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University of St Andrews



Call for Papers

3rd International Workshop on the Internet for Financial Collective Awareness & Intelligence

(<http://ifin-workshop.iti.gr/>)

Theme: Financial Literacy and the Fintech Era: Capabilities and Challenges

Dates: 12th-13th November 2018

Venue: Adam Smith Business School, University of Glasgow

Special Issue: The European Journal of Finance

Keynote Speaker: TBC

Organisers:

- Dr. Sotirios Diplaris (CERTH-ITI)
- Professor Georgios Panos (University of Glasgow)
- Professor John O.S. Wilson (University of St. Andrews)
- Professor Robert Wright (University of Strathclyde)

Special Issue Editors:

- Professor Georgios Panos University of Glasgow
- Professor John O.S. Wilson University of St. Andrews

The workshop is organised by the EU-funded **PROFIT** project (*Promoting Financial Awareness and Stability*: <http://projectprofit.eu>), as part of the events of the **UK Talk Money 2018** (<https://www.fincap.org.uk/fincap-week>).

The organisers and supporters of the workshop are: the Centre for Research & Technology, Hellas; the Adam Smith Business School and the Wards Trust Fund of the University of Glasgow; the Centre for Responsible Finance, University of St. Andrews; and the Hellenic Financial Literacy Institute, Greece.

Rationale:

A growing body of literature has shown that financial literacy is among the most important determinants of financial well-being, and that differences in financial knowledge acquired early in life can explain a significant part of wealth inequality during retirement.

Meanwhile, financial technology (FinTech) is revolutionizing the financial services industry at an unrivalled pace. From mobile payments, robo-advising, app-based investing platforms, to online banking solutions, fintech developments have generated differing views regarding the potential impact that this pace of change is likely to have on personal financial planning, financial well-being and economic inequality.

Moreover, related literature emphasises the role of financial and other literacies as necessary 21st-century cognitive skills in an updated educational curriculum, which will enable individuals to better compete with artificial intelligence in the automation era. The role of financial institutions, corporations and entrepreneurs is important for the formation of supply-side solutions to the enhancement of financial literacy and the reduction of existing gaps across key demographic groups. Via the enhancement of financial capability, financial technology can support client protection and social performance targeting and measurement, as part of a wider responsible finance agenda. Start-ups and platforms using technology to simplify personal finance, streamline financial planning processes are not only building the next generation of financial tools, but also encouraging and facilitating financial education.

In the light of these major developments, the workshop aims to bring together academics, policy makers, practitioners and educators to discuss issues related to financial literacy, financial technology and their respective interactions. The aim of the workshop is to engage and inform the current educational and policy agenda regarding developments in financial-literacy research and the role of financial technology in enhancing financial capability within a responsible finance framework.

The IFIN 2018 workshop will comprise 8-12 presentations. It is expected the workshop will have around 50-100 attendees, comprising policy makers, academics, practitioners, educators and financial managers.

Submissions to the workshop may address topics that include, but are not limited to:

- Fintech solutions to financial capability enhancement
- Managerial views on responsible finance and financial education
- Financial literacy and financial well-being
- Financial product complexity and misuse
- Risks of FinTech, access to digital credit, cyber-security, privacy and trust
- Fraud and consumer protection
- Trust in institutions
- Financial literacy and related literacies in the fintech era
- Financial literacy among students and educational reform
- Financial literacy and ageing
- Financial awareness and financial stability
- Financial awareness and public attitudes
- Financial technology, financial literacy, and economic sentiments
- Country patterns and differences in financial literacy and financial inclusion

Submission Procedures:

Papers should be submitted to the workshop (<http://ifin-workshop.iti.gr/submit.html>) by 30th September 2018, through the IFIN 2018 EasyChair website:

<https://easychair.org/conferences/?conf=ifin2018>

A select number of papers from the workshop will be featured in a special issue of the *European Journal of Finance*. All submissions must adhere to the format and style guidelines of the *European Journal of Finance*. The review process for the special issue will consist of papers being subject to an initial review by the co-editors of the special issue, and then blind review by two anonymous referees. Submissions for the special issue open on 1st December. All journal submissions should be made by 31st December 2018, using the following address: <https://mc.manuscriptcentral.com/reif>

Important dates:

- 30th September 2018: Submission of full papers or extended abstracts (1500 words)
- 6th October 2018: Decisions on papers and notification of authors
- 12th October 2018: Final Programme
- 12-13th November 2018: Dates of workshop
- 1st December 2018: Journal submissions open
- 31st December 2018: Deadline for submission to the European Journal of Finance

Program Committee Members

- Dr. Panayiotis Andreou (Cyprus University of Technology)
- Dr. Nikolaos Artavanis (University of Massachusetts Amherst)
- Professor David Bell (University of Stirling)
- Professor Martin Brown (University of St. Gallen)
- Dr. Tabitha Bucher-Koenen (Max Planck Institute for Social Law and Social Policy Munich Center for the Economics of Aging)
- Professor Riccardo Calcagno (EmLyon Business School)
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