

NOT YET FINAL – SUBJECT TO CHANGES, Version: June 8<sup>th</sup>, 2023



18TH INTERNATIONAL  
ASSOCIATION OF CONSUMER LAW  
CONFERENCE (IACL)

July 19–21, 2023

in Hamburg, Germany

Topic:

# Challenges

and  
**Unanswered Questions**  
of Consumer Law



**Hosted by:** institut für finanzdienstleistungen e.V. (institute for financial services)

**Further informations:** [www.iacl2023.com](http://www.iacl2023.com) | [contact@iacl2023.com](mailto:contact@iacl2023.com)

## Schedule

Day 1: Wednesday, July 19, 2023

08:15	<b>Registration and Morning Reception</b>
09:00	<b>Welcome Address</b>  <b>Michelle Kelly-Louw</b> , University of Cape Town, President of the IACL  <b>Sally Peters</b> , Director, Institute for Responsible Finance
9:15 – 10:15	<b>Keynotes</b>  <b>Felicia Monye Nwanne</b> , University of Nigeria <i>The Gains, Challenges, and Unanswered Questions of Digital Financial Services</i>  <b>Dagmar Schiek</b> , University College Cork <i>Consumer Protection and Social Integration Properties of Anti-Discrimination Law</i>
10:15 – 10:30	<b>Coffee Break</b>

10:30 – 12:00	<b>Concurrent Morning Workshops</b>			
<p><b>Workshop 1</b> <i>Consumer Bankruptcy I</i></p> <p><b>Claudia Lima Marques</b> <i>The 2021 Reform of the Brazilian Consumer Code in Consumer Credit and Over-Indebtedness: Effectiveness and Unanswered Questions</i></p> <p><b>Monica Vessio, Michelle Kelly-Louw</b> <i>Comparing Mechanisms to Curb Interest for Over-Indebted Consumers under English and South African Law</i></p> <p><b>Katharina Möser</b> <i>The Reform of Consumer Bankruptcy in England and Wales – a Contextual Analysis</i></p> <p><b>Marcos Catalan</b> <i>The Indebtedness Spiral: Reflections on Decree 11.150/2022, a terrible Example of Public Policy in Brazil</i></p>	<p><b>Workshop 2</b> <i>Selected Issues of Financial Consumer Protection</i></p> <p><b>Phemelo Magau</b> <i>Unpacking Selected Challenges and Prospects Affecting the Promotion of Consumer Protection in South Africa</i></p> <p><b>Diana Marcela Vargas Cruz</b> <i>Consumers and Directive (EU) 2021/2167 of the European Parliament and of the Council on Credit Servicers and Credit Purchasers</i></p> <p><b>Andrea Miglionico</b> <i>Coding Protected Users: The Vulnerability of Algorithmic Systems</i></p> <p><b>Iva Tošić, Jovana Misailović</b> <i>Compliance Officer as an Interim Manager – a Solid Tool for Insurance Companies Consumers Protection?</i></p>	<p><b>Workshop 3</b> <i>Identity Perspectives</i></p> <p><b>Sergio Sebastián Barocelli</b> <i>Consumer Law and Gender</i></p> <p><b>Rodrigo Delgado</b> <i>Consumer Discrimination Based on Sexual Orientation and Gender Identity and Human Rights Due Diligence: the Peruvian Case</i></p> <p><b>Joasia Luzak</b> <i>The Impact of Gender on the Effectiveness of the Consumer Protection Framework</i></p> <p><b>Stanislas Bigirimana</b> <i>Religious Tourism: Opportunities and Challenges</i></p>	<p><b>Workshop 4</b> <i>Food law</i></p> <p><b>Jacolien Barnard</b> <i>Food Law - The New Frontier of Consumer Protection Law or the Perfect Storm?</i></p> <p><b>Jeanette Visagie, Anél Gildenhuys</b> <i>Protecting Consumers against the Use of Misleading Product Descriptions and Trade Marks in relation to Dairy Products in South Africa</i></p> <p><b>Alfredo Ferrante</b> <i>Truthful and Trustworthy Labelling: a Key Factor for Safe and Secure Best Consumer Protection</i></p> <p><b>Ezequiel Nicolás Mendieta</b> <i>The Update of the Nutri-Score’s Algorithm and its Impact on the Mediterranean Diet</i></p>	
12:00 – 13:00 (12 am – 1 p.m.)	<b>Lunch</b>			

