



# 18TH INTERNATIONAL ASSOCIATION OF CONSUMER LAW (IACL) CONFERENCE

July 19–21, 2023

in Hamburg, Germany

## Challenges

and Unanswered  
Questions of  
Consumer Law

**SCHEDULE**

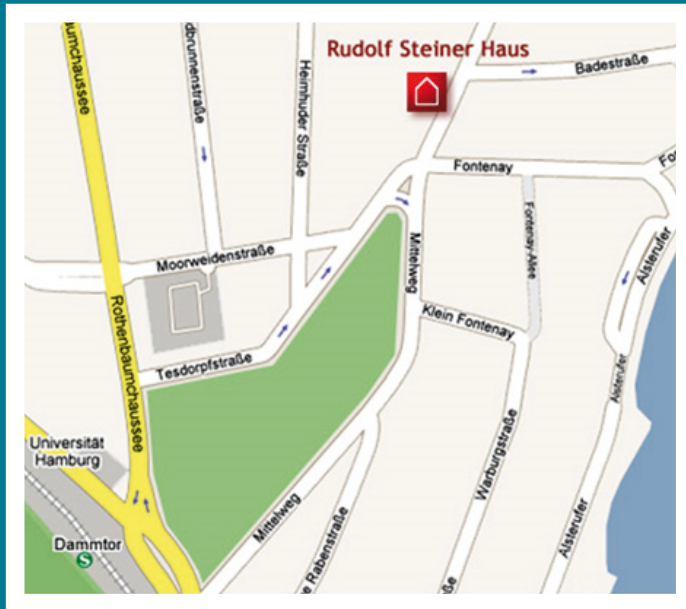


**institute for  
responsible finance**

scientific | interdisciplinary | non-profit

## VENUE

Rudolf Steiner Haus, Mittelweg 11-12, 20148 Hamburg



## PARKING

Since the number of available parking spaces is limited, we recommend the use of public transportation. If you need a parking space, you can use the parking garage at the Hotel Grand Elysee for a fee.

## DIRECTIONS

### On foot via train station "Dammtor" (ca. 8 minutes walking distance)

Leave the train station using the exit marked "Theodor-Heuss-Platz" and cross the street (two pedestrian lights). Walk straight ahead through the park (Moorweide) until you reach the street "Mittelweg" which you should follow northward. On the left side you will find the "Rudolf Steiner Haus".

### Via bus starting at the train station "Dammtor" (ca. 4 minutes)

Leave the train station using the exit marked "Theodor-Heuss-Platz" and cross the street (two pedestrian lights). Cross the street "Mittelweg" which is located to your right. There you will find the bus station "Bf. Dammtor". Take the bus line 109 going to "U Alsterdorf" (approx. every 7 minutes) and get off at the next stop called "Fontenay". After a 100 meters walk northward you will find the "Rudolf Steiner Haus" on the left-hand side.

## SMOKING

Please note that smoking is not permitted in the Rudolf Steiner Haus including the garden.

Smoking area is in front of the main entrance.

## FREE WIFI

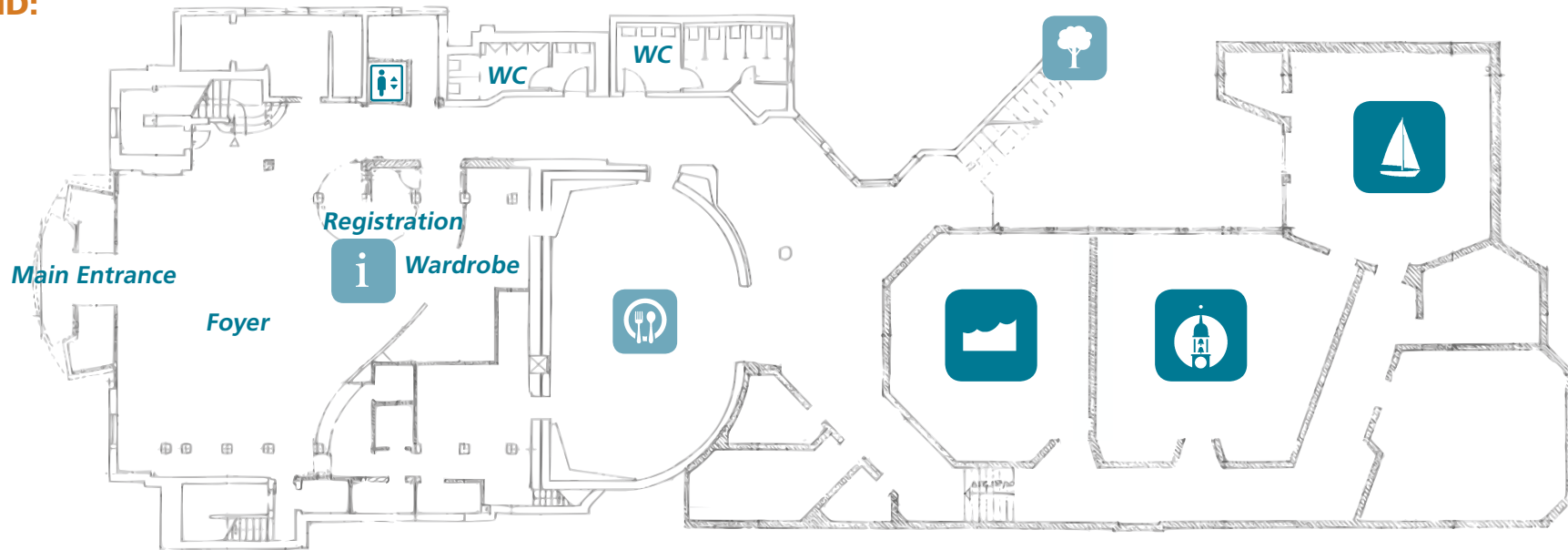


To connect, make sure your device's wireless networking (Wi-Fi) is turned on, and select "RSH-Gast" and enter the password: *rsh-2019*

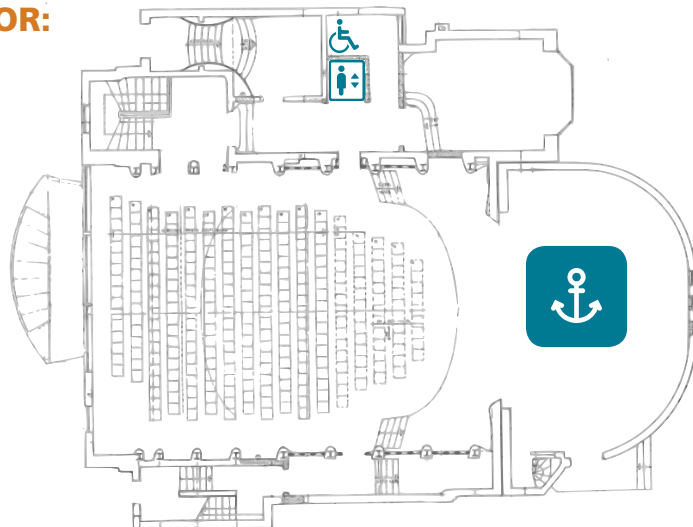


# FLOOR PLAN

## GROUND:



## 1ST FLOOR:



# SCHEDULE

## Day 1: Wednesday, July 19, 2023

08:15 **Registration and Morning Reception (Foyer)**

09:00 **Welcome Address**

**Michelle Kelly-Louw**, University of Cape Town, President of the IACL

**Sally Peters**, Institute for Responsible Finance, Director

09:15 **Keynotes**

**Felicia Monye Nwanne**, University of Nigeria

➔ The Gains, Challenges, and Unanswered Questions of Consumer Protection

**Dagmar Schiek**, University College Cork

➔ Consumer Protection and Social Integration Properties of Anti-Discrimination Law

10:15 **Coffee Break (Foyer)**

### 10:30 CONCURRENT MORNING WORKSHOPS

**W 1 Consumer Bankruptcy I (10:30–12:00)**

**Chair: Anne-Marie Weber**

**Claudia Lima Marques**

➔ The 2021 Reform of the Brazilian Consumer Code in Consumer Credit and Over-Indebtedness: Effectiveness and Unanswered Questions

**Monica Vessio, Michelle Kelly-Louw**

➔ Comparing Mechanisms to Curb Interest for Over-Indebted Consumers under English and South African Law

**Katharina Möser**

➔ The Reform of Consumer Bankruptcy in England and Wales – a Contextual Analysis

**Rahaf Al Shneikat**

➔ Consumer Bankruptcy and the “Fresh Start” Concept in Jordan

**W 2 Selected Issues of Financial Consumer Protection I (10:30–12:00)**

**Chair: Kathleen C. Engel**

**Phemelo Magau**

➔ Unpacking Selected Challenges and Prospects Affecting the Promotion of Consumer Protection in South Africa

**Diana Marcela Vargas Cruz**

➔ Consumers and Directive (EU) 2021/2167 of the European Parliament and of the Council on Credit Servicers and Credit Purchasers

**Andrea Miglionico**

➔ Coding Protected Users: The Vulnerability of Algorithmic Systems

**W 3 Identity Perspectives (10:30–12:00)**

**Chair: Dagmar Schiek**

**Sergio Sebastián Barocelli**

➔ Consumer Law and Gender

**Rodrigo Delgado**

➔ Consumer Discrimination Based on Sexual Orientation and Gender Identity and Human Rights Due Diligence: the Peruvian Case

**Joasia Luzak**

➔ The Impact of Gender on the Effectiveness of the Consumer Protection Framework

**W 4 Food Law (10:30–12:00)**

**Chair: Fabrizio Esposito**

**Jacolien Barnard**

➔ Food Law - The New Frontier of Consumer Protection Law or the Perfect Storm?

**Jeanette Visagie, Anél Gildenhuys**

➔ Protecting Consumers against the Use of Misleading Product Descriptions and Trade Marks in relation to Dairy Products in South Africa

**Alfredo Ferrante**

➔ Truthful and Trustworthy Labelling: a Key Factor for Safe and Secure Best Consumer Protection

**Ezequiel Nicolás Mendieta**

➔ The Update of the Nutri-Score’s Algorithm and its Impact on the Mediterranean Diet

12:00 **Lunch**

### 13:00 CONCURRENT AFTERNOON WORKSHOPS, FIRST ROUND

**W 5 Consumer Law & Circular Economy (13:00–14:30 / 1–2:30 p.m.)**

**Chair: Marco Loos**

**Elwira Macierzyńska-Franaszczyk**

➔ Digital Content as a Factor of a Product Obsolescence in a Circular Economy

**Lise-Anne Denis**

➔ The Challenges of the Qualification of ‘Product-as-a-Service’ Contracts Regarding Consumer Protection

**Mónika Józson**

➔ 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

**Kristen Purcell, Shanika Whitehurst**

➔ Consumer Right to Repair in the US

**Pascale Chapdelaine**

➔ Ontology of Digital Locks and Consumers’ Right to Repair: A Cautionary Tale for the Future Regulation of the Internet of Things

## Day 1: Wednesday, July 19, 2023

### W 6 Medical Consumer Protection (13:00–14:30 / 1–2:30 p.m.)

Chair: **Charlotte Pavillon**

**Izzah Khalif Raihan Abidin, Dinda Ajeng Puspanita**

→ The Ban of Cough Syrups Production in Indonesia: Who Should Be (Legally) Responsible?

