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"AI + Localization": Application Research on Financial Digital Transformation

Luo Haiying

Zhanjiang University of Science and Technology, Zhanjiang, 524094, Guangdong, China

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Abstract: Against the backdrop of the deep integration of the digital economy and local regulatory policies, "AI + localization" has become a key path for enterprises to break through bottlenecks in their financial digital transformation and achieve dual goals of compliance and value. This article starts from the practical characteristics of "AI + localization" financial applications, analyzes the differences in their penetration rates across various industries and scenarios, and dissects the core value of their integrated application. However, the current "AI + localization" financial transformation is confronted with multiple predicaments.This paper proposes a systematic solution oriented towards local demands. It includes building a "hierarchical collaboration + dynamic iteration" technical system, creating a "standardization + compliance + assetization" data system, establishing a "university-enterprise-industry" three-in-one talent ecosystem, optimizing the low-cost policy adaptation mechanism, and reshaping the cross-departmental organizational collaboration mechanism. It aims to promote the leap of "AI + localization" financial transformation from the superficial functional implementation to the in-depth value release, providing practical references for enterprises to cope with local regulations and enhance financial efficiency.

1. Introduction

In the current era of deep integration of the digital economy and regulatory technology, the digital transformation of enterprise finance has been upgraded from an "optional" to a "mandatory" option. The integrated application of "AI + localization" is precisely the core path to break through the current transformation bottleneck, and its research motivation stems from the triple practical demands of policy, technology and practice. From the policy perspective, after the full implementation of the fourth phase of the Golden Tax Project in 2025, the data links of over 70 departments including banks and tax authorities will be connected, enabling real-time cross-comparison of capital flow, invoice flow, and business flow. Traditional tax avoidance methods will be completely ineffective, and the compliance pressure on enterprises will sharply increase [1-2]. At the same time, the Ministry of Finance's "Pilot Program for the Whole Process Management of Data Assets" will be advanced. Under the dual constraints of "compliance control" and "value creation", the financial system is required to complete data entry, rights confirmation and value assessment. Financial tools relying on a general technical architecture are completely unable

to meet the local regulatory requirements [3-4]. From a technical perspective, there is a mismatch between supply and demand. The penetration speed of AI into vertical financial scenarios is accelerating. 83% of financial professionals recognize its application value in data analysis and report generation, but only 37% of enterprises have achieved large-scale application of AI technology. The core bottleneck lies in the disconnection between general AI and local financial scenarios [5-6]. This multiple contradiction highlights the value of this research: Theoretically, it can fill the gap in the research on the adaptation of "general AI technology to local financial scenarios", and construct a three-dimensional analysis framework of "policy - technology - organization". In practice, it can specifically address the current pain points faced by enterprises, such as high system replacement costs, difficulty in compliance risk prevention and control, and unsatisfactory transformation efficiency. This study, by analyzing typical cases and extracting adaptation paths, It can provide enterprises with replicable "AI + localization" implementation solutions, helping to solve practical problems such as technical connection in system substitution, policy adaptation in compliance control, and organizational collaboration in efficiency improvement, and has both practical pertinence and operational guidance.

2. The Current Application Status of "Ai + Localization" In the Digital Transformation of Finance

2.1. Application Scenarios: Stratified Penetration from "Basic Efficiency Type" to "Compliance Decision-Making Type"

Table 1 Comparison of penetration rates by scene

Application Scenario	2024 Penetration Rate (%)	2025 Penetration Rate (%)	Growth Rate (%)	Technical Support	Key Focus of Localization Adaptation
Automated Expense Management	61	79	18	AI Image Recognition, RPA	Intelligent recognition of electronic invoices, adaptation to travel standards
Financial Accounting Replacement	50	62	12	Domestic ERP Systems	Localized reconstruction of multi-ledger migration and account systems
Business-Finance Data Integration	49	58	9	Data Middleware, API Integration	Docking with local business systems
Compliance Risk Early Warning	31	41	23	Rule Engine, Large Model Analysis	Adaptation to Golden Tax Phase IV indicators, dynamic policy updates
Decision-Making & Forecasting	28	35	15	Deep Learning, Time Series Analysis	Embedding regional market data, policy impact simulation

