



# Conference Program

## 4<sup>th</sup> International Conference on Alternative Finance Research

Crowdfunding

Cryptocurrency

Digital Assets

Digital Lending

P2P Lending

Buy Now Pay Later

Prosocial Lending

Microfinance

Microinsurance

Savings Groups

Donation Raising

Patronage

Crowd-insurance

Invoice Financing

Mobile Money

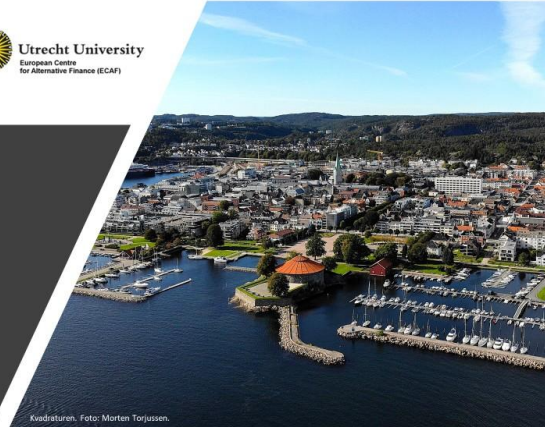


### 4<sup>th</sup> International Conference on Alternative Finance Research

2-4 June 2025

Kristiansand, Norway

Submission Deadline: 15.2.2025



## Pre-conference program

### Monday 2<sup>nd</sup> of June 2025

#### 13:00-14:00 **Registration**

Location: University of Agder Campus Kristiansand  
Universitetsveien 25, 4630 Kristiansand  
Outside room B 1 007

#### 14:00-16:00 **Seminar: Machine Learning in Research**

By: Prof. Ramy Elitzur, University of Toronto, Canada

This interactive workshop is designed primarily for academics interested in the intersection of artificial intelligence, data analytics, and alternative finance, though practitioners may also find value in the insights presented. Focusing on crowdfunding, peer-to-peer lending, and decentralized finance, the session introduces foundational concepts in supervised and unsupervised machine learning, along with the emerging role of generative AI. Through research-driven examples and open discussion, we'll explore how these technologies can advance empirical research, support methodological innovation, and inform practice across the alternative finance landscape. Time permitting, we will also reflect on their broader implications for the future of academic inquiry and professional practice in this rapidly evolving field.

#### 16:15-18:00 **Brainstorming Session:**

##### ***The Impact of AI on Alternative Finance Platforms***

By: Karsten Wenzlaff, University of Hamburg, Germany

The session will review results of participant survey reflecting opinions and views on the perceived impact of AI on alternative finance platforms. The discussion will revolve around identifying what is being impacted and to what degree, as well as where future impacts are expected.

#### 19:00-21:00 **Welcome Dinner\*\***

Location: **Sjøhuset**, Østre Strandgate 12, 4610 Kristiansand

<https://www.sjohuset.no/>

\*\*Cost: NOK 1050 per person (inc. 2 drinks, starter, main course, and dessert).  
Reservations required when registering to conference.



## Conference program

### Tuesday 3rd of June

	Room B1 007	Room B3 001	Room B3 008
08:30-09:00	Registration		
09:00-09:30	Welcome, Introduction, and Guidelines		
09:30-10:30	Session 1A: Non-Investment Crowdfunding	Session 1B: Economic Development	Session 1C: Crowdfunding Regulation I
10:30-10:50	Break		
10:50-12:00	Session 2A: Equity Crowdfunding I	Session 2B: Crowdfunding and Sustainability	Session 2C: Crowdfunding Regulation II
12:00-13:00	Lunch		
13:00-13:45	<b>Keynote: Crowdfunding Regulation</b> Dr. Eugenia Machiavello		
13:50-14:50	Panel Discussion – Regulation		
14:50-15:10	Break		
15:10-15:50	Session 3A: Mobile Money	Session 3B: Fraud	
17:00-19:00	Visit to Kunstsilo		



