

WILL ARTIFICIAL INTELLIGENCE REPLACE FINANCIAL LITERACY? A CRITICAL ANALYSIS OF THE FUTURE OF ECONOMIC DECISIONS AND BUSINESS SUSTAINABILITY

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Abstract

The rapid development of artificial intelligence (AI) is profoundly transforming the way in which individuals and organisations make financial decisions. AI-based tools are capable of analysing large volumes of data, making financial forecasts and supporting the decision-making process with a high degree of speed and accuracy. However, a fundamental question arises: can artificial intelligence replace financial education, or is it merely a complementary tool?

This paper critically analyses the relationship between artificial intelligence and financial education, highlighting the role of each in underpinning economic decisions and ensuring business sustainability. The research is based on a review of the specialist literature and a conceptual approach to the opportunities and risks of using artificial intelligence in the financial sector. The findings highlight that, although artificial intelligence contributes significantly to increasing efficiency, improving the analysis process and facilitating access to financial information, it cannot replace financial education. Financial knowledge, critical thinking, interpretative skills and ethical responsibility remain essential competencies for the proper assessment and use of recommendations generated by intelligent systems.

In conclusion, the future of economic decision-making and business sustainability depends on integrating artificial intelligence with a high level of financial literacy, rather than replacing it. The study proposes a conceptual model in which artificial intelligence and financial education operate complementarily, contributing together to the development of more high-performing and resilient organisations. At the same time, the paper highlights the need to adapt financial education programmes to new digital technologies, so that users can acquire the skills required for the responsible, critical and effective use of artificial intelligence-based tools.

Keywords: *artificial intelligence, financial education, financial literacy, economic decision-making, business sustainability, digital transformation, AI-assisted finance.*

JEL Classification: *A20, G53, O33, M15*

1. Introduction

The digital transformation of the economy and the rapid development of artificial intelligence (AI) have fundamentally changed the way in which financial information is generated, analysed and used. Machine learning algorithms, predictive models and intelligent systems are increasingly present in the operations of financial institutions, businesses and even individual users, providing support for data analysis, financial planning, risk assessment and the underpinning of economic decisions. In this context, a question arises that is of interest to both the academic community and practitioners: **can artificial intelligence replace financial education?**

Financial education is one of the key skills of the 21st century, helping to develop individuals' ability to understand economic concepts, manage financial resources effectively and make informed decisions in an economic environment characterised by uncertainty and rapid change. Numerous studies show that a high level of financial literacy is associated with more effective management of personal and organisational budgets, a reduction in excessive debt, and improved economic performance of businesses.

At the same time, artificial intelligence offers powerful tools capable of processing vast amounts of information in a very short time, identifying complex patterns and formulating recommendations for financial decision-making. AI-based platforms are used for financial advice, investment assessment, fraud detection, risk management and the automation of accounting

processes. However, the performance of these systems depends largely on the quality of the data entered, the models used and the user’s ability to critically interpret the results generated.

Although technological progress is undeniable, artificial intelligence cannot fully replicate the skills developed through financial education. Critical thinking, professional judgement, ethical responsibility and an understanding of the economic context are elements that remain specific to the human factor and cannot be completely replaced by algorithms. In the absence of sound financial knowledge, there is a risk that users will automatically accept the recommendations generated by intelligent systems, without assessing their limitations or potential errors.

This paper aims to critically analyse the relationship between artificial intelligence and financial education, based on the hypothesis that the two are not mutually exclusive but complementary. The research seeks to highlight the advantages and limitations of using artificial intelligence in financial decision-making, as well as the role that financial education plays in the responsible and effective use of these technologies.

The originality of the study lies in integrating perspectives on financial literacy, digital transformation and business sustainability into a unified conceptual framework. The research findings may contribute both to the development of the specialist literature on the impact of artificial intelligence on economic decisions and to the formulation of recommendations for educational institutions, economic organisations and decision-makers involved in the development of financial education and digitalisation policies.