The application of "AI + localization" in the financial field shows a distinct feature of scene stratification, with the penetration rate of basic standardized scenarios significantly higher than that of high-value complex scenarios. As shown in Table 1, the enterprise penetration rate of the cost control automation scenario will be the highest in 2025, reaching 79%, an increase of 18% compared to 2024. The second is the financial accounting substitution scenario, with a penetration rate of 62%, representing a year-on-year growth of 12%. The high penetration of these two types of scenarios mainly stems from their high degree of standardization and low difficulty in localization adaptation. In cost control, intelligent recognition of digital and electronic invoices, adaptation to

travel standards, as well as in financial accounting, migration of multiple ledgers and reconstruction of the account system, can all be rapidly implemented through the integration of mature technologies such as AI image recognition and RPA with domestic systems like Yonyou BIP. Beijing Power Source Technology has transformed through such scenarios, reducing the reimbursement cycle from four weeks to one week and achieving a full-process automation rate of over 95%.

2.2. Industry Differences: Leading Industries Take the Lead, While Small, Medium and Micro Enterprises Lag Behind

Due to differences in financial complexity, resource investment capacity and policy supervision intensity among various industries, the application level of "AI + localization" shows significant differentiation. As shown in Table 2, the financial industry ranks first with an average penetration rate of 76.2%. The penetration rates of its expense control and financial accounting scenarios are 91% and 85% respectively, and the compliance early warning scenario is 69%. This is not only due to the high requirements of the financial industry for regulatory compliance, but also benefits from its solid data foundation and technological investment capabilities. For instance, a certain state-owned bank has achieved intelligent compliance verification for an average of 500,000 transactions per day through "AI + localization" transformation, with the error rate dropping from 8% to below 0.3%.

Table 2 Penetration Rate Data by Industry Scenarios (Unit: %)

Industry Type	Automated Expense Management	Financial Accounting Replacement	Business Finance Data Integration	Compliance Risk Early Warning	Decision Making & Forecasting	Average Industry Penetration Rate
Financial Industry	91	85	78	69	58	76.2
High-End Manufacturing	83	72	65	52	41	62.6
Commercial Real Estate	78	68	82	45	32	61
Retail Industry	75	59	51	38	29	50.4
SMEs	52	38	29	21	15	31

The high-end manufacturing and commercial real estate industries followed closely behind, with average penetration rates of 62.6% and 61.0% respectively. However, their respective advantageous scenarios have their own focuses: High-end manufacturing stands out in scenarios such as financial accounting (72%) and cost control (83%). The core lies in replacing the repetitive accounting work of production enterprises with AI. A certain auto parts enterprise has increased its accounting processing efficiency from 3.2 transactions per person per day to 28.7 transactions per person per day through this model. Commercial real estate has demonstrated its advantages in the scenario of integrating business and financial data, with a penetration rate of 82%, far exceeding that of other industries. This is related to its industry characteristic of "strong binding of finance and business" - AI technology needs to be integrated with local business systems such as asset leasing and merchant settlement in commercial real estate. The retail industry and small, medium and micro enterprises are in a stage of lagging application, with average penetration rates of 50.4% and 31.0% respectively. The retail industry is constrained by the characteristics of "multiple stores and scattered data", making it difficult to integrate business and financial data. The penetration rate of compliance early warning scenarios is only 38%. Due to limited funds and human resources, small, medium and micro enterprises find it difficult to afford the initial investment for the "AI + localization" transformation. The penetration rate of decision support scenarios is only 15%, which

has become a shortcoming in the overall transformation of the industry.

