

## Idiosyncrasies Of Banking Education In The Age Of Artificial Intelligence: From Traditional Oppression To Algorithmic Governmentality – Part 1

*Idiosincrasias Da Educação Bancária Na Era Da Inteligência Artificial: Da Opressão Tradicional À Governamentalidade Algorítmica – Parte 1*

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### ABSTRACT

This article is the first publication in a broader investigative series that focuses on a detailed examination of the eight idiosyncrasies constituting the concept of Banking Education presented by Freire in *\*Pedagogy of the Oppressed\** (1968). With the aim of demonstrating the relevance of Freirean theses, a detailed analysis of the first corollary of this anti-educational model will be articulated with contemporary challenges in the face of the non-reflective appropriation of information technology and/or AI mechanisms in educational environments. Using an exploratory approach, a comparative study will be presented, taking Freirean Philosophy of Education as a guiding investigative thread to propose a diagnosis of contemporary forms of oppressive education – here termed, following an updated dialogue with Freire's work, "Fintech Education". The research adopts a qualitative methodology of a diachronic-comparative exegetical style, based on rigorous bibliographic and documentary research. The method focuses on the temporal comparison of concepts to critically analyze the challenges of current education and its theoretical foundations. This methodology aims to articulate the historical evolution of ideas with contemporary educational reality, aiming for a critical-interpretative synthesis of knowledge. The main contributions of this work are the problematization of the algorithm as the new "oppressive educator" of contemporary times, as well as the harms of educational "datafication," which are analyzed through the indispensable collaboration that Freirean thought establishes in diagnosing the characteristics of the current educational state-of-affairs, which seems hyperinflated by the massive and indiscriminate presence of AI mechanisms. Thus, just as there were eight idiosyncratic elements of banking education in the context of the beginning of the last quarter of the 20th century, it is also possible to demonstrate the set of eight assumptions that denounce the strategies of educational algorithmization and digital governance of the beginning of this second quarter of the 21st century.

KEYWORDS: Freire. Banking Education. Datafication Education. Educational algorithmization. Digital governance.

## RESUMO

O presente artigo é a primeira publicação de um arco investigativo mais amplo que se debruça sobre um exame detalhado das oito idiosincrasias constituintes do conceito de Educação Bancária apresentada por Freire na *Pedagogia do Oprimido* de 1968. Com o objetivo de demonstrar a atualidade das teses freireanas articular-se-á a análise pormenorizada do primeiro dos corolários desse modelo antieducacional com os desafios contemporâneos em face da apropriação não-reflexiva dos mecanismos de tecnologia informacional e/ou IA nos ambientes educacionais. A partir de uma abordagem exploratória, apresentar-se-á um estudo comparado tomando a Filosofia da Educação freireana como fio condutor investigativo para propor um diagnóstico das formas contemporâneas de educação opressora – aqui denominada, na esteira de um diálogo atualizado com a obra de Freire, de “Educação Fintechzária”. A pesquisa adota uma metodologia qualitativa de estilo exegético diacrônico-comparativo, fundamentada em rigoroso levantamento bibliográfico e documental. O método foca na comparação temporal de conceitos para analisar criticamente os desafios da educação atual e suas bases teóricas. Essa metodologia objetiva articular a evolução histórica das ideias à realidade educacional contemporânea, visando uma síntese crítico-interpretativa do saber. As principais contribuições do presente trabalho são problematização do algoritmo como novo “educador opressor” da contemporaneidade, bem como os prejuízos da “datificação” educacional que são analisados por meio da imprescindível colaboração que o pensamento freireano estabelece ao realizar um diagnóstico das características do atual estado-de-coisas educacional que parece hiperinflacionado com a presença massiva e indiscriminada de mecanismos de IA. Deste modo, assim como havia oito elementos idiosincráticos da educação bancária, no contexto do início do último quarto do Séc. XX, também é possível demonstrar o conjunto de oito pressupostos que denunciam as estratégias de algoritmização educacional e governamentabilidade digital do início deste segundo quarto do Séc. XXI.

**PALAVRAS-CHAVE:** Freire. Educação Bancária. Datificação Educacional. Algoritmização educacional. Governamentabilidade digital.

## INTRODUCTION<sup>1</sup>

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<sup>1</sup> This article is the first expression of a broader project – articulated within a longer and more complex investigative arc that constitutes this author's current research project, which has its first published academic result here – a critical reading will be carried out, item by item – although in this first academic product we will focus only on the first of the eight statements – of each of the eight constituent characteristics of the banked education system – as well as its implications for the teaching-learning methods of educators and students – always articulating them with the current use of informational technological devices that have appropriated this field, tendentiously for purposes beyond the educational universe – sometimes political and economic. The investigative undertaking proposed here will be carried out in a scattered manner through the publication of a set of articles in academic journals specializing in the field of philosophy and/or chapters in books from university publishing houses, discussing the chosen objects, and always self-referential to allow for an integrated reading of them.