2. Review of the literature

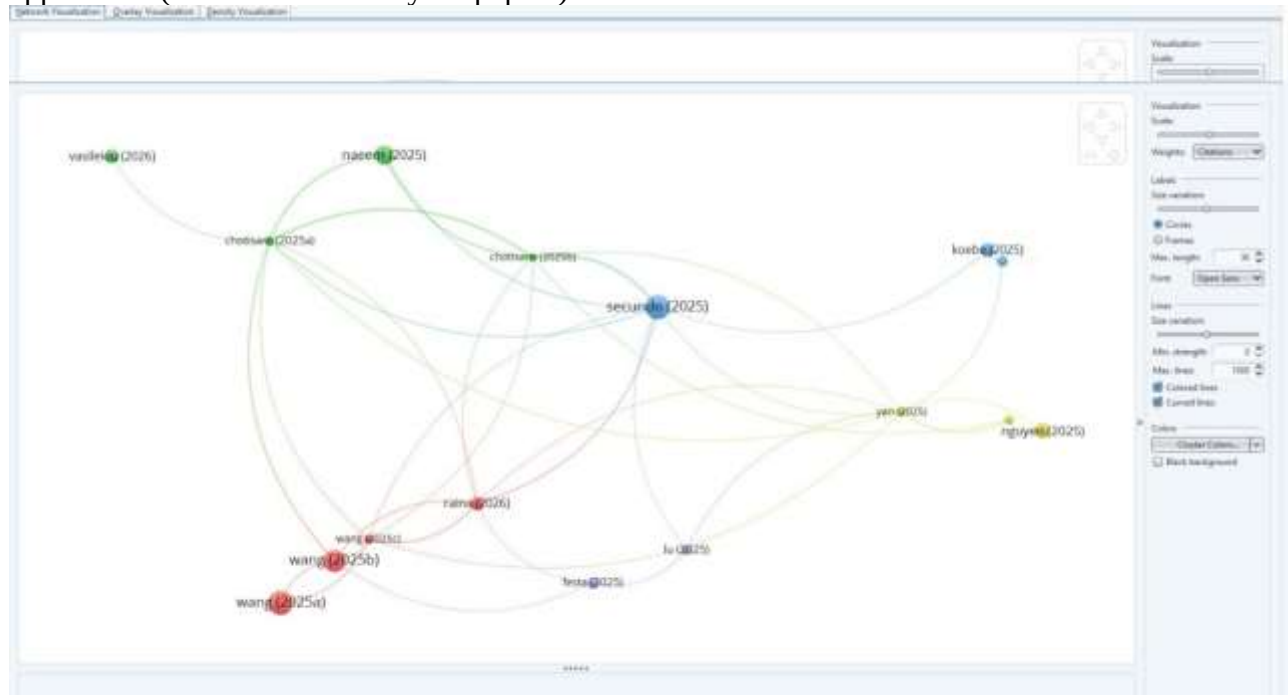
Over the past two decades, artificial intelligence (AI) has evolved from a technology used primarily to automate specific processes into a strategic element that influences the competitiveness and sustainable development of organisations. Advances in machine learning, generative artificial intelligence and big data analytics have fundamentally changed the way organisations create, manage and capitalise on knowledge. Currently, the specialist literature highlights the fact that the integration of artificial intelligence into managerial processes contributes to optimising decision-making, increasing operational efficiency and developing sustainable competitive advantages. In this context, knowledge management is considered one of the areas where the impact of artificial intelligence is most pronounced, as it enables the transformation of information into strategic resources capable of generating innovation and organisational performance.

According to the study conducted by Cai, Furong, Bolisani Ettore, Nakash Maayan and Kassaneh Tomas Cherkos (2026), artificial intelligence is redefining traditional knowledge management processes by automating the identification, collection, classification, storage and distribution of information. The authors show that the use of intelligent algorithms enables the rapid identification of relevant information and facilitates the exchange of knowledge among members of the organisation. Compared with conventional knowledge management systems, artificial intelligence-based solutions reduce the time required to access information, increase the accuracy of decision-making processes and contribute to the development of an organisational culture based on continuous learning. Furthermore, research highlights that organisations using intelligent knowledge management systems demonstrate a greater capacity to adapt to economic and technological changes, which is essential for achieving a sustainable competitive advantage.

A complementary perspective is offered by Sharma, Animesh Kumar and Sharma, Rahul (2026), who analyse the contribution of artificial intelligence to improving decision-making processes. The authors argue that modern organisations are faced with ever-increasing volumes of data, and that traditional methods of analysis are no longer sufficient. In this context, artificial intelligence enables the identification of complex relationships between variables and the anticipation of future trends, thereby reducing the level of uncertainty specific to the business environment. The study concludes that the strategic value of artificial intelligence lies not solely in the automation of repetitive tasks, but above all in its ability to transform data into knowledge that is useful to

management. This approach complements the conclusions drawn by Cai and colleagues (2026), emphasising that the successful implementation of artificial intelligence depends on its integration into organisational processes and the firm’s decision-making culture.