2.3. Technology Implementation: Triple Binding of Domestic Substitution, Scenario-Based Penetration and Policy Compliance

The technological implementation of "AI + localization" is not merely a simple accumulation of technologies, but rather presents a triple binding feature of "domestic systems as the foundation, scenario-based intelligence as the core, and policy compliance as the orientation", as shown in Table 3. In terms of domestic substitution, the replacement rate of foreign financial systems is expected to increase by 45% annually by 2025, and the market share of domestic financial systems has reached 68% . This trend is not only due to the natural advantage of domestic systems in terms of local adaptability, It was also driven by the policy-level requirement of "self-reliance and controllability" - when a certain manufacturing enterprise previously used the Oracle system, it was forced to replace it with a domestic one because it could not connect to the electronic invoice system of the fourth phase of the Golden Tax Project. Eventually, it achieved compliance adaptation through the Yonyou BIP system.

Table 3: Associated Data of Technology Implementation Characteristics

Core Characteristic	Secondary Indicator	Quantitative Data	Correlated Scenarios Technologies
Accelerated Replacement of Foreign Systems	Annual Replacement Rate of Foreign Systems	45%	Financial accounting, business-finance integration
	Market Share of Domestic Systems	68%	Full-scenario adaptation
Priority Penetration of Scenario-Based Intelligence	Application Proportion of Basic Scenarios	≥60%	Expense management, financial accounting
	Penetration Rate of High-Value Scenarios	35%	Decision-making & forecasting
In-depth Integration with Policy Compliance	Growth in Adaptation Demand for Golden Tax Phase IV	72%	Compliance risk early warning
	Growth Rate Gap of Investment in Compliance Scenarios	11 %	Compliance risk early warning, tax management

2.4. Application Benefits: Multi-Dimensional Improvements in Efficiency, Cost and Compliance, With Significant Scale Differences

The application benefits of "AI + localization" have been gradually released in multiple dimensions, and the gap between applying enterprises and those not has continued to widen. At the same time, the performance of benefits among enterprises of different scales shows a significant differentiation. From the perspectives of efficiency and cycle, Table 4, "Comparison of Transformation Benefits", shows that in the fourth quarter of 2024, enterprises applying "AI + Localization" achieved an accounting processing efficiency of 28.7 transactions per person-day, which is nine times that of enterprises not applying it (3.2 transactions per person-day). And this gap was only 5.5 times in Q1 2023. In terms of the monthly settlement cycle, for application enterprises, it was compressed from 4.2 days in Q1 2023 to 2.1 days in Q4 2024, a reduction of 50%. For non-application enterprises, it remained basically within the range of 8.5 to 8.8 days. The continuous expansion of the efficiency gap highlights the value of "AI + localization" in

transforming financial processes.

Table 4 Comparative Line Chart of Transformation Benefits

Time Period	Indicator Type	Average Value of Non-Applicant Enterprises	Average Value of Applicant Enterprises	Gap Multiple Magnitude	Unit
Q1 2023	Accounting Processing Efficiency	2.8	15.3	5.5x	Transactions /person/day
Q4 2023		3	20.1	6.7x	Transactions /person/day
Q2 2024		3.1	24.5	7.9x	Transactions /person/day
Q4 2024		3.2	28.7	9.0x	Transactions /person/day
Q1 2023	Monthly Closing Cycle	8.8	4.2	-52.30%	Days
Q4 2023		8.6	3.5	-59.30%	Days
Q2 2024		8.7	2.8	-67.80%	Days
Q4 2024		8.5	2.1	-75.30%	Days

