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As AI-powered Fintech Platforms Integrate Behavioral Nudges and Personalized Investment Advice, are Retail Investors Making Better Financial Decisions or Becoming Vulnerable to Sophisticated forms of Manipulation?

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ABSTRACT: This research article explores how AI-enabled fintech services can influence the decision-making process of retail investors; with a specific focus on behavioral nudges and tailored investment guidance can be incorporated into investment platforms. It questions the value of these technologies in critical terms, as to whether they contribute to good financial decision-making or subject investors to covert behavioral sway and addiction. Robo-advisors and algorithm-based investment tools, driven by AI, are becoming more popular as a way to automate the management of a portfolio and cut emotional bias, as well as enhance investment efficiency. Yet, their increasing power poses critical questions about the autonomy of investors, transparency, and the manipulation of behavior.

The paper is based on the behavioral finance theory, nudge theory, and literature on fintech adoption to investigate the interplay of cognitive biases and the algorithmic decision-making system. It determines five main themes, which are the role of AI in fintech, bias in the investment decisions, personalization and nudging, transparency and trust concerns, and the financial returns of AI implementation. The results indicate that although AI systems are capable of increasing diversification, minimizing emotional trading, and creating efficiency, they can also promote automation bias, decrease independent financial activity, and cause more people to depend on algorithmic advice.

In general, the paper finds that AI in fintech is a dual-effect phenomenon in which retail investors feel the effect of both, better decisions but also increased vulnerability to behavioral risks. These systems have a correlation to transparency, ethical design, and investor awareness, which underscores the importance of balanced regulation and better financial literacy within AI-driven investment ecosystems.

KEYWORDS: Artificial Intelligence (AI), Fintech, Behavioral Nudging

I. INTRODUCTION

Retail investing is one of the financial technologies (fintech) fields where artificial intelligence (AI) is quickly changing the game (Agrawal, 2025). Fintech apps, such as robo-advisors and algorithm-based investment apps, are now powered by AI and provide a personalized investment recommendation and behavioral nudges that are aimed at guiding users towards more efficient financial choices. Such systems apply data analytics, machine learning, and behavioral finance principles to make tailored recommendations to an investor depending on risk profile, financial objectives, and historical behavior (Wah, 2025).

Although these innovations are supposed to enhance decision-making through the reduction of emotional bias and higher access to financial markets, they have raised concerns about the effects they have on the autonomy of investors. Nudges that affect behavior, like default portfolio, performance framing, and push notifications, can influence the financial decisions of users without their complete knowledge (Jangra, 2025). This begs some significant questions as to whether retail investors are indeed making more rational and informed decisions or whether they are becoming reliant on algorithmic advice.



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Available studies indicate that AI applications can diversify and decrease impulsive trading, but they can also cause over-reliance on the automated systems and worsen financial literacy interaction (Patel, 2022). This paper thus critically looks at the two-sided effect of AI-driven fintech tools, whether they enable retail investors or subject them to advanced forms of behavioral influence in financial decision-making.

II. RATIONALE AND OBJECTIVE

Rationale:

The fast adoption of artificial intelligence (AI) in fintech applications has greatly changed the retail investment behavior. The AI-based systems currently offer customized investments and behavioral suggestions that are designed to streamline the financial decision-making process and enhance results (Piacentino, 2025). Nevertheless, even though these technologies are intended to increase efficiency and minimize cognitive biases, there have been issues relating to the impact on the independence of decision-making and the autonomy of investors. Nudges (behavioral) like default selections, predictive suggestions, and focused messages can manipulate user behavior on a subtle level, and it is uncertain whether investors are acting out of truly informed choices or being algorithmically convinced (Hesami, 2025). As more and more people become dependent on such platforms, it is important to look critically at the two-fold effect of AI on financial decision-making, specifically, whether this has resulted in better investment efficiency or a possible behavioral manipulation. This research is thus needed to learn whether the AI-based fintech platforms enable retail investors or make them vulnerable to soft types of influence, which can influence financial well-being in the long term (Sifat, 2023).

Objectives:

1. To examine how AI-powered fintech platforms use behavioral nudges and personalized investment advice in retail investing.
2. To evaluate the impact of AI-driven recommendations on the quality of retail investors' financial decision-making.
3. To analyze whether the use of AI in fintech platforms enhances investor autonomy or increases behavioral dependence on algorithmic systems.