Figure 1 Analysis of the Scopus database and graphical representation using the VOSviewer application (authors of the analysed papers)



Recent literature also highlights an interest in integrating artificial intelligence with other emerging digital technologies. Alzeiby, Ebtesam Abdullah, Khandelwal, Vinay, Cheng Jiyang, Dash, Snigdha, and Temperini, Valerio (2026) analyse how artificial intelligence, immersive technologies and decentralised digital infrastructures contribute to the development of intelligent knowledge management ecosystems. The authors demonstrate that these technologies facilitate collaboration between organisations and enable the rapid exchange of information between different economic actors.

At the same time, the research highlights that the development of such ecosystems must be accompanied by adherence to ethical principles regarding data use, algorithmic transparency and information protection. Consequently, sustainability is not defined solely by economic outcomes, but also by social responsibility and the ethical use of artificial intelligence.

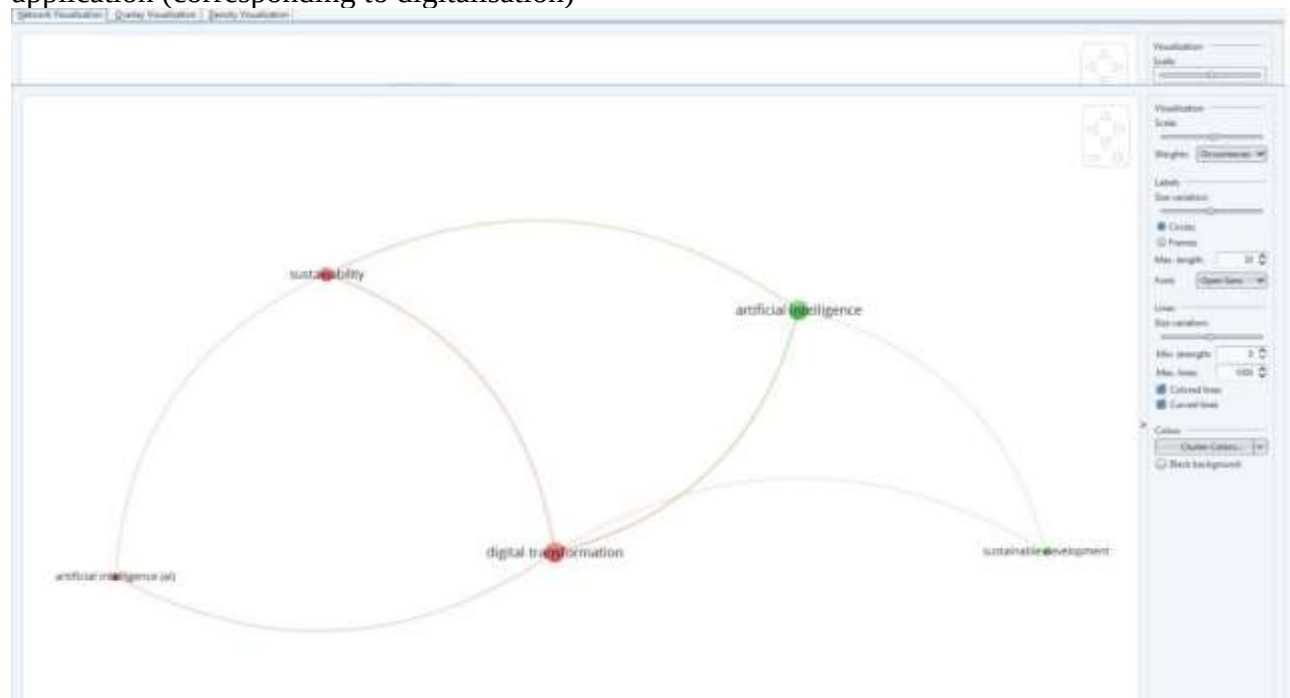
Digital transformation is one of the main mechanisms through which organisations capitalise on the benefits offered by artificial intelligence. Sonkar, Nidhi, Pandey, Amit Kumar, Sharma, Meghna, Deka, Jimnee, Ananad, Aastha, (2026), demonstrate that digital transformation positively influences the performance of small and medium-sized enterprises by fostering an entrepreneurial mindset and developing innovation capacity. The authors emphasise that the adoption of digital technologies enables enterprises to respond more quickly to changes in the economic environment and to create added value for customers. At the same time, the research highlights the fact that the success of digital transformation depends on the existence of a coherent organisational strategy and the development of digital skills among staff. The findings presented by Sonkar and his colleagues are further supported and expanded upon by Sabău-Popa, Claudia-Diana, Perțicaș, Diana-Claudia, Florea, Adrian-Gheorghe, Hatos, Roxana, Juma, Hillary Wafula, (2026), who investigate the impact of technologies on business performance and sustainability. The authors demonstrate that the integration of artificial intelligence, the Internet of Things and advanced data analytics leads to the optimisation of production processes, the improvement of managerial processes and increased efficiency in the use of resources. Furthermore, the study emphasises that digital transformation must

be approached as a complex strategic process, involving changes to organisational culture, management style and innovation processes. From this perspective, artificial intelligence becomes a key determinant of long-term competitiveness and sustainable development.

