



UNIVERSIDAD
DE MÁLAGA



Uia School of
Business and Law



Utrecht University
European Centre
for Alternative Finance (ECAf)

Conference Program

5th International Conference on Alternative Finance Research



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Business and Law



Utrecht University
European Centre
for Alternative Finance (ECAf)

5th International Conference on
Alternative Finance Research

8-10 April 2026

Malaga, Spain

Submission Deadline: 30.11.2025



Internet access:

For European academics, please use the Eduroam Network

For other guests use guide: <https://www.uma.es/servicio-central-de-informatica/info/114519/nueva-wifi-congresos/>

5th International Conference on Alternative Finance Research

08-10.04.2026 - Malaga, Spain

Wednesday 8th of April

Room - Salón de actos

- 09:00-09:30 Registration
- 09:30-10:00 Welcome, Introduction, and Guidelines
- 10:00-11:00 **Paper Session 1A:**
Cultural and Creative Crowdfunding
- 11:00-11:20 Break
- 11:20-12:20 **Panel Discussion**
Alternative Finance in the Cultural and
Creative Industries
- 12:20-13:30 Lunch
- 13:30-15:15 **Platform Leadership Program:**
Workshop 1 - Tokenisation and Secondary
Market
- 15:15-15:30 Break
- 15:30-16:15 **Platform Leadership Program:**
Workshop 2 - Investor UX
- 16:15-16:30 Break
- 16:30-17:30 **Platform Leadership Program:**
Workshop 3 - Platform Matching with
Academics for Research Collaboration
- 18:00-19:00 **Free Visit to the Fundación Unicaja
Cultural Centre (Free)**
- 19:00-21:00 **Dinner** (optional – requires reservation)

Room - Salón de Grados

- Paper Session 1B:**
Alternative Finance Regulation

Thursday 9th of April

Room - Salón de actos

- 08:30-09:00 Registration
- 09:00-10:40 **Paper Session 2A:**
Impact Investing and Prosocial
Crowdfunding
- 10:40-11:00 Break
- 11:00-12:00 **Paper Session 3A:**
Equity Crowdfunding
- 12:00-13:00 Lunch
- 13:00-13:40 **Keynote:**
Prof. Silvio Vismara, University of Bergamo
- 13:40-14:40 **Panel Discussion**
After 20 Years of Crowdfunding, what can we expect in the next 20 years to come?
- 14:40-15:00 Break
- 15:00-16:20 **Paper Session 4A:**
Signalling and Trust
- 20:00-22:00 **Social Activity:**
Flamenco Show (optional – requires
reservation)

Room - Salón de Grados

- Paper Session 2B:**
Alternative Finance Adoption
- Paper Session 3B:**
Crowdfunding in Developing and Emerging
Economies

Friday 10th of April

| | Room - Salón de actos | Room - Salón de Grados | Room - Aula 28 |
|-------------|--|---|--|
| 09:00-09:40 | Paper Session 5A Sustainability | Paper Session 5B: Strategic Issues in Crowdfunding | Paper Session 5C: Between Alternative and Traditional Finance |
| 09:40-10:00 | Break | | |
| 10:00-11:20 | Paper Session 6A Blockchain Finance | | |
| 11:20-11:40 | Break | | |
| 11:40-12:20 | Keynote: Mrs. Alice Guedel, European Commission | | |
| 12:20-13:20 | Lunch | | |
| 13:20-14:20 | Panel Discussion Crowdfunding in Developing Markets - Promises, Realities, Opportunities and Challenges | | |
| 14:20-14:40 | Break | | |
| 14:40-15:00 | Special Talk: AI co-pilot for Crowdfunding Campaigners Mr. Ingi Rafn Sigurðsson, CEO, Karolina Fund, Iceland | | |
| 15:00-16:20 | Paper Session 7A: AI in Finance | Paper Session 7B: Economic Development | |
| 16:20-16:30 | Break | | |
| 16:30-17:30 | Closing and Awards | | |
| 19:00-22:00 | Dinner (optional – requires reservation) | | |

Saturday 11th of April

| | |
|-------------|--|
| 08:30-17:00 | Social Activity: Excursion to the Alhambra Palace in Granada and the coastal town of Nerja including lunch (optional – requires reservation) |
|-------------|--|