III. METHODOLOGY

In this research, the qualitative research design is selected as it supports pure secondary data analysis. The study is based on the available academic literature, peer-reviewed journal articles, and scholarly publications obtained through research repositories and libraries. To investigate the multifaceted nature of the interaction between AI-driven fintech platforms, behavioral nudges, and the choice of retail investors, this methodology is appropriate because it enables a generalized synthesis of the already known theoretical and empirical results without necessarily collecting primary data.

The secondary research approach allows the study to critically assess the current behavioral finance theories, nudge theory, and models of adoption of fintech. Thematic analysis of academic literature is conducted in a systematic way, with the major themes being the impact of AI-driven investment tools on investor behavior, autonomy of decision-making, and financial performance. The study will be able to use published scholarly work only, which means that the findings will be based on credible and validated academic evidence.

In this study, there are minimal ethical considerations as there are no human subjects involved. Strict academic integrity has been upheld; however, through proper citation of all secondary sources, plagiarism has been avoided. All interpretations are founded on the findings of original authors, with much care taken to maintain intellectual honesty. Moreover, only academic materials of good reputation and peer-reviewed have been used to guarantee the reliability and validity of the analysis.

Altogether, this methodology allows an in-depth conceptual insight into AI in fintech without compromising ethical research standards and academic rigor.



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IV. LITERATURE REVIEW

AI in Fintech and Retail Investing

Artificial intelligence (AI) has been integrated as a core of modern financial technology (fintech), especially in retail investment platforms. AI-based applications, such as robo-advisors, trading assistance, and automated portfolio management systems, are aimed at enhancing the investment decision-making process through emotional bias reduction, greater efficiency, and better portfolio performance (Sifat, 2023). Such systems are based on superior technologies like machine learning, predictive analytics, and big data processing to produce individualized financial advice that is specific to an individual investor profile.

The Financial Stability Board (FSB) estimates that the use of AI in financial services has gained steam in recent years with the advancement of cloud computing infrastructure, availability of data, and computational capacity (Ashta and Herrmann, 2021). Such technological advancement has helped the financial institutions to provide highly scalable and customized investment services at a relatively low cost, thus increasing access to financial markets by retail investors who previously did not have the benefit of professional advisory assistance.

Risk tolerance tests, behavioral profiling, and automated allocation of assets are structured processes that robo-advisory platforms normally follow (Jangra, 2025). Relying on this input data, algorithms create and rebalance investment portfolios in reaction to the changes in the market. The common marketing slogans of these systems are that they democratize investing by making it easy to enter the market, offering advisory fees, and reducing human error in financial decisions (Cao et al., 2021).

Nevertheless, amidst these benefits, there are noteworthy issues related to the behavioral consequences of AI-powered investment systems, as discussed in academic literature (Koneti, 2025). The growing trend towards algorithmic advice, according to scholars, can alter the behavior of investors who might be inclined to follow the advice or not to scrutinize it, but to accept it as it is presented by the algorithms. This poses important questions of whether AI really increases rational financial decision-making or whether it implicitly influences investor preferences by designing systems that feature recommendation framing, default options, and personalized nudges. Consequently, the emergence of AI in fintech is not merely a technological change, but also a behavioral change affecting the interpretation and actions of retail investors on financial data (Sifat, 2023).

Behavioral Finance and Decision-Making Biases

Behavioral finance offers an essential framework for how people make financial choices in a state of uncertainty. Unlike the classical financial theories, where investors are assumed to be rational and make a utility maximization decision based on the available information, the behavioral research findings reveal that cognitive and emotional biases frequently systematically affect decision-making (Khan and Khan, 2025). Influential research has introduced Prospect Theory that demonstrates that people do not value gains and losses in the same way, which has resulted in irrational financial behavior that includes loss aversion, whereby losses are perceived more severely than gains of the same magnitude. Further biases like overconfidence, anchoring, and herd behavior play an even greater role in making poor investment choices, especially with retail investors (Wah, 2025).

Fintech applications have emerged that use AI to deal with these behavioral inefficiencies by offering algorithm-based, structured investment advice. These systems aim to reduce emotional trading and enhance financial discipline over the long term through the use of automated portfolio rebalancing, risk profiling, and predictive analytics (Gupta and Rao, 2025). An example is automated rebalancing, which assists investors in keeping their asset allocation optimum by automatically adjusting their portfolios to market changes, to prevent panic or impulsive trading behavior when the market turns volatile (Sharma and Priya, 2025).