In addition to the role of artificial intelligence in knowledge management and digital transformation, recent literature pays particular attention to the relationship between the development of digital capabilities, organisational innovation and business competitiveness. In this context, Abbas, Sayyed Khawar, Arshad, Zeeshan, Varum, Celeste, Robaina, Margarita, Hussain and Muzzammil (2026) analyse the influence of digital capabilities on organisational competitiveness through green innovation. The authors demonstrate that organisations investing in digital technologies and artificial intelligence develop products and processes with a lower environmental impact more rapidly, which leads to improved economic performance and a strengthened competitive advantage. The study highlights that smart technologies do not merely contribute to reducing operational costs, but also facilitate the implementation of sustainable development strategies and help businesses adapt to the demands of the green economy.

The findings of Abbas’s research are supported by Deng, Zigin, Sumbal, Li Lahgyu, Khaskheli and Muhammad Bilawal (2026), who investigate the effects of digital technological transformation on the sustainable performance of organisations. The authors show that the adoption of digital technologies leads to improved innovation capacity and the development of effective organisational governance mechanisms. Furthermore, the research demonstrates that sustainable performance is influenced not only by the level of investment in technology, but also by the existence of an institutional and legislative framework conducive to innovation. Compared with Abbas’s study (2026), Deng and colleagues place greater emphasis on external factors within the economic environment, highlighting that the benefits of artificial intelligence are amplified when organisations operate within a mature digital ecosystem.

Figure 2: Analysis of the Scopus database and graphical representation using the VOSviewer application (corresponding to digitalisation)



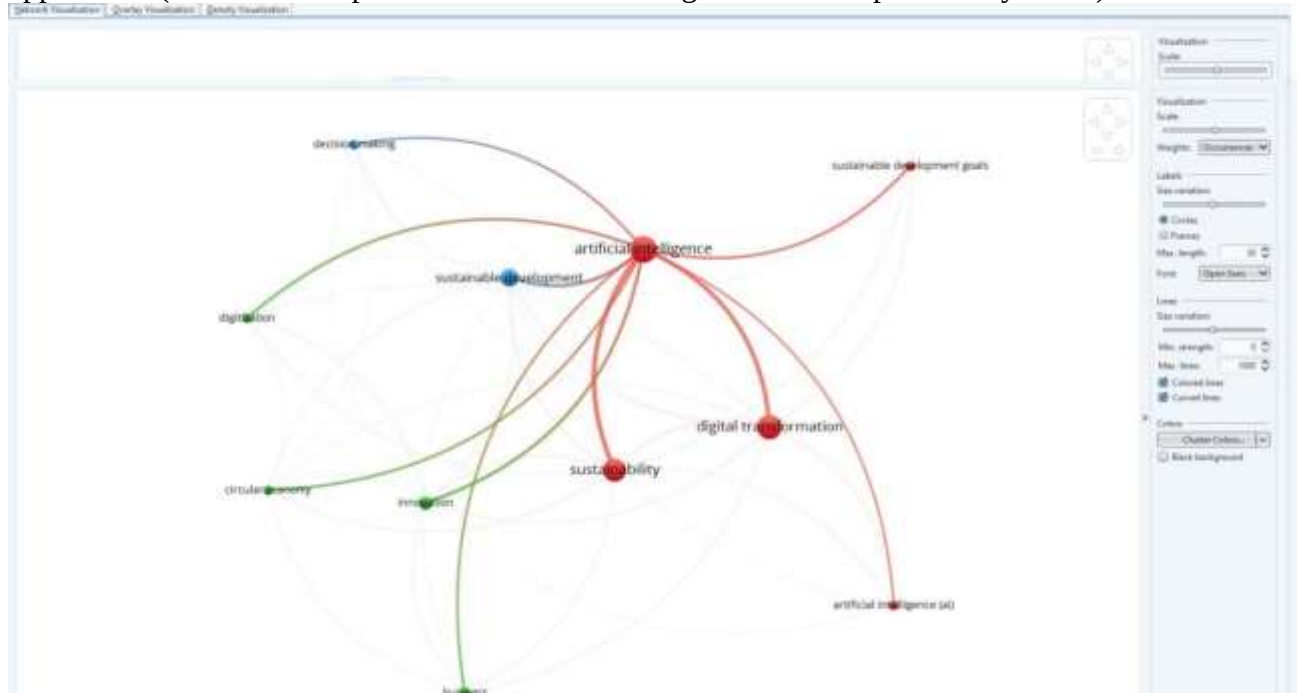
Innovation is one of the most common outcomes of implementing artificial intelligence in organisations. Raina, Khushboo, Sharma, Gagan Deep, Taheri, Babak, Dev, Dhairya, Chavriya, Shubham, (2026), highlight the fact that artificial intelligence stimulates the processes of knowledge creation and utilisation, fostering the development of innovative products, services and business models. The authors argue that intelligent systems accelerate the process of organisational learning