**Jeannie Marie Paterson**

→ Direct-to-Consumer Medical AI: Challenging the Boundaries of Medical Diagnosis and “Informational Purposes Only”

**Faizal Kurniawan, Pradana Zaky Romadhon**

→ The Importance of Liability for Hospital - An Answer to the Dualism of Medical Dispute Resolution

### W 7 Abusive, Aggressive and Unfair Practices (13:00–14:30 / 1–2:30 p.m.)

Chair: **Jacolien Barnard**

**Prentiss Cox**

→ Global Regulation of Recurring Charge Contracts

**Peter Cartwright, Richard Hyde**

→ Targeting on the Basis of Emotions as an Unfair Commercial Practice

**Monika Namysłowska**

→ To Wave the White Flag or to Apply the Black List? On The Challenges of Consumer Protection against Digital Unfair Commercial Practices

**Rute Couto**

→ Unfair Commercial Practices in the Digital Environment: The Impact of Ratings, Reviews and Influencer Marketing on Consumer Behaviour

**Eleni Kaprou**

→ End-user is in, consumer is out: The new EU Digital Services package and its impact on unfair practices

### W 8 Dispute Resolution in E-Commerce (13:00–14:30 / 1–2:30 p.m.)

Chair: **Christopher Bisping**

**Betty Martínez-Cárdenas**

→ Online Dispute Resolution, Access to Justice and Protection of Consumer Rights in Electronic Commerce

**Mateusz Grochowski, Federica Casarosa**

→ Enforcing Private Regulation: The Challenges of Platform Economy

**Shirish V. Deshpande, Pooja Joshi Deshpande**

→ Global ODR “Smart Dispute Resolution” – Opportunities & Challenges

**Byung Jun Lee, Shindong Jung**

→ Do You Do Carrots? Dispute Resolution on Korean P2P Platforms

14:30 **Coffee Break (Foyer)** (2:30–3 p.m.)

### 15:00 CONCURRENT AFTERNOON WORKSHOPS, SECOND ROUND

#### W 9 Consumer Bankruptcy II (15:00–16:30 / 3–4:30 p.m.)

Chair: **Michelle Kelly-Louw**

**Miguel Ángel Alarcón Cañuta**

→ Over-Indebtedness as a Situation of Hypervulnerability and its Impact on Public Policy of Assessing Consumer Creditworthiness

**Andressa Jarletti Gonçalves de Oliveira**

→ Abusive Practices on Consumer Overindebtedness

**Káren Rick Danilevicz Bertoncello**

→ Insights to Build the Over-Indebtedness Brazilian Repayment Plan at Judicial’s Treatment

#### W 10 Defective Products and Product Liability (15:00–16:30 / 3–4:30 p.m.)

Chair: **Byuung Jun Lee**

**Zeynep Damla Taşkın**

→ Flexgate Scandal: Direct Producer’s Liability to the Rescue?

**Gökçe Kurtulan Güner**

→ The Seller’s Right to Redress in Consumer Sales: An Opportunity Missed?

**Jesus Ezurmendia**

→ Product Complexity and Consumer Rights Litigation under Product Liability Directive

**Nuhu Yidana**

→ Liability for Faulty Goods in Consumer Contracts in Ghana and the UK: Convergence or Divergence and Any Lessons?

**Gitta Veldt**

→ The New Product Liability Proposal in Ecommerce and its Empirical Foundations

#### W 11 Dark Patterns (15:00–16:30 / 3–4:30 p.m.)

Chair: **Christopher Bisping**

**María Natalia Mato Pacín**

→ Contractual consent and dark patterns in the design of online contract interfaces

**Antonio Davola**

→ Consumer protection, relational decision-making, and the regulation of price personalization in the digital market

**Deirdre Leahy**

→ Regulation of monetised online games and the challenges for consumer protection law in gambling/gaming convergence

# SCHEDULE

## Day 1: Wednesday, July 19, 2023

### W 12 Greenwashing (15:00–16:30 / 3–4:30 p.m.)

Chair: Peter Rott

**Estelle Valentine Irambona**

➔ Biodegradability Claims in Marketing – Is Consumer Law Sufficiently Equipped to Tackle Greenwashing Practices?

**Susana Almeida**

➔ Empowering Consumers for the Green Transition: What is There and What is on the Move in Europe and in Portugal

**Joasia Luzak**

➔ Digital Influencer: A Prince or Just a Frog? Towards Sustainable Consumption of the 21st Century

### 16:40 Celebrating Udo Reifner (4:40–5:40 p.m.)

**Geraint Howells**

**Eva Kocher**

➔ Collective Use of Law

**Doris Neuberger**

➔ The Trilogy on Money: Economics – Sociology – Law

**Luca Nogler**

➔ From Consumer Law to Lifetime Contracts Law and Conversely

### 17:40 Award Ceremony (5:40–6:10 p.m.)

➔ Young Academics Prize

➔ Sustainability Prize

➔ Udo Reifner Prize

### 18:10 End of the first day

### 19:00 Conference Dinner (registered participants) (19:00–22:00 / 7–10 p.m.)

**Venue:** Bucerius Law School, Helmut Schmidt Auditorium, Jungiusstraße 6, 20355 Hamburg

## Day 2: Thursday, July 20, 2023

### 08:30 Registration and Morning Reception (Foyer)

### 09:00 Keynotes

**Yesim M. Atamer**, University of Zurich

➔ Sustainability – Could Sales Law Play a Role?

**Daniel Markovits**, Yale Law School

➔ Consumer Protection, Behavioral Economics & Democracy

### 09:55 Announcements

**Mateusz Grochowski**, 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 Coffee Break (Foyer)

### 10:30 CONCURRENT MORNING WORKSHOPS

### W 13 Consumer Law & Sharing Economy (10:30–12:00)

Chair: Marco Loos

**Ana Carolina Fontana de Mattos**

➔ From Property to Sharing and Access: Is the Current Law Suitable to Protect the Consumer in this New Area?

**Borko Mihajlović**

➔ Contracts Between Consumers and Non-Traders Concluded through Sharing Economy Platforms: Do We Need to Change the Paradigm?

**Sjoerd T. Kalisvaart**

➔ Peer-To-Peer Electricity Trading and Consumer Protection: Must Consumer Protection Dwindle so that the Energy Transition May Soar?

### W 14 Financial Inclusion (10:30–12:00)

Chair: Michelle Kelly-Louw

**Andrea Fejos**

➔ Smart Contracts and Financial Inclusion

**Anne-Marie Weber, Weronika Herbet-Homenda, Helena Kordasiewicz**

➔ Financial Exclusion of the Elderly in the Digital Age – Shaping a Research Agenda

**Joana Farrajota**

➔ K&C requirements in the Mortgage Credit Directive: An Inadequate Protection of Financial Illiterate Consumers

**Noah Vardi**

➔ CBDCs and Vulnerable Consumers: Risks and Opportunities for Financial Inclusion and Access to Credit

## Day 2: Thursday, July 20, 2023

### W 15 Interdisciplinary Perspectives (10:30–12:00)

Chair: Sergio Sebastian Barocelli

**Fabrizio Esposito**

➔ Presentation of the Book the Consumer Welfare Hypothesis in Law and Economics – Towards a Synthesis for the 21st Century

**Matias Irigoyen Testa**

➔ Consumer Law and Economics: Punitive Damages Settlements in Argentina

**Silvia Gómez Trinidad**

➔ Consumers' Law and Competition Law: A Desirable Effective Approach

**Richard Hyde**

➔ Improving the Transparency of Information Provided by Financial Services Firms through Interdisciplinary Engagement

### W 16 Theoretical Basis of Consumer Law (10:30–12:00)

Chair: Mateusz Grochowski

**Udo Reifner**

➔ Consumer Credit, Labour and Tenancy Law – Towards a Common Basis for “Life Time Contracts” – English Presentation of a German Book by Udo Reifner

**Jie Ouyang**

➔ Who are Consumers and What is in their Interest? – Towards a Constitutional Construction of the Image of Consumers in European Consumer Law

**Martin Brenncke**

➔ Developing an Autonomy Framework for Behavioural Consumer Law

**Francisco de Elizalde**

➔ Deconstructing Consumer Law through Data Protection and Market Regulations

12:00 Lunch

### 13:00 CONCURRENT AFTERNOON WORKSHOPS, FIRST ROUND

### W 17 Credit Assessment and Credit Access (13:00–14:30 / 1–2:30 p.m.)

Chair: Michelle Kelly-Louw

**Karin Sein**

➔ Blacklisting Defaulting Consumers due to Old Debts – Lessons from Estonia and Finland

**Ulrich Krüger**

➔ The Poor Pay More (with Data) – Is “Credit Building” an Answer?

**Aidan McLoughney, Jeannie Marie Paterson**

➔ Discrimination, Predation and Absence in Automated Credit Assessment: Can Insights from Fairness Literature in Data Science Help Navigate the Labyrinth of Measures and Responses?

**Kathleen Engel**

➔ Competition: A Solution to Algorithmic Bias?

### W 18 Platform Liability (13:00–14:30 / 1–2:30 p.m.)

Chair: Byuung Jun Lee

**Ece Baş Süznel**

➔ Intermediaries' Online Platform Liability Towards Consumers: A Comparative Analysis Between EU Law and Turkish Law

**Heeseok Seo**

➔ Civil Liability of E-Commerce Platforms in Korea – Focusing on the P2C Relations

**Katarzyna Wiśniewska**

➔ Contractual Imbalance on the Digital Market – Seeking Unity Among Different Justifications of Consumer Law

**Dinda Ajeng Puspanita, Izzah Khalif Raihan Abidin**

➔ Online Marketplace User Protection against the Circulation of Counterfeit Goods

### W 19 Consumer Vulnerability and Fairness (13:00–14:30 / 1–2:30 p.m.)

Chair: Mateusz Grochowski

**Peter Rott**

➔ Consumer Protection in the Energy Market – Lessons from Germany

**Przemysław Pałka**

➔ Consumer Costs in the Attention Economy: Positive and Normative Perspectives

**Fernando Rodrigues Martins, Miguel Cabral de Araújo Martins**

➔ Digital Verticality and ‘Transversal Rights’: Inclusive Positivism in Promoting the Vulnerable

**Kimia Heidary**

➔ All Is (Not) Fair in Personalized Pricing: Antecedents and Outcomes of Consumer Fairness Perceptions

**Nezihe Tekman**

➔ Cross-Border No Protection of Consumer Laws in Cyprus

### W 20 Comparative Law Perspectives for Consumer Protection (13:00–14:30 / 1–2:30 p.m.)

Chair: Jacolien Barnard

**Yong Han**

➔ Consumer's Entitled v Legitimate v Reasonable Expectations: The Differences, if Any, and the Implications for Consumer Protection

**Carolina Fabara**

➔ Foreign Well-Known Trademarks in China

**Maria Luiza Baillo Targa**

➔ Non-Patrimonial Damages in Air Transport and the Judicialization in Brazil

14:30 Coffee Break (Foyer) (2:30–3 p.m.)

## Day 2: Thursday, July 20, 2023

### 15:00 CONCURRENT AFTERNOON WORKSHOPS, SECOND ROUND



#### W 21 Consumer Law & Environmental Protection (15:00–16:30 / 3–4:30 pm)

Chair: **Yeşim M. Atamer**

**Evelyne Terryn**

➔ Sustainability and Consumer Law – Does Full Harmonization Hamper Sustainable Consumer Law?

**Iris Benöhr**

➔ The Role of Consumer Law to Mitigate Climate Change

**Patricia Antunes Laydner**

➔ Expanding the Concept of Consumer to Victims of Pollution



#### W 22 South African Perspectives on Financial Consumer Protection (15:00–16:30 / 3–4:30 pm)

Chair: **Michelle Kelly-Louw**

**Sapna Mesthrie**

➔ Consumer Credit Insurance in South Africa: Consumer Friendly or Unnecessary Burden?

