

📅 April 10-11, 2025

CONFERENCE WEBSITE: <https://fintech25.org/>

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## | About the Conference

\*\*2025 Fintech and Financial Institutions Research Conference\*\*

Co-Sponsored by the University of Delaware and  
The Federal Reserve Bank of Philadelphia

Dates: April 10 and 11, 2025,  
with an evening poster session and reception on  
April 9

Location: Federal Reserve Bank of Philadelphia,  
Philadelphia, PA  
10 N Independence Mall W, Philadelphia, PA 19106

The Fintech and Financial Institutions Conference is a forum for presenting and discussing current research on the inter-linkages of the fintech sector and the broader financial system. The Conference will focus on understanding economic consequences and impacts in both directions, as well as regulatory implications of the fintech sector. The Conference will also focus on technology and engineering developments that are key to the way fintech works within the financial system. The Conference aims to include high-quality academic papers from multiple fields, including finance, economics, computer

### Important Dates

 CONFERENCE  
DATE  
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engineering, management information systems, and others. The Conference aims to foster the dialogue between the Fin and Tech sides of fintech.

On the Fin Track, the conference sessions will focus on finance and economics issues that relate the technological advances of Fintech to its economic, financial, societal, and regulatory environment. These sessions will follow the standard finance conference format, will include discussants and will not be included in any published proceedings. On the Tech Track, the conference sessions will focus on engineering and technical issues that are driving the evolution of financial institutions and alternative financial service providers. These sessions will follow the standard engineering conference format, will be hosted by session chairs but will not include discussants, and will include formal proceedings published by Springer Nature.

We aim for a conference that unites the research conversation across the Fin and Tech Tracks, with authors, discussants, and session chairs contributing to an interdisciplinary conversation. In particular, the event will intermingle sessions for two “tracks” of the conference, with approximately equal agenda time for each. We plan to host two keynote speakers, to give full emphasis to the intersecting issues relevant to both tracks.

If you’re submitting from the Fin side, the corresponding session format will be very familiar to you, and the Tech sessions will provide additional insights behind the methods and the thinking on the engineering side, a key source of

the methods applied in the field and in research. If you're submitting from the Tech side, you will also find the corresponding session format familiar to you, and the Fin sessions will provide additional insights into the economic causes and effects of industry uses of technologies.

**\*\*Call For Papers\*\***

Submission deadline: December 30, 2024 (11:59 PM EST)

Submission website: <https://fintech25.org>

Submissions of high-quality theoretical and empirical research papers exploring aspects related to fintech trends are invited.

On the Fin Track (i.e., economics and finance side), appropriate topics include:

- Competition and collaboration dynamics between traditional financial institutions and new market entrants
- Financial stability consequences of the interplay between fintech and traditional lenders
- Impact on credit supply and pricing for large firms, small businesses, and households
- Real economy effects of fintech and the financial system's response
- Societal impact (e.g., inequality issues) relating to fintech and its interactions with the financial system
- Influence of monetary and fiscal policies on fintech firms and financial institutions
- Governance strategies and structures within fintech, crypto-exchanges, and blockchain

organizations

- The application of AI and ML by traditional and fintech lenders
- Stablecoins and the real impact of cryptocurrencies
- Regulatory considerations surrounding fintech and its interactions with the broader financial system
- Alternative credit assessment systems and their impact, including fairness
- Impact of regulations on FinTech innovation

On the Tech Track (i.e., engineering and computer science side), appropriate topics include:

- Artificial intelligence & machine learning for fintech operations
- Digital banking and mobile payments
- Digital currencies and their applications
- Encryption and authentication methods for digital currencies
- Fraud detection in fintech
- Large-Language Models and their applications in fintech
- Fintech and Regulatory Compliance
- Security and Privacy
- Smart contracts and blockchain applications
- Standards for fintech technologies
- Sustainability in fintech
- Workforce development and awareness

\*\*Submission format for the Tech Track: Please use the Springer Nature LNCS template available here: <https://www.springer.com/gp/computer-science/lncs/conference-proceedings-guidelines>

There is partial funding available for travel honoraria to support speakers. Priority will be given to support the goals of the conference and based on need. Authors should request consideration if needed.

High quality papers as judged by the program committee, but which are not appropriate for the joint sessions considering the interdisciplinary audience, may be invited to the poster session (such papers from the Tech Track will still be included in the proceedings volume).

#### Organizing Committee

Conference chair:

Paul Laux, University of Delaware

Fin Track chairs:

Michael Gelman, University of Delaware

Vitaly Meursault, Federal Reserve Bank of Philadelphia

Tech Track chairs:

Nektarios Tsoutsos, University of Delaware

Gang Wang, University of Delaware

Program Committee: Fin Track

Joseph Abadi, Federal Reserve Bank of Philadelphia

Jack Bao, University of Delaware

Tetyana Balyuk, Emory University

Sebastian Doerr, BIS

Xiao Fang, University of Delaware  
Laura Field, University of Delaware  
Paul Goldsmith-Pinkham, Yale University  
Deeksha Gupta, Johns Hopkins University  
Wenli Li, Federal Reserve Bank of Philadelphia  
Marina Niessner, Indiana University  
Raluca Roman, Federal Reserve Bank of Philadelphia  
Alberto Rossi, Georgetown University  
Philip Strahan, Boston College  
James Vickery, Federal Reserve Bank of Philadelphia VM  
Gloria Yang Yu, Singapore Management University  
David Yermack, New York University  
Yao Zeng, University of Pennsylvania

Program Committee: Tech Track

The list of Tech Track committee members will be posted online at <https://fintech25.org/users/pc> before the paper submission deadline.

**\*\*Call For Posters\*\***

We invite PhD students to submit posters for the conference poster session in the evening on April 9. This is an excellent opportunity to showcase your research, gain feedback from leading experts, and engage with peers in your field. Posters should cover the same areas of interest as outlined in the call for papers, including both economics/finance and engineering/technical aspects. We expect to be able to provide partial travel honoraria for students upon request; priority is given to students on a need-basis.

Format: Posters should be in size 32in x 24in.

Submission: Submit a PDF of your poster to

<https://fintech25.org> by February 15, 2024.

### **TOPICS OF INTEREST**

3 topics

Research papers are invited in, but not limited to, the following areas:

Computer Science  
◦ & Software  
Engineering

Artificial  
◦ Intelligence &  
Machine Learning

◦ Business &  
Management