



**Economic
and Social
Research Council**



International Conference on Global FinTech Ecosystem and FinTech-Enabled Trade in Services

22 – 23 July 2024

Wivenhoe House, University of Essex, Colchester, UK CO4 3FA

Abstract

In today's fast-paced digital era, FinTech (Financial Technology) has emerged as a pivotal force, revolutionizing traditional financial services through innovation and technology. By leveraging advanced technologies such as blockchain, artificial intelligence, and big data analytics, FinTech companies are enhancing the efficiency, accessibility, and security of financial services. This transformation is democratizing finance, making banking, investment, and insurance services more accessible to underserved populations and small businesses worldwide. Moreover, FinTech is driving significant improvements in customer experience through seamless, user-friendly interfaces and personalized financial solutions.

This conference brings together world-leading scholars, policymakers, and practitioners in the fields of FinTech and financial services to share insights on the shifting global economic and financial trends and how to build resilience for future shocks. Ongoing research and preliminary findings will be debated and contested, highlighting new methodological advances in economics and finance and exploring solutions for restoring global financial stability and economic sustainability.

The two-day conference also aims to enable researchers to engage with policymakers, private sector practitioners, and non-governmental organizations (NGOs) to chart further research, identify emerging issues, and continue generating new findings and disseminating knowledge and experiences related to the global financial system and the world economy.

Acknowledgement

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Agenda

Monday, 22nd July

- 13:00 – 14:00** Arrival, Lunch and Registration
- 14:00 – 14:10** **Welcome and Introduction – Thankom Arun (University of Essex) & Sachin Chaturvedi (RIS India)**
- Session 1 Chair – Thankom Arun (University of Essex)**
- 14:10 – 15:00** **Keynote – How to Unlock the Value of Digital Finance: A proposal – Victor Murinde (African Economic Research Consortium)**
- 15:00 – 15:30** Financial Ecosystem Impact on FinTech Sector Performance – Sheri Markose (University of Essex)
- 15:30 – 16:00** Fintech Adoption and Inclusive Development: Experience from Developing Countries – Priyadarshi Dash (RIS India)
- 16:00 – 16:15** Tea Break
- Session 2 Chair – Alistair Milne (Loughborough University)**
- 16:15 – 16:45** Artificial Intelligence and Financial Services – David Bholat (Faculty AI)
- 16:45 – 17:15** Revolut – Case Study of a Digital Bank – Nikiforos Panourgias (Queen Mary University)
- 17:15 – 18:15** **UK & India FinTech EcoSystems – Chaired by David Bholat (Faculty)**
- Panellists – Leighton Hughes (City of London Corp), Nagaraj Hiremath (I-Exceed), Priyadarshi Dash (RIS India), Nikiforos Panourgias (QMU)
- 19:15** **Conference Dinner (By Invitation) – Address by Dhananjay Singh (ICSSR)**

Tuesday, 23rd July

- Session 3 Chair – Franco Fiordelisi (University of Essex)**
- 09:30 – 10:10** **Keynote – FinTech, Open Banking & Financial Inclusion – Pinar Ozcan (University of Oxford)**
- 10:10 – 10:40** Impact of Fintech on Financial Inclusion: A Cross-Country Analysis – Kiran Kumar Kakarlapudi (Gulati Institute of Finance & Taxation, India)
- 10:40 – 11:10** Effect of Financial Inclusion on Household Wealth Portfolios: A Closer Look from Social Stratification – Ashok Thomas (IIMK, India)
- 11:10 – 11:30** Tea Break

Session 4 Chair – Victor Murinde (African Economic Research Consortium)

11:30 – 11:55 Trends in Trade & FDI in FinTech and Financial Services – Phillip Kostov (University of Central Lancashire) & Ahmed Khan (University of Essex)

11:55 – 12:20 Free Trade Agreements for FinTech & FinTech-Related Services – Rosemarie Mcgarrell (SOAS)

12:20 – 13:20 **AI Applications to Financial Services and Open Banking – Shaping the Future of FinTech – Chaired by Sheri Markose (University of Essex)**

Panellists – Dize Dinckol (University of Oxford), Ashraf Attia (Predictiva), Luis Lanco (Data Whisper)

13:20 – 14:20 Lunch

Session 5 Chair – Sheri Markose (University of Essex)

14:20 – 15:00 **Keynote – Public Policy Challenges in FinTech: Blockchain, Crypto & CBDC – Alistair Milne (Loughborough University)**

15:00 – 15:30 Government Funding Perspectives for FinTech Startups – Chandila Fernando (UKRI)

15:30 – 16:00 Risks from FinTech – Nidhi Agrawal (Virgin Money)

16:00 – 16:20 Tea Break

Session 6 Chair – Phillip Kostov (University of Central Lancashire)

16:20 – 16:50 Crypto Asset Freedom Value – Sarah Almershed (University of Essex)

16:50 – 17:20 Regulatory Sandbox Impact on FinTech Funding – Sheri Markose & Ahmed Khan (University of Essex)

17:30 **Vote of Thanks and End of Conference**

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