**Matsietso Matasane**

➔ The Role of Explicit Deposit Insurance System in Consumer Protection: A South African Perspective

**Ashley Nyaude**

➔ Resolution Funding as a Critical Component to Enable Optimal Bank Resolution in South Africa



#### W 23 Enforcement of Consumer Law I (15:00–16:30 / 3–4:30 pm)

Chair: **Joasia Luzak**

**Susanne Augenhofer**

➔ A Plea for a More Efficient Enforcement of Consumer Law

**Jagna Mucha**

➔ Interplay between Public and Private Enforcement of Consumer Law – Some Remarks on Implementation of Directive 2020/1828 on Representative Actions

**Rodrigo Momberg, María Elisa Morales**

➔ Voluntary Collective Procedures in Chile

**Judit Lévyayné Fazekas**

➔ 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

**David Markworth**

➔ Coding a Collective Consumer Redress Vehicle



### W 24 AI-based Consumer Risks (15:00–16:30 / 3–4:30 pm)

Chair: **Duygu Damar-Blanken**

**Marcela Joelsons**

➔ Artificial Intelligence and Technology-Related Consumer Risks: Proposals for Regulation in European Union and Brazil

**Won Jae Hwang**

➔ Increased Impact of Artificial Intelligence on Consumer Law – Analysis from Korea's Point of View

**Rui M. P. P. Cascão**

➔ Artificial intelligence in Healthcare and its Challenges to Liability Law: Is No-Fault Insurance the Key?

**Ecem Kirkit**

➔ Protecting Consumer's Autonomy in the Big Data and Artificial Intelligence Age

**Izzah Khalif Raihan Abidin, Dinda Ajeng Puspanita**

➔ Online Dispute Resolution as a Forum for Resolving Algorithmic Trading Error Dispute in Financial Market

16:30 **End of the second day**



16:45 **Meeting of the IACL (4:45–5:45 p.m.)**



## Day 3: Friday, July 21, 2023

08:30 **Registration and Morning Reception (Foyer)**

09:00 **Keynotes**

**Sarah Legner**, *EBS University*  
 ↪ Smart Contracts and Consumer Protection

**Ralf Michaels**, *Max Planck Institute for Comparative and International Private Law*  
 ↪ From Consumer Law to Sustainer Law?

09:55 **Announcements**

! *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 **Coffee Break (Foyer)**

### 10:15 CONCURRENT MORNING WORKSHOPS, FIRST ROUND

**W 25 Selected Issues of Financial Consumer Protection II** (10:15–11:45)

**Chair: Helena Klinger**

**Marc Lacoursière**  
 ↪ Open Banking and Consumer Protection

**Charlotte Pavillon**  
 ↪ BNPL

**Corlia Van Heerden**  
 ↪ The regulation of payday lending in South Africa: challenges and solutions

**W 26 Limits of Consumer Law** (10:15–11:45)

**Chair: Kathleen C. Engel**

**Artuur Keukeleire**  
 ↪ The Unanswered Need to Identify Consumers on Online Platforms

**Werner Schoeman**  
 ↪ Protection of Shareholders and Creditors as „Consumers“ of Corporate Responsibility Reports – a South African Perspective

**Zhen Chen**  
 ↪ The Classification of Dual Purpose Contracts in European Private International Law

**Michael Richard Pearce**  
 ↪ The Target Audience Test for Misleading or Deceptive Conduct in Australian Law

**W 27 Online and Social Media Platforms** (10:15–11:45)

**Chair: Jacolien Barnard**

**Diana-Raluca Fofiu**  
 ↪ (Joint) Controllership in the Digital Marketing Sector

**Feyisayo Lari-Williams**  
 ↪ Of Consumers and Prosumers: Gaps in Consumer Protection Arising from the Evolution of Consumers in the Platform Economy

**Laura Aade, Catalina Goanta**  
 ↪ Defining Social Media Platforms under European Consumer Protection Law: A TikTok Case Study

**W 28 Consumer Empowerment** (10:15–11:45)

**Chair: Sergio Sebastian Barocelli**

**Gabriel-Arnaud Berthold, Marie-Claude Desjardins**  
 ↪ The Limits of Empowerment

**Fumie Suga**  
 ↪ 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

**Marco Loos**  
 ↪ Developing Consumer Protection for Consumer Lease Contracts

**Ted Mermin**  
 ↪ Toward the Next Generation of Consumer Law

11:45 **Coffee Break (Foyer)**

### 12:00 CONCURRENT MORNING WORKSHOPS, SECOND ROUND

**W 29 Consumer Law & Green Transition** (12:00–13:30 / 12–1:30 p.m.)

**Chair: Marco Loos**

**Susanne Augenhöfer**  
 ↪ Contract Law in the Age of the Green Transition

**Burcu Erbayraktar**  
 ↪ Empowering Consumers to Play an Active Role in the Green Transition

**Rita Simon**  
 ↪ Enhancing Environmental Sustainability through Reforming the Consumer Sales Law

## Day 3: Friday, July 21, 2023

### W 30 African Perspectives on Financial Consumer Protection (12:00–13:30 / 12–1:30 p.m.)

**Chair: Kathleen C. Engel**

**Howard Chitimira**

➔ The Role of Financial Education in the Promotion of Protection for Poor Consumers of Digital Financial Services in Zimbabwe

**Elfas Torerai**

➔ A Legal Analysis of the 'Finance Plus' Approach in the Promotion of Financial Inclusion and Consumer Protection for the Poor in Zimbabwe

**Princess Ncube**

➔ The Regulation and Protection of Financial Consumers in South African Banking Institutions

### W 31 Enforcement of Consumer Law II (12:00–13:30 / 12–1:30 p.m.)

**Chair: Klaus Tonner**

**Luciana Bazan Martins Bisetti**

➔ Challenges for Consumer Conflict Resolution in Brazil

**Hugh Stevenson**

➔ Assessing Consumer Harm in E-Commerce

**Johanes Widijantoro**

➔ The Role of the Ombudsman of the Republic of Indonesia in Strengthening Consumer's Access to Justice

**Monika Namysłowska**

➔ Teaching Consumer Law and New Technologies – Future Tech Law Clinic

**Sushila**

➔ Procedural Consumer Law in India: Issues and Challenges

### W 32 Facets of Consumer Protection in a Digitalized World (12:00–13:30 / 12–1:30 p.m.)

**Chair: Mateusz Grochowski**

**Dayoung Jeong**

➔ Exploring the Intersection of Smart Contracts and Consumer Protection in Legal Frameworks

**Agnieszka Jabłonowska**

➔ Transparency in the Digital Economy: On Interaction and Mediation

**Anna Katharina Suzuki-Klasen**

➔ Quo Vadis EU Consumer Law? The Unsolved Issue of Consumer Contracts with Blockchain and Artificial Intelligence

**Valentina Maturana**

➔ Consumer Protection in the light of the Intellectual Property Law in the Metaverse

### 13:35 Concluding Remarks (1:35–1:45 p.m.)

**Claudia Lima Marques**, Federal University of Rio Grande do Sul

**Sally Peters**, Director, Institute for Responsible Finance

### 13:45 Farewell Snacks & End of Conference

## PARTICIPANT BIOS

### Laura Aade

*Doctoral researcher at the University of Luxembourg*  
Laura Aade is a doctoral researcher at the University of Luxembourg. Her research focuses on the interplay between the private governance of social media platforms and the mandatory restrictions imposed by European consumer law.

### Izzah Khalif Raihan Abidin

*Master's student, Faculty of Law Universitas Airlangga, Surabaya, Indonesia*

Izzah Khalif Raihan Abidin holds a Bachelor of Laws (S.H.) degree from Faculty of Law Universitas Airlangga, Surabaya, Indonesia (2021). In 2022, she began continuing her master's degree at Faculty of Law Universitas Airlangga with an interest in business law and now she is currently in her final semester. She works at Universitas Airlangga Hospital as Legal Staff and she is active in conducting scientific research with her lecturer and team on health law and other legal topics. She also actively participates in one of student activities namely Student Association of Postgraduate Law School Universitas Airlangga as a Media and Information Division Staff.

### Rahaf Al Shneikat

*Ph.D. candidate in Law, University of Manchester*

Rahaf Al Shneikat is a Ph.D. candidate at the University of Manchester, Faculty of Law. Her current research interest lays in the failure of Greensill Bank with the tentative title "Greensill Bank: Critical perspectives from law and accounting".

### Miguel Ángel Alarcón Cañuta

*Associate Professor, Facultad de Ciencias Jurídicas y Políticas, Universidad Arturo Prat, Chile*

Miguel Ángel Alarcón Cañuta is an Associate Professor at Arturo Prat University in Chile. He holds a Ph.D. in Law from the University of Barcelona in Spain. With a focus on Commercial Law and Consumer Law, his main areas of interest revolve around the treatment and prevention of over-indebtedness and insolvency of individuals. Miguel Ángel's current research is dedicated to advancing understanding and solutions in these areas. His academic journey includes obtaining his Ph.D. in Commercial Law from the University of Barcelona from 2016 to 2019, showcasing his expertise and commitment to scholarly pursuits.

### Susana Almeida

*Ph.D., Assistant Professor, ESTG, Portugal*

Susana Almeida is an Assistant Professor of the School of Technology and Management of the Polytechnic Institute of Leiria. She is a Researcher and the Coordinator of the Portuguese Institute for Legal Research/Leiria. She is the President of the Portuguese Association of Consumer Law. She has various national and international publications and communications on Consumer Law. Sustainable Consumption and Agri-Food Law are now her main fields of interest.

### Jesús Ezurmendia Alvarez

*Professor, Faculty of Law University of Chile*

### Patricia Antunes Laydner

*Judge of Law, Doctor of Law from the University of Paris Sud*  
Doctor of Law from the University of Paris Sud, Master II in Environmental Law from the University of Paris Sud, specialization in Modern Education (PUC-RS), dual degree in Consumer Law and Contracts from UFRGS/Université de Savoie, Director of the Ajuris School of Higher Magistracy (2022/2023 term), Coordinator of the Ecojus TJRS Environmental Unit.

### Susanne Augenhofer

*Professor, University of Innsbruck, Austria*

Susanne Augenhofer is a full Professor of Law at the University of Innsbruck, Austria and a Senior Research Scholar in Law at Yale Law School. She currently serves as a Member of the Council of the ELI as well as a Co-Chair of the ELI Austrian Hub and as a member of the Advisory Group on Consumer Policy of the EC.

### Maria Luiza Baillo Targa

*Ph.D. candidate, Federal University of Rio Grande do Sul (UFRGS)*

### Jacolien Barnard

*Professor, Faculty of Law, University of Pretoria, South Africa*

Dr. Jacolien Barnard is a lecturer at the Department of Mercantile and Private, Faculty of Law, Akademia, South Africa since January 2023. She is also an admitted attorney and was a professor of law at the University of Pretoria for 16 years. She is a nationally and internationally published author and co-author of books and journal articles related to her field of study: Consumer Protection Law, Law of Specific Contracts and Product Safety. She is a proud member of the IAACL since 2009.

### Sergio Sebastián Barocelli

*Professor, University of Buenos Aires*

Sergio Sebastián Barocelli is engaged in pursuing a Doctorate in Law at the University of Buenos Aires, specializing in the field of "Consumer law and gender". He obtained his law degree from the University of Buenos Aires (UBA) in 2003, followed by a Professorship in Juridical Sciences from the same university in 2010.

