

**Centre for Research & Analysis in
Finance, Technology & Law (CRAFT & Law)**

Call for Abstracts: Undergraduate Student Research Conference

A. *About the conference*

The Centre for Research & Analysis in Finance, Technology & Law (CRAFT & Law) at the Jindal School of Banking & Finance (JSBF) is very excited to announce its first undergraduate student research conference in January, 2023. The conference aims to bring together novel ideas and analysis of some of the most dynamic topics of the present times, *namely*, ‘**Digital Markets & Competition**’, and ‘**Fintech & Data Privacy**’. Both topics represent the enormous challenge facing both regulatory institutions and the industry, while also allowing us a peek into immense possibilities for the future.

The conference aims to build on the Centre’s work on digital technology regulation, data protection and privacy links to fintech, and issues at the intersection of finance, technology, and law. It also serves to provide a platform to young, dynamic voices within the student community at the University, in the hopes of both engendering new lines of inquiry, and helping students get acquainted with academic research and methodology.

Students are encouraged to submit their abstracts on topics pertaining to either of these themes latest by **30th August, 2022**. The details for the submission and the conference are detailed below.

B. *Theme and Aims*

(1) Competition and Digital Markets

Digital markets have become vital for our economies and have transformed our lives in many ways. An increasing consensus is emerging that economic growth could be better by ensuring that there is vibrant competition in digital markets. However, there are also concerns that competition in digital markets does not work properly, leading to the creation of dominant platforms with persistent market power. Evidence shows that a lack of competition is degrading the quality of people’s experiences online, putting at risk the viability of companies dependent on dominant firms and holding back innovation across the digital economy. Various competition regulators across the world and governments are struggling with the challenge of regulating digital markets. Abstracts are invited on topics that discuss such concerns and responses needed from competition agencies and governments to address these issues. Abstracts can also be submitted on topics that explore critical issues (for example, consumer protection, labour issues, etc) in digital markets and how it affects competition.

(2) Fintech & Data Privacy

Financial innovation has played an integral role in the formation and transformation of the global financial sector. Over the last decade, the pace of technological progress has accelerated, resulting in the introduction of new business models which both better address customers’ needs and make

processes more efficient. To this extent, scholars such as Harvard professor Howell E. Jackson and Margaret E. Tahyer have referred to ‘fintech’ as an *“umbrella term referring to the many different innovations with the potential to disrupt or challenge the legacy financial services firms and existing regulatory practices.”*¹ These include algorithmic lenders, robo-advisors and high-frequency trading strategies, a range of payments, both businesses-to-business and business-to-consumer, as well as insurance by app, digital banks, cryptocurrencies, central bank digital assets, credit scoring and analytics, payroll and benefits systems, real estate investing, compliance software and other forms of Regtech, blockchain, core infrastructure, bank services, and many more products and services still to emerge. This is supplemented by data protection and privacy laws such as the General Data Protection Regulation (GDPR) in Europe and the Personal Data Protection Bill in India, amongst several others from multiple jurisdictions. This has therefore made data privacy both a front runner in corporate compliances, and a matter of great concern for businesses, individuals, and regulators alike.

This intermediation of technology and finance therefore throws up multiple questions on the nature of new age regulation, evolution of businesses and management styles, and economics of privacy and data protection in the context of future fintech businesses, and data protection and privacy challenges posed to digital banks and other innovations. Abstracts are invited for papers that can effectively enquire into such new challenges lying at the intersection of fintech and data protection and privacy.

Students should note that the topics listed here under both the themes are illustrative. Contributors are strongly advised to propose their own topics about which they are passionate. The aim of the conference is to encourage undergraduate inter-disciplinary research on topics that are both contemporaneous, and still under researched.

The aim of the conference therefore is three-fold:

- (a) To contribute to public knowledge and scholarship in the field of finance, technology, and law;
- (b) To provide an opportunity to students to present their work in an academic forum and enhance their academic and professional skills.
- (c) To assist the Centre in advancing its own research in these fields and engaging with students from across disciplines.

C. *Process & Key Dates*

(i) Abstract Submission

- Abstract submissions should be within 500 words, including footnotes.
- Footnoting styles do not matter, so long as they are consistent throughout. No endnotes and in-line citation will be accepted.
- **All abstracts should be submitted to craftlaw@jgu.edu.in, with the subject line: “Submission of Abstract” by the stated deadline.**

¹ <https://projects.iq.harvard.edu/files/fintechlaw/files/fintech_law_the_case_studies.pdf>

- Students whose abstracts are selected will be invited to submit research papers/essays which should not exceed 5000 words including footnotes.
- No book reviews and case summaries will be accepted.
- Students enrolled in any undergraduate program across JGU are welcome to submit abstracts on the select topics.
- Selected candidates will be informed as per the dates mentioned below.

Abstract Submission Deadline	30 th August, 2022
Selected Abstracts Announcement	15 th September, 2022
Paper Submission Deadline	10 th December, 2022
Conference Dates	Jan 2023 (Dates TBD)

(ii) Paper writing

- All selected students will be invited to send in their papers by the stated deadline.
- Students will benefit from a dedicated, subject specialist/mentor who will guide the work on the paper and give comments.
- CRAFT & Law will also provide editorial support for the final paper.

(iii) Submission & Conference

- Submitted papers will be published on the CRAFT & Law website as a “work in progress”/draft paper in a conference theme research series.
- Finalised papers can then be sent for further publication if the student so wishes.
- Students will then be invited to speak in a conference held in Jan 2023. The specific dates will be finalised and announced by end of September, 2022.
- Mode of the conference will be online.
- All students submitting the final paper and attending the conference will receive a certificate certifying the same.