In *Pedagogy of the Oppressed* (1968)<sup>2</sup>, Freire presents in detail his diagnosis of the guiding principles of the educational model then in force – and, to the collective embarrassment of all of us involved in education, still the majority model – which he called Banking Education<sup>3</sup>.

Freire dedicates chapter 2 of the *P.O.* to an in-depth reflection on the constitutive assumptions of Banking Education. In an effort to present a comprehensive and meaningful critique of this form of social training, the author lists eight idiosyncrasies of the "educators" and learners subjected to the multiple epistemic structures of this banking understanding of educational *praxis*, that is, eight determining characteristics of the specific behaviors – and consequently – of the practices of teachers and students derived from the banking concept.

The analysis and reflection on these eight pedagogical-epistemic specificities of Banking Education presented by Freire are the subject of scrutiny in the text itself, as well as in other works by the Educator; they have also been widely discussed by various researchers over the past few years. This work acknowledges the importance and strong contribution of these studies, among which the research by Lins (2011)<sup>4</sup>, Brighete and Mesquida (2016)<sup>5</sup>, and Catini (2021)<sup>6</sup> stand out.

This work aims to add, as an unprecedented and contextualized contribution within the current historical environment, both for the area and the theme, an additional layer of problematization to this fruitful and unsurpassed debate established by Freire: the processes of algorithmization and digitization in education. Thus, it is considered extremely relevant to broaden Freire's theoretical scope to also encompass the impacts and repercussions of the mass appropriation of technological instruments – developed *prima facie* for economic and even warlike uses and purposes – by the field of education.

According to Romano Alquati in his seminal 1963 article "*Organic Composition of Capital and Labor at Olivetti*", the interface between information, labor, and capital can be understood from the following circuit:

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<sup>2</sup> To differentiate citations from *Pedagogy of the Oppressed*, the central work for this research, from Freire's other productions – which will always be cited using the structure "Freire + YEAR" – and thus aid reading, from this point onward we will always refer to this work by the abbreviation *P.O.*

<sup>3</sup> Freire's use of the expression "Banking Education" can be understood as a typical example of Marxist grammar in the development of the Brazilian educator's thought. This is especially true if we consider the thesis of the financialization of capital, which could very well be replaced by "banking of capital" or "banking capital," as one of the historical moments to be exploited by the capitalist system. In this way, Banking Education would be nothing more than one of the most tangible examples of the capitalist superstructure in contemporary society, also evidence of contemporary social bankruptcy as a whole.

<sup>4</sup> LINS, M.J.S.C. Educação Bancária: uma questão filosófica de aprendizagem. **Educação e Cultura Contemporânea**, v. 8, p. 16, 2011.

<sup>5</sup> BRIGHENTE, M. F.; MESQUIDA, P.. Paulo Freire: da denúncia da educação bancária ao anúncio de uma pedagogia libertadora. **Pro-Posições**, v. 27, n. 1, p. 155–177, jan. 2016.

<sup>6</sup> CATINI, C. A Educação Bancária, com um 'Itaú de Vantagens'. **GERMINAL: MARXISMO E EDUCAÇÃO EM DEBATE**, v. 13, p. 90-118, 2021.

The bureaucratic apparatus is vertical because it is not “productive”: it is a bundle of hierarchical lines represented as vertical axes, like vacuum hoses implanted in the structures of valuation, to suck from productive work the ‘control information’ that allows the boss to verify if the [production] flow flows along the indicated channels (ALQUATI, 1963, p. 66).

For Freire, bureaucratization (2010, p. 20), when used as a device of control and power by oppressive instances, performs a very violent function against subjects. If we consider the desubjectifying potential of this type of oppressive mechanism when adopted as both a means and an end of an educational policy, the association between Freirean Philosophy of Education and Alquati's critiques becomes even more evident.

The most palpable example of this centrality of technique, data, and information in the educational process is the reduction of the entire learning environment into a pure reproduction of instructions devoid of meaning for the learners. There is no training for the emancipation of individuals, but rather an elementary training for learning productive procedures. One never learns to become someone, but only to do, build, or manufacture something. It is the inescapable facet of the implementation of industrial procedures in the universe of education (Silva, 2023, p. 16).

As Alquiti metaphorically articulates, bureaucratic structures verticalize social practices, and this is due to their oppressive purpose of control and power. From a Freirean perspective, this same way of conceiving educational bureaucracy can be described as anti-dialogical tools, and therefore, sterilizing all political-educational ways of conceiving knowledge.

Exploring an analogy very characteristic of his thinking, Freire states that alienating social practices aim to reduce people's existence to a merely depository condition, in which humans are treated as mere "empty cans" (Freire, 2010, p. 23), disregarding their historical trajectories, their prior knowledge, and their ancestral forms of knowledge.

