

Conference Presentation — Paper Sessions

2026 WPI-FLAME FinTech Conference

Time	Presentation Topic	Presenter	Room
THURSDAY, OCTOBER 22			
Session 1 — AI, Machine Learning & Trustworthy Financial Systems			
9:30 AM – 9:50 AM	The Automation Bias Paradox in FinTech: When AI-Driven Debiasing Creates Systemic Fragility	Dr. Shraddha Kokane shraddha.kokane@mitwpu.edu.in (virtual)	Hagglund
9:50 AM – 10:10 AM	Improving Uncertainty-aware Tax Liability Estimation via Multi-head Deep Quantile Regression	Elizabeth Mastrangelo emmastrangelo@wpi.edu	Hagglund
10:10 AM – 10:30 AM	Accountability in Multi-Agent Financial AI: The ATTAIn Framework for Governing Autonomous Multi-Agent Systems	Ramasamy Seranthaiya seranram@amazon.com	Hagglund
10:30 AM – 10:50 AM	Predicting Closure Risk Among Private Nonprofit Institutions: A Gradient Boosting Approach	Sandhya Balasubramanian; Nischal D. Patel sbalasubramanian@wpi.edu; npatel6@wpi.edu	Hagglund
Session 2 — Digital Finance, Markets & Investment			
9:30 AM – 9:50 AM	A Multilevel Due-Diligence Framework for Advancing U.S. Sustainable FinTech Investment and Financial System Resilience	Rosa Mehrabi rosamehrabi@westcliff.edu (virtual)	Odeum A
9:50 AM – 10:10 AM	Echoing Messages: Narrative Trend-Following and Transient Capital	Elham Tabatabaei elliethb@schulich.yorku.ca (virtual)	Odeum A
10:10 AM – 10:30 AM	Social Communication and Return Synchronicity: Evidence from FX Retail Traders	Dr. Xiaochuan Tong x.tong@northeastern.edu	Odeum A
10:30 AM – 10:50 AM	An empirical study of how interactive data visualization features affect decision-making processes and outcomes in finance and accounting contexts	Christian George ccgeorge@wpi.edu	Odeum A
Session 3 — Digital Currencies, Stablecoins & Cryptoassets			
4:00 PM – 4:20 PM	Redefining Stablecoin from Nominal to Real Value: A Maximum Likelihood Approach	Kensuke ITO; Akiko Sano k-ito@g.ecc.u-tokyo.ac.jp; sano@vluue.jp	Hagglund
4:20 PM – 4:40 PM	Platform Competition Between Banking Services and Central Bank Digital Currencies in the Two-Sided Payment Market	Edward Nyarko enyarko@clarku.edu	Hagglund
4:40 PM – 5:00 PM	Do Cryptocurrency Investors Care About Quantum Risks?	Stefan Scharnowski scharnowski@uni-mannheim.de	Hagglund
5:00 PM – 5:20 PM	Does Bitcoin Volatility Behave Differently When the Stock Market Is Closed?	Bo Meng (Prof) mengb@sacredheart.edu	Hagglund
Session 4 — RegTech, Consumer Protection & Banking			
4:00 PM – 4:20 PM	AI-Driven Complaint Analytics for RegTech: An NLP and Machine Learning Framework for Banking and Credit-Related Consumer Complaints	Alex Agyemang Asante alex.asante@du.edu	Odeum A
4:20 PM – 4:40 PM	The Illusion of Protection: Why Fintech Regulation Fails Consumers	Bing Xu xbviolet1005@gmail.com	Odeum A
4:40 PM – 5:00 PM	Comparative ESG Performance of Indian Public Sector Banks: Disclosure, Policy Adoption, and Substantive Outcomes	Fevin Doshi; Dr. Sandhya Balasubramanian fdoshi@wpi.edu; sbalasubramanian@wpi.edu	Odeum A
5:00 PM – 5:20 PM	World Embedding: The Daily Economic State and Bond Risk Premia	Elham Tabatabaei elliethb@schulich.yorku.ca	Odeum A
FRIDAY, OCTOBER 23			
Session 7 — AI, Explainability & Financial Inclusion			
10:00 AM – 10:20 AM	Towards Temporally-Consistent Explainability in Financial Fraud Detection: A Multi-Model XAI Framework	Sahand Yousefi sahand.yousefi22@gmail.com	Hagglund
10:20 AM – 10:40 AM	Artificial Intelligence Exposure and Financial Inclusion	Yuchen Lin ylin@hsc.edu	Hagglund
10:40 AM – 11:00 AM	Toward Trustworthy AI Financial Advisors: A Multi-Agent Framework for Supporting Financial Inclusion of Displaced Populations	Yevheniia Polishchuk polish54@mit.edu	Hagglund
11:20 AM – 11:40 AM	Artificial Intelligence and the Dual Forces of Firm Output Scaling and Market Concentration: Sectoral Evidence from U.S. Industries	Khushali Shah kshah5@wpi.edu	Hagglund
Session 8 — CBDCs, Financial Literacy & Digital Finance			
10:00 AM – 10:20 AM	Measuring Central Bank Digital Currency Sentiment in Financial News: A Validated Sentence-Level Benchmark and Cross-Country Evaluation	Manoranjan Dash (Prof) manoranjan.dash@flame.edu.in (virtual)	Odeum A
10:20 AM – 10:40 AM	The Financial Literacy Divide: Fintech Adoption, Cognitive Decline, and Elder Fraud	Yixiao (Ethan) Jiang (Prof) yixiao.jiang@wne.edu	Odeum A

10:40 AM – 11:00 AM	The Sanctions Paradox: Payment Rails, Financial Sanctions, and Currency Diversification in the Age of Digital Finance	YIHAN GUO GUOY0065@e.ntu.edu.sg	Odeum A
11:20 AM – 11:40 AM	Fearful Analysts, Failing Deals: LLM-Based Sentiment in M&A Conference Calls	Yang (David) Yang yang.yang1@siu.edu	Odeum A
11:40 AM – 12:00 PM	A Hybrid Investment Decision Framework Using Financial Health Analysis, DCF Valuation, and Confidence-Weighted FinBERT Sentiment	Sanjay Halde shrutihalde@gmail.com	Odeum A