3. Problems existing in the current application of "AI + Localization" in financial digital transformation

3.1. Technology Adaptation: The "Synergy Gap" between Domestic AI and Local Financial Scenarios

At present, the adaptation of AI technology to local financial scenarios is still at the "shallow connection" stage and has not yet achieved deep collaboration, which has become the primary technical bottleneck restricting the transformation effect. From the perspective of technological maturity, the verification pass rate of domestic AI models in financial vertical scenarios is only 43% (as per the "2025 Survey Report on the Current Situation of Financial Intelligence in Chinese Enterprises"), especially in scenarios that require "localized professional judgment", where their performance is insufficient. System compatibility issues further increase the difficulty of adaptation. On the one hand, there are "interface barriers" in the integration of domestic AI tools with local financial systems: 82% of enterprises reported that the integration of the introduced AI modules (such as intelligent accounting and expense approval) with domestic ERP systems like UFIDA and Kingdee requires additional development. The average development cycle is 2.3 months, and the later maintenance cost accounts for 35% of the total AI investment. On the other hand, the issue of "transition between old and new systems" after domestic substitution is prominent. When a certain high-end manufacturing enterprise replaced the Oracle system, due to the inability of domestic AI tools to read the encrypted data of historical ledgers, the financial data of the past three years could not be incorporated into the intelligent analysis model, resulting in a "data gap". This disconnection in the synergy of "technology - system - data" makes it difficult for "AI + localization" to fully exert its overall effectiveness.

3.2. Data Governance: The Dual Constraints of "Fragmentation" and "Compliance" of Local Financial Data

Data is the core fuel of AI technology. However, the contradiction between the "fragmentation" and "compliance" of local financial data seriously restricts the training and application of AI models, which is also a unique data bottleneck in the "localization" scenario. In terms of the degree of data

fragmentation, the standardization rate of domestic enterprises' financial data is only 35%, far lower than the 62% level of international enterprises (Deloitte's "2025 Global Financial Data Governance Report") One is the "separation of business and finance data". The rental income data of commercial real estate enterprises are scattered in the leasing system, while the store sales data of retail enterprises are accumulated in the POS system. The data formats are not unified with those of the financial system and need to be manually organized before being integrated into the AI model, resulting in a 40% drop in the application efficiency of AI in the business and finance integration scenarios. The second is "regional data differences". Cross-regional operating enterprises are confronted with differences in local tax policies and accounting standards. Meanwhile, the requirements for data compliance have further compressed the space for data supply. After the implementation of the Data Security Law and the Personal Information Protection Law, the collection and use of financial data (such as employee salaries and supplier account information) have been strictly restricted, and 68% of enterprises have reported that the difficulty of "cross-departmental data integration" has increased. This contradiction of "wanting data but not daring to use it, and being able to use data but not standardizing it" has become the core problem of "AI + localization" data governance.

3.3. Talent Supply: The "Structural Shortage" of "AI + Finance + Local Policy" Compound Talents

The "AI + localization" financial transformation requires compound talents who are proficient in AI technology, finance, and local policies. However, there is a serious "structural shortage" in the current talent market, and the supply gap continues to expand. In terms of the scale of the talent gap, the annual shortage of "AI + finance" compound talents in China reaches 2 million, among which the proportion of talents with the ability to interpret local policies is less than 15%. Meanwhile, the lag in the talent cultivation system has exacerbated the shortage of supply. The annual training volume of "AI + Finance" related majors in colleges and universities is less than 100,000, and the curriculum design is overly theoretical, lacking practical teaching based on local policies and industry characteristics. Internal training within enterprises often focuses on "the use of AI tools" (such as the establishment of RPA processes), neglecting the combined training of "policy and technology", which makes it difficult for employees to cope with the complex demand of "adapting AI models to local policies". This current situation where "university cultivation is disconnected from enterprise demands and enterprise training is disconnected from actual scenarios" makes it difficult to alleviate the shortage of compound talents in the short term.

