GFFC | IAFICO | IRFC

2025 Global Forum for Financial Consumers

" Innovations in Financial Consumer Protection and ESG "

Host: IAFICO (International Academy of Financial Consumers)

Organizer : SKKU ITRI (International Trade Research Institute)

Venue : 33402 & 33405, 4th Floor, Business School Building,

SKKU (Sungkyunkwan University), Seoul, Korea

Dates : August 22 (Friday) & 23 (Saturday), 2025

Greeting of the IAFICO Chairperson

It is my greatest pleasure to be able to hold the GFFC in 2025 and to meet with all of you. I would like to express my heartfelt gratitude to Professor Hongjoo Jung and everyone at Sungkyunkwan University for kindly agreeing to host this GFFC. I would also like to thank Sungkyunkwan University for its financial support, as it has done every year.

I would also like to express my gratitude to Dr. Park Jaewan, former Minister of Finance of Korea, Honorary Professor at Sungkyunkwan University, and Chairman of the University Foundation, for taking the time to deliver the opening remarks despite his busy schedule.

I would also like to express my gratitude to Dr. Bambang Brodjonegoro, Dean and CEO of the Asian Development Bank Institute (ADBI), for taking the time to travel all the way from Japan to deliver the keynote speech. He served as Indonesia's Minister of Finance (2014–2016), Minister of National Development Planning (2016–2019), and Minister of Research and Technology (2019–2021).

Finally, I would like to express my gratitude to the 70 speakers and participants who will be presenting over the next two days.

Our society has grown rapidly since its founding in 2014, and currently has 240 individual members from 27 countries. The annual general meeting is held every year at a renowned university in a famous city around the world. This global network of IAFICO is a very valuable asset to us.

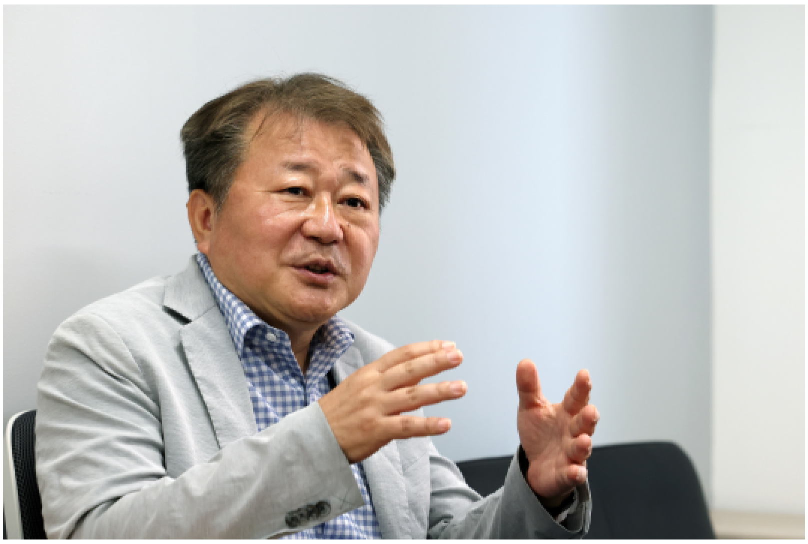
I would also like to express my gratitude to the editorial board members led by Sharon, who have worked so hard for IAFICO.

Today, I would like to enjoy the 12th GFFC at Sungkyunkwan University in Korea, which was established in 1398, alongside all of you who have worked so hard.

Please enjoy this GFFC to the fullest.

Hongmu Lee, Chairperson of the LAFICO
(professor of Waseda University, Japan)

Greeting of the 2025 GFFC Organizer



It is my great pleasure to welcome you to the 2025 Global Forum for Financial Consumers. This year, we are honored to host distinguished scholars, regulators, and practitioners from 20 countries, including many from developing nations whose perspectives enrich our dialogue.

Together, we will hear 50 insightful papers presented by 70 outstanding speakers, all contributing to the theme “Innovation in Financial Consumer Protection and ESG.” This theme echoes the focus of this year’s plenary session at the World Risk and Insurance World Congress, where financial consumer protection took center stage on the global agenda.

