university of groningen
faculty of law

BANK INDONESIA
BANK SENTRAL REPUBLIK INDONESIA

PhD Colloquium on Fintech and Law

Bridging Borders in the Digital Economy

The financial world is changing. From cryptocurrencies and central bank digital currencies (CBDCs) to artificial intelligence, blockchain, digital payment platforms and decentralised finance, technological innovation is challenging the borders of finance and creating new possibilities for businesses, consumers and public institutions. These developments promise greater financial inclusion, efficiency and economic growth, while fundamentally changing the way financial markets operate.

Yet, as finance becomes increasingly digital, it also becomes increasingly borderless. Financial services can now be offered, accessed and executed across jurisdictions with unprecedented ease, often without a clear connection to the territorial boundaries on which traditional legal and regulatory frameworks are built. This raises fundamental questions: How can law and regulation respond to financial activities that transcend national borders? Who bears responsibility when digital financial services cause harm? How should regulators address the risks associated with artificial intelligence, algorithmic decision-making and decentralised financial infrastructures? And how can legal frameworks safeguard financial stability, consumer protection and trust?

These questions go beyond the regulation of technology itself. They touch upon fundamental issues of jurisdiction, applicable law, regulatory cooperation, institutional responsibility and the future of financial governance. They also call for new perspectives on the relationship between technological innovation, financial markets and the law.

Against this background, the **University of Groningen** and the **Bank Indonesia Institute (Central Bank of Indonesia)** invite doctoral researchers to submit papers for a two-day Ph.D. Colloquium on Fintech and Law, under the theme **"Bridging Borders in the Digital Economy."**

The colloquium aims to provide an engaging and intellectually stimulating platform for Ph.D. researchers working at the intersection of financial technology, financial regulation, central banking and law. Bringing together emerging scholars, established academics and central banking experts, it offers participants the opportunity to present their research, exchange perspectives across disciplines and jurisdictions, and receive constructive feedback on their work.

Topics of Interest

We welcome paper submissions from doctoral researchers addressing, but not limited to, the following thematic tracks:

- **Cryptocurrencies and Digital Assets**
  Legal and regulatory issues concerning cryptocurrencies, stablecoins, tokenised assets, decentralised finance, crypto-asset service providers, custody arrangements, and the cross-border use of digital assets.

- **Central Bank Digital Currencies**
  Legal and institutional questions relating to the development, issuance, distribution, governance, interoperability, privacy, and cross-border use of central bank digital currencies.
- Digital Payments
  Legal and compliance issues concerning cross-border payment systems, payment platforms, digital wallets, payment-service providers, instant payment arrangements, and the interoperability of national payment infrastructures.
- **Artificial Intelligence in Financial Services**
  Legal implications of artificial intelligence in banking and finance, including liability for AI-assisted financial decisions, algorithmic trading, robo-advisory services, automated credit assessment, explainability, discrimination, supervisory technology, and regulatory technology.
- **Data Protection, Privacy, and Cross-Border Data Flows**
  The legal balance between financial innovation, regulatory access to information, privacy, cybersecurity, data localisation, digital identity, and the cross-border transfer of financial data.
- **Cross-Border Lending and Crowdfunding**
  Legal and regulatory challenges relating to peer-to-peer lending, digital credit, platform-based lending, crowdfunding, consumer protection, licensing, and regulatory arbitrage.
- **Dispute Resolution and Enforcement**
  Jurisdictional, choice-of-law, enforcement, and accountability challenges in disputes involving cross-border FinTech activities, digital platforms, smart contracts, decentralised systems, and digital assets.
- **Financial Stability and Prudential Regulation**
  The implications of FinTech for systemic risk, prudential supervision, operational resilience, market concentration, third-party technology providers, cloud services, and crisis management.
- **Financial Inclusion and Consumer Protection**
  The contribution of FinTech to financial inclusion and the corresponding legal challenges concerning transparency, responsible lending, digital literacy, unfair practices, access to remedies, and protection of vulnerable consumers.
- **Institutional and Regulatory Cooperation**
  The role of central banks, financial regulators, international organisations, standard-setting bodies, and cross-border supervisory arrangements in governing digital financial activities.

Eligibility

Open to doctoral candidates (and early career researchers) within Europe whose research falls within FinTech, digital finance, central banking, financial regulation, and law, with a clear legal, regulatory, institutional or public-policy dimension. Comparative, interdisciplinary, and/or internationally oriented research is particularly encouraged.

Submission

Please submit in one document:

- A complete paper of approx. 6,000–10,000 words, including footnotes
- An abstract (max. 300 words) and five keywords
- Name, institutional affiliation, doctoral programme, and contact details
- A short biographical statement (approx. 150 words)

The paper should clearly set out the research question, relevant legal or regulatory framework, methodology, principal argument or preliminary findings, originality and relevance to the colloquium theme.

Selection

An Academic Committee jointly appointed by both organisers will assess submissions on relevance, significance of the research question, originality and potential for publication as a journal article.

A maximum of 14 papers will be selected. Selected participants will present their paper in person in Groningen and will receive a € 500,- contribution towards travel and accommodation. In addition, selected papers will be considered for publication in the *Journal of Central Banking Law and Institutions (JCLI)* (www.jcli-bi.org).

Key Dates

- Submission deadline: 15 January 2027
- Notification of selection: 16 February 2027
- Colloquium: 16–17 March 2027, Groningen
- Post-colloquium revision and journal submission: March-December 2027