When information becomes a commodity, and the state aims to form subjects within a logic of Educational "Dataification", in which informational data—in its variability of use—is the focus of learning, the teacher ends up subsumed by a whole of alienating power. Against this nefarious future expectation, Freire already argued that:

This is how I have been trying to be a teacher, embracing my convictions, open to knowledge, sensitive to the beauty of educational practice, spurred on by its challenges that prevent it from becoming bureaucratic, acknowledging my limitations, always accompanied by the effort to overcome them, limitations that I do not seek to hide in the name of the respect I have for myself and for my students. (Freire, 2019, p.72)

Thus, faced with the hypothesis of a "bureaucratization of the self", of education, of teaching as an emancipatory and empowering practice, Freire advocates the need to overcome the instruments of bureaucratization in education, always keeping the other as an end in itself in the educational process, never as a means.

This Freirean stance is undoubtedly exposed in the categorical statement he makes in *Pedagogy of Autonomy* when he says that:

There is a sign of the times, among others, that frightens me: the insistence with which, in the name of democracy, freedom, and efficiency, freedom itself is being stifled and, by extension, creativity and the taste for the adventure of the spirit. The freedom to move, to take risks, is being subjected to a certain standardization of formulas, of ways of being, in relation to which we are evaluated. It is clear that this is no longer a matter of brutal suffocation carried out by the despotic king over his subjects, by the feudal lord over his vassals, by the colonizer over the colonized, by the factory owner over his workers, by the authoritarian State over the citizens, but by the invisible power of alienating domestication that achieves extraordinary efficiency in what I have been calling the "bureaucratization of the mind" (Freire, 2019, p. 128).

This "bureaucratization of the mind", which is nothing more than the inevitable derivation of the technologies of bureaucratization of society as a whole, produces alienated subjects, reifying instructional practices, and didactic models that objectify learners.

The "bureaucratization of the mind" is also understood by Freire as a technique for subjugating learners, through which they are systematically tutored and supervised, always in a condition of subordination. Freire's argument speaks of welfare measures that become tools for capturing popular participation and imposing a very violent institutional paternalism (Freire, 2002, p. 55).

Having established all this contextualization of the forms of collective miseducation denounced by Freire's Philosophy of Education, let us turn to the detailed analysis of the famous concept of "Banking Education" and its founding axioms.

1. **THE FIRST IDIOSYNCRASY OF BANKING EDUCATION: THE EDUCATOR IS THE ONE WHO EDUCATES; THE STUDENTS ARE THOSE WHO ARE EDUCATED.**

Banking education is a power/knowledge structure so naturalized in our contemporary society that a corollary like the one that titles this section, and begins the list of eight idiosyncrasies of Freire's banking educational conception, even seems tautological. However, this principle characterizing the oppressive model of instruction can be broken down, at least, into three structures that impede a liberating educational process: the hierarchization of the subjects of the educational act, the unidirectionality of formation, and the prohibition of the protagonism of the learners.

Before carrying out a thorough analysis of the argumentative structure of the first principle of (mis)education in itself, it is important to emphasize what purpose it serves, in this case, the fabrication of "adherence to the oppressor" (*P.O.*, p.44,45). According to Freire, the process of self-alienation suffered by the oppressed is the result of a perverse inversion of values that makes them aspire to be exactly that – perhaps those, in a perverse aspect of the libidinal economy – that makes them non-being in the social *locus*, that is, the oppressors.

According to the Brazilian philosopher, the machination of a social architecture, mediated by oppressed people who "ascend" in the perverse economic structure of the oppressive society through practices and behaviors that massacre other oppressed people, is the *raison d'être* of an entire instructional liturgy that makes overseers – in Freire's register based on the Chilean peasant struggles – the banking educators – new employees of the prevailing oppressive hierarchical structure.

Thus, education does not aim at human liberation, the fulfillment of being, or the communal plenitude of individuals, but becomes a social training with the purpose of manufacturing subjects capable of (re)producing structures of oppression and violence over the lives of others – even if they themselves remain oppressed and continuously humiliated. The validation of the qualitative difference between oppressor and oppressed is at the heart of banking education. Let us then examine the threefold constitution of this first axiom of the banking-educational mechanism.

Considering the first structuring mechanism presented, the hierarchization of subjectivities involved in the instructional process, pseudo-education – which, due to its merely accumulative, instrumental nature and its purpose of valuing individuals, Freire calls banking education – is established from the construction of an insurmountable epistemic-axiological gap between the instructing subjects and the learning individuals.

