

Opening Talk from the IFABS President, Professor Meryem Duygun

Good morning, good afternoon or good evening everyone, wherever you are joining us from!

As IFABS President, it is my immense pleasure to welcome you all to the Virtual IFABS 2021 Conference.

I'm delighted the conference is taking place this year. Sadly it had to be cancelled last year due to the pandemic. Given the current worldwide situation, we finally decided to run the conference virtually. This gives us the opportunity not only to maximize attendance but also to promote a greater diversity of participants and speakers.

IFABS is more than ever committed to making the most of technology and online innovation to bring people together and strengthen our community of members and followers across borders and time zones.

We're very proud and happy of our collaboration with the Bank of England, King's College, the University of Oxford and the University of Nottingham. A huge expression of gratitude goes to these great institutions, for their help in making this conference possible.

As you can see, we've produced a very exciting programme that features keynotes, fireside chat, panels, regular and special sessions. This year we have 212 papers selected for presentation!

Our conference theme is "Financial system(s) of tomorrow. Over the next few days, national and international delegates from every continent will get the chance to engage with and reflect on some of the most important topics in banking and finance.

I'd like to personally thank our amazing conference chairs, David Aikman (King's College), Eddie Gerba (Bank of England & London School of Economics), and Thomas Noe (University of Oxford) for their exceptional support and cooperation.

I'm immensely grateful to our distinguished keynote speakers, Andrew Hauser, Lawrence H. Summers and Willem Buiter for their excellent contributions. My very special thanks go to our wonderful Scientific and Awards Committees and Nottingham University Business School Research support, whose members have worked tirelessly over the past months

for this conference. This event would not be possible without all the work you do behind the scenes!

I'm deeply grateful to the **Journal of Financial Services Research**, **Editor Prof Haluk Inal** and the three outstanding guest editors, Steven Cecchetti, Eddie Gerba and David Aikman for preparing an 'IFABS Oxford 2021 Conference' special issue.

Last but not least, I'd like to thank our delegates, participants, presenting authors and session chairs. Thanks to all of you, we've been able to produce a world-class and unrivalled conference programme.

I'm confident this conference is going to be a great success! I wish you all the most enjoyable and productive time. Make the most of every opportunity you have, to share your research and make new exciting connections!

Without further ado, I'd like to invite Professor Duncan Angwin, Dean of the Nottingham University Business School, to give his opening remarks. Please welcome Duncan with a big (virtual) round of applause. Thank you.