and facilitate the identification of opportunities for innovation through the analysis of very large volumes of data. In their view, organisations that utilise artificial intelligence in their knowledge management processes develop a superior capacity for adaptation and achieve better long-term economic results.

A similar perspective is presented by Wong, Shaofeng, Ma, Liang, Hao, Feifei, Zhang and Hao (2025), who analyse the relationship between artificial intelligence, innovation and organisational resilience. The study demonstrates that organisations capable of integrating artificial intelligence into their innovation processes respond more effectively to changes in the external environment and manage periods of economic uncertainty more effectively. The authors consider that organisational resilience is the direct result of developing innovative processes based on the effective use of intelligent technologies. Compared with the research carried out by Raina (2026), Wong and colleagues place greater emphasis on organisations' ability to transform innovation into a sustainable competitive advantage.

The concept of organisational resilience is also explored in depth by Koldovskiy, Artem, Babenko, Kristina, Shafranov, Kateryna, Dyvynska, Yuliia, (2025), who highlight that artificial intelligence contributes to the development of adaptive leadership and the improvement of strategic decision-making processes. According to the research, managers who use intelligent systems benefit from more accurate information and can anticipate risks and opportunities in the economic environment more effectively. In this way, artificial intelligence becomes an important tool for strengthening organisational resilience and enhancing enterprises' ability to cope with economic and technological changes.

Figure 3: Analysis of the Scopus database and graphical representation using the VOSviewer application (the relationship between artificial intelligence and complementary fields)

