

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



PROFIT

Promoting Financial Awareness and Stability

Financial Literacy and the Fintech Era: Capabilities and Challenges

12th – 13th November 2018

Keynote: Professor Michael Haliassos (Goethe University Frankfurt)

Special Issue: The European Journal of Finance

Adam Smith Business School, University of Glasgow

Lecture Theatre 206

Main Building, University Avenue, Glasgow G12 8QQ

RSVP: <http://ifin-workshop.itf.gr/register.html>

Monday 12th November:

8.40 – 9.00

Registration & Coffee

9.00 – 9.30

Welcome by the Principal

Sir. Anton Muscatelli

9.30 – 9.40

Coffee break 1

9.40 – 11.10

SESSION 1: FINANCIAL LITERACY IN THE FINTECH ERA

Chair: Prof. Robert Wright (University of Strathclyde)

9.40 – 10.10

Financial literacy and attitudes to cryptocurrencies

Georgios Panos and Tatja Karkkainen

10.10 – 10.40

The effectiveness of smart phone apps in improving financial capability

Donal McKillop, Declan French and Elaine Stewart

10.40 – 11.10

How much pension will you get? The introduction of a pensions dashboard in a multi-pillar system

Tabea Bucher-Koenen, Andreas Hackethal, Johannes Kasinger and Christine Laudenbach

11.10 – 11.20

Coffee break 2

11.20 – 12.50

SESSION 2: THE YOUNG, THE OLD, AND FINANCIAL LITERACY

Chair: Dr. Panayiotis Andreou (Cyprus University of Technology)

11.20 – 11.50

Financial literacy and student debt

Nikolaos Artavanis, Soumya Karra and Stefanos Kechagias

11.50 – 12.20

Financial literacy, retirement planning and well-being among Scots

David Bell, Georgios Panos and Robert Wright

12.20 – 12.50

Financial literacy and financial well-being among Greek University students

Nikolaos Philippas and Christos Avdoulas

12.50 – 13.20

Lunch break

13.20 – 14.50

SESSION 3: HOUSEHOLD FINANCE

Chair: Prof. John Wilson (University of St. Andrews)

13.20 – 13.50

Understanding financial wellbeing over the lifecycle: An exploration of measures

Carly Urban and J. Michael Collins

13.50 – 14.20

What explains differences in financial inclusion?

Mais Shaban, Claudia Girardone and Anna Sarkisyan

14.20 – 14.50

Fraud detection and financial literacy

14.50 – 14.55

Coffee break 3

14.55 – 15.55

SESSION 4: RESPONSIBLE FINANCE

Chair: Dr. Dimitrios Chronopoulos (University of St. Andrews)

14.55 – 15.15

Keep your customer knowledgeable: Independent advisors as financial educators

Milena Migliavacca

15.15 – 15.35

Financial institutions, financial literacy and financial capability: What do managers say?

Lei Chen, Theocharis Kromydas and Georgios Panos

15.35 – 15.55

ICT and ethical finance: Fostering social innovation and financial inclusion

Gian-Luca Gasparini and Aurora Prospero

18.00 – 21.00

Workshop dinner

Tuesday 13th November:

11.00-12.00

Keynote address:

FINANCIAL LITERACY EXTERNALITIES

Prof. Michael Haliassos (Goethe University Frankfurt)

12.00 – 14.00

Open lunch-time schedule

14.00-16.00

SESSION 5: TECHNOLOGICAL APPROACHES TO FINANCIAL MATTERS

Chair: Dr. Sotirios Diplaris (CERTH – ITI)

14.00 – 14.30

How Do Bank Customers Go Digital? A Machine Learning Approach

Santiago Carbo-Valverde, Pedro J. Cuadros-Solas and Francisco Rodriguez-Fernandez

14.30 – 15.00

Improving machine learning performance in textual analysis for forecasting

Ioannis Pragidis and Paris-Alexandros Karypidis

15.00 – 15.30

DynaMat: Open data-based dynamic comparison and summarization of financial and CSR performance of companies

Vasiliki Gkatziki, Sotiris Diplaris, Symeon Papadopoulos, Richard Mills and Yiannis Kompatsiaris

15.30 – 16.00

Evaluating the user experience of a financial e-learning platform featuring gamification and personalization services

Aikaterini Katmada, Sotirios Diplaris and Yiannis Kompatsiaris



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University of St Andrews





List of speakers:

 Sir Anton Muscatelli	University of Glasgow
 Professor Robert E. Wright	University of Strathclyde
 Professor Georgios A. Panos	University of Glasgow
 Professor Donal McKillop	Queen's University Belfast
 Dr. Tabea Bucher-Koenen	Max Planck Institute for Social Law and Social Policy Munich Center for the Economics of Aging
 Dr. Panayiotis Andreou	Cyprus University of Technology
 Dr. Nikolaos Artavanis	University of Massachusetts
 Professor David N. F. Bell	University of Stirling
 Professor Nikolaos Philippas	University of Piraeus
 Prof. John O. S. Wilson	University of St. Andrews
 Dr. Carly Urban	Montana State University
 Ms. Mais Shaban	University of Essex
 Professor Dennis Philip	Durham University
 Dr. Dimitrios Chronopoulos	University of St. Andrews
 Dr. Milena Migliavacca	Università Cattolica del Sacro Cuore
 Dr. Lei Chen	University of Sheffield
 Mr. Gian-Luca Gasparini	European Federation of Ethical and Alternative Banks (FEBEA)
 Professor Michael Haliassos	Goethe University Frankfurt
 Dr. Pedro J. Cuadros-Solas	University College of Financial Studies (CUNEF) – Complutense University of Madrid
 Dr. Ioannis Pragidis	Democritus University of Thrace
 Ms. Vasiliki Gkatziaki	Centre for Research and Technology Hellas - ITI
 Dr. Sofirios Diplaris	Centre for Research and Technology Hellas - ITI
 Ms. Aikaterini Katmada	Centre for Research and Technology Hellas - ITI