3.4. Policy Response: The Contradiction between the "Dynamics" of Local Financial Policies and The "Rigidity" Of AI Systems

The dynamic adjustment of domestic financial-related policies (such as taxation and accounting standards) conflicts with the rigid characteristics of AI systems, which are "long development cycles and high update costs", leading to a lag in the policy adaptation of "AI + localization". This is also a key challenge that distinguishes it from the international market. Meanwhile, the contradiction between the "cost and benefit" of policy adaptation further dampened the enthusiasm of enterprises. To adapt to policy adjustments, the cost of a single AI system upgrade for small and medium-sized enterprises is approximately 500,000 to 1,000,000 yuan, accounting for 60% of the annual financial informatization investment. However, it is difficult to see direct benefits in the short term, and 52% of small, medium and micro enterprises choose to "postpone the upgrade". Some enterprises, in order to cut costs, adopt a "manual adjustment" approach to cope with policy changes. This cycle of "rapid policy changes, slow system response, and enterprises' difficulty in

shouldering the burden" has put the policy adaptation of "AI + localization" in a passive position.

3.5. Organizational Synergy: The "Fixed Mindset" and "Departmental Walls" in Traditional Financial Organizations Hinder This

The financial transformation of "AI + localization" is not a solo performance of the finance department. IT requires the collaboration of multiple departments such as IT, business, and risk control. However, the "fixed thinking" and "departmental walls" of the traditional organizational structure have become organizational obstacles to the implementation of the transformation. From the perspective of organizational thinking, 45% of enterprises have the phenomenon that "financial personnel are resistant to AI". Poor departmental collaboration further intensifies organizational resistance. The "AI + localization" model requires the IT department to be responsible for system integration, the business department to provide data support, and the risk control department to manage compliance risks. However, 62% of enterprises have reflected that "cross-departmental collaboration efficiency is low". This current organizational situation of "inconsistent thinking and asynchronous collaboration" makes it difficult for "AI + localization" to break through departmental boundaries and form a synergy for transformation.

4. Countermeasures and Suggestions for the Digital Transformation of Finance with "AI + Localization

4.1. Technology Adaptation: Build a Flexible Technology System Centered on Local Scenarios

The key to technical adaptation lies in breaking the inertia of "general AI + foreign systems" and reconstructing the technical architecture around the demands of local financial scenarios. It is recommended to adopt a combination model of "domestic system base + scenario-based plugin package". At the base layer, mature domestic ERP systems such as UFIDA BIP and Kingdee Cloud ·Star should be prioritized for deployment to ensure the stability of core accounting and tax modules [7-8]. In response to local demands such as compliance with the fourth phase of the Golden Tax Project, commercial real estate lease settlement, and supply chain collaboration for manufacturing enterprises, the scenario layer has developed lightweight plugin packages. For instance, it has embedded the "Intelligent Verification Plugin for Third-Rate Comparison" in the tax module and added the "Regional Industrial Policy Adaptation Module" in the business-finance integration module. The implementation of technology requires the establishment of a "biweekly technical consultation" mechanism. The finance department, in collaboration with the IT team, identifies pain points in scenarios (such as the difficulty of data connection among multiple stores in retail enterprises), and AI vendors dispatch technical specialists to conduct on-site debugging to ensure seamless integration between plugins and business processes.

4.2. Data Governance: Build a Compliant and Efficient AI Data Foundation through Stratification and Classification

Data governance should not pursue "full integration", but focus on the core data demands of "AI + localization", and build a three-layer data system of "basic layer - adaptation layer - value layer". The basic layer retains the structured data necessary for accounting, and stores them using domestic encryption technology to ensure compliance with the requirements of the Data Security Law. The adaptation layer adds policy tags and business tags based on local scenarios to achieve precise matching between data and scenarios [9-10]. The value layer mines the correlation value of data, such as associating "customer payment data" with "local tax credit rating", to generate a "customer

credit - tax risk" analysis model. The formulation of data standards requires the establishment of a tripartite review mechanism involving "finance - business - risk control". For instance, when retail enterprises define "promotional activity data", they should clearly include the three elements of "discount rate, gift cost, and regional tax impact" to avoid misalignment between business and financial standards. It is suggested to introduce the "Data Compliance Sand Table" tool and conduct a full-process compliance drill for data collection, usage and storage once a month. For instance, simulate the data collection scenario of cross-regional subsidiaries and test the data invocation permission boundaries of AI models. This not only meets the training requirements of AI but also avoids compliance risks.

