



Ivey
Business School

WESTERN UNIVERSITY · CANADA

Scotiabank
Digital Banking Lab

The Third Toronto Fintech Conference

Sponsored by Scotiabank Digital Banking Lab at Ivey Business School

November 5-6, 2020

(Virtual)

Thursday, November 5	(Day 1 overview)
8:00 a.m. – 8:20 a.m.	PLENARY INTRODUCTION <i>JP Vergne, Director, Scotiabank Digital Banking Lab at Ivey Business School</i> <i>Nur Ahmed, Ivey Business School</i>
8:20 a.m. – 9:00 a.m.	RESEARCH KEYNOTE <i>Pinar Ozcan, Oxford University</i>
9:00 a.m. – 9:15 a.m.	COFFEE BREAK
(Concurrent Tracks)	
9.15 a.m. – 10.45 a.m.	PAPER PRESENTATIONS Sub-Track 1-1: Mobile Money and Crowdfunding Sub-Track 2-1: Industry Evolution and Legitimacy
10:45 a.m. – 11:00 a.m.	COFFEE BREAK
11:00 a.m. – 12:30 p.m.	PAPER PRESENTATIONS Sub-Track 1-2: Networks and Information Asymmetry Sub-Track 2-2: Technology Strategy in AI
12:30 p.m. – 1:00 p.m.	LUNCH
1:00 p.m. – 2:30 p.m.	PAPER PRESENTATIONS Sub-Track 1-3: Fintech and Platforms Sub-Track 2-3: Marketplace and Experimentation



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Friday, November 6 (Day 2 Overview)

8:00 a.m. – 9:00 a.m. **FINTECH STARTUP KEYNOTE**
Mauricio Di Bartolomeo, Co-founder and CSO, Ledn Inc.
“DeFi: Current and Future Trends”

9:00 a.m. – 9:15 a.m. **COFFEE BREAK**

9:15 a.m. – 10:45 a.m. **PAPER PRESENTATIONS**
[Sub-Track 1-4: Bitcoin and Cryptocurrencies](#)
[Sub-Track 3-1: Fintech and Law](#)

10:45 a.m. – 11:00 a.m. **COFFEE BREAK**

11:00 a.m. – 12:30 p.m. **PAPER PRESENTATIONS**
[Sub-Track 1-5: Blockchain and Smart Contracts](#)

12:30 p.m. – 1:00 p.m. **LUNCH**

1:00 p.m. – 2:30 p.m. **INDUSTRY KEYNOTE**
Carmen Sequeira, Director of Innovation, Scotiabank

Moderated by:
JP Vergne

**AWARDS CEREMONY,
CLOSING AND FAREWELL**

Thu, Nov 5	TRACK 1: Economics and Finance (Zoom #1)
9:15 a.m. – 10:45 a.m.	<p>SUB-TRACK 1-1: Mobile Money and Crowdfunding</p> <ul style="list-style-type: none"> ▶ Gender and Financial Misconduct: A Field Experiment on Mobile Money <i>Francis Annan, Georgia State University</i> ▶ How Does Mobile Payment Technology Affect Consumer Payment Behavior? <i>Liang Zhang, Federal Reserve Bank of Boston</i> ▶ With a Little Help from Friends: Strategic Financing and the Crowd <i>Yizhou Xiao, CUHK Business School</i> <i>Sudipto Dasgupta, CUHK Business School</i> <i>Tingting Fan, CUHK Business School</i> <i>Yiwei Li</i> ▶ Secondary market listings in equity crowdfunding: The missing link? <i>Armin Schwienbacher, SKEMA Business School</i> <i>Anna Lukkarinen, Aalto University</i>
11:00 a.m. – 12:30 p.m.	<p>SUB-TRACK 1-2: Networks and Information Asymmetry</p> <ul style="list-style-type: none"> ▶ The Social Internet and Stock Returns <i>Mohamed Al Guindy, Carleton University</i> <i>Ryan Riordan, Queen's University</i> ▶ Liquid speed: A micro-burst fee for low-latency exchanges <i>Marius Zoican, University of Toronto</i> <i>Michael Brolley, Wilfrid Laurier University</i> ▶ Asymmetric Cross-side Network Effects on Digital Platforms: Evidence from Marketplace Lending <i>Will Cong, Cornell University</i> <i>Qi Miao, Nielsen Company</i> <i>Ke Tang, Tsinghua University</i> <i>Danxia Xie, Tsinghua University</i> ▶ Information Asymmetry among Investors and Strategic Bidding in Peer-to-Peer Lending <i>Zaiyan Wei, Purdue University</i> <i>Kai Lu, University of Science and Technology of China</i> <i>Tat Y. Chan, Washington University in St. Louis</i>
1:00 p.m. – 2:30 p.m.	<p>SUB-TRACK 1-3: Fintech and Platforms</p> <ul style="list-style-type: none"> ▶ Vertically Disintegrated Platforms <i>Tarik Roukny, KU Leuven</i> <i>Christoph Aymanns, University of St. Gallen</i> <i>Mathias Dewatripont, Université Libre de Bruxelles</i> ▶ Does Fintech Democratize Investing? <i>Stanislav Sokolinski, Rutgers University</i> <i>Michael Reher, University of California San Diego</i> ▶ The colour of finance words <i>Diego Garcia, University of Colorado Boulder</i> <i>Xiaowen Hu, University of Colorado Boulder</i> <i>Maximilian Rohrer, Norwegian School of Economics</i>



