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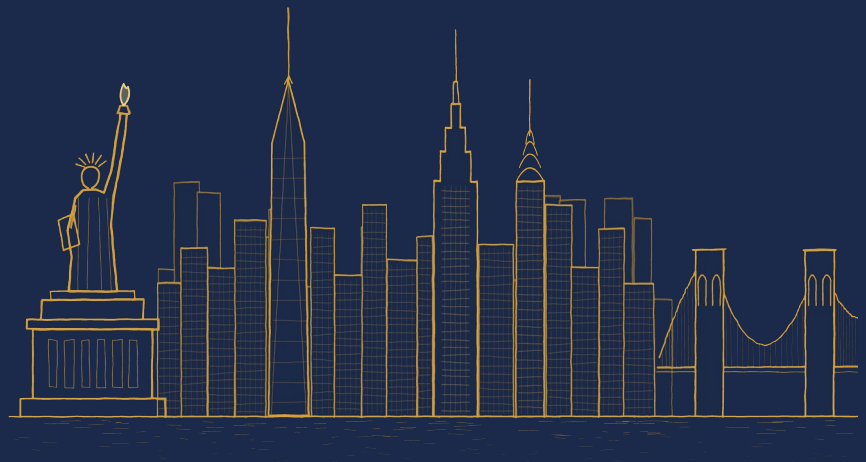

49th RSEP International Conference on
Economics, Finance & Business

Programme

18-20 November 2026

New York Conference and Seminar Center, United States

On-site Sessions: 18 November 2026

Online Sessions: 19 November 2026

Programme

18 November 2026 - In-Person Sessions

Conference Venue: NYC Seminar and Conference Center
Address: 114 W 26th St 3rd Floor, New York, NY 10001, United States

08:30–09:00	**Registration**
09:00–09:20	KEYNOTE **What Scares and Excites Me in 2027 and Beyond: An Investor & Entrepreneur Perspective** Dr. Mikhail Urinson, Chief Investment Officer and Data Scientist, ARK Quant Crypto, Miami, United States
09:20–11:30	**SESSION 1 · Economics – Public Policy, Uncertainty & Socio-Economic Dynamics** Chair: Prof. Dr. Burak Pirgaip
1	**Intergenerational Educational Mobility in Türkiye: Regional Dynamics and Gender** Hasan Murat Ertuğrul – Anadolu University, Türkiye
2	**Tourist Experiences and Destination Image: The Case of Portuguese Regional Tourism Organizations on Instagram** Cristina Estevão – University of Beira Interior, Portugal
3	**Low-Hanging Fruit in AI Adoption and Producer Price Inflation: Panel Threshold Evidence from the European Union** Jakub Borowski, Jarko Fidrmuc, Krystian Jaworski – SGH Warsaw School of Economics, Poland
4	**Audit or Augment? Regulatory Pressure, Knowledge Illusion, and the Emergence of Greenwashing** Gunel J Amrahova – Boston University, United States
5	**The Role of Climate Risk in Non-Performing Loans in the U.S. Banking System** Burak Pirgaip – Hacettepe University, Türkiye
11:30–11:50	**COFFEE BREAK**
11:50–13:50	**SESSION 2 · Finance – Financial Markets, Insurance & Sustainable Growth** Chair: Dr. Mikhail Urinson
1	**Intraday Portfolio Optimization with RevIN-Crossformer and Transaction-Cost-Aware Allocation** Aihua Zhang – Wenzhou Kean University, China
2	**Renewable Energy Capacity and Copper Demand: A Nonlinear Panel Analysis Across Income Groups** Ismail Onur Baycan – Anadolu University, Türkiye
3	**Population Ageing Concern and Tax Morale: Theory and Empirical Evidence** Alessandro Cascavilla – University of Rome Unitelma Sapienza, Italy
4	**Fertility and Women's Bargaining Position within the Household: Evidence from Türkiye** Hakan Ulucan – Anadolu University, Türkiye
5	**AI Activities and Marine Sustainability: Blue-ESG Performance across Asia-Pacific and Non-Asia-Pacific Economies** Xin-Yu Peng, Chun-Ping Chang, Yan Ma – Changsha University of Science and Technology, China; Shih Chien University, Taiwan; Xi'an Jiaotong University, China
6	**Growth, Vulnerability and Structural Transformation: An Analysis of the Turkish Insurance Market in 2025** Muharrem Umut – Ankara Hacı Bayram Veli University, Türkiye
14:30–15:30	**LUNCH**