The learner is denaturalized as an expression of human becoming, because, as Freire argues, the discursive condition – which concomitantly also needs to be an expression of the thinking condition – is anthropogenic. Thus, when we find that the banking education project denies discursivity to learners, and in this way, also alienates them from the constitutive free thinking, this is obliterated as an existing entity. This self-construction through education is defended by Freire when he states that:

Let us continue to think a little about the incompleteness of the being who knows himself to be incomplete, not the pure incompleteness, in itself, of the being who, in his support, has not become capable of recognizing himself as unfinished. The consciousness of the world and the consciousness of oneself as an unfinished being necessarily inscribe the being conscious of his incompleteness in a permanent movement of searching. In fact, it would be a contradiction if, unfinished and conscious of his incompleteness, the human being did not insert himself into such a movement. It is in this sense that, for women and men, being in the world necessarily means being with the world and with others. To be in the world without making history, without

being made by it, without creating culture, without "dealing" with one's own presence in the world, without dreaming, without singing, without making music, without painting, without caring for the earth, for the waters, without using one's hands, without sculpting, without philosophizing, without points of view about the world, without doing science or theology, without wonder in the face of mystery, without learning, without teaching, without ideas of formation, without politicizing—it is not possible. (Freire, 2019, p. 57)

In this training model, only the knowledge (re)produced by the trainers is considered valid or relevant, and this epistemic evaluation is intrinsically associated with an ontological valuation of the subjects involved. In other words, in this relational structure, the learner's existence is reduced to their instrumental function as an informational receptacle. As a consequence, they are simplified to almost nothing compared to the teacher, who is considered – and also understands themselves narcissistically – as ontoepistemically superior and fundamental in this relationship that emulates education. The life of the subject in training is despised, disregarded, and objectified in a programmatic and perverse way.

In this reifying universe, the learner is a mere subject-money, a person-product, a consumer-existence, inevitably insignificant in the being and knowledge of banking epistemology. This is an expression of the fetishization of human knowledge, which, according to Marx:

[...] the products of the human brain seem endowed with a life of their own, as independent figures that engage in relationships with each other and with men. Thus, in the world of commodities, the products of human labor appear. I call this fetishism, which clings to the products of labor as soon as they are produced as commodities and which, therefore, is inseparable from the production of commodities (Marx, 2015, pp. 206-207).

In this game of (de)valuation of individuals, the relationship of subjection of the students is explicitly constructed; however, the subjection of the educators also occurs, as they are converted into mere cogs in a system of subjectivity production, and not just knowledge.

The impacts of this value imbalance are multifactorial: from curricular architecture to the methodologies applied in daily school life, in short, all educational procedures are designed and applied considering exclusively the educator. And this is a fact even when advertising materials are sold as student-centered, without ever being so in conception and practice.

When we reflect on the second aspect of this idiosyncrasy of banking education, that is, the unidirectional nature of education, we can perceive its organic connection with the first device of knowledge/power, because in this expression of the training technique, the learning subjects have nothing to add to the whole pedagogical process. They are systematically made invisible, treated through routines of continuous massification, which are produced aiming at the standardization of subjectivities,

with the intention of subjecting educational routines to mere large-scale (re)productive procedures and students to passive consumers.

There is no time to listen to the complexity of the other person's life, there is no support for students amidst the numerous sufferings to which they are constantly subjected. On the other hand, an educational franchising model is implemented through which routines, processes, and methods are reproduced, without due respect for the trajectories of the learners' subjectivities, but only with the primary aim of achieving only financial optimization.

The hypothesis is as simple to present as it is fragile to defend: if an active methodology worked well in a certain Finnish educational institution, thinks the instructor of banking education, it will obviously be executable in an excellent way in a multi-grade classroom in any backwoods corner of Brazil or in a peripheral school located in territories plagued by violence and crime in Brazil. After all, students are identical beings – in their educational demands – everywhere. There is nothing more fallacious than this! However, it sells very well as structured courses, educational consulting strategies, and in some cases, even as supposed academic production.

The violence to which learners are subjected, under the banking model of education, is limitless. The specific abilities of each person are not considered, local experiences are abusively devalued, and ultimately, only a mechanical procedure is established – (re)produced haphazardly – until the learner becomes frustrated, finds no meaning in the educational environment and, at the same time, is blamed and blames themselves for their educational failure.

Instructors remain unupdated, and the argument to justify this professorial immobility is one of the most oppressive possible: the learning method does not need to change – regardless of the learner audience or their context. We witness, literally, a medieval didactics with merely “cosmetic” updates in contemporary times, for example, using PowerPoint presentations as a mere reproduction of an ancient chalkboard written in chalk; A class in Google Classroom is nothing more than a digital extension of the old printed exercise list or "dictation," differing only in its electronic sending and receiving.

In short, the unidirectional nature of education implies a constant demand for improvement and refinement from students – which has generated a series of psycho-emotional pathologies in young people subjected to exhaustive training journeys and dehumanizing testing processes – while, on the other hand, the banking educator persists in reproducing the same posture and image-based status of a scholastic magister.

Finally, closing the argumentative arc of this introductory characteristic of banking education, it is essential to demonstrate how the creativity, individuality, and protagonism of students are obliterated in this (de)formative proposal (Silva, 2023, p.14). Perhaps we could rewrite Freire's definition

of this characterization in the following terms: *In Banking Education, only the educator's knowledge has value, with the student having nothing more than the sepulchral silence of an informational repository.*

The hierarchical organization of subjects, which underlies the unidirectional nature of education, has as its most damaging consequence the absolute exclusion of the learner from the educational process. The non-recognition of the educational other is a continuous act of denying the existence *per se* of the person in the formative process, as well as the recognition of the possibility of this person collaborating in some way in learning, thus agreeing with the hypothesis of the multiplicity of knowledge. The instructor of banking education is someone who follows a meticulously developed program to disregard an entire epistemic production that does not originate from, nor is determined by, the prevailing power/knowledge configurations.

