



University of Essex





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.

SOAS

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

SOAS

Monday, 22nd July

- **13:00 14:00** Arrival and Lunch
- 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 the UK can Unlock the Value of Digital Finance: A proposal Francesca Medda (University College, London)
- **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 – Giovanni Beliossi (Axyon AI)

- 16:15 16:45 Artificial Intelligence and Financial Services David Bholat (Faculty AI)
- 16:45 17:15 Revolut Case Study Nikiforos Panourgias (Queen Mary University)
- 17:15 18:15 UK & India FinTech EcoSystems

Panellists – Roberto Napolitano (Innovate Finance), Leighton Hughes (City of London Corp), David Bholat (Faculty AI), Priyadarshi Dash (RIS India)

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 (Indian Institute of Management Kozikhode, India)
- **11:10 11:30** Coffee Break



Session 4 Chair – Victor Murinde (Africa 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 Open Banking & AI Shaping the Future of FinTech

Panellists – Dize Dinckol (University of Oxford), Ashraf Attia (Predictiva), Luis Lancos (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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