Over the next sessions, we will explore forward-looking strategies to safeguard consumers, enhance trust, and promote sustainable, responsible finance. I hope this forum not only inspires meaningful discussion, but also fosters global cooperation, building bridges between developed and developing economies. Together, let us shape a fairer, more resilient financial future for all.

2025 Organizer of the GEFC (Global Forum for Financial Consumers)
Hongioo Jung (Professor of SKKU, Director of ITRI, SKKU)

Abstracts

No.	Title	Author & Affiliation	Co-author(s)
A1	Micro-, Small- and Medium-sized Enterprises (MSMEs) and South Africa's Ambition for a Cashless Society	Michelle Kelly-Louw (Univ. of Cape Town)	-
A2	International Cooperation for Financial Inclusion	Peter Morgan (ADBI)	-
A3	ESG Expertise and Director Reputation	Axel Kind (Univ. of Konstanz)	Stephan Sontheimer
A4	Who is in Charge of Household Financial Asset Management	Seonglim Lee (SKKU)	Lucas Freudenthal
A5	Bridging or Widening the Digital Divide? The Digital Euro and Financial Inclusivity	Anne-Marie Weber (University of Warsaw)	-
B1	Does digital finance make life better? Examining the link between digital financial service use, financial well-being, and life satisfaction	Tae-Young Pak (SKKU)	Swarn Chatterjee (Univ. of Georgia) Youngjoo Choung (Inha Univ.)
B2	Strengthening Investor Protection in Crowdfunding: A Comparative Analysis of Regulatory Approaches in the Republic of Korea and the European Union	Aleksandra Szczęsna (Univ. of Warsaw)	-
B3	A Study of Digital Trade Trends and Consumers Protection Issues; Focusing on Korea and Japan	Soyong Lim (Waseda Univ.)	-
B4	Financial Consumer Protection in South Africa's Fintech Era; A Legal and ESG Perspective	Princess Thembelihle Ncube (North-West Univ)	Kgopotso Maunatlala (Univ. of Pretoria)
B5	Topic Modeling in Fintech Regulations	Seohyun Lee (KDI School)	Yunjung Yang(KDI School)
B6	Financial Misconduct, Data Protection Regulations and Consumer Trust	Rachita gulati (ADBI)	-
C1	My Child is My Pension; The Role of Fertility Timing in Women's Individual Retirement Savings in Korea	Sharon Tennyson (Cornell University)	Hae Kyung Yang
C2	The Role of Pension Insurance in Reducing Elderly Poverty; A Gender Perspective in China	Dongmei Chen (Fudan Univ.)	Tianyi Hui
C3	Social Media Marketing Activities and Purchase Intention Towards Insurance Products in China	Thandar Ang (Moniwas Univ.)	-
C4	Financial Capability and Asset Building Among Precarious Workers; The Role of Institutional Support	Yunju Nam (SUNY)	S. M. Kim, C. Cosey (CUNY) J. Birkenmaier (SLU)
C5	Digital Trust in Hybrid Financial Ecosystems: A Case Study of BRILink's Branchless Banking Model in Indonesia	Rofikoh Rokhim (Universitas Indonesia)	Melia Retno Astrini
C6	Fortifying Economics with Gold: A Comparative Study on Bullion Banking Ecosystem and Strategic Implications for Indonesia	A. R. R. Kresiadanti (Universitas Indonesia)	-
D1	Protecting Consumers, Strengthening Banks; The Bridge Between Satisfaction and Trust	Iwona Dorota Czechowska (Univ. of Lodz)	-
D2	Financial Education as a Support for Consumer Protection	Dagmara Hajdys (Univ. of Lodz)	-
D3	SFDR and Mutual Fund Voting	Axel Kind (Univ. of Konstanz)	Lukas Freudenthal
E1	Financialization of the household sector in the context of changes in financial sector regulations	Tomasz Florczak (Univ. of Lodz)	-
E2	Analysis of the Effectiveness of the Financial Consumer Protection Act and Implication; Comparison of Korea, the United Kingdom, and Japan, GAP and Bigdata analysis	Kwanseol Son (SKKU)	-
E3	Investment Analysis Transformed: Industry-Conditioned Large Language Model Analysts for Financial Decision-Making	Hyungjin Ko (SKKU)	-
F1	Changes in the Insurance Distribution System in Japan: The Significance of the 2025 Insurance Business Act Amendment	Satoshi Nakaide (Waseda Univ.)	-
F2	Announcement effects of Fintech Investment	Youmi Lee, Hongjoo Jung (SKKU)	-
F3	The Regulation of Cybercrime to Secure Digital Financial Inclusion in South Africa	Howard Chitimira (North-West Univ.)	-

