



84th International Scientific
Conference of the
University of Latvia 2026



LATVIJAS
UNIVERSITĀTE

Digital Finance and the FinTech Ecosystem: Innovation and Sustainability under Strategic Uncertainty

Trešdiena, 2026. gada 15. aprīlī, plkst. 15.00
105. auditorija, Zinātnes mājā, Jelgavas ielā 3, Rīga

Wednesday, 15 April 2026, 3:00 p.m
105 auditorium, House of Science, Jelgavas street 3, Riga

Programma | Programme

15.00–15.05

Atklāšana | Opening

Vadītāji | Chairs: Prof. Ramona Rupeika-Apoga, Asoc. prof. Andris Fomins

15.05–15.18

Prof. Ramona Rupeika- Apoga

University of Latvia BA
School of Business and
Finance,

Prof. Jānis Priede

University of Latvia BA
School of Business and
Finance,

Prof. Alessandro

Danovi University of
Bergamo

When Saving for Retirement Depends on Who You Are

15:18–15:31

Asoc. Prof. Andris Fomins

University of Latvia BA
School of Business and
Finance,

Prof. Inna Romānova

University of Latvia
Faculty of Economics
and Social Sciences

**The Role of Mobile Money in Promoting Sustainable
Development**



15:31–15:44	Alwin Estareja University of Latvia	Cognitive Bias in Digital Biometric Payment Adoption: Developing a FOMO-Integrated Framework for Facial Recognition Payment Systems
15:44–15:57	Jēkabs Kārlis Rasnačs University of Latvia	The Politics of Governing AI in Sanctions Screening: Gradual Change in Latvian Banks
15:57–16:10	Jūlija Saveļjeva University of Latvia BA School of Business and Finance, Prof. Tatjana Volkova University of Latvia BA School of Business and Finance	Digital Trust Assessment Capabilities as a Driver of Third- Party Risk Management Maturity
16:10–16:23	Atis Verdenhofs University of Latvia BA School of Business and Finance, Prof. Inese Mavļutova University of Latvia BA School of Business and Finance, Andris Nātriņš University of Latvia BA School of Business and Finance	Short-term, data-driven cashflow prediction for FinTech lenders
16:23–16:36	Andis Jēkabsons University of Latvia BA School of Business and Finance	Sustainability of Latvian Financial Technology (FinTech) Companies in the Digital Era
16:36–16:50	Prof. Natālija Cudečka- Puriņa University of Latvia BA School of Business and Finance	Industrial Symbiosis in Small Open Economies: A Quintuple Helix Assessment of Systemic Readiness in Latvia
16.50–17.00	Noslēgums, diskusijas Conclusions, discussions	