## Conference program

### Wednesday 4th of June

	Room B1 007	Room B3 001	Room B3 008
08:30-09:30	Session 4A: Equity crowdfunding II	Session 4B: Digital and Crowdlending	
09:30-09:50	Break		
09:50-11:10	Session 5A: Blockchain Finance	Session 5B: Microfinance	Session 5C: Insights from Crowdfunding Practice
11:10-11:30	Break		
11:30-12:10	<b>Keynote: Cryptocurrency Research</b> Dr. Larisa Yarovaya		
12:10-13:10	Lunch		
13:10-13:40	Su-cess Project Highlights		
13:40-14:40	Panel Discussion – Sustainability		
14:40-15:00	Break		
15:00-15:40	Session 6A: Crowdfunding Adoption	Session 6B: Beyond the Campaign	
15:40-15:50	Break		
15:50-16:30	Closing, Awards, and Launch of ICAFR 2026		
<b>18:30-21:00</b>	<b>Post-conference Dinner</b>		



**Tuesday 3<sup>rd</sup> of June 2025**

Location: University of Agder, Main Building, Universitetsveien 25, 4630 Kristiansand

08:30-09:00      **Registration**

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

Dr. Kristin Wallevik, Dean, University of Agder School of Business and Law, Norway  
Prof. Rotem Shneor, University of Agder, Norway  
Dr. Thomas Neumann, University of Aalborg, Denmark

09:30-10:30      **Parallel Paper Session 1A: Non-Investment Crowdfunding**

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

- ***“Got it! Campaign Rhetorical Styles and Understanding Speed”***  
Urszula Mrzyglód, University of Gdansk, Poland  
Joanna Adamska, University of Gdansk, Poland  
Prince Baah-Peprah, University of Agder, Norway  
Rotem Shneor, University of Agder, Norway  
Anna Fornalska, IMC Krems University of Applied Sciences, Austria
- ***“Facts or emotions? How types of information load influence backers’ support in crowdfunding”***  
Kalanit Efrat, University of Agder, Norway  
Daphne Raban, University of Haifa, Israel
- ***“Segmenting Backers in Reward-based Crowdfunding”***  
Nadia Arshad, Jönköping International Business School, Sweden  
Adele Berndt, Jönköping International Business School, Sweden  
Tomas Müllern, Jönköping International Business School, Sweden

09:30-10:30      **Parallel Paper Session 1B: Economic Development**

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

- ***“Bank proximity and financial inclusion: Evidence from Ethiopia”***  
Roberto Melis, University of Bergamo, Italy  
Abreham Adera, University of Brescia, Italy

- ***“Social capital and product design in Banking: The case of microbanks”***  
Samuel Nyarko, Montpellier Business School, France  
Anastasia Cozarenco, Montpellier Business School, France  
Roy Mersland, University of Agder, Norway
- ***“Revisiting the social trust - Economic development nexus: A non-linear approach”***  
Hasan Aydin Okuyan, Bandirma Onyedi Eylul University, Turkey  
İnci Merve Altan, Bandirma Onyedi Eylul University, Turkey

09:30-10:30      **Parallel Paper Session 1C: Crowdfunding Regulation I**

*Session chair: Dr. Thomas Neumann, Aalborg University, Denmark*

- ***“Digital lending and the Consumer Credit Directive 2023”***  
Tanja Jørgensen, Aarhus University, Denmark
- ***“Private law aspects of business crowdlending”***  
Anna Vera van Beusekom, Utrecht University, Netherlands
- ***“Investor classification under ECSPR”***  
Cecilie Højvang Paulsen, Aalborg University, Denmark

10:30-10:50      **BREAK**

10:50-11:50      **Parallel Paper Session 2A: Equity Crowdfunding I**

*Session chair: Dr. Daniel Berliner, Tel-Hai College, Israel*

- ***“Follow your heart? Value congruence and investors’ decisions”***  
Kristian Roed Nielsen, Copenhagen Business School, Denmark  
Meike Janssen, Copenhagen Business School, Denmark  
Emma Sjöström, Stockholm School of Economics, Sweden  
Kristjan Jespersen, Copenhagen Business School, Denmark
- ***“The value relevance of financial and non-financial Information for equity crowdfunding share pricing”***  
Tan Do, University of Otago, New Zealand  
Cheema, Muhammad A., University of Otago, New Zealand  
Tom Vanacker, Ghent University, Belgium

- ***“Unequal funding expectations? Gender bias in crowdfunding decisions”***

Victoria Eriksson, Luleå University of Technology, Sweden

Ewa Lazarczyk Carlson, Reykjavik University, Iceland

Kristina Ek, Luleå University of Technology, Sweden

Patrik Söderholm, Luleå University of Technology, Sweden

10:50-11:50

## **Paper Session 2B: Crowdfunding and Sustainability**

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

- ***“Quantifying Sustainability Impact on Crowdfunding Outcomes: Evidence from SDG-Aligned Campaigns”***