13:00 – 14:30 (1 – 2:30 p.m.)	<b>Concurrent Afternoon Workshops, First Round</b>		
<p><b>Workshop 5</b> <b>Consumer Law &amp; Circular Economy</b></p> <p><b>Elwira Macierzyńska-Franaszczyk</b> <i>Digital Content as a Factor of a Product Obsolescence in a Circular Economy</i></p> <p><b>Lise-Anne Denis</b> <i>The Challenges of the Qualification of ‘Product-as-a-Service’ Contracts Regarding Consumer Protection</i></p> <p><b>Mónika Józson</b> <i>Circular Economy and Product Liability in the European Union: Strengths and Weaknesses of the Commission’s Proposal on a New Liability Regime for Defective Products-COM (2022) 495 final</i></p> <p><b>Kristen Purcell, Shanika Whitehurst</b> <i>Consumer Right to Repair in the US</i></p> <p><b>Pascale Chapdelaine</b> <i>Ontology of Digital Locks and Consumers’ Right to Repair: A Cautionary Tale for the Future Regulation of the Internet of Things</i></p>	<p><b>Workshop 6</b> <b>Limits of Consumer Law</b></p> <p><b>Francisco de Elizalde</b> <i>The Technological Efficiency of EU Consumer Law</i></p> <p><b>Artuur Keukeleire</b> <i>The Unanswered Need to Identify Consumers on Online Platforms</i></p> <p><b>Werner Schoeman</b> <i>Protection of Shareholders and Creditors as “Consumers” of Corporate Responsibility Reports – a South African Perspective</i></p> <p><b>Zhen Chen</b> <i>The Classification of Dual Purpose Contracts in European Private International Law</i></p>	<p><b>Workshop 7</b> <b>Abusive, Aggressive and Unfair Practices</b></p> <p><b>Prentiss Cox</b> <i>Global Regulation of Recurring Charge Contracts</i></p> <p><b>Peter Cartwright, Richard Hyde</b> <i>Targeting on the Basis of Emotions as an Unfair Commercial Practice</i></p> <p><b>Monika Namysłowska</b> <i>To Wave the White Flag or to Apply the Black List? On The Challenges of Consumer Protection against Digital Unfair Commercial Practices</i></p> <p><b>Rute Couto</b> <i>Unfair Commercial Practices in the Digital Environment: The Impact of Ratings, Reviews and Influencer Marketing on Consumer Behaviour</i></p>	<p><b>Workshop 8</b> <b>Dispute Resolution in E-Commerce</b></p> <p><b>Betty Martínez-Cárdenas</b> <i>Online Dispute Resolution, Access to Justice and Protection of Consumer Rights in Electronic Commerce</i></p> <p><b>Mateusz Grochowski, Federica Casarosa</b> <i>Enforcing Private Regulation: The Challenges of Platform Economy</i></p> <p><b>Shirish V. Deshpande, Pooja Joshi Deshpande</b> <i>Global ODR “Smart Dispute Resolution” – Opportunities &amp; Challenges</i></p> <p><b>Byung Jun Lee</b> <i>Do You Do Carrots? Dispute Resolution on Korean P2P Platforms</i></p>
14:30 – 10:00 (2:30 – 3 p.m.)	<b>Coffee Break</b>		

