

Special Issue

AI and Machine Learning for Credit Risk and Financial Distress Prediction

Message from the Guest Editors

This Special Issue seeks to bring together high-quality research that explores both methodological innovations and practical implications. We invite contributions from scholars, practitioners, and policymakers that advance the theory, application, and evaluation of AI/ML models in credit scoring, default risk, bankruptcy forecasting, and financial stability analysis. Topics of interest include, but are not limited to:

- Novel AI/ML architectures and hybrid models for predictive analytics in credit risk;
- Integration of macroeconomic, ESG, and alternative data into credit scoring models;
- Explainable and interpretable AI for regulatory compliance and trust in automated systems;
- Comparative analyses of AI/ML versus traditional econometric approaches;
- Ethical, fairness, and policy implications of AI-driven credit decision-making.

We welcome empirical studies, methodological papers, and review articles that bridge finance, data science, and policy research.

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About the Journal

Message from the Editor-in-Chief

Researchers are most welcome to contribute original research articles or comprehensive review papers for consideration and publication in *Journal of Risk and Financial Management (JRFM)*, an on-line, open access journal. *JRFM* adheres to rigorous peer-review as well as editorial processes, and publishes high quality manuscripts that address theoretical, practical and empirical issues in analysing real life financial data. The goal of *JRFM* is to enable rapid dissemination of high impact research to the scientific community.

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