Karsten Wenzlaff, University of Hamburg, Germany

Liana Stanca, Babes-Bolyai University, Romania

Ștefana Belbe, Babes-Bolyai University, Romania

Lucia Gomez, Bern University of Applied Sciences, Switzerland

Codruta Mare, Babes-Bolyai University, Romania

- ***“From Environmental Gains to Social Pains: ESG Dimensions and Crowdfunding Outcomes”***

Julian Meyer, Osnabrück University, Germany

Valeriya Dinger, Osnabrück University, Germany

Peter Grundke, Osnabrück University, Germany

Julian Hüsing, Osnabrück University, Germany

- ***“Research Directions for Crowdlending in a Sustainable Economy: A Call for Comparative and Joint Research”***

Lex van Teeffelen, University of Applied Sciences Utrecht, Netherlands

Victoria Barcala, University of Applied Sciences Utrecht, Netherlands

10:50-11:50

## **Parallel Paper Session 2C: Crowdfunding Regulation II**

*Session chair: Dr. Cecilie Højvang Paulsen, Aalborg University, Denmark*

- ***“Navigating convergence and complexity: An evaluation of the EU’s functional approach to crowdfunding regulation”***

Weiwei Deng, University of Groningen, Netherlands

- ***“Reconsidering the regulation and concept of gift in modern day crowdfunding models”***

Thomas Neumann, Aalborg University, Denmark

- ***“Crowdfunding in Tunisia - Observations on the impact of regulation on platform behaviour”***

Karsten Wenzlaff, University of Hamburg, Germany

Khaoula Behi, Friedrich-Alexander-Universität Erlangen-Nürnberg, Germany

Fatma Hakim, University of Tunis, Tunisia

Ana Odorović, University of Hamburg, Germany

11:50-13:00 **LUNCH BREAK**

13:00-13:45 Keynote:

***“Reflections on the current state of European Crowdfunding Regulation”***

**Dr. Eugenia Macchiavello**, Genoa Centre for Law and Finance, University of Genoa, Italy

13:50-14:50 Panel discussion:

***“Alternative Finance Regulation: Challenges and Solutions?”***

- **Dr. Eugenia Macchiavello** – University of Genoa, Italy
- **Dr. Cecilie Højvang Paulsen** – Aalborg University, Denmark
- **Mrs. Linn Hoel Ringvoll** – General Counsel, Kameo, Norway
- **Mr. Waleed Samarah** – Central Bank of the UAE, UAE
- **Mr. Karsten Wenzlaff** – University of Hamburg, Germany

**Moderator:** Thomas Neumann, Aalborg University, Denmark

14:50-15:10 **BREAK**

15:10-15:50 **Parallel Paper Session 3A: Mobile Money**

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

- ***“Factors driving entrepreneurship in Mobile Money agent business in Sub-Saharan Africa: Evidence from the Democratic Republic of Congo”***

Kulondwa Safari, Dresden University of Technology, Germany



- ***“Mobile money and women economic empowerment in Africa: A gender-based analysis”***

Deborah N. Umba, University of Mons, Belgium

## 15:05-15:50 **Parallel Paper Session 3B: Fraud**

*Session chair: Karsten Wenzlaff, University of Hamburg, Germany*

- ***“Is FinTech playing a role in curbing corruption and financial fraud?: A new indicator based on self-reported experiences”***

Hernando Hernández-Lasso, University of Agder, Norway

Karoll Gomez Portilla, Universidad Nacional de Colombia, Colombia

- ***“Anatomy of Peer-to-Peer (P2P) lending fraud: A review with managerial implications”***