15:00 – 16:30 (3 – 4:30 p.m.)	Concurrent Afternoon Workshops, Second Round		
<p><b>Workshop 9</b> <b>Consumer Bankruptcy II</b></p> <p><b>Miguel Ángel Alarcón Cañuta</b> <i>Over-Indebtedness as a Situation of Hypervulnerability and its Impact on Public Policy of Assessing Consumer Creditworthiness</i></p> <p><b>Andressa Jarletti Gonçalves de Oliveira</b> <i>Abusive Practices on Consumer Overindebtedness</i></p> <p><b>Káren Rick Danilevicz Bertoncello</b> <i>Insights to Build the Over-Indebtedness Brazilian Repayment Plan at Judicial’s Treatment</i></p> <p><b>Gilcimar Prata, Júlia Holst, Carolina Campanati, Marcus Schueler</b> <i>The Phenomenon of Over-Indebtedness in Brazil: Its Consequences and Local Government Measures to Address it</i></p> <p><b>Rahaf Al Shneikat</b> <i>Consumer Bankruptcy and the “Fresh Start” Concept in Jordan</i></p>	<p><b>Workshop 10</b> <b>Defective Products and Product Liability</b></p> <p><b>Zeynep Damla Taşkın</b> <i>Flexgate Scandal: Direct Producer’s Liability to the Rescue?</i></p> <p><b>Gökçe Kurtulan Güner</b> <i>The Seller’s Right to Redress in Consumer Sales: An Opportunity Missed?</i></p> <p><b>Maria de los Angeles Gonzalez Coulon, Jesus Ezurmendia Alvarez</b> <i>Product Complexity and Consumer Rights Litigation under Product Liability Directive</i></p> <p><b>Nuhu Yidana</b> <i>Liability for Faulty Goods in Consumer Contracts in Ghana and the UK: Convergence or Divergence and Any Lessons?</i></p> <p><b>Gitta Veldt</b> <i>The New Product Liability Proposal in Ecommerce and its Empirical Foundations</i></p>	<p><b>Workshop 11</b> <b>Dark Patterns</b></p> <p><b>María Natalia Mato Pacín</b> <i>Contractual consent and dark patterns in the design of online contract interfaces</i></p> <p><b>Antonio Davola</b> <i>Consumer protection, relational decision-making, and the regulation of price personalization in the digital market</i></p> <p><b>Deirdre Leahy</b> <i>Regulation of monetised online games and the challenges for consumer protection law in gambling/gaming convergence</i></p> <p><b>Evangelos Margaritis</b> <i>AdTech and Consumer Law: Cookies and similar technologies advertising as the sword of Damocles threatening consumers’ individual decision-making ability</i></p>	<p><b>Workshop 12</b> <b>Greenwashing</b></p> <p><b>Estelle Valentine Irambona</b> <i>Biodegradability Claims in Marketing - Is Consumer Law Sufficiently Equipped to Tackle Greenwashing Practices?</i></p> <p><b>Susana Almeida</b> <i>Empowering Consumers for the Green Transition: What is There and What is on the Move in Europe and in Portugal</i></p> <p><b>Joasia Luzak</b> <i>Digital Influencer: A Prince or Just a Frog? Towards Sustainable Consumption of the 21st Century</i></p>

16:40 – 17:40 (4:40 – 5:40 p.m.)	<b>Celebrating Udo Reifner</b>
17:40 – 18:10 (5:40 – 6:10 p.m.)	<b>Award Ceremony</b>  <i>Young Academics Prize</i> <i>Sustainability Prize</i> <i>Udo Reifner Prize</i>
19:00 – 22:00 (7 – 10 p.m.)	<b>Conference Dinner (registered participants)</b>

## Day 2: Thursday, July 20, 2023

08:30	<b>Registration and Morning Reception</b>
9:00 – 9:55	<b>Keynotes</b>  <b>Yeşim M. Atamer, University of Zurich</b> <i>Sustainability – Could Sales Law Play a Role?</i>  <b>Daniel Markovits, Yale Law School</b> <i>Consumer Protection, Behavioral Economics &amp; Democracy</i>
9:55 – 10:05	<b>Announcements</b> <b>Mateusz Grochowski</b> , Editor at Journal of European Consumer and Market Law (EuCML) If you wish to make a brief announcement about an upcoming event that might be of interest to attendees, this will be an opportunity to do so.
10:05 – 10:30	<b>Coffee Break</b>

