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

**Financial Literacy and the Fintech Era: Capabilities and Challenges**
12th – 13th November 2018

Keynote: Professor Michael Halissos (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.iti.gr/register.html](http://ifin-workshop.iti.gr/register.html)

## Monday 12th November:

<table>
<thead>
<tr>
<th>Time</th>
<th>Event</th>
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</thead>
<tbody>
<tr>
<td>8.40 – 9.00</td>
<td>Registration &amp; Coffee</td>
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<tr>
<td>9.00 – 9.30</td>
<td>Welcome by the Principal</td>
</tr>
<tr>
<td>9.30 – 9.40</td>
<td>Coffee break 1</td>
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</tbody>
</table>
| 9.40 – 11.10  | **Session 1: Financial literacy in the Fintech Era**
| 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**
| 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 wellbeing among Scots
|               | David Bell, Georgios Panos and Robert Wright |
| 12.20 – 12.50 | Financial literacy and financial wellbeing among Greek University students
|               | Nikolaos Philippas and Christos Avdoulas |
| 12.50 – 13.20 | Lunch break                            |
| 13.20 – 14.50 | **Session 3: Household finance**
| 13.20 – 13.50 | Understanding financial wellbeing over the lifecourse: 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 Sarksyan |
| 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)*

<table>
<thead>
<tr>
<th>Time</th>
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<th>Speakers</th>
</tr>
</thead>
<tbody>
<tr>
<td>14.55 – 15.15</td>
<td>Keep your customer knowledgeable: Independent advisors as financial educators</td>
<td>Milena Migliavacca</td>
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<tr>
<td>15.15 – 15.35</td>
<td>Financial institutions, financial literacy and financial capability: What do managers say?</td>
<td>Lei Chen, Theocaris Kromydas and Georgios Panos</td>
</tr>
<tr>
<td>15.35 – 15.55</td>
<td>ICT and ethical finance: Fostering social innovation and financial inclusion</td>
<td>Gian-Luca Gasparini and Aurora Prospero</td>
</tr>
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### 18.00 – 21.00
Workshop dinner

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**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 Dipiaris (CERTH – ITI)*

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<tr>
<td>14.30 – 15.00</td>
<td>Improving machine learning performance in textual analysis for forecasting</td>
<td>Ioannis Pragidis and Paris-Alexandros Karypidis</td>
</tr>
<tr>
<td>15.00 – 15.30</td>
<td>DynaMat: Open data-based dynamic comparison and summarization of financial and CSR performance of companies</td>
<td>Vasiliki Gkatziaki, Sotiris Dipiaris, Symeon Papadopoulos, Richard Mills and Yiannis Kompatsiaris</td>
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<tr>
<td>15.30 – 16.00</td>
<td>Evaluating the user experience of a financial eLearning platform featuring gamification and personalization services</td>
<td>Aikaterini Katsiada, Sotirios Dipiaris and Yiannis Kompatsiaris</td>
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**University of Glasgow | Adam Smith Business School**

**PROFIT**
Promoting Financial Awareness and Stability

**University of St Andrews**

**Centre for Responsible Banking & Finance**

**RBF**
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 (FBEA)
- 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 Gkatsiaki
- Centre for Research and Technology Hellas - ITI
- Dr. Sotirios Diplaris
- Centre for Research and Technology Hellas - ITI
- Ms. Aikaterini Katmada
- Centre for Research and Technology Hellas - ITI