Ioana Florina Coita, University of Oradea, Romania

Marcos R. Machado, University of Twente, Netherlands

Lucia Gomez Teijeiro, Bern University of Applied Sciences, Switzerland

Karsten Wenzlaff, University of Hamburg, Germany

Andreas Gregoriades, Cyprus University of Technology, Cyprus

Christos Themistocleous, Cyprus University of Technology, Cyprus

Frédéric Sinan Bernarda, University of Twente, Netherlands

Ramona Rupeika-Apoga, University of Latvia, Latvia

Huei-WenTeng, National Yang Ming Chiao Tung University, Taiwan

Anastas Dzurovski, University St. Kliment Ohridski – Bitola, North Macedonia

Gokce Nur Yilmaz, TED University, Turkey

Liana Stanca, Babeş-Bolyai University, Romania

Wouter van Heeswijk, University of Twente, Netherlands

Karolina Bolesta, Warsaw School of Economics, Poland

Jana Peliova, University of Economics in Bratislava, Slovakia

Olivija Filipovska, Komercijalna Banka, North Macedonia

Joerg R. Osterrieder, University of Twente, Netherlands

## 17:00-19:00 **Visit to Kunstsilo Art Museum**

Venue: Kunstsilo

Address: Sjølystveien 8, 4610 Kristiansand

Website: <https://www.kunstsilo.no/en>

\*\*Cost: NOK 500 (reservations required when registering to conference)





**Wednesday 4<sup>th</sup> of June 2025**

Location: University of Agder, Main Building, Universitetsveien 25, 4630 Kristiansand

08:30-09:30    **Paper Session 4A: Equity Crowdfunding II**

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

- ***“Generating added value for shareholders using equity-based crowdfunding”***  
Artur Trzebiński, Wrocław University of Economics and Business, Poland
- ***“Equity crowdfunding and twin transition: a legitimacy theory perspective”***  
Stefano Landi, University of Genoa, Italy  
Stefania Testa, University of Genoa, Italy  
Silvano Cincotti, University of Genoa, Italy
- ***“Strategic Intentional Signals: The Impact of the Disclosure of Intended Use of Proceeds on Equity Crowdfunding Investors' Behaviour”***  
Daniel Berliner, Tel-Hai College, Israel

08:30-09:30    **Paper Session 4B: Digital and Crowdlending**

*Session chair: Dr. Urszula Mrzygłód, University of Gdansk, Poland*

- ***“Consumer spending behaviour in ‘Buy Now Pay Later’ model: A comparative analysis between China and Norway”***  
Fengya Zhu, University of Agder, Norway  
Rotem Shneor, University of Agder, Norway
- ***“The Wisdom of Crowd(funders): Information, Motivation, and Amateurism”***  
Hadar Gafni, King's College, UK  
Lars Bo Jeppesen, Copenhagen Business School, Denmark
- ***“Digital Bonds: The Role of Costs and Document Information on Trading Volume”***  
Shufan Ma, KTH Royal Institute of Technology, Sweden  
Bertram I. Steininger, KTH Royal Institute of Technology, Sweden



09:30-09:50 **BREAK**

09:50-11:10 **Paper Session 5A: Blockchain Finance**

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

- ***“Vote Delegation in DeFi Governance”***  
Daniel Liebau, Erasmus University, Netherlands  
Dion Bongaerts, Erasmus University, Netherlands  
Thomas Lambert, Erasmus University, Netherlands  
Peter Roosenboom, Erasmus University, Netherlands
- ***“Real Estate Tokens: Evaluating Long-Term Relationships with Major Asset Classes”***  
Fatemeh Mottaghi, KTH Royal Institute of Technology, Sweden  
Bertram I. Steininger, KTH Royal Institute of Technology, Sweden
- ***“Bridging Traditional and Digital Assets: An Entropy Analysis of Real Estate Tokens and Financial Market Dynamics”***  
Fatemeh Mottaghi, KTH Royal Institute of Technology, Sweden  
Bertram I. Steininger, KTH Royal Institute of Technology, Sweden
- ***“The Optimal Long-term Portfolio Share of Bitcoin is Negative (or Zero)”***  
Alistair Milne, Loughborough University, UK

09:50-11:10 **Parallel Paper Session 5B: Microfinance**

*Session chair: Dr. Samuel Nyarko, Montpellier Business School, France*

- ***“Life cycle of microfinance research: An idea whose time has come, and passed?”***  
Roy Mersland, University of Agder, Norway  
Øystein Strøm, Oslo Met, Norway
- ***“Technology adoption in the Indian microfinance industry: Issues and way forward for the Indian NBFC-MFIs, a cross-case analysis”***  
Kanwal Anil, Ambedkar University Delhi, India  
Anil Misra, Management Development Institute Gurgaon, India  
Amanpreet Kaur, Ambedkar University Delhi, India
- ***“Making the most of what you've got: Evaluating efficiency of disability-inclusive savings groups in Uganda”***  
Richard Sebagala, University of Agder, Norway  
Roy Mersland, University of Agder, Norway  
Bert D’Espallier, KU Leuven, Belgium