Abstracts

No.	Title	Author & Affiliation	Co-author(s)
G1	Business Diversification and Health and Productivity Management in Japanese Life Insurers	Miho Onzo (Takachiho Univ.)	-
G2	Examining the relationship between Bitcoin trading, digital economy and energy transition; Evidence from panel quantile regression analysis	Thai Hong Le (Vietnam National Univ.)	H. T. T. Phung, C. M. T Nguyen, D. H. Vo, H. M. Bui, H. T. Tran
G3	Gen-Z Consumer's Preference of Telecom Services in Banglasdesh; What, Why, Who lsuues	MZ Mamun (U. of Dhaka)	-
H1	Measures to Strengthen researcher's intergtrity: game theoretic approach	Chaeyeol Yang (Chonnam Univ.)	-
H2	ESG game changer in revitalisation efforts	Magdalena Ślebocka (Univ. of Lodz)	-
H3	The Cooperative Game Between the Central Bank and Government in the Context of Nash Equilibrium; Implications for Consumers	Joanna Stawska (Univ. of Lodz)	-
I1	Political Economy of International Stablecoin Regulation	Youkyung Huh (St. Thomas Univ.)	-
I2	Using Weather Derivatives in Agricultural Risk Management to Protect Worker's Income	Lan Phuong To (Vietnam National Univ.)	-
I3	Fintech in Malaysia; Adoption Trends, Usage Patterns, and Policy Imperatives for Inclusive Growth	Mohamad Fazli Sabri (Putra Malaysia Univ.)	-
J1	International Development Cooperation in Finance in Laos	Phouphet Kyophilavong (National University of Laos)	-
J2	International Development Cooperation in Finance in India	Sankarshan Basu (Indian Institute of Management)	-
J3	International Development Cooperation in Finance in Vietnam	Pham Thi Hoang Anh (VNU)	-
J4	International Development Cooperation in Finance in Myanmar	Soe Thu (Monywa Univ.)	-
K1	Exploring the financial resilience and life satisfaction of youth with the serial mediation of financial and mental well-bing: A case of Pakistan	Muhammad Tahir (Univ. of Lahore)	-
K2	The Current Status of the Community-Based Long-Term Care System; A Comparative Study between Japan and China	Yangyang Yao (Univ. of Georgia)	Zhewen TANG (Queen Mary Univ. of London)
K3	The Impact of Digital Transformation on the Operational Efficiency; the Case of Commercial banks in Vietnam	Huong Thi Thu Phung (Banking Academy of Vietnam)	T. H. Le, D. T. Pham, L. H. Nguyen, N. T. Tran
L1	The implications of Artificial Intelligence (AI) in Financial Consumer Protection; Balancing Innovation, Ethics, and Regulation in South Africa	Matsietso Matasane (Univ. of Witwatersrand)	-
L2	Social Media Marketing Activities and Purchase Intention Towards Insurance Products in Myanmar	Thae Sumoon (Yangon Univ.)	-
L3	Digital Transformation and Bank Competitiveness; Insights from Vietnam	Cu Nguyen Ha Trang (Vietnam National Univ.)	Pham Xuan Thanh Hieu
M1	Quality, Satisfaction, and Continuance Usage Intention of Mobile Payment Services in South Korea and Bangladesh	Noshin Mustafa Mou, Hae Kyung Yang (Konkuk Univ.)	-
M2	Artificial Intelligence and Automated Decision-Making in Credit Scoring and Insurance Assessment; A regulatory analysis of the New European AI Governance Legal Framework	Davide Luigi Totaro (Hitotsubashi Univ.)	-
M3	Consumers Attitude to Central Bank Digital Currencies (CBDC) – Insights from a Survey Experiment	Ruth Plato-Shinar (Netanya Academic College)	-
M4	Public-Private Collaboration in Long-Term Care Insurance: A Case Study of the U.S. Long-Term Care Partnership Programme	ShangZhu Huang (Waseda Univ.)	-
V1	Innovation in Financial Consumer Protection and ESG	Dean Bambang (Universitas Indonesia)	
V2			

