

# XXV International Finance Conference (IFC)

## FINANCE 5.0

**The Future of Money**  
*"Artificial intelligence, sustainable  
finance, blockchain, digital  
transformation."*

**September 24-27, 2025**

**Cuenca, Ecuador**

## Call for Papers

We are excited to announce the **XXV International Finance Conference (IFC)** will take place in the beautiful city of Cuenca, Ecuador, at the University of Cuenca, from September 24 to 27, 2025. The central theme of this event is **"FINANCE 5.0"**, which will explore the innovations and trends transforming the global financial landscape.

"Finance 5.0" is a new concept that integrates blockchain, artificial intelligence, sustainable finance, and digital transformation to redefine the global financial landscape. This paradigm aims to create an inclusive, efficient, and sustainable financial system that addresses contemporary challenges and leverages technological opportunities (Gomber et al., 2018).

Artificial Intelligence (AI) is transforming financial services by providing personalized solutions and enhancing risk management. AI-driven financial assistants are changing the landscape of financial education by offering tailored advice that helps prevent financial illiteracy (Fernández-Bedoya et al., 2022).

There is a growing focus on sustainable finance, which aims to align investments with environmental, social, and governance (ESG) objectives. This approach not only seeks financial returns but also aims for long-term positive impacts, responding to the increasing demand for responsible business practices (Ziolo et al., 2021).

Blockchain technology is redefining financial infrastructure, delivering improved transparency, security, and efficiency in transactions. Cryptocurrencies and digital assets are challenging traditional notions of money and value, while Central Bank Digital Currencies (CBDCs) are emerging as an institutional response to this digital transformation (Chen & Bellavitis, 2020).

Digital transformation in the financial sector is driving the adoption of mobile financial services and digital banking platforms, improving accessibility and promoting financial inclusion. However, this shift also presents new challenges related to cybersecurity and data protection (Mhlanga, 2020).

In the context of Latin America, these developments create significant opportunities to tackle ongoing issues such as financial inclusion and economic resilience. Financial education, enhanced by digital tools and artificial intelligence, is becoming a crucial foundation for empowering individuals and encouraging financial preparedness (Mongrut et al., 2023).

We warmly invite you to the IFC - XXV at the University of Cuenca, a conference that serves as an important platform for discussing emerging trends and their impact on both the global and regional financial landscape. This conference fosters essential dialogue to help navigate the future of finance in the digital era.

## Thematic Areas

1. **CORPORATE FINANCE:** This thematic area focuses on finance within a company, including capital management, capital structure, investment and financing decision-making, company valuation, and corporate restructuring.
2. **INTERNATIONAL FINANCE:** This thematic area focuses on finance in a global context, including analysis of foreign exchange markets, management of exchange rate risks, international trade finance, international project evaluation, and investment in emerging markets.
3. **FINANCIAL MARKETS AND CAPITAL:** This thematic area focuses on the study of stock, bond, currency, commodity, and derivative markets, including price formation, market efficiency, technical and fundamental analysis, and financial regulation.
4. **INVESTMENTS AND ASSET MANAGEMENT:** This thematic area focuses on investment portfolio management, including security selection, asset allocation, investment valuation, risk analysis, and performance evaluation.
5. **BANKING AND FINANCIAL SERVICES:** This thematic area focuses on financial services offered by banks and other financial institutions, including commercial banking, investment banking, development banking, consumer finance, insurance, and payment services.
6. **INSURANCE AND RISK MANAGEMENT:** This thematic area focuses on the assessment and management of financial and insurance risks, including insurance valuation, market and credit risk management, and enterprise risk management.
7. **PUBLIC FINANCE AND FISCAL POLICY:** This thematic area focuses on public sector finance, including fiscal policy, government financing, public budget, monetary policy, and debt policy.
8. **FINANCIAL ANALYSIS AND ACCOUNTING:** This thematic area focuses on financial and accounting analysis of companies and financial institutions, including financial accounting, management accounting, financial statement analysis, and financial ratio analysis.
9. **BEHAVIORAL FINANCE AND BEHAVIORAL ECONOMICS:** This thematic area focuses on the study of psychological and behavioral factors that influence financial decision-making, including analysis of emotions, cognition, and human behavior.
10. **SUSTAINABLE FINANCE AND CORPORATE SOCIAL RESPONSIBILITY:** This thematic area focuses on finance in the context of sustainability and social responsibility, including environmental management, corporate social responsibility, socially responsible investment, and green finance.