10:30 – 12:00	<b>Concurrent Morning Workshops</b>		
<p><b>Workshop 13</b> <b><i>Consumer Law &amp; Sharing Economy</i></b></p> <p><b>Ana Carolina Fontana de Mattos</b> <i>From Property to Sharing and Access: Is the Current Law Suitable to Protect the Consumer in this New Area?</i></p> <p><b>Borko Mihajlović</b> <i>Contracts Between Consumers and Non-Traders Concluded through Sharing Economy Platforms: Do We Need to Change the Paradigm?</i></p> <p><b>S.T. Kalisvaart</b> <i>Peer-To-Peer Electricity Trading and Consumer Protection: Must Consumer Protection Dwindle so that the Energy Transition May Soar?</i></p>	<p><b>Workshop 14</b> <b><i>Financial Inclusion</i></b></p> <p><b>Andrea Fejos</b> <i>Smart Contracts and Financial Inclusion</i></p> <p><b>Anne-Marie Weber, Weronika Herbet-Homenda, Helena Kordasiewicz</b> <i>Financial Exclusion of the Elderly in the Digital Age – Shaping a Research Agenda</i></p> <p><b>Elfas Torerai</b> <i>A Legal Analysis of the ‘Finance Plus’ Approach in the Promotion of Financial Inclusion and Consumer Protection for the Poor in Zimbabwe</i></p> <p><b>Noah Vardi</b> <i>CBDCs and Vulnerable Consumers: Risks and Opportunities for Financial Inclusion and Access to Credit</i></p>	<p><b>Workshop 15</b> <b><i>Interdisciplinary Perspectives</i></b></p> <p><b>Fabrizio Esposito</b> <i>Presentation of the Book The Consumer Welfare Hypothesis in Law and Economics – Towards a Synthesis for the 21st Century</i></p> <p><b>Matías Irigoyen Testa</b> <i>Consumer Law and Economics: Punitive Damages Settlements in Argentina</i></p> <p><b>Sílvia Gómez Trinidad</b> <i>Consumers’ Law and Competition Law: A Desirable Effective Approach</i></p> <p><b>Richard Hyde</b> <i>Improving the Transparency of Information Provided by Financial Services Firms through Interdisciplinary Engagement</i></p>	<p><b>Workshop 16</b> <b><i>Theoretical Basis of Consumer Law</i></b></p> <p><b>Christian Twigg-Flesner</b> <i>Time to Hit CTRL+ALT+DELETE for Consumer Law?</i></p> <p><b>Udo Reifner</b> <i>Consumer Credit, Labour and Tenancy Law – Towards a Common Basis for “Life Time Contracts” - English Presentation of a German Book by Udo Reifner</i></p> <p><b>Jie Ouyang</b> <i>Who are Consumers and What is in their Interest? – Towards a Constitutional Construction of the Image of Consumers in European Consumer Law</i></p> <p><b>Martin Brenncke</b> <i>Developing an Autonomy Framework for Behavioural Consumer Law</i></p>
12:00 – 13:00 (12 am – 1 p.m.)	<b>Lunch</b>		

