

State University of Trade and Economics

INNOVATIVE ACCOUNTING TECHNOLOGIES

FOR SUSTAINABLE DEVELOPMENT

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DIGITAL PAYMENTS

- Evolution of transactions
- Mobile wallets, digital payment platforms, and cryptocurrencies
- Enhanced efficiency and security



LENDING AND CROWDFUNDING

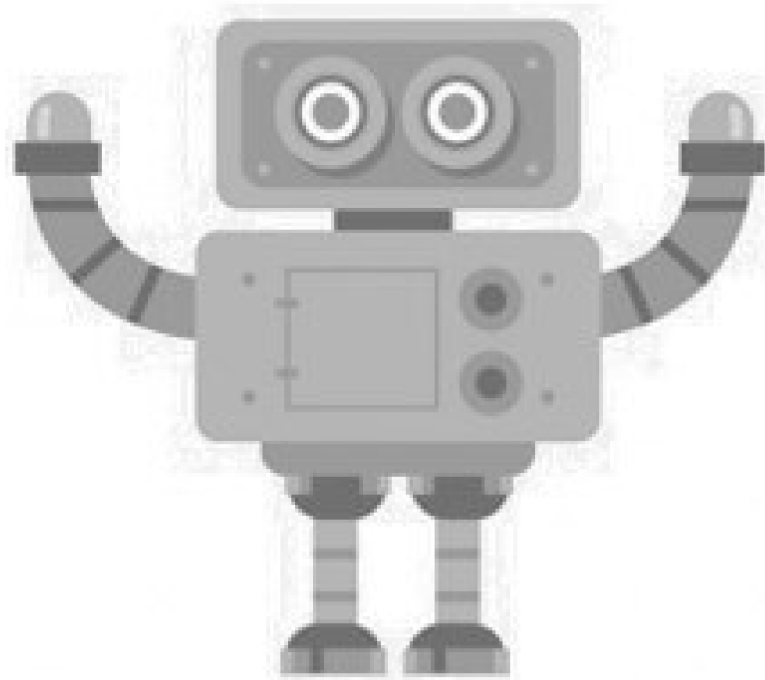


- Disruption of traditional lending
- Peer-to-peer lending and crowdfunding
- Increased access to capital for individuals and small businesses

ROBO-ADVISORS

- Automation in investment advice
- Lower fees and increased accessibility
- Changing the landscape of personal finance

Robo-Advisors



Understand your goals and facilitate goals planning

Understand fees structure & minimum investment

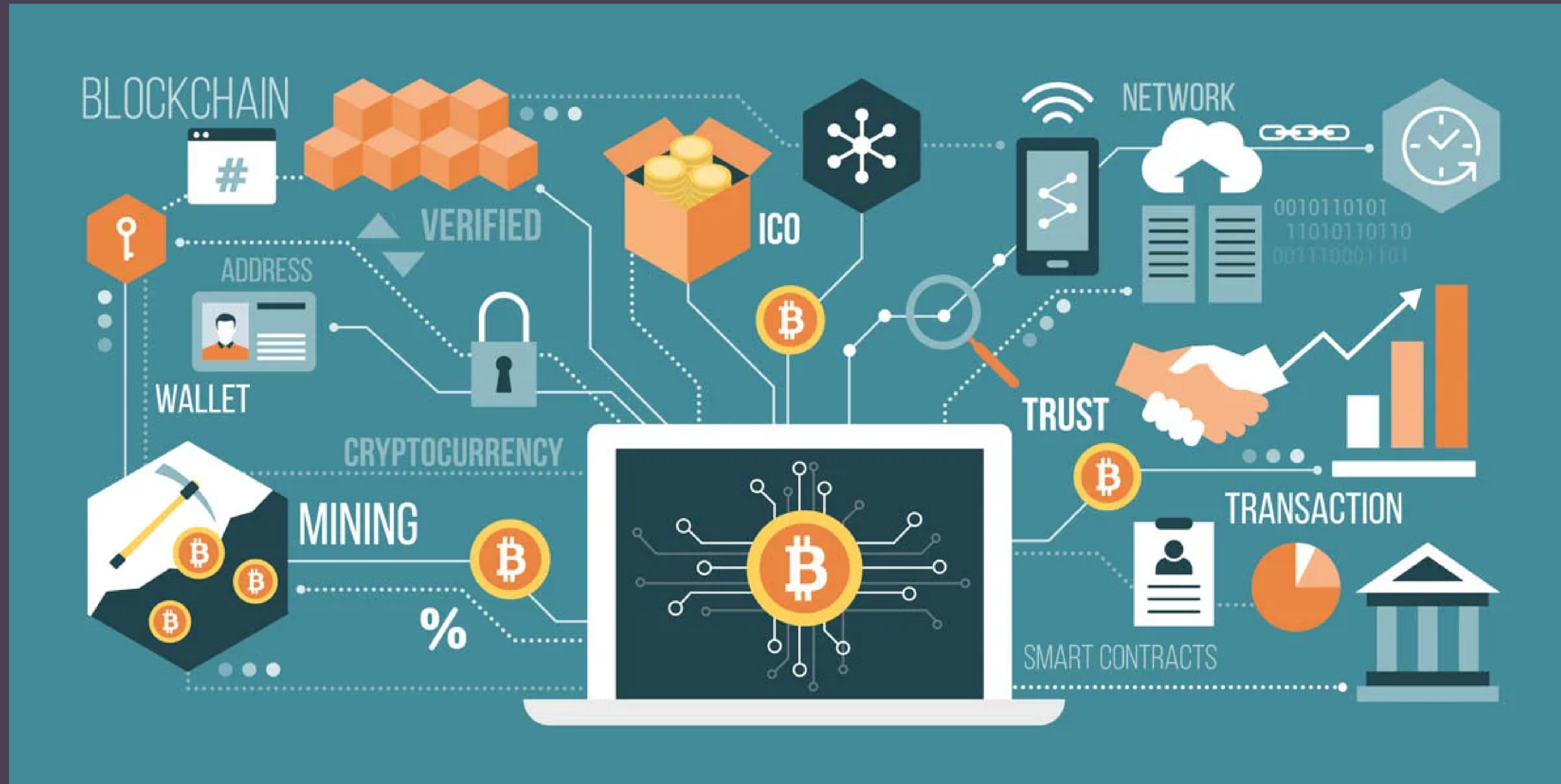
Know the credentials of the advisor organization