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Wednesday April 8th, 2026

Location: Faculty of Economics and Business, UMA, C. Ejido, 6, Distrito Centro, 29013 Málaga

09:30-09:30 **Registration**

09:30-10:00 **Welcome, Introduction, and Instructions**

- Prof. Rotem Shneur, University of Agder, Norway
- Prof. María José Quero, University of Malaga, Spain
- Prof. Ana Cisneros Luque – Dean, Faculty of Economics and Business Studies, University of Malaga, Spain
- Prof. Ángela Callejón Gil, Fundación Unicaja, Spain

10:00-11:00 **Parallel Paper Session 1A: Cultural and Creative Crowdfunding**

Session chair:

Dr. Alice Demattos Guimaraes, Copenhagen Business School, Denmark

- ***What video games genres get Kickstarted? A descriptive analysis of crowdfunding success and campaign characteristics by genre***
Nico Wille, University of Rostock, Germany
- ***Social media signals on Instagram and crowdfunding success: An analysis of music campaigns in the Netherlands***
Martín Francisco Mayo Vera, Netherlands
Carolina Dalla Chies, Erasmus University Rotterdam, Netherlands
Ellen Loots, Erasmus University Rotterdam, Netherlands
- ***Who Lends to Culture? Profiling Lenders in Cultural Crowdfunding***
Alice Demattos Guimaraes, Copenhagen Business School, Denmark
Elisabetta Lazzaro, University for the Creative Arts, UK
Natalia Maehle, Western Norway University of Applied Sciences, Norway
Ziaul Haque Munim, University of South-Eastern Norway, Norway
Anders Rykkja, Queen's University Belfast, UK

10:00-11:00 **Parallel Paper Session 1B: Alternative Finance Regulation**

Session chair:

Dr. Thomas Neumann, Aalborg University, Denmark

- ***The Investomer Effect: Empirical Evidence on Customer-Investor Dynamics in U.S. Regulation Crowdfunding (2016-2024)***
Sherwood Neiss, Crowdfund Capital Advisors, USA

- ***Potential for Misleading Investors Using Sales Forecasts in Crowdfunding Information Forms: A Comparative Study of Ethical and Regulatory Perspectives***

İbrahim Sirma, Istanbul University, Türkiye

Batuhan Medetoğlu, Mehmet Akif Ersoy University, Türkiye

Arif Saldanlı, Istanbul University, Türkiye

Mustafa Feza Tahmaz, Istanbul Beykent University, Türkiye

- ***The difficult interplay between ECSPR and company law****

Thomas Neumann, Aalborg University, Denmark

11:00-11:20 **BREAK**

11:20-12:20 Panel discussion:

“Alternative Finance in the Cultural and Creative Industries”

- **Dr. Alice Demattos Guimaraes**, Copenhagen Business School, Denmark
- **Prof. Elisabetta Lazzaro**, University for the Creative Arts, UK
- **Mauricio O'Brien**, Co-founder and Manager, NANOMA coop, Spain
- **Prof. Maria José Quero**, University of Málaga, Spain
- **Ingi Rafn Sigurðsson**, CEO, Karolina Fund, Iceland

Moderator: Dr. Carolina Dalla Chies, Erasmus University Rotterdam, Netherlands

12:20-13:30 **LUNCH**

13:30-15:15 Platform Leaders Workshop (Special Industry Meeting Academia Workshop)

Session 1: *Tokenisation and Secondary Market*

Mr. Andy Field

Global Equity Crowdfunding Alliance (GECA)

Dacxi Chain

15:15-15:30 **BREAK**

15:30-16:15 Platform Leaders Workshop (Special Industry Meeting Academia Workshop)

Session 2: *Investor UX*

Mr. Konstantin Boyko

Lenderkit

Crowdspace

16:15-16:30 **BREAK**

16:30-17:30 Platform Leaders Workshop (Special Industry Meeting Academia Workshop)

Session 3: *Platform Data and Research Matching*

Mr. Kasten Wenzlaff

University of Hamburg, Germany

European Digital Finance Association (EDFA)

Digital Invest Germany

18:00-19:00 **Cultural Visit**

Conference participants can enjoy free entry to visit the historical building and exhibition at:

Unicaja Foundation Cultural Centre in Malaga

(Centro Cultural Fundación Unicaja de Málaga)

