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Motivation and goals

I am keen to participate in the accessFinTech workshop as it aligns with my research interests that focuses on retail investors' experience with FinTech and the start-ups behind these technologies. The workshop's aim of bringing together a diverse group of researchers to develop a research agenda on designing accessible and inclusive fintech resonates with my work and presents a unique chance to collaborate with scholars and practitioners. The opportunity to contribute to such an agenda is appealing as I have worked collaboratively in my research and want to continue this in the dissemination. My experience researching digitized communal investing and saving, as well as the unequal distribution of financial risk has provided me with ethnographic insights that I am eager to share to make a positive impact on my participants and academic discourse. Additionally, as an early-career researcher, I enjoy meeting more scholars working on similar topics, like Belen who recommended this workshop to me. Attending will undoubtedly enhance my PhD and future research and allow me to meet more like-minded scholars – I would love to participate!

Prior work and contribution to the workshop

My PhD research situates FinTech between economic and technical sensibilities, following a design approach that considers the 'user', i.e., retail investors, the 'designer', i.e., creators of the apps, and the 'design', i.e., the apps and their communities themselves. FinTech in this context, is not understood as the hard and software only but as a socio-technical constellation that needs to be examined from an interdisciplinary perspective.

To investigate how retail investors experience their use of FinTech in these constellations, I employ a multi-stakeholder approach: During my ethnographic fieldwork from 2022-2024, I have been collaborating with 8 GenZ retail investors in the UK, Germany, Canada, Japan, and Indonesia to understand how they are impacted by FinTech in their everyday lives. In addition, I have been working with various FinTech start-ups in London, including an investing platform for women, a communal digitized saving circle emulating ROSCAs, and a financial literacy app. Working with tech

start-ups has allowed me to learn about how they conceptualize the products they make and what rationalities find their way into them.

I plan to contribute the ethnographic insights gathered during my PhD research that not just touches on the technology, but the holistic context of their use. This extends to embodied aspects of technology use, for example, sensorial experiences of the smartphone through vibrations, phone cases, etc. or the organization of FinTech apps in app ecologies. It goes beyond this to the social embeddedness of these practices too. This includes aspects like how certain apps spread through peer networks, what cultural sensitivities are inscribed (such as cultural colour coding, religious teachings around money and gendered ideas of finance), and the conditions tech cities foster for start-ups to develop certain products over others. Having worked on understanding not just the technologies themselves but the conditions of their use and development provides valuable insights into the socio-technical constellations of FinTech. These are essential to address when creating more inclusive and accessible financial infrastructures. In the scope of this, I have published an article about the UX design of investing apps, such as Robinhood, positioning the gamification of finance as a double-edged sword that lowers barriers of access but also compounds risk and inequalities for many. FinTech providers tend to frame accessibility as an automatic win, however through considering socio-technical constellations it becomes evident that this is a narrow view of what access means and how it is stratified for diverse users. I plan to expand on this specific article in the workshop, alongside contributing through the broader insights outlined above.