### Ece Baş Süzöl

*Associate Professor, Faculty of Law at the Istanbul Bilgi University*

Associate Professor Dr. Ece Baş Süzöl obtained her LL.B. degree from Bahcesehir University Faculty of Law in 2009 as valedictorian of her class. She obtained her LL.M. degree from Bahcesehir University Faculty of Law in 2011 with her thesis entitled "Bina ve Yapı Eserlerinden Doğan Sorumluluk" [Liability for Buildings and Structures], with the highest score in her class. In 2015, she received her Ph.D. degree in private law from Istanbul University with her thesis entitled "Gerçek Olmayan Vekâletsiz İş Görme ve Menfaat Devri" [False Agency Without Specific Authorization and Disengagement of Profits]. Associate Professor Dr. Baş Süzöl joined the faculty of Istanbul Bilgi University Faculty of Law in 2010 as a research assistant to the Civil Law department. She was appointed as Dr. Faculty Member in 2015 and as associate professor in 2019. She acted as the Assistant Dean of Faculty between 2020-2021.

# PARTICIPANT BIOS

## Iris Benöhr

*Ph.D., Associate Professor and Senior Lecturer, Queen Mary University of London*

Dr Iris Benöhr is a Senior Lecturer (Associate Professor) in Law at Queen Mary University of London and the Deputy Director of the Institute for Competition and Consumers (ICC). She completed her PhD at the European University Institute (Fiesole) and was awarded a British Academy Postdoctoral Fellowship at the University of Oxford. She has published widely in the area of consumer law, working also as a legal expert for projects commissioned by the United Nations, the Commonwealth Secretariat and the Swedish Institute for European Policy Studies.

## Gabriel-Arnaud Berthold

*Professor of Consumer Law, University of Quebec*

Gabriel-Arnaud Berthold is currently a Professor of Consumer Law and lawyer Director of the Research Group on Law and Consumption University of Quebec in Montreal, Canada. He is a lawyer at the Barreau du Québec. Gabriel-Arnaud Berthold has worked for the Ministry of Justice in Alberta, as well as for the Commission des Droits de la Personne et des Droits de la Jeunesse in Quebec. In 2013 and 2014, he held the position of Law Clerk to the Honorable Judge Louis LeBel at the Supreme Court of Canada. His doctoral research, conducted under the supervision of professors Christophe Jamin and Daniel Jutras, Dean of the Faculty of Law at McGill University, focuses on non-legal modes of contract enforcement and, more generally, on the relationship between Contract and the State.

## Kären Rick Danilevitz Bertonce

*Judge in the state of Rio Grande do Sul, Professor in Law School ATITUS*

Kären Rick Danilevitz Bertonce is a Judge in the state of Rio Grande do Sul, PH.D. and Master in Civil Law by the Universidade Federal do Rio Grande do Sul, specialist in European Contrats by Université de Savoie, FR, member of the Research Group about over-indebtedness coordinated by Professor Dr. Cláudia Lima Marques. Professor in Law School ATITUS, RS.

## Luciana Bazan Martins Bisetti

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Luciana Bazan Martins Bisetti is a partner at Brazilian law firm TozziniFreire Advogados. Specialized in strategic cases of different natures, with expertise in matters relating to highly complex consumer relations, civil liability, and class actions. Post-graduation degree in Consumer Law in Brazil. Specialization degree in Consumer Law by Coimbra Law School in Portugal. Attended the Academy for American and International Law by the Southwestern Institute for International and Comparative Law in Dallas, USA.

## Martin Brenneke

*Ph.D., Senior Lecturer in Law at Aston University, Birmingham UK*

Martin is a Senior Lecturer at Aston Law School, Birmingham, UK. His research focuses on behavioural regulation and financial consumer protection law. Before joining Aston Law School, Martin taught law at the University of Oxford, the University of Zurich (CH) and the University of Halle (D).

## Mayra Carolina Cambero Álvarez

Mayra Carolina Cambero Álvarez is a law graduate with extensive experience in regulatory compliance in various sectors. Currently, she is a Ph.D. candidate at Complutense University of Madrid, spe-

cializing in compliance-related research. Mayra holds certifications as a compliance officer from CUMPLEN and has undergone training in areas such as cybersecurity, occupational risk prevention, and anti-plagiarism prevention. She has also completed courses in negotiation, conciliation, smart methodology, Scrum, smart cities, real-time data management, whistleblower channels, and the National Information Scheme in Spain. With expertise in carbon footprint, carbon credit, and third-party due diligence, Mayra has successfully implemented ISO standards, conducted internal audits, managed internal control and investigation processes, and ensured legal compliance to mitigate risks and ensure business continuity.

## Peter Cartwright

*Professor, School of Law, University of Nottingham*

Peter Cartwright is Professor of Consumer Protection Law at the University of Nottingham and a former member of the board of the Consumers' Association. He is interested in all areas of consumer

law and policy and is currently working on technology, vulnerability, and unfair practices.

## Federica Casarosa

*Ph.D., Part-time Professor, European University Institute, Italy*

Dr. Federica Casarosa is a part-time professor at the Centre for Judicial Cooperation/RSCAS, located at the European University Institute in San Domenico di Fiesole, Italy. The institute can be found at Via dei Roccettini 9.

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Rui Cascão is an Assistant Professor at Universidade Lusófona do Porto and an Integrated Researcher at CEAD-Centre for Advanced Legal Studies Francisco Suárez. With an LL.B. from the University of Coimbra and a Ph.D. in Law from the University of Tilburg, Rui Cascão has taught and conducted research at esteemed institutions worldwide. He served as a Legal Advisor for the Government of Macau, China, and has extensive expertise in civil, commercial, European, and biomedical law. Rui Cascão is a Certified Data Protection Officer (DPO) by the University of Maastricht, the Netherlands (ECPC-B), and serves on the board of the Lusophone Association of Health Law (ALDIS). His main research interests encompass international and European health law, law and technology, fundamental rights and civil law, and the evolving horizons of the law of persons.

## Pascale Chapdelaine

*Ph.D., Associate Professor, Director Windsor Law LTEC Lab, Faculty of Law, University of Windsor, Ontario, Canada*

Dr. Pascale Chapdelaine is Associate Professor at the Faculty of Law, University of Windsor. Her broad research interests in law, technology, and society span various subjects at the intersection of copyright, contracts, property, privacy law, e-commerce, from the perspective of consumers and citizens.

## Zhen Chen

*Ph.D. Researcher in the Law Faculty, University of Groningen*

Zhen Chen, Ph.D. Researcher in the Law Faculty, Ulrik Huber Institute for Private International Law, University of Groningen, the Netherlands. Her research focuses on consumer protection in private international law and how to facilitate access to justice to consumers in cross-border litigation. A comparison is conducted

between European Law and Chinese law on jurisdiction and choice of law rules. She is also interested in cultural heritage law and intends to focus on the restitution of stolen or looted cultural objects in private international law. One of her publications is titled "Is a Mummy a Person or a Property."

## Howard Chitimira

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Ph.D. in Law by the University of Santiago de Compostela. Degree and Master in Law by the Catholic University of Porto. Graduate in Communication Law by the University of Coimbra. Lecturer at School of Management, Communication and Tourism of Bragança Polytechnic Institute (EsACT-IPB). Vice-President of the Portuguese Association of Consumer Law (apDC).

## Prentiss Cox

*Professor, University of Minnesota Law School*

Professor Prentiss Cox writes and teaches in the areas of consumer protection law, public civil law enforcement, and legal practice skills. As a former state Assistant Attorney General, he prosecuted numerous nationally recognized cases involving subprime mortgage lending, foreclosure, banking regulation, consumer fraud, and related matters. Cox has drafted and testified for numerous consumer protection statutes and rules, and has served as a trainer and consultant for state and federal government agencies and for developing nations.

## Antonio Davala

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## Rodrigo Delgado

*Professor, Pontifical Catholic University of Peru*

Rodrigo Delgado, an accomplished legal professional, serves as an LL.M. graduate and Law Professor. Currently affiliated with the Pontifical Catholic University of Peru's Law School, he holds the position of Law Professor at the institution. With a Master of Laws degree from Columbia Law School, Rodrigo specializes in investigating and prosecuting anticompetitive practices. He also engages in legal research, drafts opinions, and actively collaborates with international authorities. Rodrigo's expertise contributes to the advancement of fair competition and consumer protection. Rodrigo's main areas of interest span Consumer Law, Competition Law, Anti-Discrimination Law, LGBTQ+ Rights, Business & Human Rights, and Financial Consumer Protection. Currently, his research focuses on two key areas: consumer discrimination against LGBTQ+ individuals and the intersection of Fintech, Competition Law, and Consumer Protection. Rodrigo is currently involved in a Market Study on Fintech for the Peruvian Competition and Consumer Authority, contributing to the advancement of knowledge in this field.

## Shirish V. Deshpande

*Chairman, Mumbai Grahak Panchayat, India*

## Pooja Joshi Deshpande

*Conciliator/Mediator, Mumbai Grahak Panchayat, India*

## Marie-Claude Desjardins

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Lise-Anne Denis is a Ph.D. student and researcher at the University of Namur's Research Centre in Information, Law, and Society, located in Belgium. Her main areas of interest lie within economic law, ICT law, eCommerce, and privacy. Currently, her research focuses on "Providing a legal framework for 'Product-as-a-service' contracts as a way to promote circular economy," which serves as the subject of her Ph.D. Through her studies, Ms. Denis aims to explore the legal aspects surrounding these innovative contracts and their potential to foster sustainable practices in the circular economy.

## Francisco de Elizalde

*Associate Professor, Director Jean Monnet Centre of Excellence for Law & Automation, IE University, Law School, Madrid, Spain*

Francisco de Elizalde (Ph.D., LL.M.) is an Associate Professor of Private Law at IE Law School, IE University. He was the Chair of Legal Studies (Head of Faculty, 2020-22) and is the head of the Civil Law area of expertise. Since 2022, Prof. Elizalde is the Director of the Jean Monnet Centre of Excellence for Law & Automation, co-financed by the European Commission. He is a permanent Visiting Professor at Koç University (Turkey) and has held Visiting Professorship positions at City University of Hong Kong and FGV Sao Paulo (Brazil). Prof. Elizalde was a Visiting Scholar at the University of Oxford and the University of Cambridge. He conducted research at Harvard Law School and the Max Planck Institute for Comparative and International Private Law (Germany). He takes part in Spanish and European research projects. Prof. Elizalde practiced law at Garigues Litigation and Arbitration Department for several years. He is a member of the Madrid Bar Association, the American Society of Comparative Law, and the European Law Institute. Prof. Elizalde has acted as a legal expert in judicial and arbitral proceedings in Spain and abroad. He has consulted for the European Parliament on collective redress. His work has been cited by the Court of Justice of the European Union.

## Kathleen Engel

*Professor, Suffolk University*

Kathleen Engel is a national authority on mortgage finance and regulation, subprime and predatory lending, consumer credit, and housing and credit discrimination. Professor Engel presents her award-winning research in academic, banking, and policy forums throughout the country and around the world. Her analysis of financial services markets and the laws that regulate them regularly catches the attention of the press; The New York Times, Business Week, The Economist, ABC News, and The Wall Street Journal have all cited her work. Professor Engel has advised numerous federal and state agencies on various matters related to credit markets. Among her various public service activities, she sits on the boards of directors of Consumer Reports, the International Association of Consumer Law, and the National Association of Consumer Advocates. She previously served on the Consumer Advisory Board of the Consumer Financial Protection Bureau and the Federal Reserve Board of Governors' Consumer Advisory Council. Professor Engel has taught courses on consumer credit, comparative consumer financial regulation, the financial crisis, torts, civil procedure, employment law, and employment discrimination.

## Burcu Erbayraktar

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Dr. Burcu Erbayraktar is an Assistant Professor at Istanbul Gedik University, specializing in contract law, property law, and consumer law. Her current research interests focus on the law of guarantees, law of assignment, and law of electronic signatures. In her studies, she explores the legal implications and practical applications of sureties, hypothecs, assignments, and electronic signatures. Dr. Erbayraktar's expertise and research contribute to advancing legal knowledge in these areas at Istanbul Gedik University.