Pl. Obispo, 6, Distrito Centro, 29015 Málaga, Spain



19:00-22:00 **Dinner**

Restaurant: **Terraza AC Málaga Palacio**

Address: Cortina del Muelle 1, 29015 Malaga

Website: <https://www.marriott.com/en-us/hotels/agpmg-ac-hotel-malaga-palacio/dining/>

*Cost: EUR 75

(reservations required when registering to conference)



Thursday April 9th, 2026

Location: Faculty of Economics and Business, UMA, C. Ejido, 6, Distrito Centro, 29013 Málaga

08:30-09:00 **Registration**

09:00-10:40 **Parallel Paper Session 2A: Impact Investing and Prosocial Crowdfunding**

Session chair: Dr. Joanna Adamska, University of Gdansk, Poland

- ***Governance of Prosocial Ventures***
Anuj Kantilal Tater, Erasmus University Rotterdam, Netherlands
- ***When Crowdfunding Crowds In: Why Returns Don't Crowd Out Motivation in Impact Investing***
Hadar Gafni, King's College London, UK
Orsola Garofalo, Copenhagen Business School, Denmark
Lars Bo Jeppesen, Copenhagen Business School, Denmark
Diego Zunino, SKEMA Business School, France
- ***When Financial Transparency Backfires: Designing Trust in Nonprofit Crowdfunding***
Joanna Adamska, University of Gdansk, Poland
Urszula Mrzygłód, University of Gdansk, Poland
- ***Social Purpose and Fundraising Strategy: Distributional Heterogeneity in Crowdfunding Success***
Pablo Blas Tupac Silva Barbosa, Université Paris 1 Pantheon-Sorbonne, France
Cristina Martínez Gómez, University of Jaén, Spain
- ***Civic Crowdfunding and Green Gentrification. Class Aspiration, Spatial Inequality, and the Limits of Participatory Urbanism***
Michał Suchanek, University of Gdansk, Poland
Anna Fornalska, IMC KREMS University of Applied Sciences, Austria
Joanna Adamska, University of Gdansk, Poland

Parallel Paper Session 2B: Alternative Finance Adoption

Session chair: Prof. Rotem Shneor, University of Agder, Norway

- ***From Knowledge to Practice: How Financial Literacy Shapes Italian Entrepreneurs' Adoption of Alternative Finance***
Federico Carlo Maria Malerba, University of Milano-Bicocca, Italy
Paola Bongini, University of Milano-Bicocca, Italy
Ivan Russo, University of Ghent, Belgium

- ***Antecedents of Crowdfunding Intentions: A Systematic Literature Review, 2014 to 2025***
Misheck Diza, University of South Africa, South Africa
Rotem Shneur, University of Agder, Norway
Athenia Sibindi, University of South Africa, South Africa

- ***The importance of micro-level factors in organizational crowdfunding adoption: exploring campaign development in cultural and charity organizations***
Claire van Teunenbroek, University of Twente, Netherlands
Carolina Dalla Chies, Erasmus University Rotterdam, Netherlands

- ***Linking Climate Change Perception and Risk Tolerance to FinTech Adaptation***
Vikas Sharma, Chandigarh University, India
Ramona Rupeika-Apoga, University of Latvia, Latvia
Nadeesha Muthuthantrige, Keele University, UK

- ***Digital Wallet Adoption and Financial Fraud: A Staggered Difference-in-Difference analysis***
Hernando Hernández-Lasso, University of Agder, Norway
Karoll Gomez, Universidad Nacional de Colombia, Colombia
Roy Mersland, University of Agder, Norway
Kjetil Andersson, University of Agder, Norway

10:40-11:00 **BREAK**

11:00-12:00 **Parallel Paper Session 3A: Equity Crowdfunding**

Session chair: Dr. Artur Trzebiński, Wrocław University of Economics and Business, Poland

- ***Investor sentiment and the success of a crowdfunding campaign***
Dominika Kordela, University of Szczeci, Poland
Kamil Gemra, PhD, SGH Warsaw School of Economic, Poland
Artur Trzebiński, Wrocław University of Economics and Business, Poland

- ***Signaling effects of Professional Investors in Equity Crowdfunding***
Giuseppe Modaffari, Saint Camillus International University of Health Sciences, Italy
Paola Paoloni, Sapienza University of Rome, Italy
Silvia Ievolella, Sapienza University of Rome, Italy