Eclipsing otherness is a more sophisticated – and perverse – process than simply making it cease to exist; it means instrumentalizing it against itself, (de)forming it, to the point where the other no longer perceives themselves with the dignity that is intrinsically constitutive and therefore inalienable, but rather makes them assume themselves as someone they are not – not reached by basic rights, incapable of epistemic productions, in short, not even as an existence worthy of consideration of their ontological dignity.

Denying the student's protagonism in the educational act is to relegate them to a condition of self-annihilation, as well as to impoverish the entire educational circuit which, through the contributions of the students, can be much more creative. Without the other, pedagogical practice tends to become a repetitive and mechanical procedure – and therefore oppressive – because it is the singularities of each event, context, and person that demand continuous self-evaluations, constant proposals for didactic-content diversification, and, in this way, the improvement of education as a whole (*P.O.*, p. 100).

## **2. FIRST IDIOSYNCRASY OF EDUCATIONAL FINTECHIZATION<sup>7</sup>: ICTs ARE THE NEW BANKING EDUCATOR, THE ONLY ONE THAT GENERATES INFORMATION; STUDENTS ARE REDUCED TO MERE BEINGS OF EXPLOITATION AND CONSUMPTION.**

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<sup>7</sup> This research is fully aware of the conceptual and legal differences between a traditional bank that has undergone a digitization process and a fintech – which are popularly called "digital banks," but are not. The persistence in using the term, even in the face of such significant differences, is due to the benefits of this confusing conceptual zone for association with the Freirean educational metaphor.

In 1968 – the year of the publication of *Pedagogy of the Oppressed* during his exile due to the coup that implemented a civil-military-business dictatorship in Brazil in 1964<sup>8</sup> – Freire denounced the hijacking of the educational field by the market structure of capital. As we know, this epistemic colonization (Costa, 2025, p. 9) has expanded exponentially with the advent of an entire digital ecosystem, particularly the unreflective and indiscriminate appropriation of all this technological apparatus by the educational environment, especially the use of ICTs and Artificial Intelligence mechanisms in the last decade.

If Freire named the oppressive model of social training constructed at that historical moment as "Banking Education," perhaps it is possible to propose an alternative to this Freirean designation that considers our current social environment of strong influence from digital governance and algorithmic oppression, such as "Educational Fintechization," "Fintech Education," or simply "Digital Banking Education".

It is important to understand that such a naming distinction is not merely a rhetorical trick associated with emphasizing the use of digital technologies in the contemporary educational process, but an attempt to semantically circumscribe the undeniable expression of the pervasiveness and ubiquity of the digital in the socio-educational processes of our historical environment.

Technological transformations have always influenced educational processes throughout history; this is an incontrovertible fact. Writing, printing, the internet—to name just a small part of a vast universe—were technological events that shaped the strategies and techniques of knowledge construction in the most diverse cultural traditions. With the popularization of ICTs and, specifically, AIs in the 21st century, we are witnessing another wave of repercussions in the educational universe.

The great dilemma we face, considering the parallel with Freire's work already stated with our current state of affairs, is the fact that educational technologies are becoming instruments of "educational fintechification," that is, devices of oppression and digital colonization at the service of capital accumulation for a small group of individuals<sup>9</sup>. If the hypothesis of this epistemic parallelism is

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<sup>8</sup> It is important to note the time lapse between the release of *Pedagogy of the Oppressed* outside of Brazil and its publication in our country: in Spanish in 1968, in English in 1970, in Portuguese from Portugal in 1972, and only in 1974, 10 years after its first publication, by a Brazilian publisher. The only explanation for this apparent contradiction is the strong ideological persecution implemented by the then Brazilian dictatorial government against Freire. It is thus clear that Paz e Terra's editorial decision was much more than a marketing action; it was a courageous political act implemented at the height of the intensification of repression in Brazil.

<sup>9</sup> Educational conglomerates such as Lemann, Kroton, Pearson, Inspira, etc., are prime examples of how education has become an extremely lucrative commodity in contemporary society. If we consider the media-instructional mechanism of Lifelong Learning, we realize that "fintech education" companies are directly responsible for creating the demand – and, as announced in the logic of LLL, an inexhaustible one – as well as the supply, duly priced/customized for each learner/consumer profile.

valid, it is necessary to demonstrate how educational technologies are being converted into sophisticated mechanisms at the service of a "Digital Banking Education" which, according to a first postulate proposed, can be characterized by an onto-epistemological imbalance in the educator-learner relationship; as well as by an absolutely vertical and instructor-centered formative unidirectionality; in addition to a hijacking of the inherent educational freedom of learners.

