



Call for Papers

CONFERENCE

Money, Power and AI: From Automated Banks to Automated States

29 & 30 November 2021

AI and automated decision-making tools promise money and unmatched power to banks and governments alike: not only, so the saying goes, will they know *everything* about their citizens and customers, but will also be able to predict their behaviour, preferences and opinions. A global consulting firm McKinsey estimates that AI technologies will unlock 1 trillion dollars additional value for global banking industry every year. No wonder, governments around the world are quick to jump on the AI bandwagon, expecting increased efficiency, reduced costs and better insights into their populations. But will AI and automated decision-making meet these promises?

Many of us are researching these cutting-edge issues from different angles and starting points. Some researchers focus on AI-driven innovation in the industry or public sector. Some are passionate about justice and new harms that arise when business and governments automate their decisions. Others look at how AI is transforming wider structures of economy and governance. Yet, we rarely talk to each other.

Divided by artificial disciplinary distinctions of ‘public’ and ‘private’ law, we hardly appreciate that many automated decision-making and AI tools, which governments are eagerly applying today, have been developed and experimented with for decades in the private sector. For example, we do not often talk about how China’s Social Credit System has roots in automated credit scoring in the financial industry. Similarly, we do not discuss how data-enabled fraud detection, used in the Australian Robo-Debt system, has long been a common practice in the banking industry. India’s national ID system Aadhaar incorporates many different automated decision-making and AI tools, such as facial recognition and profiling, long experimented with in the private sector.

As these examples illustrate, technology tools, along with the broader managerial culture, are often transferred from private corporations to government departments. At the same time, governments are the ones funding the initial development of these tools, later to be commercialized by corporations. Corporate and trade secrecy means we simply don’t know how latest technology is used by the industry and what new tools are being developed at the moment. Yet, these tools will soon reach public



administrations, and will be incorporated into ever larger *Automated States*, dealing with welfare, taxes and public money. Such close and mutually reinforcing relationship between the industry and public administration could teach us about the future possibilities and societal dangers of AI and automated decision-making in finance and public administration. It could also teach us about accountability, better regulation, and scrutiny.

In this conference, we want to promote dialogue between the ‘public’ and ‘private’ lawyers and scholars, technology critics, enthusiasts and pessimists about “Money, Power and AI”. Sharing our different perspectives can lead to a more holistic understanding of the shifts that are reshaping our financial and public institutions, our economies and societies.

We invite paper presentations or panel discussions on these themes. Contributions can be conceptual, doctrinal or applied, discussing AI tools in financial sector and/or public administration in different jurisdictions, as well as theoretical, comparative and international approaches. Presentations focusing on both the financial and public institutions are encouraged, but they can also address only specific aspects of either. Contributions might include, but are not limited to, reflections on:

- How automated decision-making and AI tools are reshaping financial industry and or/public administration? What is the history and roots of the use of such tools? In what business and/or public policy areas automated decision-making and AI tools have been most prominent? Why?
- The relationship between industry and states and the transfer of technology and AI culture & tools. What are the benefits, limits and dangers of such close ties? What can we learn about the power and the future of money from long history of cooperation between business and governments?
- The role of regulators in AI and automated decision-making: how public regulators should enforce existing laws to tackle new dangers and harms that arise from automated decision-making and AI tools? Or are regulators too focused on innovation, turning a blind eye to potential dangers and harms of AI tools? What does this mean for the Automated State, which, as we know, is often an adopter of these AI tools from the private industry?
- How legal and regulatory framework can promote not only AI innovation, but also its benefits for communities and society? What does such framework entail? Are these two different goals compatible, and who benefits?
- How AI and automated decision-making in financial sector and public administration affect various rights, such as privacy, data protection and



cybersecurity? What about other human rights, in particular, economic and social rights?

- The role of financial and digital literacy in financial sector and public administration: how certain communities are excluded, discriminated, or further marginalized by AI tools?
- What new accountability frameworks are needed to reflect the shifting power of Automated Banks and Automated States?

Conference Format & Registration

COVID restrictions permitting, the conference will be held in-person and online:

- **29 November 2021 (Monday)** – **in-person** conference at UNSW Sydney live-streamed, 9 am to 3.30 pm. Morning & afternoon tea and lunch will be provided for participants;
- **30 November 2021 (Tuesday)** – **online** conference, 9 am to 1 pm;
- **29 & 30 November 2021 (Monday & Tuesday)** – **online** evening sessions 7 pm to 9 pm (AEDT) to be held in Spanish.

Both in-person and online registration is free. Register [here](#).

Conference Papers & Edited Collection

There are two main types of participation at the conference:

- **individual conference papers**, of 15 mins duration; please send **abstracts of 300 words**;
- **panel discussions** of 1 hour duration; with at least 3 papers to be chaired by proposed participant(s); please send **panel proposals of 100 words**, plus a **300-word abstract** for **each** presentation at the panel.

Please send abstracts and panel proposals to z.bednarz@unsw.edu.au by **17 September 2021**. We will notify you of acceptance by **30 September 2021**.

Selected papers will be invited to be published in a post-conference **edited collection**, titled: *“Money, Power and AI: From Automated Banks to Automated States”* with around 10 contributions of 6.000-8.000 words. Full papers will need to be provided by 1st March 2022. When sending in your abstract please indicate whether you are interested in contributing to the edited collection, we will provide further details in due course.