- ***Entry Barriers, Really? The Non-Linear Effects of Share Price and Minimum Ticket Size on Investor Behaviour in Equity Crowdfunding***
Daniel Berliner, Tel Hai University, Israel

Parallel Paper Session 3B: Crowdfunding in Developing and Emerging Economies

Session chair: Dr. Nadia Arshad, Jönköping International Business School, Sweden

- ***Exploring Crowdfunding Dynamics in Emerging Economies: A Case Study of Pakistan***
Khaoula Behi, Friedrich-Alexander-Universität Erlangen-Nuremberg, Germany
Israr Ahmed, State Bank of Pakistan, Isra University Hyderabad, Pakistan
Nadia Arshad, Jönköping International Business School, Sweden
- ***“Spreading the Good News Where it is Needed Most”: Harnessing Crowdfunding Information Sharing in Low-Trust but Crowdfunding-Ready Markets***
Prince Baah-Peprah, University of Agder, Norway
Johari Twaha Abdallah, Nord University, Norway
Jovinary Kajuna, Norwegian School of Economics (NHH), Norway

12:00-13:00 **LUNCH**

13:00-13:40 Keynote:

“Reflections on the Current State and Future Directions of Equity Crowdfunding Research”

Prof. Silvio Vismara, University of Bergamo, Italy

13:40-14:40 Panel discussion:

“After 20 Years of Crowdfunding, what to expect in the 20 years to come?”

- **Florence de Maupeou**, France Fintech, France
- **Dr. Dan Marom** – Hebrew University, Israel
- **Prof. Rotem Shneor** – University of Agder, Norway
- **Prof. Silvio Vismara** – University of Bergamo, Italy
- **Karsten Wenzlaff** – University of Hamburg and Digital Invest Germany

Moderator: Tim Wright, Twintangibles, UK

14:40-16:00 **BREAK**

Parallel Paper Session 4A: **Signalling and Trust**

Session chair: Dr. Jesús Molina-Gómez, University of Malaga, Spain

- ***What Drives Support for AI Crowdfunding Projects? Insights from Signalling and Diffusion of Innovation Theories***
Stefano Landi, University of Genoa, Italy
Chiara Tombetti, University of Genoa, Italy
Stefania Testa, University of Genoa, Italy
Silvano Cincotti, University of Genoa, Italy

- ***A Dime a Dozen: The Consequences of Signal Diffusion on Perceived Signal Cost and Signal Effectiveness in Crowdfunding***
Giacomo Modugno, Politecnico di Milano, Italy
Vincenzo Buttice, Politecnico di Milano, Italy

- ***Information Signals and Risk Mitigation in Crowdfunding: Integrating Signalling and Trust Theory Across Models***
Javier Ramos, Camilo José Cela University, Spain
Carlos Xiangyang, Camilo Jose Cela University, Spain

- ***From Social Capital to Algorithmic Governance: Blockchain as a Trust Infrastructure in Alternative Finance Ecosystems***
Jesús Molina-Gómez, University of Málaga, Spain
Francisco Javier Moreno-Arrebola, University of Málaga, Spain
José Manuel Nuñez-Sánchez, University of Málaga, Spain

19:30-21:30 **Flamenco Show**

Venue: Sala Kelipé
Address: C/ Muro de Puerta Nueva 10, 29005 Malaga
Website: <https://www.kelipe.net/en/>
*Cost: EUR 50
(reservations required when registering to conference)



Friday April 10th, 2026

Location: Faculty of Economics and Business, UMA, C. Ejido, 6, Distrito Centro, 29013 Málaga

09:00-09:40 **Parallel Paper Session 5A: Alternative Finance and Sustainability**

Session chair: Dr. Friedemann Polzin, Utrecht University, Netherlands

- ***Carbon Credits and Finance: A Systematic Review and Bibliometric Analysis***

André Augusto Santos, São Paulo School of Business Administration - Fundação Getulio Vargas, Brazil

- ***Crowdfunding for Sustainable Products: A Review of Backers' Values***

Nadia Arshad, University of Agder, Norway
Adele Berndt, Jönköping International Business School, Sweden
Tomas Müllern, Jönköping International Business School, Sweden