## Fabrizio Esposito

*Assistant Professor of Private Law, NOVA School of Law, Lisbon*  
Fabrizio Esposito, a Bocconi and EUI Alumnus, is Assistant Professor of Private Law at the NOVA School of Law in Lisbon. Fabrizio's research focuses on the interaction between law, economics, and technology and builds on the idea that the purpose of all exchange contracts is maximizing consumer benefits. He is acting as class rep in class actions against Google and Apple related to their app store fees.

## Carolina Fabara

*Lawyer of the Courts of Justice of the Republic of Ecuador*  
Carolina Fabara Verdezoto, lawyer of the Courts of Justice of the Republic of Ecuador from the University of the Americas. Ph.D. candidate in International Law from the University of Political Sciences in Beijing, China. She has a Master of Laws (LLM) with a focus on business and economic law from Shanghai University of Finance and Economics, China. Specialist in Business Law from the Universidad Andina Simón Bolívar. Carolina's area of research covers business law, international investment law, Chinese foreign investment law, and comparative law. Her collaborative articles on Chinese New Investment Law are published in the Newsletter on the LAWASIA website. She has been invited to give conferences on topics related to business law, women's rights and sustainable development goals. Author in various legal journals in Latin America on issues of business law, gender equality and entrepreneurship. Her area of interest is the internationalization of companies, business development, legal consulting, as well as digital business. Her career is committed to defending women and supporting their economic empowerment.

## Joana Farrajota

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Joana Farrajota is a Private Law Professor and Vice-Dean of NOVA School of Law as well as coordinator of the Master in Law and Financial Markets. Her areas of expertise and research interest are Law of Obligations and Banking Law.

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Doctor in Law at the University of Oviedo (Spain), with honours and awarded by Sancho Rebullida Prize. He received his Bachelor of Law from University of Pisa (Italy) and University of Oviedo (Spain). He has been teaching all the main areas of private law in Spain, at the University of Oviedo (2004-2011) and at the University of Girona (2011-2015) where he taught in Spanish, Catalan and

English. Former associate professor of private and comparative law at the University Alberto Hurtado (2015-2020) in Santiago de Chile (Chile) where he has been head of private law department (2019-2020). Since the end of 2020 he is associate professor of private comparative law at University of Pavia, Italy. Admitted to Italian and Spanish Bar and Arbitrator. He has been a visiting professor and has held several conferences in Europe and Latin America, being a member of several association among which the European Law Institute (ELI). Part of the Study group that elaborated the Principles of Latin American Contract Law. He has published six books and more than 100 scientific contributions.

## Diana-Raluca Fofiu

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Diana-Raluca Fofiu is an ambitious Ph.D. candidate specializing in European Union Law at the esteemed West University of Timisoara, Faculty of Law. Her research focuses on the intricate legal frameworks and evolving dynamics within the European Union. With a deep commitment to academic excellence, Diana-Raluca is dedicated to advancing knowledge and understanding in her chosen field. Her areas of interest encompass data protection law, consumer protection, unfair practices, and B2C contracts. Alongside her academic pursuits, she actively contributes to the European Law Student's Association (ELSA), serving as Director of Public Relations. This role has honed her organizational and communication skills, allowing her to effectively promote the association's initiatives and foster meaningful connections with the local press. Furthermore, as a member of ELSA's Seminars & Conferences department, Diana-Raluca has played a pivotal role in organizing impactful legal conferences.

## Ana Carolina Fontana de Mattos

*Lawyer at Sabino, Puppi, Bitencourt e Cantergiani Advogados Associados; Master of Law from PUC/PR*

Ana Carolina Fontana de Mattos has obtained a master's in social and environmental Law and Sustainability from the Pontifical Catholic University of Paraná - PUC/PR; Postgraduate student in Contemporary Civil Procedural Law: New Trends at the State University of Rio de Janeiro - UERJ; Graduated in Law from the Pontifical Catholic University of Paraná - PUC/PR; Attorney.

## Anél Gildenhuy

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## Catalina Goanta

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## Silvia Gómez Trinidad

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Dr. Silvia Gómez Trinidad, Senior lecturer on Business Law, Universitat de Barcelona (Spain). Member of different national and international research projects on Competition Law, IP Rights and Company Law. The scientific activity has led to various publications on the previous disciplines. Director of the GUIDAM-COMP project for training judges in European Competition Law, project co-funded by the EC DG-COMP (2018 – 2021). Member of diverse academic associations such as Red Académica de la Competencia. The latest line of research is about the study of actions for damages for the

breach of antitrust law, which involved the implementation of several research visits at the MPI in Hamburg (2011, 2015 and 2018).

## Andressa Jarletti Gonçalves de Oliveira

*Lawyer; Ph.D. in Law (PUCPR, Brazil, 2021), Professor in several post-graduation programs and at FAE Business School*

## Mateusz Grochowski

*Ph.D., Senior Research Fellow, Max Planck Institute, Hamburg*

Mateusz Grochowski - Senior Research Fellow at the Max Planck Institute for Comparative and International Private Law in Hamburg, Affiliated Fellow at the Information Society Project, Yale Law School, Editor at the The Rabel Journal of Comparative and International Private Law, and at the Journal of European Consumer and Market Law. He carries out research on the impact on new technologies on contract law theory, and on protection of individuals in the online economy.

## Yong Han

*Ph.D., Lecturer in Law, University of Reading, UK*

Dr. Yong Han, a distinguished scholar at the University of Reading in England, specializes in the English law of obligations, insurance law, and consumer law. With a focus on rationalizing reasonable expectations in private law, Dr. Han's research explores the intersection of legal principles and parties' expectations. Dr. Han's work has significant implications for the legal profession and contributes to the understanding of English law in areas such as obligations, insurance, and consumer protection.

## Kimia Heidary

*Ph.D. candidate, Faculty of Law, Leiden University*

Kimia Heidary is a Ph.D. candidate at the Department of Business Studies at Leiden Law School. Her research is focused on an empirical-legal assessment of personalized price discrimination and its implications for consumer behavior and market regulation. With a background in both law and communication science, Kimia Heidary alternates disciplines to answer her research questions and analyze the practical implications of (regulating) online price discrimination in business and society.

## Weronika Herbet-Homenda

*Ph.D. candidate at the Department of Commercial Law, Faculty of Law and Administration, University of Warsaw*

Weronika Herbet-Homenda - Ph.D. candidate at the Department of Commercial Law, Faculty of Law and Administration, University of Warsaw; associate at BWHS Wojciechowski Springer i Wspólnicy sp.k. She specializes in competition, consumer protection and company law, focusing her research on issues located on the borderline of these areas, including in particular antitrust liability within groups of companies and consumer protection in the digital markets.

## Won Jae Hwang

*Professor, Keimyung University, South Korea*

Prof. Dr. Won Jae Hwang studied law in Seoul and Osnabrück. In 2017 he completed his doctorate at the University of Osnabrück and has been a professor at the Keimyung University in Korea since 2019.

## Richard Hyde

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Richard Hyde is Professor of Law, Regulation and Governance at the University of Nottingham. His current research spans consumer law and law and technology

## Estelle Valentine Irambona

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## Matias Irigoyen Testa

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Matias Irigoyen Testa is a Full-Professor of Consumer Law and Director of the Master of Laws (LL.M.) at Universidad Nacional del Sur, Bahía Blanca, Argentina. A Tort Law Professor at Universidad Torcuato Di Tella, Buenos Aires. Ph. D. from Universidad Complutense de Madrid. Two masters degrees from Instituto Universitario Ortega y Gasset de Madrid and Universidad Carlos III de Madrid. Former Visiting Scholar at Harvard University.

## Agnieszka Jabłonowska

*Postdoctoral researcher at the Institute for Private law, Leiden University, the Netherlands*

Agnieszka Jabłonowska is a post-doctoral researcher at the Institute of Private Law at Leiden University. Prior to that she was a post-doc at the Polish Academy of Sciences in Warsaw, a Max Weber Fellow at the European University Institute in Florence and a research assistant at the University of Lodz. Her academic interests include the intersection of consumer law and technology as well as the connection between protecting weaker parties and fostering sustainability.

## Dayoung Jeong

*Assistant professor, Chungnam National University, South Korea*

Dayoung Jeong is currently an Assistant Professor at Chungnam National University Law School since March 2020. Previously, from September 2016 to February 2020, she held the position of Assistant Professor at Yeungnam University Law School. Dr. Jeong's research interests encompass Artificial Intelligence Law, including Smart Contracts and Blockchain, as well as Antitrust Law, Consumer Law, and the relationship between Contracts and Torts.

## Marcela Joelsons

*Ph.D. candidate in Consumer and Antitrust Law, Federal University of Rio Grande do Sul*

Marcela Joelsons is a Ph.D. candidate in Consumer and Antitrust Law at the Federal University of Rio Grande do Sul (UFRGS) under the supervision of Prof. Dr. Claudia Lima Marques. She holds a master's degree in European and German Law from the UFRGS in partnership with the CDEA (2021), in which she was approved with the maximum grade. She won a scholarship for a study mission to Germany, at Justus-Liebig-Universität, Gießen, Germany, from the Centre for European and German Studies (2019). Moreover, she holds specialist degrees in Consumer Law from Coimbra University (2020), Civil Procedure Law from the Pontifical Catholic University of Rio Grande do Sul (2018), and Civil Law from UFRGS (2011). She is participating as a Researcher in the CNPq research group Mercosur, Consumer Law, and Globalization (UFRGS) in Consumer Law, Data Protection, Artificial intelligence, and consumers vulnerabilities regarding New Technologies. As a Member of the Special Commission for Consumer Defense of OAB/RS, the Special Com-

mission on Data Protection and Privacy of OAB/RS, the Brazilian Institute of Consumer Policy and Law (BRASILCON), and the author of book chapters and scientific articles about Data Protection.

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## Shindong Jung

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Prof. Dr. Shindong Jung holds a chair in Civil law at Gangneung-Wonju National University. He had previously worked as a senior Researcher at the Korea Consumer Agency. His research focus lies in Civil law, Consumer law and IT law, particularly in the area of the Platform economy, Data economy and Consumer safety.

## Sjoerd T. Kalisvaart

*Ph.D. Candidate, University of Groningen*

Sjoerd T. Kalisvaart is a Ph.D. Candidate at the University of Groningen, specializing in the field of consumer protection in the energy sector. With a particular focus on notions of vulnerability relating to consumers and the interplay of public and private law norms on electricity markets, his research explores the legal framework surrounding consumer rights and energy exchange.

Currently, Mr. Kalisvaart's research interest lies in examining electricity exchange between consumers from a consumer law perspective. This entails a comprehensive analysis of the legal aspects involved, including the rights and responsibilities of consumers within the energy sector.

## Eleni Kaprou

*Ph.D., Lecturer, School of Law, Queen Mary University of London*

Dr Eleni Kaprou is a lecturer in Business Law in Queen Mary University of London since 2022. Prior to that she held posts in Brunel University and Cardiff. Eleni has also served as a consultant on EU projects and taught on executive programmes for civil servants. Eleni's research interests lay in European private law with a focus on vulnerable subjects. She has written on consumer vulnerability, aggressive practices and retail financial services among others. Currently she is working on aggressive practices in the digital environment.

