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PREFACE

It is our great pleasure to present the Proceedings of the 2026 International Conference on Financial Technology, Mathematical Statistics, and Business Analytics (ICFMB 2026). Published in two parts, these proceedings bring together a broad collection of studies reflecting recent theoretical developments, methodological advances, and practical applications across finance, statistics, economics, and business management.

The continuing development of artificial intelligence, big-data analytics, digital platforms, and financial technologies is transforming the ways in which economic activities are understood, financial decisions are made, and organizations respond to uncertainty. At the same time, increasingly complex markets and rapidly changing business environments require more rigorous statistical methods, reliable analytical frameworks, and responsible approaches to technological innovation. ICFMB 2026 was convened in response to these developments, providing an interdisciplinary platform for researchers, practitioners, and emerging scholars to present their findings, exchange perspectives, and explore new directions for academic and professional collaboration.

The contributions included in these proceedings demonstrate the wide scope and interdisciplinary character of the conference. The studies address such topics as financial forecasting, asset pricing, portfolio optimization, credit-risk assessment, banking and corporate finance, investment behaviour, digital finance, financial regulation, and risk management. Other contributions examine statistical modelling, time-series analysis, machine learning, deep learning, algorithmic trading, artificial intelligence, and data-driven decision-making.

The proceedings also extend beyond conventional financial and statistical research. They consider important questions relating to ESG investment and disclosure, corporate governance, digital-economy development, consumer psychology, marketing strategies, organizational culture, supply-chain management, platform governance, and the application of analytical methods to contemporary business problems. Collectively, these studies illustrate how financial technology, mathematical statistics, and business analytics increasingly intersect in both academic research and professional practice.

A particularly significant theme throughout the two parts is the relationship between technological innovation and responsible governance. While artificial intelligence and advanced analytical tools offer substantial opportunities to improve forecasting, efficiency, and decision-making, their growing use also raises concerns regarding explainability, data privacy, algorithmic accountability, market stability, and legal responsibility. The papers in this collection contribute to this important discussion by considering both the potential benefits and the broader economic, organizational, and societal implications of emerging technologies.

Another notable feature of the proceedings is the close connection between theoretical research and practical application. Established financial and statistical models are critically reconsidered alongside newer computational approaches, while empirical studies and comprehensive reviews offer insights into markets, institutions, industries, and public-policy challenges. This combination of methodological diversity and practical relevance reflects the central objective of ICFMB 2026: to promote research that not only advances academic understanding but also contributes to more informed, resilient, inclusive, and sustainable economic and business practices.

The publication of these proceedings would not have been possible without the contributions of many individuals. We extend our sincere appreciation to all authors for sharing their research, insights, and professional experience. We are equally grateful to the reviewers and members of the Conference Organizing Committee for their time, expertise, and commitment to maintaining the academic quality of the proceedings. Our thanks also go to the editorial and publishing teams for their professional assistance throughout the

PREFACE

preparation and publication process.

We hope that these proceedings will serve as a valuable reference for researchers, students, policymakers, and industry professionals. More importantly, we hope that the ideas and findings presented in these two parts will stimulate further research, encourage interdisciplinary cooperation, and support continued dialogue across the fields of financial technology, mathematical statistics, and business analytics.

Prof. Olga Morozova
Editor-in-Chief
Proceedings of ICFMB 2026

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