It is important to state clearly that there is no naive anti-technological stance in this text, that is, a complete rejection, based on a foolish generalization, of all technological processes. The core of the critique established here is the inauthentic appropriation – and therefore, the merely spectacularizing and objectifying of subjects (*P.O.*, p.49) – of digital innovation tools by the contemporary educational sphere. The adoption of techno-educational tools is not a problem in itself, but rather the almost obligatory incorporation of pseudo-digital solutions that seek media results, not learning.

It should be noted that, taking Freire's work as a reference, one can think of an "escape route" for the experience of liberating educational praxis, through a non-oppressive appropriation of technological devices. That is, recognizing that no technology is neutral, it is the duty of the educator committed to the autonomy of the learner to direct the structure of platform-based education towards education that serves as a platform for the social liberation of the oppressed.

In a society resulting from liberating education, science and technological apparatus will be developed for the service of the collective good, for the eradication of inequalities, the confrontation of violence, and the elimination of oppression. In this way, a necrophilic relationship with technologies would be overcome in favor of a biophilic appropriation (*P.O.*, p.90).

The problem that underlies the critique of this approach is what can be defined from a conceptual arc that ranges from the problem of the algorithmization of life to digital coloniality. In other words, in today's society – markedly determined by the influence of forms of knowledge/power established through cybernetic devices – educational processes need to deal with tensions produced by techno-digital instruments that determine transformations ranging from the personal lives of individuals to issues associated with global intersubjectivity.

When instrumental rationality, guided by capital, defines the course of subjectivation processes, and consequently also of educational practices, pedagogical activities, and even investigative emphases in the academic field, there is no education for the autonomy or liberation of individuals<sup>10</sup>.

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<sup>10</sup> Who funds academic research today? What types of research are funded? Is there any impact from the influence of private funding agencies on the results obtained by certain ongoing research projects? Is the lobbying of funding institutions in the field of academic research decisive in establishing an entire epistemology specifically developed to serve the desired ends? This concise, but perhaps unsettling, set of questions should not be understood as a general and superficial critique of the prospecting of financial resources to support academic research, but rather as a horizon of ethical reflection that

Having overcome this introductory issue, let us reflect on how the indiscriminate use of digital tools is directly detrimental to education.

The educational apartheid established by the fintechification of learning processes has very cruel facets. In this instructional model, mediated by the imperative of using techno-digital tools, learners' subjectivities are reduced to users or consumers. It doesn't matter what they learn, or if they learn at all, but only their engagement in the stimulus-response processes of illusory learning environments. Engagement drives retention, induces attendance, and directly impacts monetization; in other words, the entire educational process has been subsumed by the logic of technocapital.

If in the “pre-internet” world – the one Freire was a part of – the human educational trainer was responsible for the dehumanization of their students during the activities promoted by Banking Education – operating with reductionist processes of human intelligence and centered on machine repetition, such as manual copying of texts without any commitment to the hermeneutical understanding of what was encoded, memorization of data or information without any articulation with historical contexts, disciplining of bodies with a strong emphasis on collective standardization, etc. – today, in times of the phantasmagorization of existence – because it is not just a virtualization of life, but a perverse process of desubjectivation of identities, of massification of feelings, of ideological capture of histories – social training has been automated and almost entirely delegated to machines.

Fintech education is designed to establish an insurmountable onto-epistemic abyss between instructors and students. The knowledge of the former is so quantitatively and qualitatively different from what the latter can access or retain that students are trained to simply give up on learning. This is the exact opposite of what is expected from the educational environment or process, because the techniques and technologies of instructional training are so massive that the student feels simultaneously saturated and alienated by an enormous amount of information/data that carries no significance in relation to their historical realities.

People don't learn to think; the causes of world events are presented to them in a conventional-dogmatic way, artificially and inadequately reduced to generic pedagogical formulas and schemes. In this way, the learner is not allowed to know beyond what the instructor has mechanically transmitted, thus digital banking education is reduced to a pure exercise of power that dehumanizes those involved.

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contemporary researchers must establish for themselves in order to build scientific and academic practices with consolidated ethical integrity.

The transmitter of fintech education content does not have time to prepare a specific plan for each of the dozens of classes they will teach during the week – which at the end of the month will amount to more than a hundred (mis)encounters (de)formative. This fact of the teaching reality imposes an inevitable conclusion: teaching lives are also aggressively violated in this emulative educational mechanism.

The intricate educational path that a student is expected to follow, to build themselves in their own way – in their own time and according to their own neuroplasticity structures – is painfully reduced to results stemming from banal orders given to a machine, what is popularly called prompts.

If, in a synthetic digression, we recall Plato's criticisms of writing at the end of the *Phaedrus* dialogue (274c-276a), we can construct a possible equivalence with the current environment, always considering how much of this criticism is potentiated by the current digital ubiquity. The Disciple of Socrates defends the thesis that the indiscriminate cultivation of the written record of discursive-mental flows has weakened the relevant role of memory for the development of human thinkability (PLATO, *Phaedrus*, 276a-b). Suspending judgment on the validity, or lack thereof, of Plato's argument itself, we can argue that the existence of information aggregators and AI platforms generates the same type of cognitive dulling in contemporary times.