- ***“Faith in development: How field officers’ religious affiliation influences the operations of savings groups”***

Armande Mahabi Nabami, University of Agder, Norway

Bert D’Espallier, KU Leuven, Belgium

Roy Mersland, University of Agder, Norway

09:50-11:10 **Paper Session 5C: Insights from Crowdfunding Practice**

*Session chair: Dr. Eliran Solodoha, Peres Academic Centre, Israel*

- ***“Can Generative AI Read the Crowd? Reimagining Crowdfunding Signals and Backer Insight”***  
Ramy Elitzur, University of Toronto, Canada  
Eliran Solodoha, Peres Academic Centre, Israel
- ***“Crowdfunding Beyond Borders: Geographic Disparities in Crowdfunding Success”***  
Eliran Solodoha, Peres Academic Centre, Israel  
Liran Maymoni, Ben-Gurion University of the Negev, Israel
- ***“Value co-creation in Crowdfunding: A systematic Review”***  
Marco Luzi, University of Malaga, Spain  
Maria Jose Quero, University of Malaga, Spain  
Rotem Shneor, University of Agder, Norway
- ***“Crowdfunding for financing (sustainable) transport projects: Systematic literature review”***  
Dominika Kordela, University of Szczecin, Poland  
Marta Mańkowska, University of Szczecin, Poland  
Monika Pettersen-Sobczyk, University of Szczecin, Poland

11:10-11:30 **BREAK**

11:30-12:10 **Keynote:**

***“Reflections on the current state of cryptocurrency research: challenges and opportunities ahead”***

*Dr. Larisa Yarovaya, Director of the Centre for Digital Finance, Southampton Business School, University of Southampton, UK*

12:10-13:10 **Lunch Break**

13:10-13:40 Su-ccess Project Report Insights:  
***Civic Crowdfunding: Driving Community Engagement for Sustainable Development***

Joanna Adamska, University of Gdansk, Poland  
Urszula Mrzygłód, University of Gdansk, Poland  
Andreas Almpanis, Institute of Entrepreneurship Development, Greece  
Cornelia Amon, IMC Krems University of Applied Sciences, Austria  
Prince Baah-Peprah, University of Agder, Norway  
Mina Fanea-Ivanovici, Bucharest University of Economic Studies, Romania  
Anna Fornalska, IMC Krems University of Applied Sciences, Austria  
Denise Kleiss, IMC Krems University of Applied Sciences, Austria  
Magda Leszczyna-Rzucidło, Baltic Institute for Regional Affairs BISER, Poland  
Marius-Cristian Pană, Bucharest University of Economic Studies, Romania  
Vanessa Reisecker, IMC Krems University of Applied Sciences, Austria  
Rotem Shneor, University of Agder, Norway

13:40-14:40 Panel discussion:

***“Crowdfunding and Sustainability: Expectations and Realities”***

- **Mrs. Jasmin Kappler** – Investor Relations, @ecozins, Germany
- **Prof. Natalia Maehle** – Western Norway University of Applied Sciences, Norway
- **Mr. Sam Manaberi** – cofounder, Trine, Sweden
- **Dr. Kristian Roed Nilsen** – Copenhagen Business School, Denmark

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

14:40-15:00 **BREAK**

15:00-15:40 Parallel Paper Session 6A: **Crowdfunding Adoption**

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

- ***“Principles in action: Ethical motivations across social and commercial crowdfunding projects”***  
Joanna Adamska, University of Gdansk, Poland  
Urszula Mrzygłód, University of Gdansk, Poland

- ***“Determinants and consequences of crowdfunding awareness among prospective backers”***

Rotem Shneor, University of Agder, Norway  
Prince Baah-Peprah, University of Agder, Norway  
Eliran Solodoha, Peres Academic Centre, Israel  
Johari Twaha Abdallah, Nord University, Norway  
Hibat-Allah Ezzahid, Hassan First University, Morocco  
Jovinary Kajuna, NHH Norwegian School of Economics, Norway  
Hicham Meghouar, Hassan First University, Morocco  
Kwasi Poku, Kwame Nkrumah University of Science and Technology, Ghana