13:00 – 14:30 (1 – 2:30 p.m.)	<b>Concurrent Afternoon Workshops, First Round</b>		
<p><b>Workshop 17</b> <i>Credit Assessment and Credit Access</i></p> <p><b>Karin Sein</b> <i>Blacklisting Defaulting Consumers due to Old Debts – Lessons from Estonia and Finland</i></p> <p><b>Ulrich Krüger</b> <i>The Poor Pay More (with Data) – Is “Credit Building” an Answer?</i></p> <p><b>Aidan McLoughney, Jeannie Marie Paterson</b> <i>Discrimination, Predation and Absence in Automated Credit Assessment: Can Insights from Fairness Literature in Data Science Help Navigate the Labyrinth of Measures and Responses?</i></p> <p><b>Kathleen Engel</b> <i>Competition: A Solution to Algorithmic Bias?</i></p>	<p><b>Workshop 18</b> <i>Platform Liability</i></p> <p><b>Ece Baş Süzel</b> <i>Intermediaries’ Online Platform Liability Towards Consumers: A Comparative Analysis Between EU Law and Turkish Law</i></p> <p><b>Tze Chin Ong</b> <i>E-commerce Platforms’ Responsibilities and Liabilities in ASEAN</i></p> <p><b>Heeseok Seo</b> <i>Civil Liability of E-Commerce Platforms in Korea - Focusing on the P2C Relations</i></p> <p><b>Katarzyna Wiśniewska</b> <i>Contractual Imbalance on the Digital Market – Seeking Unity Among Different Justifications of Consumer Law</i></p>	<p><b>Workshop 19</b> <i>Consumer Vulnerability and Fairness</i></p> <p><b>Peter Rott</b> <i>Consumer protection in the energy market – lessons from Germany</i></p> <p><b>Przemysław Pałka</b> <i>Consumer costs in the attention economy: positive and normative perspectives</i></p> <p><b>Fernando Rodrigues Martins, Miguel Cabral de Araújo Martins</b> <i>Digital verticality and ‘transversal rights’: inclusive positivism in promoting the vulnerable</i></p> <p><b>Kimia Heidary</b> <i>All is (not) fair in personalized pricing: Antecedents and outcomes of consumer fairness perceptions</i></p>	<p><b>Workshop 20</b> <i>Comparative Law Perspectives for Consumer Protection</i></p> <p><b>Yong Han</b> <i>Consumer’s Entitled v Legitimate v Reasonable Expectations: The Differences, if Any, and the Implications for Consumer Protection</i></p> <p><b>Carolina Fabara</b> <i>Foreign Well-Known Trademarks in China</i></p> <p><b>Victoria Bob-Manuel</b> <i>Consumer Protection relating to Trans-border Transactions in Nigeria: Legal Issues, Challenges and Prospects</i></p> <p><b>Maria Luiza Baillo Targa</b> <i>Non-Patrimonial Damages in Air Transport and the Judicialization in Brazil</i></p>
14:30 – 15:00 (2:30 – 3 p.m.)	<b>Coffee Break</b>		



15:00 – 16:30 (3 – 4:30 p.m.)	Concurrent Afternoon Workshops, Second Round		
<p><b>Workshop 21</b> <b>Consumer Law &amp; Environmental Protection</b></p> <p><b>Evelyne Terryn</b> <i>Sustainability and Consumer Law – Does Full Harmonization Hamper Sustainable Consumer Law?</i></p> <p><b>Iris Benöhr</b> <i>The Role of Consumer Law to Mitigate Climate Change</i></p> <p><b>Jean Karim Coly</b> <i>Food Insecurity in the Face of Climate Change in Senegal and Sub-Saharan Africa</i></p> <p><b>Patricia Antunes Laydner</b> <i>Expanding the Concept of Consumer to Victims of Pollution</i></p> <p><b>Rita Simon</b> <i>Enhancing Environmental Sustainability through Reforming the Consumer Sales Law</i></p>	<p><b>Workshop 22</b> <b>Financial Consumer Protection – South African Perspectives</b></p> <p><b>Sapna Mesthrie</b> <i>Consumer Credit Insurance in South Africa: Consumer Friendly or Unnecessary Burden?</i></p> <p><b>Matsietso Matasane</b> <i>The Role of Explicit Deposit Insurance System in Consumer Protection: A South African Perspective</i></p> <p><b>Ashley Nyaude</b> <i>Resolution Funding as a Critical Component to Enable Optimal Bank Resolution in South Africa</i></p> <p><b>Princess Ncube</b> <i>The Regulation and Protection of Financial Consumers in South African Banking Institutions</i></p>	<p><b>Workshop 23</b> <b>Enforcement of Consumer Law I</b></p> <p><b>Susanne Augenhofer</b> <i>A Plea for a More Efficient Enforcement of Consumer Law</i></p> <p><b>Jagna Mucha</b> <i>Interplay between Public and Private Enforcement of Consumer Law – Some Remarks on Implementation of Directive 2020/1828 on Representative Actions</i></p> <p><b>Rodrigo Momberg / María Elisa Morales</b> <i>Voluntary Collective Procedures in Chile</i></p> <p><b>Judit Lévyayné Fazekas</b> <i>Collective Redress Mechanisms in the Hungarian Legal System before and after the Transposition of EU Directive on Representative Actions for the Protection of the Collective Interests of Consumers</i></p> <p><b>David Markworth</b> <i>Coding a Collective Consumer Redress Vehicle</i></p>	<p><b>Workshop 24</b> <b>AI-based Consumer Risks</b></p> <p><b>Marcela Joelsons</b> <i>Artificial Intelligence and Technology-Related Consumer Risks: Proposals for Regulation in European Union and Brazil</i></p> <p><b>Won Jae Hwang</b> <i>Increased Impact of Artificial Intelligence on Consumer Law - Analysis from Korea's Point of View</i></p> <p><b>Rui M. P. P. Cascão</b> <i>Artificial intelligence in Healthcare and its Challenges to Liability Law: Is No-Fault Insurance the Key?</i></p> <p><b>Ecem Kirkit</b> <i>Protecting Consumer's Autonomy in the Big Data and Artificial Intelligence Age</i></p>