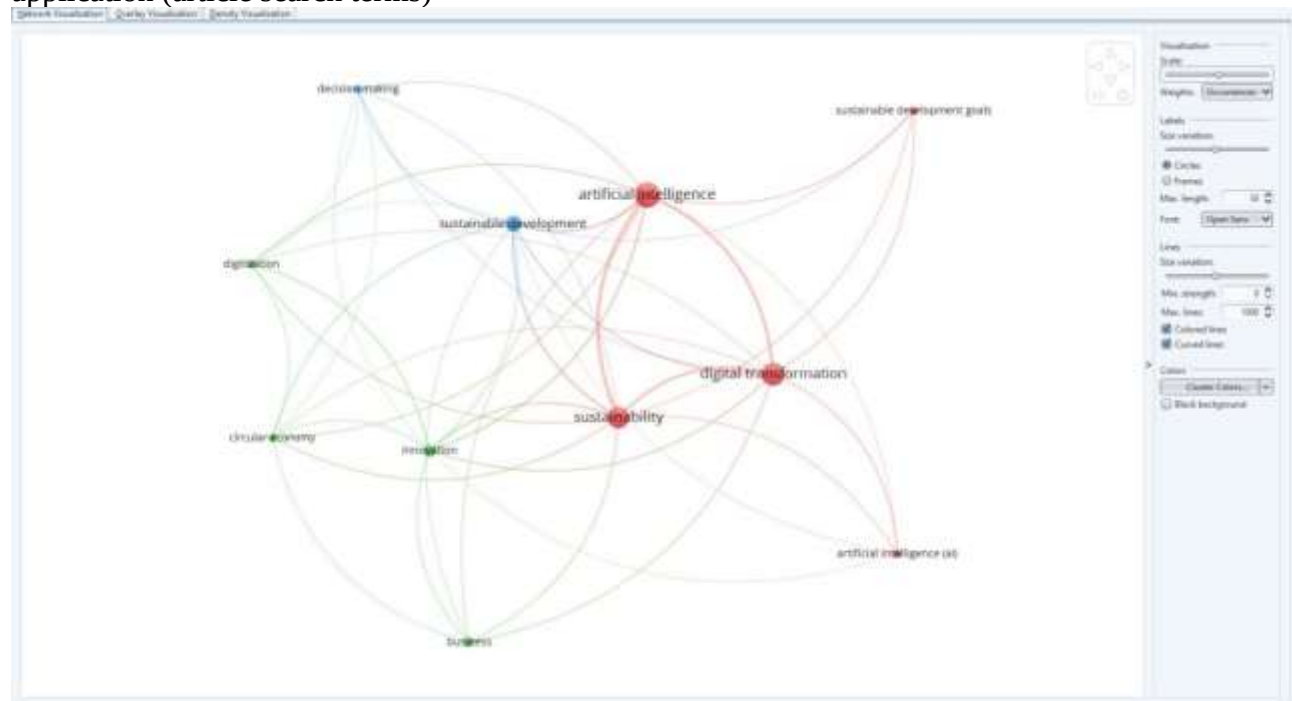


Another area examined in the specialist literature is the impact of artificial intelligence on product and service innovation. Noem, Rimsha, Kohtamaki, Marko, Parida and Vinit (2025) demonstrate that the use of artificial intelligence reduces the time required to develop new products and enables faster adaptation to market demands. The research highlights that intelligent analysis of consumer behaviour data facilitates the identification of consumer trends and the development of innovative products with high added value. At the same time, the authors emphasise that the success of these processes depends on the existence of strong digital skills and organisations' willingness to invest in emerging technologies. In a similar vein, Wang (2025) analyses the role of generative

intelligence in the development of modern production systems. The authors show that generative models enable the simulation and optimisation of production processes prior to actual implementation, thereby reducing costs and increasing the efficiency of resource utilisation. The study demonstrates that generative artificial intelligence contributes to accelerating innovation and the development of smart industrial processes capable of responding rapidly to changes in the economic environment.

In addition to its impact on organisations, recent literature also analyses the effects of artificial intelligence on the development of human capital. Mamisheva, Zara A., Lisina, Lyudmila M., Makeeva, Aida S., Udyachak, Fatima N., Gogoleva, Olga L., (2026), highlight the fact that the integration of artificial intelligence into educational systems contributes to the development of the digital and entrepreneurial skills required by the knowledge-based economy. The authors argue that the use of smart technologies personalises the educational process and facilitates the training of specialists capable of using digital tools effectively in their professional work. These conclusions confirm that the success of digital transformation depends not only on investment in technology, but also on the development of human resource skills. With regard to financial sustainability, Nefla, Dhouha, Jellouli and Sana (2025) analyse the contribution of artificial intelligence and emerging technologies to the development of modern financial systems. The research highlights that artificial intelligence facilitates the assessment of financial risks, improves investment analysis processes and contributes to the development of efficient resource management mechanisms. However, the authors draw attention to the challenges associated with the use of these technologies, such as algorithm transparency, data protection and the need to develop appropriate regulations for the responsible use of artificial intelligence.

Figure 4: Analysis of the Scopus database and graphical representation using the VOSviewer application (article search terms)



Analysing the conclusions of this research, a consensus can be observed regarding the essential role of artificial intelligence in streamlining knowledge management and accelerating digital transformation. However, the studies analysed place a predominant emphasis on the benefits of implementing intelligent technologies, paying less attention to how these simultaneously influence knowledge management and the sustainable performance of organisations. Furthermore, most research is conducted in developed economies, with only a limited number of studies analysing these relationships in the context of emerging economies and organisations at different stages of digital

transformation. This highlights the need for further research to investigate the relationship between the adoption of artificial intelligence, knowledge management and organisational sustainability.

Furthermore, a comparative analysis of the studies presented highlights a consensus in the literature regarding the contribution of artificial intelligence to the development of knowledge management, the acceleration of digital transformation, the stimulation of innovation and the enhancement of organisations' sustainable performance. However, existing research generally addresses these relationships separately, focusing either on knowledge management or on innovation, digital transformation or sustainability. There are relatively few studies that simultaneously analyse the interdependence between artificial intelligence, knowledge management and sustainable performance within an integrated model, particularly in the context of emerging economies. This gap justifies the conduct of this research, which aims to investigate how the adoption of artificial intelligence influences knowledge management and, by extension, the sustainable performance of organisations, thereby providing an integrated perspective on these relationships.