15:00-15:40 Parallel Paper session 6B: **Beyond the Campaign**

*Session chair: Dr. Maria Jose Quero, University of Malaga, Spain*

- ***“Beyond the crowdfunding campaign: Describing market entry in the post-campaign stage for products financed via reward-based crowdfunding”***

Claire van Teunenbroek, University of Twente, Netherlands  
Jasmin Bijvank, University of Twente, Netherlands  
Karsten Wenzlaff, University of Hamburg, Germany

- ***“Post-fundraising performance of equity crowdfunded firms: The role of professional investors”***

Tan Do, University of Otago, New Zealand  
Cheema, Muhammad A., University of Otago, New Zealand  
Tom Vanacker, Ghent University, Belgium

15:40-15:50 **BREAK**

15:50-16:30 **Paper awards ceremony**

**Launch** of the 5th International Conference on alternative Finance Research –  
Malaga, Spain 2026

Closing words, Networking, and mingling

18:30-21:00 **Closing Dinner\***

Restaurant: Bønder i Byen  
Location: Rådhusgata 16, 4611 Kristiansand  
Website: <https://bonderibyen.no/kristiansand/>

\*Cost: NOK 950 (reservations required when registering to conference)

## CONFERENCE TEAM

### Conference Chairs

- Prof. Rotem Shneor, University of Agder, Norway
- Dr. Thomas Neumann, Aalborg University, Denmark

### Organizing Committee

- Dr. Joanna Adamska, University of Gdansk, Poland
- Dr. Urszula Mrzygłód, University of Gdansk, Poland
- Dr. Friedemann Polzin, University of Utrecht, Netherlands
- Dr. Prince Baah-Peprah, University of Ader, Norway
- Dr. Cecilie Højvang Paulsen, University of Aalborg, Denmark

### Administrative Support



- Mrs. Miriam Høgseth Joakimsen, University of Agder, Norway

### Best paper selection committee

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

### Proceedings Editors

- Hasan Aydin Okuyan, Bandirma Onyedi Eylul University, Turkey
- Fengya Zhu, University of Agder, Norway



### Journal of Alternative Finance

Selected conference papers will be invited for fast-track submission

Upcoming special issues:

- Crowdfunding Awareness, Attitudes, Intentions, and Behaviour (deadline: January 30<sup>th</sup>, 2026).

<https://journals.sagepub.com/home/ALF>

The cover of the Journal of Alternative Finance, Volume 11, Number 1, March 2021. It features a blue background with a circular arrangement of colorful human figures holding hands, forming a ring. The title "JOURNAL OF ALTERNATIVE FINANCE" is at the top, and the SAGE and UiA logos are at the bottom.

## Thanks to All Reviewers

Abdullah, Mohammad	Guttman-Kenney, Benedict	Nyarko, Samuel A.
Adamska, Joanna	Hernández-Lasso, Hernando	Okuyan, Hasan A.
Ahron, Dudi	Jasrotia, Sahil S.	Paulsen, Cecilie Højvang
Arshad, Nadia	Jørgensen, Tanja	Pesque-Cela, Vanesa
Baah-Pepurah, Prince	Landi, Stefano	Polzin, Friedemann
Beg, Kashif	Laschinger, Ralf	Quero, María José
Berliner, Daniel	Lazos, Aristogenis	Sabia, Luca
Bretschneider, Ulrich	Lukkarinen, Anna	Sebagala, Richard
Bukashisha, Alanoud	Lustenberger, Michael	Serwaah, Priscilla
Cox, Joe	Macchiavello, Eugenia	Shneor, Rotem
Demattos Guimaraes, Alice	Mrzygłód, Urszula	Solodoha, Eliran
Efrat, Kalanit	Mähle Natalia	Steininger, Bertram
Elitzur, Ramy	Munim, Ziaul H.	Swinkels, Laurens
Flåten, Bjørn-Tore	Nabben, Kelsie	Trzebiński, Artur A.
Fornalska, Anna	Ndaki, Daudi P.	Umba, Deborah N.
Gafni, Hadar	Neumann, Thomas	van Teunenbroek, Claire
Gambarelli, Luca	Nielsen, Kristian R.	Wenzlaff, Karsten
Gao, Xiang	Nguyen, Thang	Zhu, Fengya

*Special thanks to support from:*