16:45 – 17:45 (4:45 – 5:45 p.m.)	<b>Meeting of the IACL</b>
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Day 3: Friday, July 21, 2023

08:30	<b>Registration and Morning Reception</b>
9:00 – 9:55	<b>Keynotes</b>  Sarah Legner, EBS University <i>Smart Contracts and Consumer Protection</i>  Ralf Michaels, Max Planck Institute for Comparative and International Private Law <i>From Consumer Law to Sustainer Law?</i>
9:55 – 10:00	<b>Announcements</b> If you wish to make a brief announcement about an upcoming event that might be of interest to attendees, this will be an opportunity to do so.
10:00 – 10:15	<b>Coffee Break</b>

10:15 – 11:45	<b>Concurrent Morning Workshops, First Round</b>		
<p><b>Workshop 25</b> <i>Financial E-Commerce</i></p> <p><b>Marc Lacoursière</b> <i>Open Banking and Consumer Protection</i></p> <p><b>Michael Richard Pearce</b> <i>The Target Audience Test for Misleading or Deceptive Conduct in Australian Law</i></p> <p><b>Ogochukwu Monye</b> <i>Codes and Promises for a Cashless Economy in Nigeria</i></p> <p><b>Rizky Amalia, Prawitra Thalib Amari</b> <i>Online Dispute Resolution as a Forum for Resolving Algorithmic Trading Error Dispute in Financial Market</i></p>	<p><b>Workshop 26</b> <i>Medical Consumer Protection</i></p> <p><b>Hilda Yunita Sabrie</b> <i>The Ban of Cough Syrups Production in Indonesia: Who Should Be (Legally) Responsible?</i></p> <p><b>Jeannie Marie Paterson</b> <i>Direct-to-Consumer Medical AI: Challenging the Boundaries of Medical Diagnosis and “Informational Purposes Only”</i></p> <p><b>Faizal Kurniawan</b> <i>The Importance of Liability for Hospital - An Answer to the Dualism of Medical Dispute Resolution</i></p>	<p><b>Workshop 27</b> <i>Online and Social Media Platforms</i></p> <p><b>Diana-Raluca Fofiu</b> <i>(Joint) Controllership in the Digital Marketing Sector</i></p> <p><b>Dinda Ajeng Puspanita, Raihan Abidin</b> <i>Online Marketplace User Protection against the Circulation of Counterfeit Goods</i></p> <p><b>Feyisayo Lari-Williams</b> <i>Of Consumers and Prosumers: Gaps in Consumer Protection Arising from the Evolution of Consumers in the Platform Economy</i></p> <p><b>Laura Aade &amp; Catalina Goanta</b> <i>Defining Social Media Platforms under European Consumer Protection Law: A TikTok Case Study</i></p>	<p><b>Workshop 28</b> <i>Consumer Empowerment</i></p> <p><b>Gabriel-Arnaud Berthold</b> <i>Policy of Individualization of Systemic Issues</i></p> <p><b>Fumie Suga</b> <i>Considering the International Standard (ISO) 22458, “Consumer Vulnerability: Requirements and Guidelines for the Design and Delivery of Inclusive Service” in the Context of Japanese Consumer Law</i></p> <p><b>Marco Loos</b> <i>Developing Consumer Protection for Consumer Lease Contracts</i></p>
11:45 – 12:00	<b>Coffee Break</b>		