August 22(Fri), 2025

Room1, 33402, Business BLDG, SKKU

Opening

Code | Time	Mode	Ceremony
09:00-9:50	On-Site	**Opening :** Hongioo Jung | SKKU **Greeting :** Hongmu Lee(IAFICO Chair) | Waseda University **Welcome :** Jaewan Bahk (Chair of the Board of Trustees, SKKU Foundation) | SKKU **M.C:** Hongioo Jung | SKKU (2025 GEFC Organizer)
V1	On-Site	Keynote Speech 1 (Dean of ADBI) Presenter : Bambang Brodjonegoro | ADBI | Universitas Indonesia
V2	Zoom	Keynote Speech 2 (Faculty Dean of Lowell House) Presenter : David Laibson | Harvard University
9:50 -10:00	Group Photo	

Session A

A. Recent Innovation in Financial Markets | Moderator: Sharon Tennyson | Cornell University

Code | Time	Mode	Topic	Presentation Subject
A1 | 10:00-12:30	On-Site	Dig	Micro-, Small- and Medium-sized Enterprises(MSMEs) and South Africa's Ambition for a Cashless Society - Michelle Kelly-Louw(Corr.) | University of Cape Town
A2 | 10:00-12:30	Zoom	Dev	International Cooperation for Financial Inclusion - Peter Morgan(Corr.) | ADBI
A3 | 10:00-12:30	On-Site	ESG	ESG Expertise and Director Reputation - Axel Kind(Corr.) | University of Konstanz - Stephan Sontheimer(Co-author)
A4 | 10:00-12:30	On-Site	Con	Who is in Charge of Household Financial Asset Management - Seonglim Lee(Corr.) | SKKU
A5 | 10:00-12:30	On-Site	Dig	Bridging or Widening the Digital Divide? The Digital Euro and Financial Inclusivity - Anne-Marie Weber(Corr.) | University of Warsaw

12:45-13:45 Lunch

Lunch & Board of Directors Meeting
(Faculty Club, fth floor, the 600 Anniversary BLDG)

Session B1(Concurrent Session)

B1. Digitalization 1 | Moderator: Man Cho | KDI School

Code | Time	Mode	Topic	Presentation Subject
B1 | 14:00-15:15	On-Site	Dig	Does digital finance make life better? Examining the link between digital financial 2 service use, financial well-bing, and life satisfaction - Tae-Young Pak(Corr.) | SKKU - Swarn Chatterjee(Co-author) | University of Georgia - Youngjoo Choung(Co-author) | Inha University
B2 | 14:00-15:15	On-Site	Dig	Strengthening Investor Protection in Crowdfunding: A Comparative Analysis of Regulatory Approaches in the Republic of Korea and the European Union - AleksandraSzczęsna(Corr.) | Univerity of Warsaw
B3 | 14:00-15:15	On-Site	Dig	A Study of Digital Trade Trends and Consumers Protection Issues; Focusing on Korea and Japan - Soyoung Lim(Corr.) | Waseda University
15:15-15:30	Coffee Break		

Session B2(Concurrent Session)

B2. Digitalization 2 | Moderator: Sojung Park | Seoul National University

Code | Time	Mode	Topic	Presentation Subject
B4 | 15:30-16:45	On-Site	Dig	Financial Consumer Protection in South Africa's Fintech Era; A legal and ESG Perspective - Princess Thembelihle Ncube(Corr.) | North-West University - Kgopotso Maunatlala(Co-author) | Unversity of Pretoria
B5 | 15:30-16:45	On-Site	Dig	Topic Modeling in Fintech Regulations - Seohyun Lee(Corr.) | KDI School - Yunjung Yang(Co-author)
B6 | 15:30-16:45	On-Site	Dig	Financial Misconduct , Data Protection Regulations and Consumer Trust - Rachita gulati | ADBI