11. **FINANCE FOR INCLUSION AND DEVELOPMENT:** Accessibility to financial services, savings, credit, financial education, poverty reduction, finance for marginalized groups or vulnerable situations, people with disability, women, ethnic minorities, strategic policies to reduce inequality and promote financial empowerment.
12. **FINANCE FOR ENTREPRENEURSHIP AND SME DEVELOPMENT:** Products, financial services for business development, job creation, and technology development for competitiveness. Access to markets and funds for international trade and financial incentive programs for business growth and development.
13. **INNOVATION AND FINANCIAL TECHNOLOGIES:** Digital payments, crowdfunding, digital banking, artificial intelligence, Blockchain. In general, everything related to financial transformation, challenges, risks, and opportunities to improve access and experience of financial services for everyone.

## Important dates

The conference will take place at the Central Campus of the University of Cuenca, which was officially created by legislative decree in 1867, located in the City of Cuenca, Ecuador.

### EVENT DEVELOPMENT

**September 24, 25 and 26, 2025**

Saturday, September 27, 2025

GUIDED TOUR BY UCUENCA

HOSTERIA DOS CHORRERAS - EL CAJAS

(this is optional and requires registration and payment at the time of registering for the IFC)

<b>Opening</b>	March 20th
<b>Extended abstract reception</b>	Up to May 31st
<b>Notification of acceptance</b>	Up to July 31st
<b>Complete paper and digital poster reception</b>	Up to August 15th



## Presentation of Abstracts, Papers and Poster:

### I. Rules for submitting the extended abstract

The submitted extended abstract will be evaluated in double-blind bitration by specialists in each of the disciplines in order to be able to assign the award to the best work; Therefore, it is required to respect the structure requested for each file and the delivery condition.

Two files must be submitted following the instructions below:

#### First file: Cover

The submitted file must be named with the last name of the first author (in uppercase) and the title of the work. Its content is detailed below:

1. Conference full name
2. Full title of the paper
3. Research subject area (related to those detailed above)
4. Last name and first name of the author or authors, and their e-mails
5. Institution of origin (University, faculty, school, etc.)
6. Country to which the institution of origin belongs

#### Second file: Extended Abstract of the paper

- a) **Structure:** The submitted file must be named with the title of the work. Its content is detailed below:

1. Full title of the paper
2. Purpose of the research
3. Keywords
4. Relevant aspects of the methodological design used
5. Results and conclusions of the work
6. Implications and limitations of the research
7. Main bibliographic references (no more than five)

It must not bear the name of the author or authors, or any other information that allows the author to be identified, authors or your institution.

**b) *Format and length:***

- The title must be written in Arial 14 Bold, the subtitles in Arial 12 font, and the text of the writing in Arial 11 font. The line spacing of the text must be simple, leaving additional space between paragraphs, which must be justified (margins right and left 3 cm and upper and lower 2.5 cm). All pages will be numbered at the bottom, centered.
- Citation: APA format
- File format: Word or LaTeX
- The extended abstract must not exceed 2100 words.

**II. Rules for the presentation of the complete paper**

The submitted full paper will be evaluated in double-blind arbitration by specialists in each of the disciplines in order to be able to assign the award to the best work; Therefore, it is required to respect the structure requested for each file and the delivery condition. Three files must be submitted following the instructions below:

**First file: Cover**

The submitted file must be named with the last name of the first author (in uppercase) and the title of the work. Its content is detailed below:

1. Conference full name
2. Full title of the paper
3. Research subject area (related to those detailed above)
4. Last name and first name of the author or authors, and their e-mails
5. Institution of origin (University, faculty, school, etc.)
6. Country to which the institution of origin belongs

**Second file: Abstract of the paper**

The submitted file must be named with the last name of the first author (in uppercase) and the title of the work. Its content is detailed below:

1. Full title of the paper
2. Must include three to five keywords
3. The paper abstract should be no longer than 350 words

## Third file: Full paper

**Structure:** The submitted file must be named with the title of the work. Its content is detailed below:

1. Full title of the paper: Should be centered in the higher section of the document
2. Introduction and problem statement
3. Objectives
4. Theoretical Framework
5. Methodology
6. Results
7. Conclusions and recommendations
8. References

The paper should have a maximum length of 8.000 words (no longer than 20 pages). In this extension are considered graphics, figures, tables, and bibliography.

