



# Women in Fintech and AI

## IV edition

27-28 June 2024 - Rethymno (Greece)

## Programme

Day 1 - 27 June 2024

10.30 - 11.00      *Registration*

11.00 - 12.00      Core Group Meeting [FinAI Cost members only] - Room Δ7

12.00 - 13.00      Welcome remarks

13.00 - 14.30      *Lunch break [at your own expense]*

14.30 - 15.15      Keynote speech - Building Foundations: Financial Literacy for Future Minds in Preschool, Maria Ampartzaki (University of Crete, Greece) - Room Δ7

15.15 - 17.30      Scientific programme

[16.00 - 16.15      *Coffee break*]

Parallel Session A - Room Δ7: Special session on Fintech transparency and Fintech literacy - "Breaking down barriers to financial literacy"

*Chair: Michalis Linardakis (University of Crete)*

Financial Literacy, Cash Holdings and Digital Finance

Esra Kabaklarlı (Selcuk University)

Impact of Financial Literacy Environmental, Social, and Governance (ESG), Saving and Borrowing

Factors on Digital Experiences: A Multi-Country Survey Study Among the Elderly People

Belma Ozturkkal (Kadir Has University), Maria Iannario (University of Naples Federico II), Claudia Tarantola (University of Pavia), Alessandra Tanda (University of Pavia), Rezarta Perri (University of Tirana) and Esra Kabaklarlı (Selcuk University)

Adapting to Digital Payments: Insights from Albania's Evolving Landscape

Rezarta Shkurti Perri and Juna Dafa (University of Tirana)

The Efficiency of Digital Nudging via Robo-Advisors in Personal Investment Decisions

Cyril Laššu and Jana Péliová (University of Economics in Bratislava)

XAI for improved financial decision-making

Angus Gatus (York St John University), Galena Pisoni (York St John University and Université Côte d'Azur), Rita Pimentel (Norwegian University of Science and Technology)



## Parallel session B - Room Γ2:

*Chair: Sabrina Giordano (Università della Calabria)*

### AI and Generative AI Based Transfer Pricing Tax Transparency

Pinar Nur (Medipol University) and Gokce Nur Yilmaz (TED University)

### Assessing Efficiency of Sustainable Performance in the Manufacturing Sector

Kristina Sutiene (Kaunas University of Technology), Clara B. Vaz (Polytechnic Institute of Braganca) and Raminta Vaitiekuniene (Kaunas University of Technology)

### A network analysis of cryptocurrency returns

Barbara Będowska-Sójka (PUEB) and Sabrina Giordano (Università della Calabria)

### Revolutionizing Enterprise Resource Planning: A Transformation Journey in the Albanian Telecommunication Industry

Klejda Caushi (Catholic University Our Lady of Good Counsel), Malvina Halilaj (Tirana University), Eralda Caushi (Canadian Institute of Technology) and Erisa Bekteshi (Tirana University)

### Open innovation in banking: where do we stand?

Alberto Francesconi and Alessandra Tanda (University of Pavia)

17.30 - 17.45 Closing remarks day 1 and networking - Room Δ7

## Day 2 - 28 June 2024

9.00 - 10.30 Parallel WG1, WG2 and WG3 meetings

WG1 Meeting - Room Δ7 - *Chair: Olivija Filipovska*

09:00-09:20 Leveraging AI Tools for fraud prevention in crowdfunding  
Stefana Belbe (Babes-Bolyai University and CISD BBU)

09:20-09:40 The Color of Change - Employee Perception of Transformation  
Hanna Kristin Skaftadóttir (Bifrost University)

09:40-10:00 Socio-Cultural Factors and Fintech Adoption  
Olivija Filipovska (Komercijalna Banka)

10:00-10:20 Unfair Terms in Banking and Financial Contracts  
Armela Baka (University of Tirana)



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WG2 Meeting - Room Γ2 - *Chair: Codruta Mare*

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|-------------|--|
| 09:00-09:20 | Narrative Digital Finance<br>Joerg Osterrieder (BFH, University of Twente)   |
| 09:20-09:40 | From fair predictions to just decisions: The case for credit approvals<br>Enis Kayis (Ozyegin University)                                      |
| 09:40-10:00 | The Digital Transformation in Finance: Exploring Perceptions and Concerns Regarding Central Bank Digital Currencies<br>Liana Stanca (BBU Cluj) |
| 10:00-10.20 | Data Classifications using Clifford Algebra Subspaces<br>Mutlu Akar (Yildiz Technical University)  |

