

Female Leadership in The Era of AI and Fintech for Empowerment, Technology Ethics, and Digital Entrepreneurship

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Abstract: Female leadership in the era of AI, Fintech, and digital entrepreneurship has become a highly relevant and important topic in the context of economic and social development. This study aims to analyze the role of female leadership in leveraging AI, Fintech, and digital entrepreneurship technologies to empower women and promote gender equality. The method employed is a literature review on several female leaders in the technology and finance sectors. The results showed that female leadership plays a crucial role in utilizing AI, Fintech, and digital entrepreneurship to enhance financial accessibility, increase income, and promote gender equality. This study also discusses technology ethics and digital entrepreneurship, as well as the challenges and opportunities faced by female leaders in the digital era. This research contributes to serve as a reference for leaders, policymakers, and academics in strengthening the role of female leadership in the digital era.

Keywords: Era of AI and Fintech, Female Leadership, Technology Ethics

A. Introduction

In the rapidly evolving digital era, women's leadership has become crucial for addressing challenges and seizing available opportunities. Artificial Intelligence (AI) and Fintech technologies have brought significant changes across various aspects of life, including economic, social, and political spheres. Therefore, women need adequate skills and knowledge to utilize these technologies in improving their quality of life and that of the surrounding community. Women continue to face numerous challenges in achieving equality and justice in various sectors, including the economy and technology. However, with the development of AI and Fintech, women now have greater opportunities to enhance their skills and knowledge in these fields. Women's leadership in this digital era can create substantial positive changes in improving the quality of life for women and

society. This aligns with the views expressed in “*Women’s Participation in Politics: Challenges and Opportunities Toward Gender Equality*” by I. R. Amalia (2023), which discusses the obstacles and opportunities faced by women in politics to achieve gender equality. The article highlights challenges such as discrimination, lack of protection, and gender gaps that limit women’s participation, while also noting opportunities created by increased awareness and political mobilization among women. Similarly, Dewi, N. I., & Pertiwi, P. P. (2025) argue that the digital technology industry – both globally and in Indonesia – still exhibits significant gender gaps in workforce participation, leadership positions, and income. These disparities are rooted in various structural and cultural factors. Low representation remains a major issue: globally, women constitute only about 25% of the technology workforce, and the figure drops dramatically for technical roles and executive positions (approximately 11%).

Women’s leadership in the era of AI, Fintech, and digital entrepreneurship has become an increasingly relevant and important topic in the context of economic and social development. Previous studies indicate that women play a significant role in leveraging AI, Fintech, and digital entrepreneurial tools to increase financial accessibility, income, and gender equality. This is in line with Hastuti, P., Nurofik, A., Purnomo, A., et al. (2025), who explain in *Digital entrepreneurship* that digital entrepreneurship covers foundational aspects such as sustainable business strategy development through digital technology. This also aligns with Z. Arifin (2023), who emphasizes the importance of understanding and applying financial literacy concepts for Micro, Small, and Medium Enterprises (MSMEs).

Several relevant studies support this article: (a) Pisoni, G., Paccagnini, A., Tarantola, C., Tanda, A., Shala, A., & Meriem, K. (2022), in *SI Women in Fintech and AI*, discuss how Fintech and AI applications create opportunities for greater economic inclusion and gender equality, focusing on women’s roles in this ecosystem; (b) Studies on empowering women in Indonesia’s technology sector indicate that women have an essential role in technology industries, and that empowering women in tech contributes to inclusive development and gender equality; (c) Verma, A., & Singh, R. (2025), in *Digital Literacy and AI in Women-Led Startups*, explore the role of AI in accelerating women-led startups and highlight digital literacy as a key leadership factor. Research on AI and leadership further explains how AI shapes future leadership and identifies the challenges and strategies that leaders must adopt to fully harness AI’s potential; (d) Wibowo, D. E. (2011) in *Dual Roles of Women and Gender Equality* and Renie, E. (2019) in *Reducing Gender Gaps in Technology* also highlight persistent gender gaps in technology and emphasize that women’s empowerment in tech can strengthen gender equality and inclusive technological advancement.