August 22(Fri), 2025

Room2, 33405, Business BLDG, SKKU

Session C1(Concurrent Session)

C1. Financial Cnsumer Protection 1 | Moderator: Rofikoh Rokhim | Universitas Indonesia

Code | Time	Mode	Topic	Presentation Subject
C1 | 14:00-15:15	On-Site	Con	My Child is My Pension; The Role of Ferility Timing in Woman's Individual Retirement Savings in Korea - Sharon Tennyson(Corr.) | Cornell University - Hae kyung Yang(Co-author)
C2 | 14:00-15:15	On-Site	Con	The Role of Pension Insurance in Reducing Elderly Poverty; A Gender Perspective in China - Dongmei Chen(Corr.) | Fudan University - Tianyi Hui(Co-author)
C3 | 14:00-15:15	On-Site	Con	Social Media Marketing Activites and Purchase Intension Towards Insurance Products in Myanmar - Thandar Aung(Corr.) | Moniwa University of Economics
15:15-15:30	Coffee Break		

Session C2(Concurrent Session)

C2. Financial Cnsumer Protection 2 | Moderator: Gianni Nicolini | U. of Rome

Code | Time	Mode	Topic	Presentation Subject
C4 | 15:30-16:45	On-Site	Pro	Financial Capability and Asset Building Among Precarious Workers; The Role of Institutional Support - Yunju Nam(Corr.) | State University of New York - Seon Mi Kim(Co-author) | Hunter College, CUNY - Julie Birkenmaier(Co-author) | SLU - Cristian Cosey(Co-author) | Graduate Center, CUNY
C5 | 15:30-16:45	On-Site	Dig	Digital Trust in Hybrid Financial Ecosystems: A Case Study of BRILink's Branchless Banking Model in Indonesia - Rofikoh Rokhim (Corr.) | Universitas Indonesia - Melia Retno Astrini(Co-author)
C6 | 15:30-16:45	On-Site	Con	Fortifying Economies with Gold: A Comparative Study on Bullion Banking Ecosystems and Strategic Implications for Indonesia - Maria Ulpah(Corr.) | Universitas Indonesia - Anastasia Rasia Rahma Kresiadanti, Rofikoh Rokhom(Co-authors)

For information regarding the post-presentation evening program, please refer to the separate guide document.

Session D(Concurrent Session)

D. Financial Consumer Protection 3 | Moderator: Satoshi Nakaide | Waseda University

Code | Time	Mode	Topic	Presentation Subject
D1 | 09:00-10:30	On-Site	Pro	Protecting Consumers, Strengthening Banks; The Bridge Between Satisfaction and Trust - Iwona Dorota Czechwska(Corr.) | University of Lodz - Marta Padszyyńska(Co-author)
D2 | 09:00-10:30	On-Site	Pro	Financial Education as a Support for Consumer Protection - Dagmara Hajdys(Corr.) | University of Lodz
D3 | 09:00-10:30	On-Site	ESG	SFDR and Mutual Fund Voting - Axel Kind(Corr.) | University of Konstanz - Lukas Freudenthal(Co-author)
10:30-10:45	Coffee Break		

Session E(Concurrent Session)

E. Financial Consumer Protection 4| Moderator: Hongmu Lee | Waseda University

Code | Time	Mode	Topic	Presentation Subject
E1 | 10:45-12:15	On-Site	Pro	Financialization of the household sector in the context of changes in financial sector regulations - Tomasz Florczak(Corr.) | University of Lodz
E2 | 10:45-12:15	On-Site	Pro	Analysis of the Effectiveness of the Financial Consumer Protection Act and Implication; Comparison of Korea, the United Kingdom, and Japan, GAP and Bigdata analysis - Kwanseol Son (Corr.) | SKKU
E3 | 10:45-12:15	On-Site	Dig	Investment Analysis Transformed: Industry-Conditioned Large Language Model Analysts for Financial Decision-Making - Hyungjin Ko(Corr.) | SKKU