WG3 Meeting - Room AK (Aithousa Kallitechnikon) - *Chair: Nikos Thomaidis*

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|-------------|---|
| 09:00-09:20 | Gender diversity of FinTech companies leadership– choice or necessity ? An Evidence from Cruchbase<br>Anastas Dzurovski (University St.Kliment Ohridski Bitola) |
| 09:20-09:40 | Unlocking the power of the financial transparency<br>Karolina Bolesta (Warsaw School of Economics)  |
| 09:40-10:00 | The path to green financing in the Western Balkans: challenges and barriers<br>Albulena Shala (University of Prishtina) and Vlora Berisha (University of Peja)  |
| 10:00-10.20 | New models for trading renewable energy<br>Nikos Thomaidis (University of the Aegean)   |

10.30 - 11.00      *Coffee break - outside amphitheater Δ7*



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11.00 - 12.30            Parallel Working session

Room Δ7

WS1: D12 – Methodological discussion papers on AI models to generate “failed trials” of investment product producers and on quantitative strategies with the usage of the promising field of network data analysis

*Coordinated by:* Karolina Bolesta and Olivija Filipovska

WS3: D16 – Science Communication Plan

*Coordinated by:* Olivija Filipovska

Room Γ2

WS2: D15 – An edited volume containing scientific achievements of the Action

*Coordinated by:* Anastas Dzurovski

WS4: D13 – Four annual reports (for lay audience) distributed via local and national media

*Coordinated by:* Alessandra Tanda

12.30 - 13.30            *Lunch break [at your own expense]*

13.30 - 15.30            Scientific programme - Room Δ7

**Session C: Machine learning for Fintech and AI**

*Chair:* Petros Dellaportas

Reservoir computing for macroeconomic forecasting with mixed-frequency data

Petros Dellaportas (UCL and Athens University of Economics and Business)

Advancing Markowitz: Asset Allocation Forest

Luis Ormonde Bettencourt (Erasmus University Rotterdam), Alla Petukhina (Hochschule für Technik und Wirtschaft Berlin), and Anastasija Tetereva (Erasmus University Rotterdam, Tinbergen Institute)

A fair sample selection methodology: Auditing ML models in the FinTech industry

Pavlos Vourvachakis (Technical University of Crete)

Synthetic Financial Data with Probabilistic Forecasting: A Generative Adversarial Network Approach

Mohammed Alruqimi, Luca Di Persio (University of Verona)

Exploring Methodologies: AI Models for Generating 'Failed Trials' of Investment Product Producers and Quantitative Strategies Utilizing Network Data Analysis

Özgür Yildirim (Yildiz Technical University)



15.30 - 15.45 *Coffee break - outside amphitheater Δ7*

15.45 - 17.45 **Best WI-FI 2024 presentations, award and closing remarks - Room Δ7**

*Chair:* Maria Iannario

Presentations (alphabetical order):

- Adam Christos "Segmenting female students' perceptions about Fintech using Explainable AI"
- Belbe Stefana "Evaluation of the space-time effects of Covid-19 on loans and savings in Romania - A spatial panel data approach at county level" (Belbe, Moldovan, Andrieş, Otto and Mare)
- Cola Antonio and Urso Rosario "Statistical Analysis of FinTech Data: Insights from Unsupervised to Supervised Approaches"
- Giantsidi Sofia "Optimizing Financial Forecasting: Reservoir Computing and Self-Adaptive Cuckoo-Genetic Algorithm"
- Morina Stina "Beyond the screen: banking conversational AI" (Morina, Rexhepi, Berisha and Zhuja)

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**Organizing Committee:** Petros Dellaportas (UK/GR), Sofia Giantsidi (IT), Maria Iannario (IT), Michalis Linardakis (GR), Codruta Mare (RO), Claudia Tarantola (IT), Alessia Paccagnini (IE), Eleftheria Paschalidou (GR), Rezarta Perri (AL), Albulena Shala (KX), Liana Stanca (RO), Alessandra Tanda (IT)

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The workshop is organised by the University of Crete in Rethymno (Greece) with the support of COST Action CA 19130 – Fintech and Artificial Intelligence in Finance

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For any queries, please email [womeninfintech.cost@gmail.com](mailto:womeninfintech.cost@gmail.com)

Zoom link: <https://shorturl.at/ZXBte>