Check interface of platform and ease & transparency

Align your goals with that of advisors' offerings

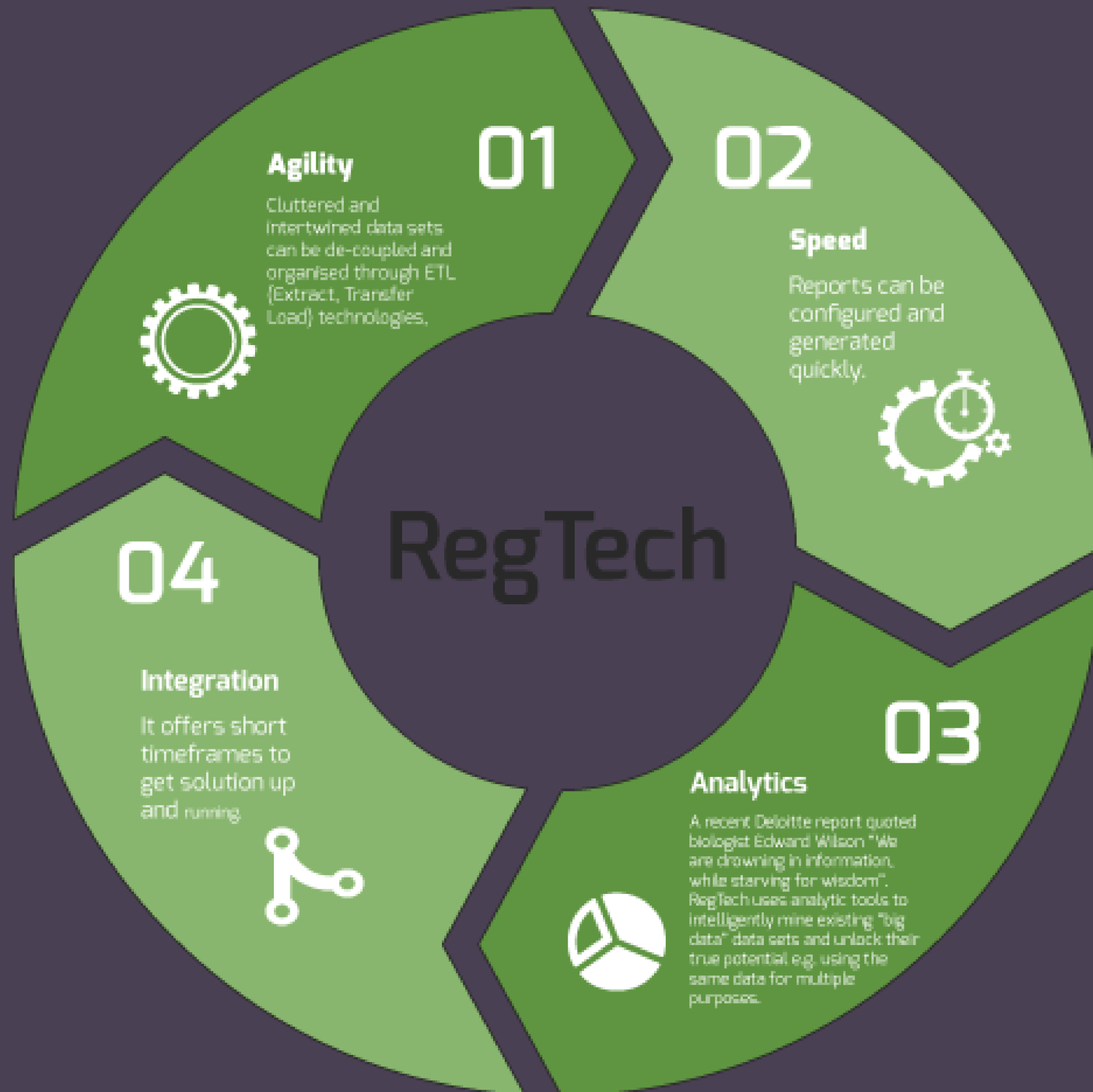
Know when the robo-advisor might not be right