12:15-14:00 Lunch(33402, 33405)

Geenral Meeting (12:45-13:45, 33402) chaired by Hongmu Lee

Session F(Concurrent Session)

F. Financial Consumer Protection 5 (Law and Regulation) | Moderator: Axel Kind | University of Konstanz

Code | Time	Mode	Topic	Presentation Subject
F1 | 14:00-15:30	On-Site	Law	Changes in the Insurance Distribution System in Japan: The Significance of the 2025 Insurance Business Act Amendment - Satoshi Nakaide(Corr.) | Waseda University
F2 | 14:00-15:30	On-Site	Con	Announcement effects of Fintech Investment Youmi Lee, Hongjoo Jung (Corrs.) | SKKU
F3 | 14:00-15:30	On-Site	Law	The Regulation of Cybercrime to Secure Digital Financial Inclusion in South Africa - Howard Chitimira(Corr.) | North-West University
15:30-15:45	Coffee Break		

Session G(Concurrent Session)

G. Financial Consumers 1 | Moderator: Sungyoung Hwang | Sookmyung University

zoom link: 9432968007 pw: 0202013

Code | Time	Mode	Topic	Presentation Subject
G1 | 15:45-17:45	On-Site	Con	Business Diversification and Health and Productivity Management in Japanese Life Insurers - Miho Onzo(Corr.) | Takachiho University
G2 | 15:45-17:45	ZOOM	Dig	Examining the relationship between Bitcoin trading, digital economy and energy transition; Evidence from panel quantile regression analysis - Thai Hong Le (Corr.) | Vietnam National University - Huong Thu Thi Phung, Chau Minh Thi Nguyen, Duong Hoang Vo, Huong Mai Bui, Hieu Trung Tran(Co-authors)
G3 | 15:45-17:45	On-Site	Con	Gen-Z Consumers' Preference of Telecom Services in Bangladesh; What, Why, Who Issues MZ Mamun(Corr.) | University of Dhaka

17:50–18:00 Farewell Ceremony, Chair : Hongmu Lee
Room 1, 33402, Business BLDG

Session H(Concurrent Session)

H. Game Theory in Financial Markets | Moderator: Akio Hoshino | Waseda University

Code | Time	Mode	Topic	Presentation Subject
H1 | 09:00-10:30	On-Site	Con	Ethics of Academism in Game Theory - Chaeyeol Yang(Corr.) | Chonnam University
H2 | 09:00-10:30	On-Site	ESG	ESG game changer in revitalisation efforts - Magdalena Ślebocka(Corr.) | University of Lodz
H3 | 09:00-10:30	On-Site	Con	The Cooperative Game Between the Central Bank and Government in the Context of Nash Equilibrium; Implications for Consumers - Joanna Stawska, Maciej Malaczewski, Paulina Malaczewska, Ewa Stawasz- Grabowska(Corrs.) | University of Lodz
10:30-10:45	Coffee Break		

Session I(Concurrent Session)

I. Digitalization 3 | Moderator: Iwona Dorota Czechowska | University of Lodz

zoom link: 3851236840 pw: Pf5ZBn

Code | Time	Mode	Topic	Presentation Subject
I1 | 10:45-12:15	ZOOM	Dig	Political Economy of International Stablecoin Regulation - Youkyung Huh(Corr.) | St. Thomas University
I2 | 10:45-12:15	ZOOM	Dig	Using Weather Derivatives in Agricultural Risk Management in Vietnem - Lan Phuong To, Minh Nguyet Do, Thi Lan Anh Khong, My Hanh Nguyen Thi Thu Huyen Pham(Corrs.) | Vietnam National University
I3 | 10:45-12:15	ZOOM	Dig	Fintech in Malaysia; Adoption Trends, Usage Patterns, and Policy Imperatives for Inclusive Growth - Mohamad Fazli Sabri(Corr.) | University Putra Malaysia

12:15-14:00 Lunch

General Meeting
Room1, 33402, Business BLDG

August 23(Sat), 2025

Room2, 33405, Business BLDG, SKKU

Session J(Concurrent Session)