Nevertheless, the academic literature indicates that although AI systems can minimize the existing behavioral biases, they can also result in new distortions in cognition. Automation bias is one of them: people tend to trust algorithmic suggestions too much, despite their lack of transparency or their insufficient knowledge of how decisions are made (Abdeldayem and Aldulaimi, 2026). This may result in less critical analysis of financial advice and more on machine outputs.



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Consequently, the behavioral finance regarding AI does not annihilate the irrationality, but rather changes it. Algorithm dependence, in which investors slowly relinquish accountability to algorithms, may be used to replace emotional decision-making (Kulkarni et al., 2025). This presents a hybrid decision-making context where human thinking and machine intelligence interplay and significant questions emerge about autonomy, accountability, and the behavioral effects of AI-based financial technologies in the long term (Patel, 2022).

Personalization Algorithms and Behavioral Nudging

The most notable innovation in AI-enabled fintech applications is the utilization of personalized financial advice, where algorithms are used to customize investment advice to individual users. These systems use big data on behavioral data such as spending habits, transaction history, risk tolerance tests, and behavior in engaging activities to formulate highly personalized investment plans (Houna and Wittmann, 2026). Although this personalization aims to enhance user relevance, accessibility, and engagement, it also creates a form of structured behavioral influence via digital nudging mechanisms built into platform design.

Subtlety According to Thaler and Sunstein, Nudge Theory offers a groundbreaking explanation of how minor modifications in the structure of choices can affect decision-making without removing freedom of choice (Patel, 2022). These nudges are operationalized in fintech settings, using various design features. These are default investment portfolios that users are more prone to accept as is, push notifications, which prompt immediate investment behavior, and risk-framed messages, like a low-risk opportunity or high growth potential, which influence perception of financial performance (Panwar et al., 2025). Also, the visual prioritization and ranking of recommended funds or stocks further direct the attention towards certain financial products, which are more likely to be selected.

According to empirical studies of digital behavioral economics, users are far more prone to default bias, i.e., to take pre-selected items instead of actively changing them (Ashrafuzzaman et al., 2025). As a fintech behavior, this behavior is the subject of significant ethical and regulatory repercussions, including whether platforms are actually facilitating the best financial decision-making or are covertly guiding users towards a course of action that advances the goals of the platform, such as trading more or using more of a product.

Additionally, algorithmic personalization can lead to the creation of so-called financial filter bubbles, in which users will receive suggestions of similar kinds of investment opportunities due to previous behavior (Omotayo et al., 2023). This has the potential to hamper cognitive diversity in financial decision-making and reduce exposure to other strategies or asset classes. These reinforcements can lead, in the long run, to decreased independent critical review and reinforcement of habitual patterns of investment instead of making informed and reflective financial decisions.

Trust, Transparency, and the Black-Box Problem in AI Finance

The adoption and continued use of AI-based fintech platforms depend on trust as a key determinant. Studies on the adoption of financial technology always indicate that retail investors will be more willing to use robo-advisory systems when they believe they are reliable, easy to use, and have the capability to provide financially advantageous returns (Thalpage, 2023). Nevertheless, the emergence of trust in AI systems is also complex due to the problem of transparency and interpretability, which is also known as the black-box problem.

Most sophisticated AI and machine learning systems in fintech have multi-layered algorithms that are not readily comprehensible by end users or even financial experts. This makes the process of decision-making that underlies investment recommendations opaque (Oyasiji et al., 2023). Such unaccountability brings up serious issues about responsibility, equity, and regulatory control, especially in situations in which financial performance has a direct relationship with personal wealth and financial stability over time.

Behaviourally, this invisibility may cause what has been termed in the literature as blind trust in automation, where users accept algorithmic recommendations without analyzing the logic or assumptions behind them (Nakashima et al., 2024). This tendency in behavior is supported by the beliefs that AI systems are more precise or objective than human advisors, even without a comprehensive understanding.

Empirical research on the adoption of fintech also indicates that perceived transparency has a twofold role in influencing investor behavior. On the one hand, a lack of transparency can decrease the level of trust and result in AI systems' rejection (Chaudhary, 2024). Conversely, AI can cause over-reliance when users hold perceptions of high sophistication and lack



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of understandability, as they perceive it as technologically superior. The two consequences are capable of distorting rational financial decision-making by diminishing critical analysis and independent judgment.

Thus, transparency in AI-based financial systems cannot be considered only as a technical condition, but also as a behavioral aspect that greatly determines investor confidence, decision-making behavior, and the level of autonomy that retail investors can exercise in algorithmically mediated financial settings (Hoang et al., 2026).