State of the Art: (a) Mutia Kahanna (2021) explains that women's leadership in the digital era requires distinct skills, such as adaptability, complex problem-solving abilities, and effective communication; (b) Anggraeni, I. S. K., Sumarmawati, E. D., & Fardani, F. F. (2023) show that the use of Fintech applications significantly influences the financial behavior of women MSME owners, indicating that Fintech can serve as a powerful tool for women's economic empowerment; (c) Ethical considerations in technology are essential to ensure that AI and Fintech are developed and used responsibly and fairly; (d) Digital entrepreneurship also serves as an avenue for women to increase income and promote gender equality. Women's leadership in the age of AI, Fintech, and digital entrepreneurship holds an essential role in advancing gender equality and women's empowerment. However, significant gender gaps continue to exist between men and women in technology and economic fields.

Challenges faced by women's leadership in the era of AI, Fintech, and digital entrepreneurship include: (a) Education and Technological Training: Limited access to STEM education and technological training makes women less prepared for careers in these fields; (b) Employment Opportunities: Women still face difficulties in obtaining job opportunities and promotions in the technology sector; (c) Income/Wages: Women continue to earn lower salaries compared to men in technology-related fields; (d) Leadership Representation: Women remain underrepresented in leadership positions within the technology and economic sectors.

Solutions to strengthen women's leadership in the era of AI, Fintech, and digital entrepreneurship include: (a) Women's Empowerment: Increasing access to education, training, and employment opportunities in technology; (b) Gender Equality: Promoting equality in both the technology and economic sectors; (c) Digital entrepreneurship: Enhancing women's capacity to develop digital businesses and improve their income; (d) Technology Ethics: Raising awareness of technological ethics and their societal implications, to promote fairness and women's empowerment. Strengthening gender equality can ultimately increase productivity and economic growth while fostering a more just and sustainable society.

In the Indonesian context, and currently being developed by the provincial government of Gorontalo, several initiatives can be implemented to strengthen women's leadership in AI, Fintech, technological ethics, and digital entrepreneurship, including: (a) Enhancing access to education and training for women in STEM fields and technological leadership; (b) Increasing awareness and understanding of technological ethics and their societal impacts; (c) Strengthening support for women in developing online businesses and digital entrepreneurial ventures; (d) Expanding financial access and financial inclusion for women and marginalized communities through Fintech. Through these

initiatives, the province of Gorontalo can advance gender equality and women's empowerment through technological development and women's leadership in the digital era.

The purpose of this article is to examine how women's leadership in the age of AI and Fintech can bring significant changes to women's empowerment and community development. The study also aims to explore how technological ethics and digital entrepreneurship can be integrated into women's leadership in the digital era. This article is expected to provide meaningful insights for women and society in improving their quality of life through women's leadership in the digital era. The study is also expected to contribute to the development of theories and practices related to women's leadership in the digital age. Based on these challenges, significance, and objectives, the focus of this article is to examine women's leadership in the age of AI and Fintech for empowerment, technological ethics, and digital entrepreneurship.

Women's leadership in the era of AI and Fintech for empowerment, technological ethics, and digital entrepreneurship is a highly relevant and significant topic within the context of sustainable development and gender equality. This paper seeks to answer the following: (1) How can female leadership in AI and Fintech foster women's empowerment? (2) What are the primary ethical challenges and how can female leaders address them? (3) What strategies can support female-led digital entrepreneurship?

Women's Leadership in the Era of AI

Women's leadership in the era of AI refers to the ability of women to lead and manage organizations or communities by utilizing AI technologies to enhance leadership effectiveness and achieve desired goals (Wahyuni Retno Wulandari et al., 2025). Women's leadership in the AI era is grounded in transformational leadership theory (Djafri, 2025), which emphasizes the importance of motivating and empowering team members to achieve collective goals. This is relevant to the perspective of the Women in Tech Network (2025), particularly Samira Shihab, Founder of Stellar Women, who elaborates on the skills required for women to lead in the era of AI-driven digital transformation. Women's leadership in the digital era requires a distinct set of competencies, such as adaptability, complex problem-solving, and effective communication (Women in Tech Network, 2025). Women play an essential role in leveraging AI, Fintech, and digital entrepreneurship to enhance financial accessibility, income generation, and gender equality.

