander Benlian, TU Darmstadt