Call for papers

Workshop- Innovating for responsible and sustainable finance

27 November 2020

Université Gustave Eiffel (Champs sur Marne- France)

Confidence in traditional financial institutions has weakened since the 2007-2008 financial crisis. Their legitimacy and ability to finance the real economy have been questioned as has been their willingness to take into consideration the expectations of different stakeholders. The financial crisis also revealed levels of systematic underestimation of risk and non-ethical practices by certain financial agents (Gadioux, 2010). As a result, the entire sector has undergone irreversibly transformation as it has been called up to become more responsible and sustainable (Lagoarde-Segot, 2010; Lehner, 2017). New sources of funding (Laperche and Burger-Helmchen, 2019) and new players are emerging with technology-based product or process innovations to address these challenges (Gomber et al., 2018). Examples include the growing role of crowdfunding platforms in developing countries (Ashta, 2018), in financing the renewable energy sector (Dilger et al., 2017, Vasileiadou et al, 2016), the role of cryptocurrency in poverty reduction (Mbarek et al. 2019) or the emergence of certain fintech companies that have facilitated access to financial services for hard-to-reach populations such as in Africa via mobile phones (Nguena, 2019). Such new firms are appearing in all areas of traditional financial services including payment services (Alipay, PayPal, cryptocurrencies etc.), finance and investment (microcredit, crowdfunding, CommonBond, etc.) and insurance (Oscar Health etc.).

In response, traditional financial services firms have adopted strategies of cooperation or coopetition with ‘fintech’ firms (Klus et al., 2019). They have also sought to address the variety of stakeholder expectations with new ‘green’ or ‘solidarity-based’ products (Thompson and Cowton, 2004) and through ‘open innovation’ initiatives (Haouat Asli, 2012, Rochette et al., 2016). Changes are also being made in management priorities (Le Roy et al., 2013, Autissier et al. 2016) by adopting organizational procedures that allow for the integration of criteria to address environmental, social and governance issues (Chollet et al., 2013) when they evaluate client projects (Carè, 2018). Social ‘intrapreneurship’ is encouraged (Pinchot and Pellman, 1999) and management tools are being developed to promote greater social responsibility and
better risk management. Both mutual-benefit institutions and cooperative banks are making a comeback (Roux, 2019) as the fall-out from the financial crisis raises awareness of the importance of values that both reflect a firm’s good corporate citizenship (Ben Slimane, Pallas, 2020) and respect the environment (Grimaud, 2019).

More generally, the financial sphere is engaging with issues of good corporate citizenship (Dubocage, Rousselet, 2020). Financial actors have thus turned to local, inclusive and participatory initiatives. Social innovation (Franz et al. 2012, Moore et al, 2012) is viewed as having strong potential to address the problems of poverty and exclusion (Richez-Battesti et al. 2012) by improving the access to finance for specific groups such as females or young entrepreneurs or more vulnerable groups such as the less well-off. Financial services firms are increasingly integrating environmental problems and demographic changes through their efforts to promote Responsible Innovation (Lehoux et al., 2019).

Such innovations in relation to products and services, processes and markets as well as managerial practices and tools are viewed as potential sources of competitive advantage. It is important, however, that such initiatives are not marginalized but that they become part of the core activities of financial institutions. Of particular interest, therefore, are innovations of this type that relate to raising funds, financing projects and making changes in risk management practices and governance. The objective of this workshop is to highlight different forms of innovation that may contribute to responsible and sustainable finance.

The relationship between innovation and responsible and sustainable finance may be studied in different ways (Lehner, 2017). This includes the nature of the innovations that are concerned (Dupont, 2019), their emergence and the conditions under which they are adopted by financial actors. It may also include the manner in which they are adopted and their impact on the level of sustainability and responsibility of finance. To understand the dynamics of the relationship, it is important to identify the relevant innovations and understand how different actors coordinate and negotiate with each other to contribute to their creation, development and adoption. It is also necessary to evaluate the extent to which these innovations address the challenges posed by different stakeholders and genuinely contribute to the emergence of sustainable and responsible finance.

Topics of interest include (but are not limited to):

✔ The strategies of financial institutions in response to technological innovations.
✔ The innovative practices of traditional financial institutions and their contribution to sustainable and responsible finance.
✔ Organizational changes driven by these innovative practices.
✔ Perceptions of the stakeholders of traditional financial institutions, in particular customers and employees, with regard to these innovations and their contribution to sustainable and responsible finance.
✔ Technical and managerial challenges for both fintech startups and traditional financial institutions
✔ Competitive and collaborative dynamics in the fintech ecosystem
We welcome papers that discuss the relationship between innovation and responsible and sustainable finance with a strong theoretical framework. Both theoretical and empirically based papers will be accepted and both quantitative or qualitative methods may be adopted for empirical work. Particular attention will be given to proposals based on original conceptual and methodological approaches and insightful literature reviews are also encouraged.

References


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Important dates

12 June 2020: Submission deadline of the abstract
10 July 2020: Notification of review results
23 October 2020: Submission deadline of full paper

Venue

The workshop will be held at Université Gustave Eiffel, Champs-sur-Marne, France.

Submission procedure for papers

Authors are invited to submit the abstract of their manuscript via the workshop website (innover.sciencesconf.org). Please respect the following requirements for the layout:

- The document must be single-spaced in Times New Roman 12 font with one-inch margins.

- The document should not exceed 4 pages and must include an abstract, 3 keywords, the objective of the research, the description of the methodology, preliminary results and the list of references.

- We accept papers in French and in English

- Submission of 2 documents (Word or PDF)

  o The first document must be anonymous and the first author's name must only appear in the name of the file (entitled: COM_NameAuthor1_Title of the paper_Anonymous). The file name will subsequently be made entirely anonymous for the purposes of reviewing.
Submission procedure for posters

A Poster Pitch is also being organized for masters and doctoral students. They are invited to submit the abstract of their posters via the workshop website (innover.sciencesconf.org). Please respect the following requirements for the layout:

- The document must be single-spaced in Times New Roman 12 font with one-inch margins.

- The abstract should not exceed 2 pages and must include the objective of the research, the description of the methodology, preliminary results and a list of references.

- We accept posters in French and in English

- Submission of 2 documents (Word or PDF)

  o The first document must be anonymous and the first author's name must only appear in the name of the file (entitled: POS_NameAuthor1_Title of the poster_Anonymous). The file name will subsequently be made entirely anonymous for the purposes of reviewing.

  o And a second document with the author names and affiliations (entitled: POS_NameAuthor1_Title of the poster_Full).

Each candidate can only submit one abstract.

Publication opportunities

Interested authors are also invited to submit their work to the Special Issue of:

- **Revue Innovations. Revue d'Economie et de Management de l'Innovation** on the theme "**Innover pour une finance responsable et durable**" under the guest-editorship of Faten Ben Slimane (IRG, Université Gustave Eiffel), Sondes Mbarek (LITEM, Institut Mines-Télécom Business School), and Valérie Pallas (IRG, Université Paris-Est Créteil);

- **Revue Innovations. Journal of Innovation Economics and Management** on the theme “**Innovating for responsible and sustainable finance**, under the guest-editorship of Marie Carpenter (LITEM, Institut Mines-Télécom Business School), Wadid Lamine (Telfer School of Management, University of Ottawa, Canada), and Donia Trabelsi (LITEM, Institut Mines-Télécom Business School).

Organizing Committee

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