Fintech for Empowerment

Fintech for empowerment refers to the use of financial technologies to improve access to and utilization of financial services, especially for women and marginalized groups. According to Ariyanto (2020), financial literacy and Fintech are essential components of financial inclusion, which emphasizes expanding access to financial services for communities lacking traditional financial access. Popescu (2019), in *Empowering Financial Inclusion Through Fintech* (Social Sciences and Education Research Review), discusses how technology companies succeed in empowering financial inclusion through Fintech innovations. Based on arguments by Sari et al. (2022) and Widyaningsih et al., Fintech can serve as a powerful tool to empower women by improving financial accessibility and income. Women can utilize Fintech to strengthen their financial capabilities and promote gender equality.

According to Indonesia's Ministry of Finance, women's empowerment is a process of increasing awareness and building capacity for greater participation, decision-making power, and transformative actions that lead to more equitable relations between women and men. Strategies include: (a) Dismantling myths about women as mere complements within households; (b) Motivating women to develop the capability to determine their life choices; (c) Raising awareness among women regarding equality and their roles in both public and domestic spheres. Zakiyah (2010) emphasizes similar strategies in strengthening women's capacity and encouraging their independence in decision-making. Suharto (2010) describes women's empowerment as a capacity-building process that strengthens participation, power, and decision-making to achieve gender equality. Nugroho (2008) highlights the importance of enhancing women's entrepreneurial skills and strengthening women's organizations at the local level as platforms for empowerment. Women's leadership in the context of empowerment is supported by the view of Kuswanti (2024), who states that women's empowerment is crucial for achieving economic independence.

Technological Ethics

Technological ethics, according to Sudiby (2024), refers to the moral principles governing the use of technology, including AI, to ensure responsible application that does not harm society. Technological ethics is rooted in utilitarian ethics, which emphasizes maximizing societal well-being. This relevance is supported by Denis D. (2025), who discusses global technological ethics as a balance between innovation, regulation, and human values in the era of AI. Sulianta (2025), in *Ethics of AI Use in Education*, stresses that technological ethics is essential in AI and Fintech development to

ensure fair and responsible use. Women play a crucial role in ensuring that technology is utilized to enhance gender equality rather than exacerbate gender gaps.

Digital entrepreneurship

According to Musnaini, Indrawan, & Wijoyo (2020), a digitalpreneur is an individual who uses digital technologies to create and develop digital-based businesses or products. King's College London (2023) explains that digital entrepreneurship is grounded in entrepreneurship theory, which emphasizes innovation and risk-taking as foundations for creating added value. Digital preneurship provides opportunities for women to increase income and advance gender equality. Women can leverage digital technologies to strengthen entrepreneurial skills and improve socio-economic standing. This aligns with Kurnia, Yuwana, & Cahyani (2018), who explain that the use of digital technologies can foster entrepreneurial spirit among students.

B. Methods

This study employs a literature review method (Abdussamad, Z., 2021), or it is familiar with a library survey approach (Adlini, M. N., Dinda, A. H., Yulinda, S., Chotimah, O., & Merliyana, S. J., 2022). Data were collected from library literature, as well as primary and secondary data through observations of women entrepreneurs and MSME actors who have experience in leadership in the digital era. The data in this study was analyzed using library approach.

C. Results and Discussion

The following are several activity steps that can be used to examine the results and discussion of the article on the topic: women's leadership in the era of AI and Fintech for empowerment, technological ethics, and digital entrepreneurship in Gorontalo Province: Initial Step Activities: Case Study: Analyzing cases of women's leadership in the era of AI and Fintech to understand the strategies and challenges faced. Second Step Activities: Interview Technique: Conducting interviews with women entrepreneurs and MSME actors who have experience in leadership in the era of AI and Fintech to understand their perspectives and experiences. Final Step Activities: Content Analysis: Analyzing social media content, articles, and other publications to understand how women are portrayed in leadership in the era of AI and Fintech.