3. Research Methodology

This research employs a quantitative method of literature review, with the aim of identifying and synthesising the main lines of research concerning the influence of artificial intelligence on knowledge management and the sustainable development of organisations. The chosen approach is justified by the rapid pace of development of artificial intelligence-based technologies and the need to integrate the findings of the most recent research into a unified conceptual framework. The literature review was conducted by consulting scientific articles published in indexed international journals, selected on the basis of their relevance to the research topic. Studies published between **2025 and 2026** were included in the analysis, as these reflect the most recent developments regarding the use of artificial intelligence in knowledge management, digital transformation, innovation and organisational sustainability. The selection of the studies took into account both the timeliness of the information and its contribution to underpinning the research objectives.

The literature review was based on a comparative and interpretative approach. In the first stage, the objectives of each study, the methodology used and the main findings were examined. In the next stage, common elements and differences between the studies were identified, and the relationships between artificial intelligence, knowledge management, digital transformation, organisational innovation and sustainable performance were analysed. This approach made it possible to highlight the dominant trends in the specialist literature, as well as to identify aspects that have not been sufficiently investigated.

To ensure scientific rigour, the analysis aimed to critically synthesise the findings presented in the fourteen selected articles, avoiding a mere description of each author's conclusions. The emphasis was placed on comparing theoretical and empirical perspectives, identifying complementary relationships, and highlighting the specific contributions of each study to the advancement of knowledge in the field.

The results of the analysis have been organised thematically, with five main areas of research identified:

- the use of artificial intelligence in knowledge management;
 - artificial intelligence and digital transformation;
 - the influence of artificial intelligence on organisational innovation;
 - the contribution of artificial intelligence to sustainable development and business competitiveness;
 - the challenges regarding the responsible and ethical implementation of artificial intelligence-based technologies.
- This structure facilitated the comparison of study results and the formulation of an integrated perspective on the field under analysis.

Based on a critical review of the literature, the main gaps in recent research were identified. Although most studies demonstrate the positive effects of artificial intelligence on knowledge

management, innovation and organisational performance, there is a limited number of studies that simultaneously analyse the interdependence between these variables within an integrated conceptual model. Furthermore, recent literature pays limited attention to the specific characteristics of emerging economies and the way in which organisations in these economies utilise artificial intelligence to develop sustainable competitive advantages. The identification of these under-explored areas forms the basis for the conclusions drawn in this study.

4. Results and Discussions

A comparative analysis of the studies included in this research highlights the fact that artificial intelligence is one of the main drivers of organisational transformation and sustainable development.

Although the authors employ different research methodologies and contexts, the results point to the conclusion that the implementation of artificial intelligence-based technologies leads to improved knowledge management, accelerated innovation processes and increased organisational competitiveness.

A key finding is the confirmation of the role of artificial intelligence in making knowledge management more efficient. The studies analysed demonstrate that the use of intelligent algorithms facilitates the identification, organisation and distribution of information, helping to reduce the time required for decision-making and to improve collaboration amongst members of the organisation. In this regard, the research by Cai et al. (2026) and Sharma and Sharma (2026) highlights that artificial intelligence transforms information into a strategic resource, capable of supporting organisational learning processes and the development of competitive advantages.

A second finding reveals the existence of a close relationship between artificial intelligence and digital transformation. The literature reviewed shows that the implementation of intelligent technologies contributes to the digitisation of organisational processes, the optimisation of resource utilisation and increased organisational flexibility. Studies by Sonkar et al. (2026), Sabău-Popa et al. (2026) and Deng et al. (2026) demonstrate that organisations adopting digital transformation strategies based on artificial intelligence respond more quickly to changes in the economic environment and achieve superior performance compared with organisations using traditional management methods. The literature review also confirms the positive influence of artificial intelligence on organisational innovation. Research by Raina et al. (2026), Noeen et al. (2025) and Wang et al. (2025) shows that intelligent technologies accelerate the development of innovative products and services, optimise production processes and facilitate the identification of new business opportunities. Furthermore, generative artificial intelligence enables organisations to simulate and test various decision-making scenarios prior to their implementation, thereby reducing the risks associated with the innovation process. With regard to organisational sustainability, the findings highlight that artificial intelligence contributes both to economic performance and to the efficient use of resources, as well as to the development of responsible management practices. Studies by Abbas et al. (2026) and Nefla et al. (2025) indicate that intelligent technologies support green innovation, improve risk assessment and facilitate evidence-based decisions geared towards sustainable development. However, the literature emphasises that the benefits of implementing artificial intelligence are contingent upon the existence of clear organisational policies regarding data security, algorithmic transparency and adherence to ethical principles.