BLOCKCHAIN AND CRYPTOCURRENCES



- Beyond digital currencies
- The role of blockchain in secure and transparent transactions
- Potential applications in various industries

REGULATORY TECHNOLOGY



- Addressing regulatory challenges
- Efficient and cost-effective compliance solutions
- Smoothing the regulatory landscape

INSURTECH

- Technological advancements in the insurance industry
- Data analytics, AI, and digital platforms
- Improving risk assessment and claims processing



FINANCIAL INCLUSION

- Reaching underserved populations
- Mobile banking and digital financial services
- Reducing the global unbanked population

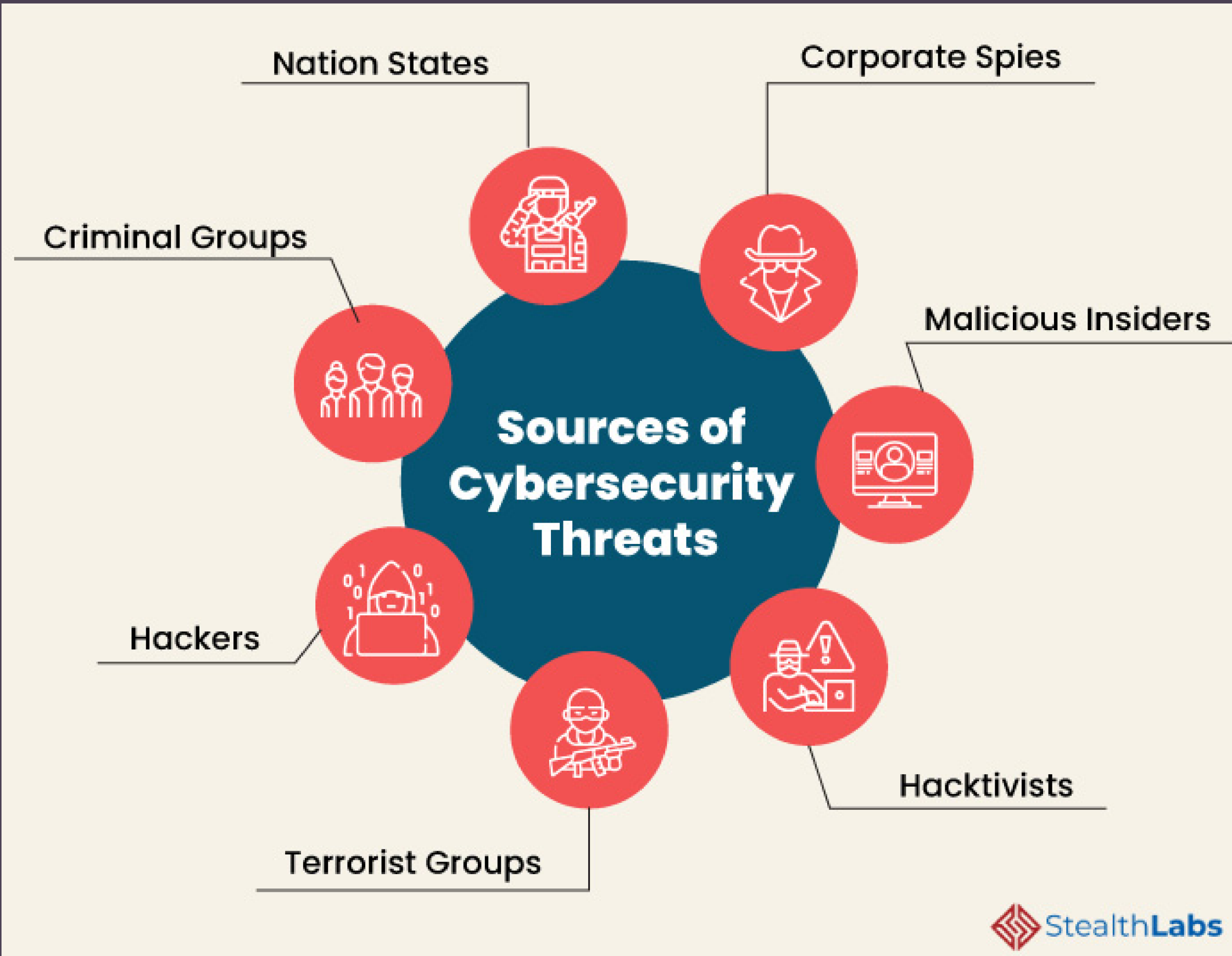


DATA ANALYTICS AND AI

- Role of big data analytics and artificial intelligence
- Better risk assessment and fraud detection
- Customer personalization for improved services



CHALLENGES AND RISKS



- Cybersecurity threats
- Data privacy concerns
- Regulatory uncertainties