## Michelle Kelly-Louw

*Professor, University of Cape Town*

Professor Michelle Louw (writing as Kelly-Louw) is a law professor and Head of the Department of Commercial Law at the University of Cape Town, South Africa. She holds a doctoral degree in international banking law and has published extensively in the areas of insolvency law, banking law, and consumer credit law. Her research has been cited by the South African courts, including the Constitutional Court and the Supreme Court of Appeal. She has received multiple research awards, including the South African Department of Science and Technology's Distinguished Young Woman Scientist award in 2010. Professor Louw has been actively involved in legislative drafting in South Africa and has served on various legal panels and research fellowships. She is a member of several South African and international law journals and has been appointed to the adjudication panel of the South African Women in Science Awards.

## Artuur Keukeleire

*Ph.D. researcher, law of obligations and contract, University of Antwerp*

Artuur Keukeleire is a dedicated Ph.D. researcher and teaching assistant specializing in the law of obligations and contracts. He is currently affiliated with the University of Antwerp, where he conducts his research and assists in teaching responsibilities. Artuur Keukeleire's commitment showcases his dedication to advancing legal knowledge in the field of obligations and contracts. Under the guidance of professors Dr. B. Weyts and Dr. W. Verheyen, Artuur is working towards his Ph.D. degree. The members of his esteemed doctoral commission include professors Dr. E. Terry and Dr. N. Carette. His dissertation focuses on the conclusion of contracts on online platforms, specifically examining real-life services and physical goods.

## Dr. Ecem Kirkit

*Postdoctoral candidate, Faculty of Law, Çukurova University, Turkey*

Dr. Ecem Kirkit is an esteemed academic currently serving as a Research Assistant for Civil Law at the Faculty of Law, Çukurova University since February 2014. With a diverse range of research interests, Dr. Kirkit's expertise spans various legal domains. Her main areas of research include Medical Law, focusing on legal issues pertaining to healthcare and medical practice. Additionally, she delves into the realm of Smart Contracts and IT Law, exploring the legal implications and regulations surrounding emerging technologies. Dr. Kirkit also conducts research in Pledge Law, Corporate Law, Family Law, Contract Law, and Inheritance Law, showcasing her comprehensive understanding of various branches within the legal field.

## Helena Kordasiewicz

*Master's student at the Faculty of Law and Administration, University of Warsaw*

Helena Kordasiewicz master's student at the Faculty of Law and Administration, University of Warsaw. She's interested in competition, banking, and consumer protection law. In her research, she explores the intersections of modern banking & combating the digital exclusion of marginalized groups.

## Ulrich Krüger

*Professor, Hochschule Bremen*

Ulrich Krüger, born 1966, is a law professor at the Hochschule Bremen. His field of research and teaching is inter alia financial services and consumer protection law. He is co-editor of the German consumer law journal "Verbraucher und Recht".

## Faizal Kurniawan

*Head of Legal Department of Universitas Airlangga*

Dr. Faizal Kurniawan, S.H., M.H., LL.M. holds a Bachelor of Laws (S.H.) degree from the Faculty of Law, Universitas Airlangga, Surabaya, Indonesia (2005), majoring on Business Law. He earned his Master of Laws (LL.M) in Law from the Utrecht University in 2011 on International Business Law and Globalisation after previously receiving his Masters also in Law from the Universitas Airlangga in 2007. His thesis is about Contract Law. Currently, he is a lecturer and researcher at the Faculty of Law, Universitas Airlangga, Indonesia. He obtained his Doctoral Degree at Faculty of Law Universitas Airlangga in 2019. His dissertation is about Unjust Enrichment as legal basis for Restitution. Faizal's area of expertise is on Contract Law, Public Procurement Law, Law of Obligation,

Government Contract, Public Private Partnership and Construction Law. He also consultant for some Businesses in Indonesia, particularly in the context of drafting contracts, legal assistance in set up a business related to his expertise. He is a secretary of Student Admission Centre of Universitas Airlangga till October 2020. Currently, he is Head of Legal Department of Universitas Airlangga and Manager of Legal and Governance Organization at Universitas Airlangga Hospital.

## Gökçe Kurtulan Güner

*Ph.D., Assistant Professor, Facults of Law, Istanbul Bilgi University*

Gökçe Kurtulan-Güner is an assistant professor of civil law and the law of obligations at İstanbul Bilgi University. She holds an LLM degree in corporate and commercial law from the London School of Economics (2014) and a doctorate from İstanbul Bilgi University (2019). She is the author of the book *Trust and Its Evaluation under Turkish Law* (2020) and of the article "Rethinking the Need for Commercial Trusts in Civil Law Jurisdictions" (European Review of Private Law, 2021). In addition to trust law, her research interests also include contract law, tort law, consumer protection law and the law of online platforms.

## Marc Lacoursière

*Professor, Université Laval, Québec*

His fields of interest are banking law, consumer protection law and technology law.

## Feyisayo Lari-Williams

*Ph.D. researcher, Faculty of Law, University of Antwerp, Belgium*

Feyisayo Lari-Williams is a Ph.D. researcher in the Business and Law research group of the Faculty of Law, University of Antwerp, Belgium. Her research focuses on managing the powers of digital platforms through contract law and consumer law. Her broad research interests are law and technology, law and development, and sustainable development.

## Deirdre Leahy

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Deirdre Leahy is a Ph.D. researcher in the School of Law at University College Cork. She holds an Irish Research Council Postgraduate Scholarship for her research. Her research subject is regulation of cross-border online gambling in the EU, with special interest in regulation of monetised online games and near-gambling formats.

## Byung Jun Lee

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Prof. Dr. Byung-Jun Lee is Professor in Civil Law at Korea University Law School. He was Director of the Consumer Law Center of HUFS in 2016 and President of Korea Consumer Law Society for 4 years (2019-2023). He has many Publications in the Field of Consumer Contract Law, E-Commerce Law and Standard Terms Act. His main current research interest is Online Platform Regulation and Legal Tech.

## Judit Lévaýné Fazekas

*Professor, István University of Győr, Faculty of Law*

Professor Dr. Judit Fazekas is a distinguished scholar holding the position of Full Professor at the Department of Civil Law and Civil Procedure at Széchenyi István University of Győr, Hungary. With

expertise in Civil Law and European Law, she has a strong focus on the fields of European and Hungarian Consumer law, Contract law, and Unfair contract terms in consumer credit contracts. Additionally, Professor Fazekas has a keen interest in Collective Consumer Redress. As a former dean of the Faculty of Law and Political Sciences, she has made significant contributions to legal education and research in her role at the institution.

## Marco Loos

*Professor, University of Amsterdam*

Marco Loos studied law at the University of Amsterdam and wrote his Ph.D.-thesis on the contract to supply energy to consumers at Utrecht University. From 2002 until now he has worked at the University of Amsterdam, first as a senior researcher and lecturer and as of 2005 as a full professor. He regularly publishes in the fields of contract law, consumer law and European private law. He is a member of the editorial board of the Dutch consumer law review *Tijdschrift voor Consumentenrecht en handelspraktijken* (TvC) and associated with the reviews *Nederlands tijdschrift voor Europees recht* (NTER) and *Nederlands Tijdschrift voor Burgerlijk recht* (NTBR), a member of the Advisory Board of the European Consumer and Market Review (EuCML, formally EUVR) and of the double-blindly reviewed book series *European Economic Law and Regulation* (Springer). Finally, he is a member of the Board of Governors of the Dutch consumer organization **Consumentenbond**, of the International Association of Consumer Law, and of the research school *Ius commune*, and a part-time judge to the Court of Appeal of 's-Hertogenbosch. Among other things, he was one of the authors of the Principles of European Law on Service Contracts (2005) and the Principles of European Law on Mandate Contracts (2012) and he wrote a book on the Review of European Consumer Law (2008). Moreover, he was the co-author of reports for the European Commission on digital content (2011) and on consumers' attitudes towards terms and conditions (2016), for the European Parliament on remedies for buyers in case of contracts for the supply of digital content (2012), and for BEUC on consumer law compliance in on-line services (2014). As of 2014 he is a visiting professor at the University of Tartu (Estonia).

## Joasia Luzak

*Professor, Director of Centre for European Legal Studies (CELS), Law School, University of Exeter*

Professor Joasia Luzak is Professor of Private Law at the University of Exeter Law School, Director of Centre for European Law Studies, and Director of Global Engagement. Her research often explores the effectiveness of consumer protection measures, esp. information obligations and the principle of transparency, in light of findings from consumer behaviour studies.

## Elwira Macierzynska-Franaszczyk

*Ph.D., Assistant Professor, Kozminski University School of Law, Warsaw, Poland*

## Phemelo Magau

*Ph.D., Senior Lecturer, University of Pretoria, South Africa*

Dr Phemelo Magau is a Senior Lecturer in the Department of Mercantile Law at the University of Pretoria in South Africa. Dr Magau's teaching and research expertise lies within Consumer Law, Insolvency Law, Corporate Law as well as Aspects of Banking and Financial Law.

## Claudia Lima Marques

*Dean and Full Professor of the Law School of the Federal University of Rio Grande do Sul*

Claudia Lima Marques is the Dean and Full Professor of Private International Law at the Federal University of Rio Grande do Sul-UFRGS in Porto Alegre, Brazil (Private International Law, Law of International Relations, National and International Consumer, Environmental Law, Contracts and Child Law). Director of the CDEA-Center for European and German Studies, from DAAD, at UFRGS-PUCRS. Claudia Lima Marques hold a role of the chair of the Committee on International Protection of Consumers, International Law Association, London. Director of the Deutsch-Lusitanische Juristenvereinigung-DLJV (Heidelberg). Director of the International Law Association- Branch Brazil and at the Board of Director of the IACL-International Association of Consumer Law (Brussels). Former President of ASADIP- Asociación Americana de Derecho Internacional Privado (Paraguay) and of the BRASILCON-Brazilian Institute of Consumer Law and Policy (Brasília). She was twice Dean of the LLM. And Ph.D. Department of the Law School of the Federal University of Rio Grande do Sul-UFRGS in Porto Alegre, Brazil. Chair of the Research Network German-Brazilian Consumer Law (DAAD-CAPEs) and founder of the Brazilian Research Network of Researchers in International Law (UFRGS). She holds two doctor honoris causa titles, from the University of Giessen, Germany and the University of Savoie Mont Blanc, France. And she is invited Professor at the Université Savoie Mont Blanc (France), Universidad de Buenos Aires and Universidad Nacional del Litoral (Argentina), Universidad Católica del Uruguay (Uruguay) and it was invited Professor Université de Sorbonne, Paris 1 (France, 2003).

## David Markworth

*Ph.D., Post-doc, Institute for Labour and Business Law, University of Cologne*

David Markworth is Senior Academic Researcher and PostDoc (Akademischer Rat and Habilitand) at the University of Cologne's Institute for Labour and Business Law. In his research, David examines how we can further consumer interests considering the interplay between European consumer law and the regulatory and institutional frameworks of the national legal services markets as well as judicial systems. David is also one of the editors of the Zeitschrift für das Recht der Personengesellschaften und Einzelunternehmen (ZPG – Journal for Partnership Law and Small Businesses). David holds a Ph.D. from the University of Cologne and an MSc in Law and Finance from the University of Oxford (Wolfson College) and studied law at the University of Freiburg. In 2020 he has been awarded the University of Cologne's Hans Kelsen Prize for Young Researchers.

## Betty Martínez-Cárdenas

*Professor, Universidad Autónoma, Chile*

Prof. Dr. Betty Martínez-Cárdenas is a lawyer from the Universidad del Rosario, Colombia. Master's Degree in Insurance Law from the Pontificia Universidad Javeriana, Colombia; Master in General Private Law (DEA) from Paris 2 University, Panthéon-Assas, France; Master of Education (Teaching & Learning) from the University of Bristol, United Kingdom and Doctor of Law from Paris 2 University, Panthéon-Assas, France.