This reveals a unidirectional formative approach centered exclusively on the training machine. The idea of "machine learning" is sold, leading people to believe that machine routines can be customized to each user's taste, converting them into "organisms" in constant mutation and adaptability, when in fact AIs and all information handling platforms are accused of massifying tastes, manipulating opinions, and inducing conclusions that are not always valid.

In practice, the educator robot does not learn anything from the human learners; at most, it reinforces certain reactions and behaviors in order to generate reinforcement and reward mechanisms based on informational processes in its human interlocutors. There are a number of problems that arise from this type of formative state of machines. First, it is not a genuine interaction, since educator robots only collect and accumulate data from their interaction with humans. In practice, the process of generating prompts, responses that generate new research, or uploading material to the AI/Platform database is a form of unpaid work in which users are converted into trainers, validators, and consumers of the machine's informational data.

This is not a form of knowledge production or education, because all the training machine does, ultimately, is a bricolage device connecting informational data generated by thinking subjects and organized by it in such a way as to produce the impression of creativity and originality, when in fact, it is just an artificially assembled informational agglomeration.

Finally, as the last structure of the pseudo-education of fintech in this first truism – among the eight enunciated by Freire in *P.O.* –, we have the emptying of the inventiveness of the learners as a sophisticated engineering of power. If we consider creativity as a constituent assumption of education itself, the control technologies implemented by digital banking instruction are means of constant violence and dehumanization against the learners.

The capture of the students' imagination, in this case, occurs because of their absolute programmatic passivity in the face of the machine procedures of fintech education. When instructional machines manage methodological strategies, instructional activities, and assessment methods—in short, the entire educational process—people become mere means to the end goal imposed by information technologies: surplus value.

In this educational proposal, data management and production is the foundation of all actions, as well as all established didactic sequences that aim primarily at an accumulation of information, a surplus value of data, with the objective of (re)producing a massified way of life, a specific type of opaque subjectivity, hopeless about itself and the world (*P.O.*, p.222).

The promise is to "make life easier" for students by producing quick answers, immediate solutions, entire pre-formatted portfolios, all ready to be simply "copied and pasted" with a simple command on the machine. In this way, under the illusion of offering benefits to students, a mechanism for the miseducation of individuals is built, forms of consolidating the project that prevent students from learning, and ultimately, from thinking.

The machine is not beneficial to learners, and when it assumes an almost oracular condition of absolute respondent, being recognized as the truth element of all possible answers presented, the educational environment becomes even more alienating. The risk, beyond the establishment of an entire technology that potentiates permanent ignorance, lies in disregarding all the gender, race, and class bias of the information produced by information technology machines.

The algorithm is racist, misogynistic, xenophobic, and classist; in short, for algorithmic technologies, there is only the perspective of the white, male, Eurocentric, and rich subject. Therefore, there is no plurality, otherness, or representativeness, only the same, the self, a very specific type of "I." This tyranny of the identical – infinitely amplified by contemporary cyber technologies – completely dulls the experience of creative freedom that is established from a consciousness not co-opted by the ambition of oppression and control over learning subjectivities.

This is how Freire argues:

The masses begin to demand a voice and a vote in the political process of society. They realize that others have more ease than they do and discover that education opens up a perspective for them. Sometimes they emerge in a naive, rebellious, and not revolutionary position when confronted with obstacles. They begin to demand and create problems for the elites. These people act despicably, crushing the masses and accusing them of communism. The masses want to participate more in society. The elites think this is absurd and create social welfare institutions to domesticate them. They don't provide services, they act paternalistically, which is a form of colonialism. They try to treat them like children so that they remain children. (Freire, 2010, p.37)

The idiotization of the other, therefore, is not accidental or random; it is the result of an intricate machine-like engineering of disinformation, because if it is no longer possible to keep the oppressed outside of educational spaces – since social commitment constitutes an important value-adding currency for contemporary producers – they will be subjected to limited, and qualitatively compromised, forms of knowledge.

We do not educate, we misinform; we do not seek the liberation of subjects, we build vast networks of manipulation and informational illusion. The school – as a learning environment – is being systematically subsumed by the internet.

## CONCLUSION

By way of final considerations, it must be understood that having established this first approximate exercise of our contemporary educational challenges to the assumptions of banking education denounced by Freire in his work *P.O.*, it is necessary to enunciate a set of answers – albeit provisional and principled – that are based on Freirean liberating education.

As such an undertaking would constitute another reflective exercise in itself, the intention at this concluding moment of the present text is only to indicate some of Freire's responses – in addition to all those already presented and discussed throughout the text – without necessarily problematizing them as they should be.