Paper Session 5B: Strategic Issues in Crowdfunding

Session chair: Dr. Anna Fornalska, IMC Krems University of Applied Sciences, Austria

- ***Tell me how you feel, and I'll tell you about your crowd: How entrepreneur motivation influences crowdfunding modality choices***

Federico Carlo Maria Malerba, University of Milano-Bicocca, Italy
Job J. Andreoli, Nyenrode Business University, Netherlands
Ralph Meulenbroeks, Utrecht University, Netherlands

- ***The mechanisms of cocreation in crowdfunding community***

Marco Luzi, University of Málaga, Spain
Rotem Shneor, University of Agder, Norway
María José Quero, University of Málaga, Spain

Paper Session 5C: Between Alternative and Traditional Finance

Session chair: Dr. Hasan Aydin Okuyan, Bandirma Onyedi Eylul University, Türkiye

- ***Alternative Finance and Bank Credit for SMEs: Evidence from Financial Tightness Heterogeneity in Europe***

Hasan Aydin Okuyan, Bandirma Onyedi Eylul University, Türkiye
İnci Merve Altan, Bandirma Onyedi Eylul University, Türkiye

- ***Development Banks and Local Growth: Evidence from Colombia***
Roberto Melis, University of Agder, Norway
Abreham Adera, University of Brescia, Italy
Roy Mersland, University of Agder, Norway
Kjetil Andersson, University of Agder, Norway
Bert D’Espallier, KU Leuven, Belgium

09:40-10:00 **BREAK**

10:00-11:20 **Parallel Paper Session 6A: Blockchain Finance**

Session chair: Dr. Xiang Gao, Shanghai Business School, China

- ***Regulation of Invoice Trading and Crypto-Asset Lending***
João Vieira dos Santos, Lusófona University, Portugal
- ***Information Efficiency and Connectedness in Tokenized Real Estate: An Entropy-Based Network Analysis of the U.S. Market***
Fatemeh Mottaghi, KTH Royal Institute of Technology, Sweden
Bertram I. Steininger, KTH Royal Institute of Technology, Sweden
- ***The identification of crucial risk spreaders in the cryptocurrency network: An Effective-distance gravity strength centrality approach***
Xiang Gao, Shanghai Business School, China
Kaige Zhang, Henan University of Science and Technology, China
Ze Wang, Zhejiang University of Finance and Economics, China
Ming-Yuan Yang, Henan University of Science and Technology, China
Xin Wu, Zhejiang University of Finance and Economics, China
- ***A Review of Blockchain Finance in Crowdfunding***
Senanu Dekpo-Adza, University of Agder, Norway
Rotem Shneor, University of Agder, Norway

11:20-11:40 **BREAK**

11:40-12:20 **Keynote:**

“Alternative Finance and ensuring European resilience in a tumultuous Financial Services market”

Alice Guedel, Commissioner Cabinet Member, Financial Services and the Savings and Investments Union, European Commission

12:20-13:20 **LUNCH**

13:20-14:20 Panel discussion:

“Crowdfunding in Developing Markets - Promises, Realities, Opportunities and Challenges”

- **Dr. Prince Baah-Peprah**, University of Agder, Norway
- **Khaoula Behi**, Friedrich-Alexander-Universität Erlangen-Nuremberg, Germany
- **Dr. Amina Rizwan**, University of Central Punjab, Pakistan
- **Waleed Samarah**, Cambridge Center for Alternative Finance, UK

Moderator: Ronald Kleverlaan, Dutch SME Financing Association, Netherlands.

14:20-14:40 **BREAK**

14:40-15:00 Special Talk:

“AI co-pilot for Crowdfunding Campaigners”