Financial Outcomes: Efficiency Gains vs Behavioral Dependency

The last theme looks at the financial performance related to the implementation of AI-driven investment systems, especially robo-advisors and algorithm-based fintech systems. Advocates believe that these technologies result in better efficiency in investments through reduced transaction costs, better portfolio diversification, and the imposition of disciplined and rules-based investment strategies (Sharma and Priya, 2025). Using systematic asset allocation models, AI systems can assist investors to have optimal exposure to risk and minimize the effects of short-term market fluctuations. Also, automated investment is used to minimize emotional trading behaviors, like panic selling in a market crash or excessive trading driven by overconfidence, which are both commonly linked with suboptimal returns in the behavioral finance literature (Chikri and Kassou, 2024).

Nevertheless, scholarly findings are more complicated and ambivalent. Although AI-based platforms can enhance the stability of short-term portfolios and consistency of decisions, it is still unclear what AI-based solutions would do to the behavior of AI in the long term (Patel, 2022). Among the problems is the factor of behavioral dependency, with investors becoming increasingly dependent on automated systems to make decisions, potentially diminishing their financial participation and analytical abilities in the long run (NYABER, 2025). This decreased engagement can have a harmful impact on the development of financial literacy, with users delegating investment choices to algorithms more and more.

Moreover, studies indicate that investors could distort AI-based recommendations as hard predictions as opposed to a probability forecast using historical data and statistical models (Ramrakhyani and Shrivastava, 2024). Such a misconception may result in overconfidence in system outputs, which exposes them to financial risk in the event that the market conditions do not follow the algorithmic expectations. In volatile environments, such misinterpretations may result in suboptimal decision-making and unexpected financial losses.

Systemic risk is another issue of concern. When a large group of investors bases their investment behaviors on the same AI models and datasets, they can end up being correlated (NYABER, 2025). This convergence effect through algorithms may increase market volatility in times of financial distress.

On the whole, although AI-based fintech systems can help to make financial processes more efficient and disciplined, they also create issues of behavioral dependency, less autonomous investors, and systemic distortions in financial markets.

Summary

In general, the current literature contains two stories about AI-based fintech platforms. On the one hand, they contribute to the improvement of financial decision-making by automation, personalization, and the minimization of behavioral bias. Conversely, they come with new challenges associated with behavioral nudging, algorithmic dependence, insufficient transparency, and less autonomy of investors. It is also evident in the literature that AI in fintech is not a passive facilitator of financial behavior but a contributor to it. This generates a significant gap in the research on whether or not algorithmic systems have a subtle and real power to empower or manipulate retail investors.

V. CONCLUSION

This study critically discussed how AI-driven fintech applications, based on behavioral nudges and personalized investment recommendations, can improve the financial decision-making of retail investors or subject them to new types of behavioral influence and addiction. The literature review of five main themes shows that artificial intelligence has significantly reshaped the retail investment environment by enhancing access, efficiency, and portfolio management via robo-advisory systems and robotically-controlled financial instruments.



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Behavioral finance AI systems have proven to have distinct benefits, including minimizing emotional bias, loss aversion, overconfidence, and impulsive trading. Actuatorised investment systems and systematic portfolio rebalancing help in more data-based and disciplined financial behavior. The results, however, point to the fact that the benefits do not completely remove behavioral biases; rather, they tend to convert them into different forms, like automation bias and algorithmic dependence.

The discussion of the personalization algorithms and behavioral nudging indicates that AI fintech platforms actively influence investor decision-making by default options, risk-framed messages, and targeted suggestions. Although these features enhance user interaction and ease of decision-making, they also create ethical issues of steering subtle behavioral influence and a lack of independent financial analysis. Likewise, the problem of trust and transparency, especially the black-box quality of AI systems, makes the comprehension of investors even more egregious and contributes to the fact that they may either respond blindly or withdraw.

Notably, the overview of financial performance indicates a two-fold impact: AI enhances efficiency and minimizes emotional decision-making, but it may also lead to behavioral dependence, a decrease in financial literacy involvement, and systemic risk because of correlated algorithmic behavior.

In general, the paper finds that AI-enabled fintech applications neither enhance nor harm financial decision-making alone. Instead, they manage to produce a hybrid space in which retail investors feel both empowered and vulnerable at the same time. Transparency, user education, regulatory control, and the design of behavioral nudges in such systems have a significant impact on the extent to which such systems are positive or negative.

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