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- ▶ Token-Based Platform Finance
Ye Li, Ohio State University I
Will Cong, Cornell University
Neng Wang, Columbia Business School
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Fri, Nov 6 **TRACK 1: Economics & Finance**
(Zoom #1)

9:15 a.m. – 10:45 a.m. **SUB-TRACK 1-4: Bitcoin and Cryptocurrencies**

- ▶ Miner Collusion and the Bitcoin Protocol
Alfred Lehar, University of Calgary
Christine A. Parlour, UC Berkeley
- ▶ Collectibles Tokenization & Optimal Security Design
Blair Vorsatz, University of Chicago
- ▶ The public blockchain ecosystem: An empirical analysis
Fahad Saleh, Wake Forest University
Felix Irresberger, Durham University
Kose John, New York University
- ▶ Why Fixed Costs Matter for Proof-of-Work Based Cryptocurrencies
Maarten van Oordt, Bank of Canada
Rodney J. Garratt, University of California Santa Barbara

11:00 a.m. – 12:30 p.m. **SUB-TRACK 1-5: Blockchain and Smart Contracts**

- ▶ Smart Contracts, IoT Sensors, and Efficiency: Automated Execution vs. Better Information
Hanna Halaburda, New York University
Yannis Bakos, New York University
 - ▶ Economics of Permissioned Blockchain Adoption
Wenjun Wang, Columbia University
Garud Iyengar, Columbia University
Fahad Saleh, Wake Forest University
Jay Sethuraman, Columbia University
 - ▶ Robust KYC via Distributed Ledger Technology
Matus Drgon
Lamprini Georgiou, University of Edinburgh
Aggelos Kiayias, University of Edinburgh
 - ▶ Cryptotokens and cryptocurrencies: the extensive margin
Andrea Canidio, INSEAD
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Thu, Nov 5	TRACK 2: Strategy (Zoom #2)
9:15 a.m. – 10:45 a.m.	<p>SUB-TRACK 2-1: Industry Evolution and Legitimacy</p> <ul style="list-style-type: none"> ▶ Organizational identity in new ventures: The role of rhetorical history claims <i>Franziska Hein-Pensel, Ilmenau University of Technology</i> <i>Simon Oertel, Ilmenau University of Technology</i> ▶ Strategic Alliances and Category Emergence: The Case of Cryptocurrency Market <i>Muhammad Deabas, Queen's University</i> ▶ AI-driven Start-ups in Fintech: Market Entry and Business Model Evolution in the UK <i>Dize Dinckol, Warwick Business School</i> <i>Pinar Ozcan, University of Oxford</i> <i>Markos Zachariadis, University of Manchester</i>
11:00 a.m. – 12:30 p.m.	<p>SUB-TRACK 2-2: Technology Strategy in AI</p> <ul style="list-style-type: none"> ▶ Converging Tides Lift All Boats: Consensus in Evaluation Criteria Boosts Investments in Firms in Emerging Technology Fields <i>Xirong Shen, Cornell University</i> <i>Huisi (Jessica) Li, Cornell University</i> <i>Pamela S. Tolbert, Cornell University</i> ▶ Who's Shaping AI: Deep Learning and the Role of Computing Power in AI Research <i>Nur Ahmed, Ivey Business School</i> <i>Muntasir Wahed, Virginia Tech</i> ▶ Data Science to Study Data Science: Inter-Fields Cultural Dynamics at the Early Moments of an Emergent Field <i>Rodrigo Valadao, University of Alberta</i> ▶ Decision-Making with Data Science: A Case of Incumbent Banks <i>Mayur P. Joshi, Ivey Business School</i>
1:00 p.m. – 2:30 p.m.	<p>SUB-TRACK 2-3: Marketplace and Experimentation</p> <ul style="list-style-type: none"> ▶ Implications of Priority Access in Markets with Experts: Evidence from Online Marketplace Lending <i>Anparasan Mahalingam, Purdue University</i> <i>Mohammed Alyakoob, University of Southern California</i> <i>Mohammad Rahman, Purdue University</i> ▶ Situated Signaling: How Signaling Environment Moderates the Effects of Quality Signals on Fundraising Success of Initial Coin Offerings <i>Daniel Blaseg, ESADE Business School</i> ▶ It's Good to be Bad: The Effect of Organizational Deviance on Incumbent Experimentation with Emerging Technologies <i>Tatjana Schneidmueller, Erasmus University</i> <i>Henk W. Volberda, Amsterdam Business School</i>



Fri, Nov 6

**TRACK 3: Law/Policy
(Zoom #2)**

9:15 a.m. –
10:45 a.m.

SUB-TRACK 3-1: Fintech and Law

- Crypto Wash Trading
Yang Yang, Tsinghua University
Lin William Cong, Cornell University
Xi Li, Newcastle University Business School
Ke Tang, Tsinghua University
- Crosshatching Privacy: Financial Intermediaries' Data Practices Between Law Enforcement and Data Economy
Valeria Ferrari, University of Amsterdam
- UK, FinTech, and the Role of International Standard-Setting Bodies Post-Brexit
Pedro Schilling de Carvalho, University of Cambridge
- Credit Markets and Lenders' Access to Consumer Data: How to Promote Competition Through Financial Regulation
Lucas Caminha, Rio de Janeiro State University