15:30–17:30

SESSION 3 · Business – AI, Human Capital & the Future of Work

Chair: Assoc. Prof. Muharrem Umut

1. **Impact-Oriented Insurance in the Insurance Sector: Structural Functions, Climate Risk Exposure, and Green Insurance Products — The Case of Türkiye**
   Cemil Şenel – Ankara Hacı Bayram Veli University, Türkiye
2. **Leveraging AI-Driven Human Resource Management for Sustainable Employee Performance: The Mediating Role of Employee Well-Being and the Moderating Role of Organizational Learning Climate**
   Naimatullah Shah, Bahadur Ali Soomro – Al Yamamah University, Saudi Arabia
3. **Is My Future Slipping Away? The Mediating Role of Job Search Anxiety in the Relationship Between Artificial Intelligence Anxiety and Perceived Career Future**
   Mucahit Burak Unluonen – Ankara Hacı Bayram Veli University, Türkiye
4. **Navigating AI Adoption in HRM: Challenges, Opportunities, and Implications for the Future of Work —Evidence from Saudi HR Professionals**
   Elham Elshafie Mohamed – King Saud University, Saudi Arabia
5. **Foreign Direct Investment, Fixed Broadband, and Economic Growth in ASEAN: Evidence from a Fixed-Effects Panel Analysis**
   Sydney Ignasiak – University of San Diego, United States
6. **Do Salaried Jobs Pay More Than Casual Jobs? Evidence from Urban India**
   Vaishnavi Krishna Mohan – University of Chicago, United States

Listeners :

Beatriz Santos – Portugal
Çiğdem Zeynep Pirgaip – Türkiye
Biagio Simonetti - Italy
Raffaela Ciuffreda - Italy

20 min per presentation incl. discussion

info@rsepconferences.com

Online Sessions

19 November 2026 · Online via Zoom · New York Local Time

Zoom Meeting link: https://us06web.zoom.us/j/87458784669?pwd=BM3TrlIRJRJntZxTR3PqduaET9VCUp.1

KEYNOTE

The United States Semiquincentennial in Comparative Literature: From Movies to Poems, and from Presidential Speeches on Independence Day over Age-of-Discovery Columns in Global Metropolises to Villanelles by Welsh Twenty-Century Poets Cast in Timeless Medieval Forms

Prof. Dr. Konrad Gunesch –Henry Giroux Dean of the School of Liberal Arts and Humanities, Woxsen University, Hyderabad, Telangana, India, and LCIR Head of Research

07:00–08:30

SESSION 4 · Economics – Macroeconomics, Development & Labour

Chair: Prof. Dr. Konrad Gunesch

1. **Macroeconomic Determinants of the Price Level in Türkiye: An Open-Economy Money Market Approach with ARDL Bounds Testing**
   Ibrahim Bakırtaş, Muhammed Veysel Kaya, Emre Yardımcı – Aksaray University; Ankara Hacı Bayram Veli University; Aksaray University, Türkiye
2. **Economic Opportunities of US–Iran De-escalation: The Role of Trade, Energy, and Innovation in Promoting Mutual Growth in Emerging Markets**
   Mohammad Hosein Saljoghian Moghadam – Shahid Beheshti Supreme School of Governance, Iran
3. **Does the Measurement of Climate Exposure Influence Empirical Inference? Evidence on Household Welfare from Pakistan**
   Daniyal Masood, Masood Sarwar Awan – University of Sargodha, Pakistan
4. **Occupational Proletarianization: Hindu Majoritarianism and the Economic Exclusion of Minority Muslim Workers in India**
   Ujaan Chandra – University of California Riverside, United States
5. **Exposure to Peru's 2021 JUNTOS Expansion and Early-Childhood Health: Evidence from an Exposure-Intensity Design**
   Melissa Planas – University of Amsterdam, Holland
6. **AI-Enabled Financial Ecosystems, Digital Asset Governance, and Sustainable Economic Growth in Emerging Markets**
   Bhupendra Kumar – Amity University Madhya Pradesh Gwalior, India
7. **Economic Policy Uncertainty and Funding Performance in the U.S. Hospitality Industry**
   Jay Desai – The Pingry School, United States
8. **The Economic Cost of National Defense: Fiscal Trade-Offs, Public Resource Allocation, and Economic Resilience in Saudi Arabia, 1990–2025**
   Thikra Alghamdi, Mohammed Alnuwaiser, Nesrin Aldhafer, Saleh Alkhalifa, Abdullah Aljuhani, Lara Alyoubi, Nada Elsayed, Ciline Kachkach, Yara Alalwani, Fasiha Salman, Lamar AbuTair, Eman Amir, Haale Khan, Reema, Muath, Khizar- SustainLab, Saudi Arabia