As a professional, she has been a lawyer in civil and commercial matters, director of legal departments, and advisor to unions, research centres, territorial entities and financial companies. She has twenty years of experience in teaching, arbitration and conciliation

in Civil, Commercial and Insurance Law. Currently, she is a professor of Civil Law and a researcher at the Law Research Institute of the Universidad Autónoma de Chile. She is in charge of the FONDECYT project Initiation No. 11220494 of 2022 "Study and proposal on online mediation in consumer law as a way of access to justice in Chile". Similarly, she is the coordinator of the Doctoral Program in Law, as well as the Alternate Editor of the Justice & Law Review of the Universidad Autónoma de Chile. She is also a founding member of the Colombian Institute of Consumer Law, ICODECO and a member of the Chilean Institute of Consumer Law.

## Fernando Rodrigues Martins

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## Miguel Cabral de Araújo Martins

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## Matsietso Matasane

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Ms. Matsietso Agnes Matasane is an LLD candidate at the University of Pretoria. She is also a Lecturer at the Faculty of Commerce, Law, and Management at the University of Witwatersrand. Ms. Matasane has an impressive academic background, having pursued her LLD (Doctor of Laws) from 2017 to 2022 at the University of Pretoria. Her thesis is titled "An appraisal of a deposit guarantee system in South Africa: A comparative study." Additionally, she has received the ABSA Barclays Africa Chair in Banking Law in Africa Scholarship from 2017 to 2021, highlighting her excellence and recognition in the field of banking law.

## María Natalia Mato Pacín

*Professor, Universidad Carlos III de Madrid, Spain*

M. Natalia Mato Pacín is currently Visiting Professor of Civil Law at University Carlos III of Madrid (UC3M), Spain. She graduated in Law and Business Administration at UC3M and also obtained there the Master in Private Law. She obtained her Ph.D. degree with a thesis on business-to-business standard form contracts (2015). This thesis was given the XVIII Award to the best Spanish thesis on civil law "Francisco de Asís Sancho Rebullida" (University of Navarra). Her investigation interests focus as well on private law and digital economy and on foundations (non-profit organizations). She has carried out several research stays (Max Planck Institute for comparative and international Private Law in Hamburg, International Institute for the Unification or Private Law (UNIDROIT) in Rome, University College London Faculty of Laws). She is currently Main Researcher in a national competitive research project on consumers and online contracts (interdisciplinary research on Economics and Law) granted by Fundación Ramón Areces. As professor she has taught lectures in all of Civil Law degree subjects and she has also taught in different postgraduate programs. She coordinates and mentors different projects of the UC3M Legal Clinic. Main Research Interests: contract law, standard form contracts, consumer protection, digital economy, comparative private law, law of foundations.

## Valentina Maturana

*Professor of an Intellectual Property Update Course, University Diego Portales, Chile*

Valentina Maturana is an esteemed professor at Universidad Diego Portales in Chile. She specializes in Intellectual Property and holds

a Master of Laws (LLM) degree in the field. Valentina's expertise extends to consumer law in e-commerce and fashion law, reflecting her interest in the intersection of law and the rapidly evolving digital landscape. As a professor, she imparts knowledge and practical insights through her role in teaching an update course on Intellectual Property, ensuring students are well-versed in the latest developments in this field. Valentina Maturana's contributions significantly contribute to the understanding and application of Intellectual Property rights, consumer protection, and legal considerations within the realm of fashion.

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Main areas of interest are algorithmic fairness, data bias, anti-discrimination, algorithmic decision making as well as credit and loan decision making.

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Ezequiel N. Mendieta is a Ph.D. student at the Università degli Studi di Pavia. Specialist in Tort Law and Constitutional Law from the University of Buenos Aires. Master in Consumer Law and Economics from the University of Castilla-La Mancha. Member of the Argentine Institute of Consumer Law. Member of the International Protection of Consumer Committee of the International Law Association.

## Ted Mermin

*Executive Director, Center for Consumer Law & Economic Justice, UC Berkeley School of Law, USA*

Ted Mermin is an Interim Director of the Berkeley Center for Consumer Law and Economic Justice, Executive Director of the Public Good Law Center, and former California Deputy Attorney General. Ted currently serves as outside counsel to the East Bay Community Law Center and teaches Consumer Law at the UC Berkeley School of Law. For several years, Ted gathered organizations serving low-income consumers in California into informal legislative coalitions that collectively managed to pass the bills that they proposed.

## Sapna Mesthrie

*Lecturer in the Commercial Law department in the Faculty of Law at the University of Cape Town*

Ms. Sapna Mesthrie is a lecturer in the Commercial Law department in the Faculty of Law at the University of Cape Town. She has a BA (distinction), LLB (magna cum laude) and LLM (distinction) from UCT and is an admitted attorney of the High Court of South Africa. Her research interests focus on consumer credit law, financial inclusion, insurance law and financial sector regulation. Prior to joining academia, Ms Mesthrie practiced in banking and finance law at Africa's largest law firm.

## Andrea Miglionico

*Associate Professor, University of Reading, School of Law*

Dr Miglionico is an Associate Professor in Law at the University of Reading. He is Programme Director of Commercial LLM and Deputy Director of Centre for Commercial Law and Financial Regulation. He was previously an Associate Lecturer and Research Fellow at the Centre for Commercial Law Studies, Queen Mary, University of London. He has taught in undergraduate and postgraduate law courses in the United Kingdom and Europe. He holds an LLM Master of Laws from the London School of Economics and a Ph.D.

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## Borko Mihajlović

*Assistant Professor, Faculty of Law, University of Kragujevac Republic of Serbia*

Dr. Borko Mihajlović is an Assistant Professor at the University of Kragujevac Faculty of Law since 2019. He specializes in Business Law, particularly Company Law, Commercial Law, and Insurance Law. Dr. Mihajlović completed his doctoral studies from 2011 to 2018, focusing on the topic of "Duty of loyalty towards the company." He excelled academically, graduating with distinction as the top student in his class. With his expertise and educational background, he contributes significantly to the academic community as an Assistant Professor at the University of Kragujevac Faculty of Law.

## Katharina Möser

*Associate Professor, Birmingham Law School*

Dr. Katharina Möser is an Associate Professor at the University of Birmingham, situated in Edgbaston. Her main areas of interest and current research revolve around household debt, personal insolvency, consumer credit, financial inclusion, and debt advice.

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## Jagna Mucha

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Dr. Jagna Mucha is Assistant Professor (adiunkt), Faculty of Law and Administration, University of Warsaw. In her academic work, Jagna has been interested in Polish, international, comparative and European consumer law and different forms of dispute resolution. She is running empirical research projects on consumer collective redress (class actions)- grant Sonata- and consumer law enforcement- grant Sonata. Both projects are funded by the Polish National Science Centre. Additionally, her academic interests revolve around the problem of access to justice and alternative dispute resolution methods (ADR). In 2017 Jagna was awarded Ph.D. with distinction for a thesis on alternative dispute resolution for consumer disputes in the European Union. Her research in this field was supported by the Deutscher Akademischen Austauschdienst (research conducted at the Ludwig-Maximilians University in Munich) and the Polish National Science Centre (project partially run at the Centre for Socio-Legal Studies at the University of Oxford).

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## Princess Ncube

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Princess Thembehlile Ncube is a Lecturer with expertise in Securities & Financial Markets Law, Banking Law, and Artificial Intel-

# PARTICIPANT BIOS

ligence and Law. She holds an LLD in Mercantile Law from North-West University, which she obtained in 2022. Princess Ncube's academic qualifications and areas of expertise position her as a knowledgeable and experienced professional in the legal aspects of securities, financial markets, banking, and the intersection of artificial intelligence and law. Her expertise contributes to the advancement and understanding of these complex and rapidly evolving fields within the legal domain.

## Ashley Nyaude

*Ph.D., Lecturer, Faculty of Law, University of Pretoria, South Africa*  
Dr. Ashley Batsirai Nyaude is a Lecturer at the University of Pretoria. With expertise in Banking Law and Tax Law, Dr. Nyaude's main areas of interest revolve around these fields. Currently, their research focuses on bank failures and the importance of orderly bank resolution frameworks to maintain financial stability and safeguard depositors. They emphasize the need to develop the body of knowledge on bank resolution and deposit insurance, particularly in African countries. The goal is to facilitate compliance with international best practices in bank resolution, thereby ensuring stable African financial systems in the public interest. Dr. Nyaude's research contributes to advancing legal knowledge in this critical area of study.

## Jie Ouyang

*Ph.D. candidate and Lecturer, University of Groningen*  
Jie Ouyang is a Ph.D. candidate and Lecturer at the University of Groningen (RUG) in Groningen, The Netherlands, since September 2022. The Ph.D. is being conducted under the supervision of professors Charlotte Pavillon and Aurelia Colombi Ciacchi. His main areas of interest include contract law, consumer law, law and sustainability, and law and political economy. Ph.D. project focuses on the topic of servitisation at the intersection of property and contract. Specifically, the focus lays in the legal and governance aspects of servitisation in the context of achieving a green transition.

## Przemysław Pałka

*Ph.D., Assistant Professor of Law, Jagiellonian University in Krakow, Poland*  
Dr. Przemysław Pałka is an Assistant Professor of Law at the Jagiellonian University in Krakow and an Affiliated Fellow at the Information Society Project, Yale Law School. His research interests include the intersections of law, technology, and cognitive science. In particular, he researches private law, consumer law, data law, methodology, data analytics, AI, interoperability, and the place of mental health in consumer law and policy.

## Jeannie Marie Paterson

*Professor, The University of Melbourne*  
Jeannie Marie Paterson is a Professor of Law at the University of Melbourne. She holds the position of Co-director of the Centre for AI and Digital Ethics at the Melbourne Law School. With a focus on Consumer Protection Law, Consumer Credit Law, Fairness, Vulnerability, and Regulating Technology, Professor Paterson's main areas of interest encompass the legal aspects of consumer rights and the impact of new technologies. Currently, her research revolves around the intersection of data and credit, exploring the implications and challenges in this evolving field. As a distinguished academic, Professor Jeannie Marie Paterson contributes to the advancement of legal knowledge and understanding in these critical areas of study.

## Charlotte Pavillon

*Professor, University of Groningen*  
Charlotte Pavillon currently works at the Department of Private and Notarial Law, University of Groningen as a full professor of private law, especially consumer law. She specialises in enforcement issues (individual remedies, ex officio application and collective redress). She also has a strong interest in the sustainability debate and has recently published on consumer law's contribution to the green transition.

## Michael Richard Pearce

*Barrister, Melbourne, Australia*  
Michael Pearce SC is a barrister practising in Melbourne, Australia. He has degrees in law and arts from the University of Melbourne and a Master of International Law from the Australian National University. He worked and studied at Hamburg University in the 1980s and worked for a law firm in the United States. His main areas of practice are corporate and commercial law.

## Kristen Purcell

*Ph.D., Chief Research & Analytics Officer, Consumer Reports, USA*  
Kristen Purcell, PhD is Vice President, Chief Research & Analytics Officer at Consumer Reports, where she oversees the organization's strategic, policy and product research. Since joining Consumer Reports in 2018, she has led numerous enterprise initiatives to better understand and address the needs of today's consumers, covering issues ranging from product safety and usability to digital rights and financial fairness. Her team's work underpins much of the organization's consumer-facing products and services, as well as shaping federal and state policy and driving upstream industry impact.