Women's leadership in the era of AI encompasses several key aspects. First, women play a crucial role in the development and implementation of AI technologies to improve quality of life and promote gender equality. Their leadership can offer unique

perspectives that foster more inclusive and equitable AI development. Additionally, there is a need to enhance women's capacities and provide training to strengthen their skills in STEM and technology leadership. This aligns with Smith (2020), who explains the relationship between women's leadership styles and the role of artificial intelligence in the digital era. Fintech for empowerment represents another critical dimension. Fintech can serve as a tool for economic empowerment for women and marginalized communities by increasing financial access and inclusion. Women can leverage Fintech to improve their economic and financial capabilities, thereby enhancing their overall quality of life. However, attention must also be given to the risks and challenges associated with Fintech, including data security and consumer protection. Johnson (2019) highlights that Fintech can expand access to affordable financial services for underserved populations, particularly in remote areas or among small business owners, with the ultimate goal of promoting financial inclusion and inclusive economic growth.

Technological ethics is equally important in this context. Ethical considerations are essential in the development and application of technology to ensure that it is used responsibly and fairly. Issues such as privacy, security, and equality must be considered, and technological ethics can help ensure that technology serves the broader interests of society rather than solely economic or political objectives. Lee (2018) emphasizes that technological ethics establishes a set of moral principles guiding the use, development, and societal impact of technology. These principles include ensuring fair, responsible, and beneficial use, as well as addressing ethical dilemmas arising from emerging technologies. Finally, digital entrepreneurship presents significant opportunities for women. Digital entrepreneurship allows women to enhance their economic and financial skills through the development of online businesses. Training and support are necessary to strengthen women's competencies in digital marketing, e-commerce, and entrepreneurship. Through digital entrepreneurship, women can increase economic access, promote financial empowerment, and advance gender equality.

Digital entrepreneurship is closely related to theory. According to the Digital Entrepreneurship Theory (Amit et al., 2000), digital entrepreneurship refers to digital entrepreneurship in which traditional entrepreneurial principles are applied using digital technology to create, distribute, and market products or services. The connection with entrepreneurship lies in the fact that digital entrepreneurship represents an evolution of entrepreneurship adapted to the digital era, focusing on new opportunities, innovative business models, and more flexible ways of working through technology. Similarly, the Digital Innovation Theory (Yoo et al., 2010) is expected to contribute insights on how women's leadership in the era of AI and Fintech can drive significant changes in empowering women and surrounding communities. This research also aims to provide

recommendations for governments and organizations to enhance women's leadership in the digital era.

Discussion Women's leadership in the era of AI, Fintech, and digitalization can have a positive impact on the empowerment of women and communities. Several aspects should be considered: (1) Women's Empowerment: Women's leadership can enhance gender equality and empower women across sectors, including economics, education, and technology. (2) Technological Ethics: Women can play a crucial role in developing ethical and responsible technology, ensuring that technology serves the broader societal interest. (3) Digital entrepreneurship: Women can become successful digital entrepreneurs, creating jobs for others and promoting innovative products and services. (4) Supportive Policies: Developing policies that support women's leadership and gender equality across various sectors. Overall, women's leadership in AI, Fintech, and digitalization can positively impact society and advance gender equality.

Analysis of SDGs Women's leadership in AI and Fintech can contribute to several Sustainable Development Goals (SDGs), including: (1) SDG 5: Gender Equality enhancing gender equality and empowering women through leadership and participation in technology; (2) SDG 8: Decent Work and Economic Growth expanding financial access and employment opportunities for women through Fintech and digital entrepreneurship; (3) SDG 9: Industry, Innovation, and Infrastructure improving technological infrastructure and innovation to support women's leadership in the digital era; and (4) SDG 16: Peace, Justice, and Strong Institutions – increasing women's awareness and participation in decision-making and leadership in technology. This aligns with Alfirdaus (2019), who emphasizes that sharpening gender perspectives, empowering women, and achieving the SDGs are closely interconnected, with gender equality (SDG 5) being a prerequisite for other development goals. Women's leadership in AI, Fintech, and digital entrepreneurship is also highly relevant to the Nawacita framework, contributing to: (1) Nawacita 1 strengthening national protection and public safety through responsible technological development; (2) Nawacita 3 developing Indonesia's peripheries by increasing technological access and economic opportunities for marginalized communities through Fintech and digital entrepreneurship; (3) Nawacita 5 improving the quality of life through women's leadership in the digital era and technology development focused on societal needs; and (4) Nawacita 7 enhancing productivity and global competitiveness through technological and digital entrepreneurship initiatives led by women. In the context of SDG 5 on gender equality, IMF (2022) reports that women remain significantly underrepresented in Fintech leadership, yet companies with higher female representation tend to produce more inclusive and impactful products. D'Onofrio and Ghosh (2023) corroborate this, demonstrating that women in strategic positions strengthen ethical decision-making in