08:30–10:20

SESSION 5 · Finance – Sustainable Finance, Green Transition & Forecasting

Chair: Prof. Dr. Konrad Gunesch

1. **Can Financial Markets Decarbonize Firms? Evidence from Institutional Ownership and Energy Use**
   Megha Patnaik – LUISS Guido Carli, Italy
2. **The Green Economy as a Pathway to Sustainable Development: A Hybrid Green Economy Framework**
   Tuncay Gümüş, Muhammed Veysel Kaya – Independent Researcher; Ankara Hacı Bayram Veli University, Türkiye

	3	**Where Do Electric Vehicles Become Competitive? Policy Counterfactuals and Spatial Heterogeneity in India** Jyoti Kumari – Indian Institute of Management Lucknow, India
	4	**AI-Powered Investment Decision Support: Can Machine Learning Improve Traditional Portfolio Screening?** Blerta Berisha – ETH University, Switzerland
	5	**A Regime-Switching Forecasting Architecture with Verified Causal Integrity and Calibrated Uncertainty for Financial Time Series** Yuvraj Bharadia – Dubai International Academy Emirates Hills, UAE
	6	**Influence of Non- Financial Factors on Financial Performance of Money Market Funds in Kenya** Merci Bii – Kabarak University, Kenya
	7	**Detection of Systemic Risk and Resilience Monitoring in High-Dimensional Complex Portfolios** Martina Prudente– NSI, Italy
	8	**Multivariate Clustering of Climate Readiness and Vulnerability in Asia: A PCA-Ward Approach** Faizan Shabir – Aditya University, India
	9	**Pre-Contract Financial Review as a Control Point for Risk Management in Long-Term Equipment Supply Contracts** Olga Minelli – Chief Accountant, LLC «SZEMO «Engineering»», Saint Petersburg, Russia,
10:20–11:50		**SESSION 6 · Business – Marketing, Consumer Behaviour & Entrepreneurship** Chair: Prof. Dr. Konrad Gunesch
	1	**Clustered Inference for Personalized Pricing under Endogenous Consumer Behavior** Yu Jiang – Suzhou High School Affiliated to Xi'an Jiaotong University, China
	2	**Gender and Firm Credit in Mexico: Effects of Female Ownership and the Gender of the General Manager** Artemio Jiménez Rico, Alejandro Mosiño Jasso, Claudia Susana Gómez López - Universidad de Guanajuato, Mexico

	3	**Balancing Personalization and Privacy: The Role of Consumer Trust in Building Brand Loyalty in AI-Driven Digital Markets** Syed Muhammad Alamgir Shah – Multimedia University, Malaysia
	4	**Online Reviews in Digital Tourism Markets: Consumer Trust, Scepticism, and Purchase Decision** Helena Nicolic – Faculty of Economics and Business, University of Zagreb, Croatia
	5	**Toward a Sustainable Entrepreneurial Ecosystem: The Role of Fiscal and Regulatory Policies in Morocco** Chamssedoha Zari, Hind Bouzekraoui – Cadi Ayyad University, Marocco
	6	**Generative AI in Wealth Management: Between Personalised Investment Advice, Portfolio Optimisation and Regulatory Responsibility** Joerg Orgeldinger – Fernune Hagen, Germany

Important Conference Notes

Presentation Materials: Please remember to bring a USB flash drive containing your presentation. Each presentation is allocated 15 minutes.

Face-to-Face Attendance: Please note that in-person sessions are exclusively open to registered conference participants. Unfortunately, unregistered individuals, including co-authors, family members, and friends, are not permitted to attend any conference activities, including presentations, lunch, and coffee breaks.

Online Presentations: Participants presenting online are kindly requested to join the online meeting at least 60 minutes before their scheduled presentation time. This is to ensure the smooth and efficient running of the sessions. If an earlier presenter is unable to attend or deliver their presentation, the session chair may invite the next presenter to begin ahead of schedule.

Thank you for your understanding and cooperation. We look forward to welcoming you to the conference.

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