## Dinda Ajeng Puspanita

*Postgraduate student, Law School in Universitas Airlangga, Surabaya, Indonesia*  
Dinda Ajeng Puspanita, S.H., graduated from International Undergraduate Programme (IUP) Faculty of Law, Universitas Airlangga, Surabaya, Indonesia with a degree in Law (S.H.) in 2022 and now she is currently on the last semester of Postgraduate Law School in Universitas Airlangga, Surabaya, Indonesia. She put extensive interests in international business law into her studies, which she wishes to learn more about and is excited to gain more experience in that field. As for now, she's currently working in the position of Secretary Officer Faculty of Law, Universitas Airlangga and the assistant of Adjunct Professor Dr. Bart Jansen from Leiden University, Netherlands. She also actively involved in various organizations, one of them is the Student Association of Postgraduate Law School Universitas Airlangga as the Secretary of the association.

## Udo Reifner

*Professor of Commercial Law*  
Udo Reifner studied Law and Sociology in Berlin and Marburg. From 1981 until his retirement in 2012, he was a professor of Commercial Law at the Department of Socioeconomics of the University of Hamburg (formerly known as HWP). Since October 2012, he has been a professor at the Università degli Studi di Trento in Italy. He has taught Commercial Law and subjects related to Banking and Finance at various universities both domestically and internationally. Moreover, was he the one to publish in the areas of Commercial Law, Legal Sociology, Consumer Sociology, Legal History, Business Administration, Financial Mathematics, as well as IT and

Education. Until the end of 2011, he was a co-editor of the journal "Verbraucher und Recht" (Consumers and Law). His main areas of work at the iff (Institute for Financial Services) include conducting and supervising research projects. His own focus lies in the areas of Banks and Ethics, European Contract Law, Consumer Protection in Financial Services, Indebtedness, Social Contract Law, international projects, the development of the software "FinanzCheck," and international cooperation. Since 2017, he has established himself as a lawyer and, together with the law firm JUEST+OPRECHT, pursues cases within the scope of the usury campaign.

## Pradana Zaky Romadhon

*Chief of Quality Control of Internal Medicine Residency Program for Faculty of Medicine Universitas Airlangga*  
Pradana Zaky Romadhon, Dr., Sp.PD., K-HOM., FINASIM holds a Bachelor of Medicine and Medical Doctor (dr.) degree from the Faculty of Medicine, Universitas Airlangga, Surabaya, Indonesia (2007). He earned his Internist (Sp.Pd) from Faculty of Medicine, Universitas Airlangga in 2016. He is currently doing his Doctoral at Faculty of Medicine Universitas Airlangga. He also consultant of Medical Oncology&Hematology in Indonesia, specifically as Principal Investigator, Local Study Coordinator, and Research Member related to his expertise. He is a Manager of Human Resources Universitas Airlangga Hospital. Currently, he is a Chief of Quality Control of Internal Medicine Residency Program for Faculty of Medicine Universitas Airlangga-Universitas Airlangga Hospital-Dr. Soetomo General Hospital Surabaya and also a Chief of Universitas Airlangga Hospital's Accreditation Team

## Peter Rott

*Professor, University of Oldenburg*  
Prof. Dr. Peter Rott is professor of civil Law, commercial Law and information Law at the Carl von Ossietzky University of Oldenburg, Germany. He is specialised in European private law and in German and European consumer law. Currently, he focuses on the effects of digitalisation on private law, on sustainable consumer law and on the enforcement of consumer law.

## Werner Schoeman

*Ph.D., Senior Lecturer, University of Limpopo, South Africa*  
Werner Schoeman completed B.Comm (Law) and LLB at Potchefstroom University in 1989 and practiced as attorney and conveyancer until joining the academic world on a permanent basis in 2016 at University of Limpopo. Completed LLM at UL and completed LLD in 2022 at University of Pretoria in corporate governance of auditors. Employed as senior lecturer in Mercantile and Labour department at UL.

## Karin Sein

*Professor, University of Tartu, Estonia*  
Prof. Karin Sein is a distinguished legal scholar currently serving as a professor of civil law at the University of Tartu in Estonia. With a wealth of experience and expertise in the field, Prof. Sein's main areas of interest revolve around consumer law, with a particular focus on consumer credit, consumer sales, and the impact of digitalization on consumer protection. Prof. Sein's research interests also extend to the intersection of consumer law and the energy crisis, exploring the legal implications and safeguards for consumer protection in this context. Furthermore, she has a keen interest in data protection, recognizing its growing significance in the digital era and its impact on consumer rights.

## Heeseok SEO

*Professor, School of Law, Pusan National University, South Korea*  
Heeseok SEO is a Professor at the School of Law, Pusan National University in South Korea. He holds a Bachelor's degree in Law from Korea University and a Master's and Doctorate in Civil Law from Hitotsubashi University in Japan. With a strong academic background, Professor SEO specializes in various areas of interest, including Consumer Law, Civil Law (Contract Law), and E-Transaction Law. As a seasoned legal expert, he brings extensive knowledge and expertise to his research and teaching activities.

## Rita Simon

*Ph.D., Senior Researcher, Institute of State and Law of the Czech Academy of Sciences*  
Dr. iur Rita Simon LL.M. is a senior researcher at the Institute of State and Law at the Czech Academy of Sciences, and has focused on consumer protection and sustainable consumption from a comparative perspective since 2017. She studied law at ELTE in Budapest and holds a LL.M degree (2001) and a Ph.D. in European Competition Law from the University of Cologne (2005). She worked for various German institutions, such as the Centre for European Integration Studies in Bonn and the Eastern Law Institute at the University of Cologne and served as an associate in the Bureau for Civil Law Codification at the Hungarian Ministry of Justice. Between 2011 and 2021 she worked at the Centre for Comparative Law at Charles University. She is a Member of the European Law Institute.

## Hugh Stevenson

*Deputy Director, Office of International Affairs at the United States Federal Trade Commission*  
Hugh Stevenson serves as the Chair of the Committee on Consumer Policy at the Organisation for Economic Co-operation and Development (OECD). He is also Deputy Director for the Office of International Affairs at the United States Federal Trade Commission (FTC).

## Fumie Suga

*Professor, M.St (Oxford), (Contract Law, Consumer Law) Faculty of Economics, Hosei University*  
Professor Dr. Fumie Suga holds a distinguished position as a faculty member at Hosei University and serves as an Academic Visitor at the University of Oxford. Her current research interests encompass various aspects of consumer protection, focusing specifically on vulnerable consumers, consumer vulnerability, undue influence, unconscionable bargaining, the imbalance of power, consumer empowerment, inclusive services, the ISO22458, and voluntary regulation.

## Sushila

*Ph.D., Associate Professor (Law), National Law University Delhi, India*  
Dr. Sushila is working as Associate Professor of Law at National Law University Delhi. She is also Research Director of the Center for Study of Consumer Law and Policy, NLU Delhi & has also been heading Chair on Consumer Law established by Ministry of Consumer Affairs, Government of India. She was member of Law Drafting Committee constituted by Government of India under the New Consumer Protection Bill, 2019 and is also currently working as member of different committees tasked to review the existing law/ drafting legal framework constituted by Government of India.

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## **Anna Katharina Suzuki-Klasen**

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Dr Anna Katharina Suzuki-Klasen is a Postdoctoral Research Assistant in the Department of Japanese Law at the FernUniversität in Hagen. Anna specialises in English, German, and Japanese contract law. She was a Research Associate at the Max Planck Institute for Comparative and International Private Law and a Visiting Researcher at Kyoto University, as well as a Visiting Fellow at the University of Pisa. She has led seminars and given lectures on Comparative Contract Law and EU Consumer Law.

## **Zeynep Damla Taşkın**

*Ph.D. candidate, Galatasaray University Graduate School of Social Sciences, Private Law*

Dr. Zeynep Damla Taşkın is graduated from Galatasaray University (2012) where she also completed her Master's studies (2017). She received a doctorate degree from Galatasaray University in 2023 and published her work as a book titled "Pledge on Receivables: with a focus on funds credited to the bank account". Between 2016 and 2023, she worked as a research assistant in Istanbul Bilgi University.

## **Nezihe Tekman**

*Ph.D. candidate in the University of Hull*

Ms Tekman is currently a lecturer in Near East University, North Cyprus. She is also a member of the Consumer Arbitration Board in North Cyprus as a specialist lawyer. Her research interests are vulnerable consumers particularly within the scope of European Consumer Law, competition law and European Contract Law. She is a Ph.D. candidate in the University of Hull, awaiting viva on the topic of making the case for the shift of the yardstick of average consumer law to vulnerable consumer.

## **Evelyne Terryn**

*Full professor economic law and consumer law, KU Leuven*

## **Elfas Torerai**

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Dr Elfas Torerai is a postdoctoral research fellow at North West University in South Africa. He specialises in financial markets law, fintech, financial inclusion, consumer protection, electronic commerce, banking law, securities and labour law.

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## **Noah Vardi**

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Noah Vardi (Ph.D.), is Associate Professor of Private Comparative Law at the Roma Tre University Law School. Her main fields of research include private comparative law, European private law, financial markets and monetary law, payment systems. She is the author of a book on "The Integration of European Financial Markets: The regulation of monetary obligations" (Routledge, 2010) and of a book on "Creditworthiness and 'Responsible Credit': A Comparative Study of EU and US Law" (Brill, 2022), and has authored several articles on these topics both in national and international law reviews.

## **Diana Marcela Vargas Cruz**

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## **Gitta Veldt**

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Dr. Gitta Veldt is Assistant Professor Civil Law and Empirical Legal Studies at the Leiden University, Institute of Private Law, Civil Law department. Her academic interests revolve around European product safety and liability, standardization, AI liability, contract, and tort law. She is currently researching the empirical foundations of product safety and product liability, as well as doing empirical research in that domain herself.

## **Monica Vessio**

*Ph.D., University of Exeter*

## **Jeanette Visagie**

*Senior lecturer at the North-West University*

Jeanette Visagie is a senior lecturer at the North-West University. Prior to joining the NWU, she practiced as an attorney at Adams & Adams where she represented leading enterprises in various consumer goods and services industries throughout Africa. She was admitted as an attorney of the High Court in South Africa in 2013, and qualified as a trade mark law specialist through the South African Institute of Intellectual Property Law in 2014. Her research interests include intellectual property law, advertising law, food law and international trade law. Jeanette is currently pursuing her LLD in food labelling and advertising law.

## **Anne-Marie Weber**

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Anne-Marie Weber, LL.M. (Berkeley) - Assistant Professor at the Department of Commercial Law, Faculty of Law and Administration, University of Warsaw. She specializes in financial market law and company law. Her research is focused on current transformational challenges in these legal fields, in particular, digitalization and climate change.

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Johanes Widijantoro is Associate Professor at the Faculty of Law Univ. of Atma Jaya Yogyakarta-Indonesia. His research areas are Consumer Law and Human Rights Law. He was appointed as an Ombudsman of the Republic of Indonesia from 2021 until 2026.

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## **Nuhu Yidana**

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Dr. Nuhu Yidana joined the School of Law, SOAS University of London from the Tamale Technical University where he was a Senior Lecturer after previously serving as a Lecturer, Assistant Lecturer, and Instructor. Nuhu's teaching of law since 2009 covered areas

such as Contract Law, Commercial Law, and Torts Law at the Tamale Technical University. He had also worked as a Sessional Lecturer in Contract Law at the University of Hull. Other Universities where he taught Commercial Law and Legal Environment of Business respectively as a part-time Lecturer include the University of Applied Management and Valley View University, both in Ghana. Nuhu holds a Ph.D. in Law and a Postgraduate Diploma from the University of Hull, a Master of Laws of England and Wales from Leeds Beckett University, a BA in Law and Sociology and a Commonwealth Executive MBA, both from the Kwame Nkrumah University of Science and Technology, Kumasi, Ghana. Nuhu's expertise and research interest lie in Consumer Law, Commercial Law, Contract Law, and Comparative Law. He is currently working on a book manuscript on comparative law on product quality, partly based on his doctoral research.



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