

## Day 3 – Saturday, June 09

Time Place	Program
<p>13.00-14.00</p> <p>ROMANIJA 1</p>	<p style="text-align: center;">Session 12 <b>TRANSFORMATION OF FINANCIAL SERVICES</b></p> <p>Moderators:  <b>Vesna BOGOJEVIĆ ARSIĆ</b>, PhD, Professor, Faculty of Organizational Sciences, University of Belgrade  <b>Jovana DADIĆ</b>, Director of Project Management Office, Banca Intesa, Serbia</p> <hr/> <p>Vesna Bogojević Arsić, Milica Latinović  <i>ALTERNATIVE ONLINE FINANCE: CROWDFUNDING AND ICO</i></p> <p>Tijana Obradović, Milica Latinović, Veljko Dmitrović  <i>HE WHO DARES WINS: NEUROFINANCE APPROACH TO FINANCIAL DECISION-MAKING</i></p> <p>Milos Milosavljević, Nemanja Milanović, Nevenka Žarkić Joksimović  <i>PLATFORM BANKING: EMPIRICAL EVIDENCE ON CUSTOMER EXPECTATIONS AND ACCEPTANCE</i></p> <p>Milenko Radonić  <i>PAYMENT PROCESSING IN WEB BASED ENVIRONMENTS: THE BENCHMARK OF THE WORLD'S LEADING PAYMENT PROCESSORS</i></p> <p>Davor Vašiček, Josip Čičak, Ana Marija Sikirić  <i>ACCOUNTING FOR EXPECTED CREDIT LOSSES – CROATIAN CASE</i></p> <p>Nela Milošević, Slađana Barjaktarović Rakočević, Miloš Savić  <i>SME FINANCIAL OPPORTUNITIES</i></p>