4.3. Talent Cultivation: Build a Compound Capability of "AI + Finance + Policy" in a Scenario-Based Manner

Talent cultivation needs to break through the "single skills training" model and achieve transformation through the "three-dimensional ability matrix + scenario-based practical combat". The capability matrix should cover three major modules: AI tool operation (such as RPA process construction, Power BI data visualization), local financial expertise, and scenario adaptation thinking. Practical training can adopt the "project-based sand table" model. For instance, conducting "Tax AI adaptation sand table" training can enable financial personnel to complete the entire process of policy rule configuration, abnormal data investigation, and adaptation effect verification of the AI invoice verification system based on real data from a certain manufacturing enterprise [11]. Organize the "System Integration Breakthrough Project", arrange for financial personnel and IT teams to jointly be on-site to solve the integration problem between domestic ERP and AI expense approval modules, and master practical skills such as interface debugging and data mapping. At the same time, optimize the "job rotation empowerment mechanism", and establish a "skill certification system" in conjunction. Incorporate capabilities such as AI policy adaptation and system integration into the promotion assessment. Those who pass the certification will be given priority to participate in core transformation projects, encouraging talents to shift from "tool users" to "scene adapters".

4.4. Policy Response: Establish a Dynamic and Adaptable Low-Cost Response Mechanism

The core of policy response is to shorten the cycle of "policy introduction - AI adaptation" and reduce the adaptation costs for enterprises. It is suggested to establish a response system of "policy radar + lightweight tools”: In terms of policy radar, connect with the policy database of the State Taxation Administration and the early warning platform of industry associations, assign dedicated personnel to monitor policy updates daily, output a "policy impact list", and clearly define the AI modules that need to be adapted and the adjustment directions. In terms of lightweight tools, in response to the issue of insufficient funds for small, medium and micro enterprises, a "Policy Adaptation SaaS Toolkit" has been launched in collaboration with domestic manufacturers. In addition, efforts should be made to promote the construction of the "Government-Enterprise Collaborative Adaptation Alliance", led by industry associations, in collaboration with tax authorities, domestic AI vendors, and key enterprises, to formulate the "Local Financial AI Policy Adaptation Standards", unifying technical interfaces and data formats. Establish a "policy adaptation subsidy mechanism", where local governments provide a 30% subsidy for enterprises' adaptation investment, and promote 82% of small, medium and micro enterprises to complete the policy adaptation of AI systems.

5. Conclusion

The "AI + localization" drive for the digital transformation of finance is by no means merely an iteration of technical tools, but rather a strategic upgrade path that ADAPTS to the local policy environment, aligns with the business characteristics of enterprises, and reshapes the logic of financial value. Against the backdrop of the deepening development of the digital economy and the precision of regulatory systems such as the Fourth Phase of the Golden Tax Project, enterprises relying solely on general AI technologies or traditional digital models have found it increasingly difficult to meet the dual demands of compliance control and value creation. Only by deeply integrating AI capabilities with local policy requirements and industry business scenarios can they achieve this. Only in this way can core problems such as the gap in system adaptation, the predicament of data governance, and the shortage of talent supply be solved. In the future, as domestic AI large model technology continues to evolve and local financial scenarios become more refined, "AI + localization" will move towards a new stage that is more intelligent and dynamic - shifting from the current passive policy adaptation to real-time perception and prediction, and upgrading from single-point scenario application to full-process intelligent collaboration. It provides more solid financial support for enterprises to cope with complex market environments and achieve sustainable development, and also offers a practical model for China's financial digital transformation to forge a path with local characteristics.

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