Another important finding from the comparative analysis is the role of human capital in realising the potential of artificial intelligence. The study by Mamisheva et al. (2026) demonstrates that the development of digital skills and a learning-oriented organisational culture are essential prerequisites for the effective use of smart technologies. Similarly, Kolodvskyi et al. (2025) and Wong et al. (2025) highlight the fact that adaptive leadership and organisational resilience directly influence the success of artificial intelligence implementation.

A comparison of the results of the analysed studies reveals a consensus regarding the positive impact of artificial intelligence on organisational performance. However, there are differences

regarding the factors considered to be determinants of successful implementation. Some studies prioritise the development of technological infrastructure, whilst others emphasise the role of human skills, organisational culture or the institutional framework. These differences suggest that the successful implementation of artificial intelligence is the result of the interaction between technological, organisational and human factors, and not solely of investment in technology.

Based on the findings, an integrated perspective on the relationship between artificial intelligence, knowledge management and organisational sustainability can be formulated. Artificial intelligence facilitates the transformation of information into knowledge, stimulates innovation and supports the digital transformation process, and these effects contribute to improving the performance and competitiveness of organisations. At the same time, the analysis highlights the need to develop governance policies and ethical frameworks to ensure the responsible and transparent use of artificial intelligence-based technologies.

Overall, the research findings confirm that artificial intelligence is no longer merely a technological tool, but a strategic factor influencing how organisations create value, manage knowledge and build competitive advantages in an economy characterised by digital transformation and a focus on sustainability. These conclusions provide a solid basis for future research to empirically validate the relationships identified in the literature and to analyse the impact of artificial intelligence in diverse economic and organisational contexts.

5. Conclusions

The aim of this research was to critically analyse recent literature on the role of artificial intelligence in knowledge management and its influence on the sustainable development of organisations. A comparative analysis of studies published between 2025 and 2026 highlights the fact that artificial intelligence is a key driver of digital transformation, contributing to the streamlining of organisational processes, the stimulation of innovation and the strengthening of competitive advantage. The results of the analysis demonstrate that the implementation of artificial intelligence-based technologies improves the processes of creating, storing, transferring and utilising knowledge, facilitating data-driven decision-making and enhancing organisations' ability to respond to changes in the economic environment. At the same time, the analysed literature confirms the existence of a positive relationship between the adoption of artificial intelligence, digital transformation and sustainable performance, highlighting the role of these technologies in optimising resource use and in developing business models geared towards sustainability.

A key finding of the research is the identification of the multidimensional nature of artificial intelligence implementation. Its benefits do not depend solely on the level of technological development, but also on the existence of appropriate digital skills, an innovation-oriented organisational culture, leadership capable of managing change, and a governance framework that ensures the responsible and ethical use of intelligent technologies. Consequently, the success of artificial intelligence implementation is determined by the interaction between technological, organisational and human factors. The analysis also highlighted the existence of gaps in the specialist literature. Although numerous studies examine separately the relationship between artificial intelligence and knowledge management, digital transformation, innovation or organisational sustainability, there is still a limited amount of research proposing an integrated conceptual model of these dimensions. Furthermore, there are few studies dedicated to emerging economies, where the specific characteristics of the economic environment and the digitalisation process can significantly influence the outcomes of artificial intelligence implementation.

The main contribution of this article lies in integrating the findings of the most recent research into a unified conceptual framework, which highlights the relationships between artificial intelligence, knowledge management, digital transformation, innovation and sustainable performance. Through this approach, the study provides an up-to-date perspective on current trends in the specialist literature and identifies relevant directions for future research. From a practical

perspective, the research findings suggest that organisations should view artificial intelligence not merely as an automation technology, but as a strategic tool for developing and capitalising on knowledge, enhancing innovation capacity and strengthening competitiveness. The successful implementation of artificial intelligence-based solutions requires investment not only in technological infrastructure but also in developing employees’ digital skills, in promoting a learning-oriented organisational culture, and in adopting governance principles that ensure transparency and the responsible use of these technologies.

With regard to the limitations of the research, it should be noted that the analysis is based exclusively on recent scientific literature and does not include empirical validation of the identified relationships. For this reason, future research could complement the findings of this study by employing questionnaires, case studies or statistical models to empirically test the influence of artificial intelligence on knowledge management and sustainable performance across different economic sectors and national contexts. In conclusion, artificial intelligence is emerging as an essential element of organisational transformation, with a significant impact on the way in which organisations generate, utilise and capitalise on knowledge. The ability to integrate these technologies effectively into organisational strategies will be one of the key factors influencing the competitiveness and sustainability of organisations in the digital economy of the future.

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