

call for 10TH FINANCIAL RISKS INTERNATIONAL FORUM papers

Paris, March 27 & 28, 2017

Retail Finance and Insurance : the Impact of Fintech

The Financial Risks International Forum on *Retail Finance and Insurance : the Impact of Fintech* is an International Research Forum for academics and professionals organized by the Louis Bachelier "Finance and Sustainable Growth" Laboratory.

We invite academics, professionals and regulators to submit research papers for this event, which will take place in Paris on March 27 & 28, 2017.

The digital revolution is under way in financial services. Technical innovations lead to the creation of new and possibly cheaper services that are readily available for individuals through web platforms or mobile apps.

New databases, new forms of payment processing, trading platforms, peer-to-peer lending platforms and robo-advisors are fast developing and democratizing financial services. They also raise many questions.

How can we design safe and understandable financial products available for the largest number of individuals? What will be the consequences of fintech development on traditional banks and insurance companies? How are consumers to be protected? How can fintech be regulated? What will be the macroeconomic consequences of its development?

This upcoming Financial Risks International Forum aims to highlight the methodological and regulatory challenges raised by the on-going developments in financial technologies.



EXPENSES
The Institut Louis Bachelier may cover part of travel and accommodation expenses for the authors of selected papers (upon request and only for speakers).

PaPeR subMISSION

A complete paper in PDF format must be submitted electronically by **DECEMBER 1, 2016**

The results of the selection procedure will be announced **BY MID-JANUARY 2017**.



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call for papers | TOPICS

10TH FINANCIAL RISKS INTERNATIONAL FORUM

WE WELCOME THE SUBMISSION OF RESEARCH PAPERS ON THE NON-LIMITATIVE LIST OF TOPICS BELOW :

- Retirement saving and planning for Individuals, life-cycle investment, longevity risk, demographic transition,
- **Online banking, direct finance, crowdfunding, robo-advisors, web insurance,**
 - Credit, mortgages, consumer indebtedness, distress, personal bankruptcy, loan delinquency cure rates,
- **Consumer finance regulation, legal protection of consumers, investors and borrowers, run risk, systemic risk of consumer products (mutual /UCIT funds, ETFs, personal pension products, etc.),**
 - Behavioural finance, individual preferences and decisions, behavioural biases, mental accounts, prospect theory, nudging,
 - **Individual data (real time consumer data, scanner data, GPS data, etc.), protection of individual data, treatment of large individual databases (machine learning, Bayesian methods, big data, semi-structured data, etc.),**
 - Design of student loans, microcredit, micropensions,
 - **Financial literacy, consumer-level investor education,**
 - Fraud detection, blockchain technology, smart contracts,
- **Effects of fintech development on growth, welfare and inequality.**

Scientific Committee

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