tech companies. Meanwhile, Lambrecht & Tucker (2019) note that AI algorithms are prone to gender bias, particularly in automated credit decisions and marketing targeting; without women's involvement in technology design, these biases are likely to increase. Therefore, women's leadership is crucial to ensure that Fintech and AI innovations are not only efficient but also promote gender justice.

Regarding SDG 8 on decent work and economic growth, women's leadership in Fintech significantly expands economic access for women. The IFC (2024) highlights that gender-intentional Fintech strategies can increase financial access for women by 30–50% among previously unbanked populations. Demirgüç-Kunt et al. (2022) confirm that Fintech reduces structural barriers that hinder women from accessing business funding. Arora & Rathore (2023) show that women-led SMEs experience improved business performance when leveraging digital payments and AI-based accounting tools, demonstrating the vital role of women's leadership in developing accessible, affordable, and user-centered Fintech products. Women's leadership also directly influences Nawacita 5, enhancing human quality of life. Female leaders in technology often integrate sustainability, family welfare, and ease of access into their innovation decisions. McKinsey Global Institute (MGI, 2020) finds that gender-equal leadership improves digital literacy, financial stability, and social inclusion. Kim & Park (2024) further confirm that women's leadership in Fintech increases user trust and confidence, especially in risk-prone digital ecosystems. Kabeer (2020) also emphasizes that women's economic empowerment directly benefits household welfare, health, and education, supporting the achievement of Nawacita goals in Indonesia. Regarding Nawacita 7, which focuses on productivity and global competitiveness, international evidence indicates that gender diversity enhances technological innovation and company competitiveness. Zhu et al. (2024) find that gender-diverse AI teams produce higher-quality, safer, and more innovative code. Hunt et al. (2018) report that companies with high gender diversity are 21% more likely to outperform competitors in profitability and 33% more likely to excel in innovation. Rossi & Taylor (2023) note that women in Fintech face a "triple glass ceiling" in finance, technology, and entrepreneurship; however, when leading, they enhance global adaptability and innovation. Tenity (2024) observes that women leaders in climate Fintech improve global competitiveness through sustainable innovation and green technology.

Conclusion on SDGs and Nawacita Synergy Women's leadership in AI and Fintech can act as a catalyst to achieve SDGs and Nawacita synergistically. Therefore, efforts to increase awareness, education, and skills for women in technology and digital entrepreneurship are crucial.

D. Conclusion

Women's leadership in the era of AI and Fintech has great potential to empower communities and improve the quality of life. By increasing awareness, education, and skills among women, as well as fostering technological ethics and digital entrepreneurship, society can become more just and prosperous. However, it is important to recognize that technology also carries potential negative impacts that must be anticipated. Therefore, the development of responsible and equitable technological ethics, along with digital entrepreneurship, is crucial in addressing these challenges. To support women's leadership in this digital era, several strategies can be implemented. First, increasing awareness and education on technology and digital entrepreneurship for women is essential. Second, efforts should be made to develop women's skills in these areas to enhance their capacity for leadership and innovation. Third, improving access to technology and resources will ensure that women can fully participate in the digital economy. Additionally, fostering responsible technological ethics will help ensure that innovations are used fairly and for the benefit of society. Finally, building strong collaborations and partnerships between government, the private sector, and civil society is necessary to create a supportive environment for women's leadership in AI and Fintech. By implementing these measures, women's leadership can significantly contribute to community empowerment, gender equality, and sustainable development.

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