Titolo progetto di ricerca:

Judicial review of financial disputes in the European context: the digitalization/*online* *platforms* era (online financial services and online adjudication). Lessons from the *analogue* single market for a *digital* single market and a comparative view.

Piano di attività:

The rise of big tech companies and digital ecosystems over the last decades together with the emergence of new technologies such as Artificial Intelligence, blockchain, or the use of algorithms is posing serious challenges to regulators around the globe. It is also making financial industry all the more strategic (and as such as a potential area of golden powers and related investment disputes).

The project is twofold.

On one hand, it must look at the way the provision of financial services in a highly technological, digital context poses new challenges for investor/consumer protection and for the protection of strategic European or national interests (with related implications for golden powers and possible investment disputes). Several jurisdictions across the world are about to introduce new rules targeted at technology companies, including the EU, US, and Australia. While these rules are welcome, remedies and dispute resolution are still in the shade and call for academic reflection.

On the other hand, digital technology can be key to develop online justice, along the lines of pilot projects already established in some jurisdictions and a seminal study of the EBRD.

The applicant is therefore encouraged to analyse this two-fold research topic, which delves into the opportunities and challenges posed by digital transformation for the law of finance from an adjudicatory perspective, not only from a legal, economic, and policy perspective, but also from other disciplines such as data science, cognitive science, sociology, or ethics, among others. The purpose is to see how regulators in different areas are addressing the risks attached to the incorporation of new technologies in financial markets and how to develop more effective enforcement and adjudicatory approaches.