

## Financial Technology (FinTech), Blockchain and the Internet of Value

### Short Description of the Proposed Track

The financial services industry is currently undergoing the largest transformation of the industry since the inception of the industry itself. Among the most prominent examples are mobile payment solutions, crowdfunding and crypto currencies. Primary drivers of this development are digital disruption, de-regulation and globalization. The response to changing customer behavior (market pull) and the convergence of innovative technologies such as distributed ledgers or machine learning (technology push) leads to novel solutions that crosses the drivers and creates startup companies in the area of "Financial Technology" or "FinTech".

Such FinTech-related approaches in general refer to novel solutions for value chains, business models, products and services, organizations, processes and systems within or at least the context of financial services. Example for such solutions are new ecosystems as an enabler of new market structures, crowdfunding platforms as new business models, social advisory networks as a new service, co-operations among FinTech start-up companies and incumbents in sales and advisory as new organizational forms, mobile client onboarding as new processes, and the blockchain as an entirely new, decentralized transaction system. With several thousand start-up companies worldwide addressing all of these areas in banking and insurance, the established actors, the banks, insurance companies and other incumbents, are under pressure to adopt to these changes.

This growing importance in practice is supported by an emerging discussion in the scientific literature, where the increasing number of hits of the term "fintech" on Google Scholar developed from 38 publications in 2010 to 2150 in 2016. Although the research topic is still very young and the approaches are interdisciplinary by nature, the emergence of many diverse views on FinTech calls for research that aims at both contributing to research with focuses on certain specific areas and research that advances a more comprehensive perspective. Thus, we believe that the IS discipline could play a major role in further developing FinTech through research in areas such as reference models, methods, architectures and frameworks as well as conceptual, empirical and applied research. Possible topics could include (but are not limited to):

- Theories of FinTech, blockchain and the internet of value
- Reference models for FinTech, blockchain and the internet of value
- Architectures for FinTech, blockchain and the internet of value
- FinTech technologies and standards
- Innovative applications for FinTech, blockchain and the internet of value
- Crypto currencies
- Smart contracts (e.g. for insurance contracts etc.)
- Financial Peer-to-peer markets

- Digital identity and data privacy
- Regulatory technology (RegTech)
- Digital client relationships in financial services
- FinTech application areas in payments, investments, financing, trade, advisory etc.
- InsurTech application areas in risk management, life and non-life insurance etc.
- Social advisory models
- FinTech-enabled business models (crowdfunding, crowdfunding etc.)
- Financial inclusion
- Future financial services ecosystems

## Publishing Opportunities in Leading Journals

### Track Co-Chairs

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	Short Biography	Thomas Puschmann is a director at the Department of Informatics at the University of Zurich, Switzerland. He holds a Ph.D. in business administration from the University of St. Gallen and a master in management sciences from the University of Constance. Prior, he was a visiting researcher at the MIT Sloan School of Management and has professional experience as a member of the board from the consulting and software development companies ESPRiT Consulting and The Information Management Group.
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	Short Biography	Jan Damsgaard (JD) is head of department of IT management at CBS. In 2014 the Danish Academy of Technical Sciences appointed JD to national Digital Advisor. JD holds a Ph.D. in Information Systems and a Master's degree in Computer Science and Psychology. His research focuses on the digital transformation of businesses for example by the mobile phone or the Internet. JD has worked and done research at several institutions in the USA, China, Finland and Australia.
3	Name - Surname	James C. Westland
	Title	Professor of Information and Decision Sciences

# ECIS 2018 TRACK 16

"BEYOND DIGITIZATION - FACETS OF SOCIO-TECHNICAL CHANGE", 23<sup>RD</sup> -28<sup>TH</sup>, JUNE, 2018, IN UNIVERSITY OF PORTSMOUTH, UK, FOR THE 26<sup>TH</sup> EUROPEAN CONFERENCE ON INFORMATION SYSTEMS

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