J. International Development Cooperation in Finance | Moderator: Hongjoo Jung | SKKU

zoom link: 3851236840 pw: Pf5ZBn

Code | Time	Mode	Topic	Presentation Subject
J1 | 14:00-16:00	ZOOM	Dev	**International Development Cooperation in Finance in Laos** - Phouphet Kyophilavong(Corr.) | National University of Laos
J2 | 14:00-16:00	ZOOM	Dev	**International Development Cooperation in Finance in India** - Sankarshan Basu(Corr.) | Indian Institute of Management
J3 | 14:00-16:00	ZOOM	Dev	**International Development Cooperation in Finance in Vietnam** - Pham Thi Hoang Anha(Corr.) | VNU/Banking Academy
J4 | 14:00-16:00	ZOOM	Dev	**International Development Cooperation in Finance in Myanmar** - Soe Thu(Corr.) | Monywa University of Economics
16:00-16:15	Coffee Break		

Session K(Concurrent Session)

K. Financial Consumers 2 | Moderator: Yunju Nam | State University of New York

zoom link: 3851236840 pw: Pf5ZBn

Code | Time	Mode	Topic	Presentation Subject
K1 | 16:15-17:45	ZOOM	Con	**Exploring the financial resilience and life satisfaction of youth with the serial mediation of financial and mental well-being: A case of Pakistan** - Muhammad Tahir(Corr.) | University of Lahore
K2 | 16:15-17:45	ZOOM	Con	**The Current Status of the Community-Based Long-Term Care System; A Comparative Study between Japan and China** - Yangyang Yao(Corr.) | Waseda University
K3 | 16:15-17:45	ZOOM	Dig	**The Impact of Digital Transformation on the Operational Efficiency; the Case of commercial banks in Vietnam** - Huong Thi Thu Phung(Corr.) | Banking Academy of Vietnam - Thai Hong Le, Duong Thuy Pham, Loan Hong Nguyen, Ngan Thi Tran (Co- authors)

Session L(Concurrent Session)

L. Financial Consumers 3 | Moderator: Seonglim Lee | SKKU

zoom link: 3851236840 pw: Pf5ZBn

Code | Time	Mode	Topic	Presentation Subject
L1 | 14:00-15:30	On-Site	Dig	The implications of Artificial Intelligence (AI) in Financial Consumer Protection; Balancing Innovation, Ethics, and Regulation in South Africa - Matsietso Matasane(Corr.) | University of Witwatersrand
L2 | 14:00-15:30	On-Site	Con	Social Media Marketing Activities and Purchase Intention Towards Insurance Products in Myanmar - Thae Su Mon(Corr.) | Yangon University of Economics
L3 | 14:00-15:30	ZOOM	Dig	Digital Transformation and Bank Copetitiveness; Insight from Vietnam - Cu Nguyen Ha Trang(Corr.) | Vietnam National University - Pham Xuan Thanh Hieu(Co-authors)
15:30-15:45	Coffee Break		

Session M(Concurrent Session)

M. Digitalization 3 | Moderator: Axel Kind | University of Konstanz

zoom link: 9432968007 pw: 0202013

Code | Time	Mode	Topic	Presentation Subject
M1 | 15:45-17:45	ZOOM	Dig	Quality, Satisfaction, and Continuance Usage Intention of Mobile Payment Services in South Korea and Bangladesh - Noshin Mustafa Mou, Hae Kyung Yang(Corrs.) | Konkuk University
M2 | 15:45-17:45	ZOOM	Dig	Artificial Intelligence and Automated Decision-Making in Credit Scoring and Insurance Assessment; A regulatory analysis of the New European AI Governance Legal Framework - Davide Luigi Totaro(Corr.) | Hitotsubashi University
M3 | 15:45-17:45	ZOOM	Dig	Consumers Attitude to Central Bank Digital Currencies (CBDC) – Insights from a Survey Experiment - Ruth Plato-Shinar(Corr.) | Netanya Academic College
M4 | 15:45-17:45	ZOOM	Con	Public-Private Collaboration in Long-Term Care Insurance: A Case Study of the U.S. Long-Term Care Partnership Programme - ShangZhu Huang(Corr.) | Waseda University