Mr. Ingi Rafn Sigurðsson, CEO, Karolina Fund, Iceland

15:00-16:20 Parallel Paper Session 7A: **AI in Finance**

Session chair: Dr. Ramy Elitzur, University of Toronto, Canada

- ***Generative-AI and the Complexity of Entrepreneurial Pitches: Implications for Investor Information Processing in Crowdfunding***
Giacomo Modugno, Politecnico di Milano, Italy
Vincenzo Buttice, Politecnico di Milano, Italy
Francesca Di Pietro, University of Milano-Bicocca, Italy
Francesca Tenca, University of Eastern Piedmont, Italy
Maurizio Mauri, Politecnico di Milano, Italy
- ***AI-Driven Venture Capitalist Decision-Making and Entrepreneurial Diversity***
Guillaume Andrieu, Montpellier Business School, France
Denis Lescop, Montpellier Business School, France
- ***The Impact of Artificial Intelligence on Personal Financial Planning: A Humachine Perspective***
Emilio Boulianne, Concordia University, Canada
Mélima Fortin, Université du Québec à Montréal, Canada
Pierre-Etienne Pilote, Université du Québec à Montréal, Canada

- ***Signals in a Silent Season: Human vs AI Prediction in Holiday Crowdfunding Campaigns***
Ramy Elitzur, University of Toronto, Canada
Eliran Solodoha, Peres Academic Centre, Israel

Parallel Paper Session 7B: **Development Economics**

Session chair: Dr. Prince-Baah Peprah, University of Agder, Norway

- ***Household Portfolio Choices under Financial Pluralism: Evidence from Kenya***
Benjamin Cisagara, University of Latvia, Latvia
Abel Polese, Dublin City University, Ireland
- ***Savings Groups and Household Resilience to Shocks: The Moderating Role of Savings Group Duration***
John Kamau Kamau, University of Agder, Norway
Roy Mersland, University of Agder, Norway
Kjetil Andersson, University of Agder, Norway
Bert D'Espallier, KU Leuven, Belgium
- ***Cushion or Constraint? Liquidity and Resilience in Financial Cooperatives Under Stress***
John Vernon Kikabi, University of Agder, Norway
Kjetil Andersson, University of Agder, Norway
Bert D'Espallier, KU Leuven, Belgium
Roy Mersland, University of Agder, Norway
- ***Overcoming financial barriers for SMEs and startups in the DRC: Leveraging digital financial services for an effective entrepreneurial ecosystem***
Pépin Ilonga N'Kupo, University of Mons, Belgium
Loredana Cultrera, University of Mons, Belgium
Mélanie Croquet, University of Mons, Belgium

16:20-16:30 **BREAK**

16:30-17:30 **Paper awards ceremony**

Launch of the 6th International Conference on alternative Finance Research – Montpellier, France 2027

Closing words, Networking, and mingling

19:00-22:00 **Closing Dinner***

Restaurant: La Pérgola
Address: P.º de la Farola, 18, Málaga-Este, 29016 Malaga
Website: <https://www.grupoterceracto.com/la-pergola/>
*Cost: EUR 75
(reservations required when registering to conference)



Optional post-conference tour

Saturday April 11th, 2026

08:30-17:00 **Alhambra Palace and Nerja**

Day tour departing from and returning to Malaga, with a guided visit to the Alhambra Palace (World Heritage Site) in Granada, and a stop at the charming coastal town of Nerja along the Mediterranean Sea.

*Requires pre-booking.

Cost: EUR 100 per person (includes bus transfers, entry fee and guided tour of the Alhambra, and a light lunch)



CONFERENCE TEAM

Conference Chairs

- Prof. Rotem Shneor, University of Agder, Norway
- Prof. María José Quero, University of Málaga, Spain

Organizing Committee

- Dr. Joanna Adamska, University of Gdansk, Poland
- Dr. Ramy Elitzur, University of Toronto, Canada
- Mr. Ronald Kleverlaan, University of Utrecht, Netherlands
- Dr. Urszula Mrzyglód, University of Gdansk, Poland
- Dr. Thomas Neumann, University of Aalborg, Denmark
- Dr. Friedemann Polzin, University of Utrecht, Netherlands
- Mr. Karsten Wenzlaff, University of Hamburg, Germany

Administrative Support

- Mr. Marco Luzi, University of Málaga, Spain

Best paper selection committee

- Dr. Joanna Adamska, University of Gdansk, Poland
- Dr. Ramy Elitzur, University of Toronto, Canada
- Dr. Urszula Mrzyglód, University of Gdansk, Poland
- Dr. Friedemann Polzin, University of Utrecht, Netherlands

Proceedings Editor

- Hasan Aydin Okuyan, Bandirma Onyedi Eylul University, Turkey

Thanks to All Reviewers

| | | |
|---------------------------|-----------------------------|-------------------------|
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