It should not include the name of the author(s) or any data or metadata that allows us to identify the author, authors, or institution

**Format:**

- The title must be written in Arial 14 Bold, the subtitles in Arial 12 font, and the text of the writing in Arial 11 font. The line spacing of the text must be simple, leaving additional space between paragraphs, which must be justified (margins right and left 3 cm and upper and lower 2.5 cm). All pages will be numbered at the bottom, centered.
- Citation: APA format
- File formats: Word or LaTeX
- Quality of figure and graphics in the original edition.

## General considerations

Works submitted to the process of evaluation must conform to the following guidelines:

- It must be original work, not published or presented as a whole or partially in another event, nor should it be in evaluation.
- It should represent a contribution to theoretical or practical knowledge of the field.
- Work can be presented and exposed in Spanish, English, and/or Portuguese.



- The authorship of the paper corresponds to a maximum of four authors. Once registered, the inclusion or substitution of authors will not be admitted. In the case of new versions from previous work, authors should specify and point to the appropriate complete reference. The new version must show significant advancement relative to the previous one.
- To present the work, it's necessary to pay for the registration from at least one of the authors.
- Exposition of the paper in the congress by at least one of the authors on the scheduled date and time. This is to obtain the certificate and to participate in the evaluation to win the prize.
- If they wish, the authors that presented their work at the conference can authorize the publication of their paper in the Conference Proceedings.
- The papers received will be evaluated by the scientific committee and they may be accepted, rejected or accepted for presentation in digital poster format.

### III. Rules for the presentation of the Digital Poster

The digital poster sent will be evaluated by specialists for the purpose of its divulgation during the conference, for which it is required that it respects the requested structure and the way of sending it.

**Structure:** A single file is requested. The submitted file must be named with the last name of the first author (with capital letters), and the first three words of the title of the work. It must contain the data detailed below:

1. Full name of the conference.
2. Title of the work (No more than 140 characters including spaces).
3. Author(s): Name(s) and surname and institution to which they belong. Include photo and email of the exhibitor.
4. Keywords.
5. Introduction.
6. Theoretical Framework.
7. Hypothesis.
8. Methodology.
9. Results.
10. Conclusions.
11. Bibliography.

**Format:**

- Font size for text and figure legends should be legible. The font format must be Arial.
- Tables, figures, diagrams and photographs may be included, but not animations.
- The page must have a size of 70 cm. wide and 120 cm. High.
- It must be sent in PDF format.
- The file sent must be named with the last name of the first author (with capital letters), and the first three words of the title of the work. Please send one poster per email.

**IMPORTANT:** The poster sent after the established deadline cannot be included in the poster session for organizational reasons

## **Awards**

The IFC Academic Committee will evaluate all papers submitted to the IFC and award three prizes. The best paper will be awarded US\$1,000. The second and third places will receive recognition.

To obtain the prize, the following requirements must be met:

1. At least one author must present a complete version of the paper
2. Be present at the time and date of the award presentation
3. Sign the publication rights agreement for the article
4. The author or co-authors should not be part of the IFC Board or Scientific Committee

## **Submissions and Inquiries**

Different presentations (extended summary, poster summary) should be attached to the link that will be available on the official event website until May 31<sup>st</sup>. The link to access the **Easy Chair** is available on the IFC 2025 website:

<https://www.internationalfinanceconference.org/>

Approval or rejection of submitted summaries will be notified by email. For those whose summary, and subsequently the paper, be approved, the notification will include the link to upload the digital file.

For any other type of inquiry, please contact us via email at:

[ifc2025@ucuenca.edu.ec](mailto:ifc2025@ucuenca.edu.ec)