12:00 – 13:30 (12 a.m. – 1:30 p.m.)	<b>Concurrent Morning Workshops, Second Round</b>		
<p><b>Workshop 29</b> <i>Consumer Law &amp; Green Transition</i></p> <p><b>Susanne Augenhofer</b> <i>Contract Law in the Age of the Green Transition</i></p> <p><b>Mayra Carolina Cambero Álvarez</b> <i>Energy Efficiency in Transportation: Electric Cars</i></p> <p><b>Burcu Erbayraktar</b> <i>Empowering Consumers to Play an Active Role in the Green Transition</i></p>	<p><b>Workshop 30</b> <i>Financial Consumer Protection</i></p> <p><b>Howard Chitimira</b> <i>The Role of Financial Education in the Promotion of Protection for Poor Consumers of Digital Financial Services in Zimbabwe</i></p> <p><b>Joana Farrajota</b> <i>K&amp;C requirements in the Mortgage Credit Directive: An Inadequate Protection of Financial Illiterate Consumers</i></p> <p><b>Corlia Van Heerden</b> <i>The regulation of payday lending in South Africa: challenges and solutions</i></p> <p><b>Charlotte Pavillon</b> <i>BNPL</i></p>	<p><b>Workshop 31</b> <i>Enforcement of Consumer Law II</i></p> <p><b>Luciana Bazan Martins Bisetti</b> <i>Challenges for Consumer Conflict Resolution in Brazil</i></p> <p><b>Hugh Stevenson</b> <i>Assessing Consumer Harm in E-Commerce</i></p> <p><b>Johanes Widijantoro</b> <i>The Role of the Ombudsman of the Republic of Indonesia in Strengthening Consumer’s Access to Justice</i></p> <p><b>Monika Namysłowska</b> <i>Teaching Consumer Law and New Technologies – Future Tech Law Clinic</i></p> <p><b>Sushila</b> <i>Procedural Consumer Law in India: Issues and Challenges</i></p>	<p><b>Workshop 32</b> <i>Facets of Consumer Protection in a Digitalized World</i></p> <p><b>Dayoung Jeong</b> <i>Exploring the Intersection of Smart Contracts and Consumer Protection in Legal Frameworks</i></p> <p><b>Agnieszka Jabłonowska</b> <i>Transparency in the Digital Economy: On Interaction and Mediation</i></p> <p><b>Anna Katharina Suzuki-Klasen</b> <i>Quo Vadis EU Consumer Law? The Unsolved Issue of Consumer Contracts with Blockchain and Artificial Intelligence</i></p> <p><b>Valentina Maturana</b> <i>Consumer Protection in the light of the Intellectual Property Law in the Metaverse</i></p>
13:00 – 13:45 (1:30 – 1:45 p.m.)	<b>Concluding Remarks</b>		
	<p><b>Claudia Lima Marques</b>, Federal University of Rio Grande do Sul <b>Sally Peters</b>, Director, Institute for Responsible Finance</p>		
13:45 (1:30 p.m.)	<b>Farewell Snacks &amp; End of Conference</b>		