Let us state the urgency of a **critical transitivity** (*P.O.*, p.72) which, according to Freire (2002, p.69), is the basis of an eminently democratic dialogical education, which, as such, does not hierarchize the learning or educating subjects, but rather grounds learning in this fruitful process of epistemic mutualism. Thus, any and all types of passivity are rejected, establishing the dynamism of learning – a fundamental characteristic of play for teaching children, for example – as the educational practice par excellence.

In critical transitivity, one arrives at a consciousness that reflects on oneself, on others, and on the world, but not only in an abstract and superficial way, but rather in a concrete way, acting

intentionally to build a dialogical sociability, through which one acts with responsibility and ethics. Unlike naive transitivity – in which uncritical population masses are immersed – critical transitivity implies a conscious understanding of reality and a commitment to promoting good.

Thus, a fatalistic and fanatical view of the world is overcome in order to promote logically constituted, politically integrated, and socially committed explanations (Freire, 2002, p. 60). The most evident demonstration of this non-magical link with knowledge is openness to the constant re-evaluation of constituted knowledge through constant testing and/or revisions of the agreed positions. Make no mistake, AIs do not possess any kind of critical transitivity; they are beings of existence as ghostly as they are oppressed – without freedom, without free creative transit, excessively bound to their programmed scripts, their non-creative information lines.

*Educational dialogicity* (P.O., p. 107), on the other hand, is the movement of learning that transcends mere communicability – the transmitter of information, and therefore, a communicational expression of Banking Education – and establishes itself as a process of critical content acquisition. It is not about enunciating and transmitting content, much less about functioning as a simple receiving entity that only strives to enter the same "frequency" as the other and then only endlessly repeat what has been said. In critical dialogicity, the learning subject is challenged to develop for themselves ways of articulating and organizing the content so that it is truly – and by truly, understand practically – relevant to them (Freire, 2019, pp. 115-116).

By adopting this stance that recognizes the other as a builder of knowledge as much as the self, one arrives at the process of co-authorship of learning, in which it is not possible to separate the knowledge fostered by the educator or the learner by levels of importance, in such a way that the pedagogical conclusions reached are only possible due to the double and indispensable collaboration of both actors in the educational process (Freire, 2010, p.93).

Since establishing dialogue presupposes certain ethical-existential requirements – love, hope, humility, faith in people, trust, and critical thinking – one does not only gain a “good conversation” when dialogical bridges are established between people, but rather, one manages to establish direct collaboration in the “making” of each person, because the individual in dialogical communication will experience a life with this set of qualities.

It is necessary to distinguish dialogical communication from simple communication, while the former builds a scenario of identification and identity among the learners, the latter stems from a discriminatory relationship between subjects in which the oppressor makes a point of differentiating himself from the other even by the way the word is enunciated. The oppressor makes pronouncements – almost tyrannical, despotic, real – through which he silences differences and seeks to exclude those

who are different. In educational dialogicity, as important as speaking and being heard is listening and perceiving – in a committed way – everything that others are capable of saying/doing in the world (Freire, 2019, p. 133).

In this way, dialogicity is a form of encounter in the world, perhaps even an encounter with the world, not the one fantasized and sold as reality by the oppressor, but rather the reality that affects us all, and which, precisely for that reason, can also be touched and transformed by each of us.

And this non-fictional world through which we are traversed breaks irreconcilably with the artificiality of the digital, with the chimera of the virtual (Costa, 2025, p.10). Just as dialogue is not possible with beings without the freedom to dialogue, so too will technological mechanisms, however well they pretend, be incapable of constructing – by themselves – forms of real learning, meaningful educational experiences.

Finally, but never exhaustively, one can also present the virtue of unfinished consciousness (*P.O.*, p.102) as a key element for maintaining openness to learning (Freire, 2010, p.27). Thus, one moves from the existential problem to the epistemological presupposition in a natural way, indeed, in a necessary way for the experience of a liberating and critical education.

It is important to understand that, unlike what a hasty assessment might suggest, the unfinished condition of consciousness is not a problem, a flaw, a weakness, but exactly the opposite; it is an educational condition that strengthens the being of individuals, through a disenchanted—yet always hopeful—, non-magical—yet sensitive to all spheres of existence and sharing of the world—without fanaticism—but always passionately committed to the other and to life.

Proof of this positivity of the concept of incompleteness in Freire is the thesis that only the awareness of this condition impels us to a desire to want to be more, and through this will to go further, we can become better people capable of decisively collaborating for a more just and good world. In short, unfinished consciousness is the strongest indication of the successful establishment of the enterprise of humanization (Freire, 2013, p. 51).

This type of understanding of oneself, of history, and of the world provides a worldview that is not hijacked by determinism, thus life is much more a set of open possibilities than a fatalistically determined universe. It is from this perspective that Freirean philosophy of education grants us a practical toolkit to break with the algorithmic logic that proposes predictability as an insurmountable component – everything can be anticipated, because it has already been calculated in the universe of possibilities.

However, if even human consciousness knows itself to be open, moving through history without possessing all the answers, it will not be a machine that will rob us of our creativity, our inventiveness, our capacity to be amazed by the new, to dream of a different tomorrow.

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