



<http://www.asiancfea.org>



<https://sis.vnu.edu.vn>

**2025**  
**The 15<sup>th</sup> Biennial Conference of**  
**ACFEA**  
**Hanoi, Vietnam**  
**July 8~11, 2025**

**CONFERENCE MANUAL**

**Host: Asian Consumer and Family Economics Association  
(ACFEA)**

**Local Host: School of Interdisciplinary Sciences and Arts  
(SIS), National Vietnam University (VNU), Hanoi**

**Co-Hosts: Alvin International Education Co. Ltd. (AIE)  
Association for China Economic Studies (ACES)**

**Venue: The ULIS - Jonathan KS Choi Cultural Center  
(Sunwah Building), VNU, Hanoi, Vietnam**

**All information regarding this conference is also available on  
the official website of ACFEA at <http://www.asiancfea.org>.**





# The 15th Biennial Conference of ACFEA

Hanoi, Vietnam, July 8-11, 2025

URL: [www.asiancfea.org](http://www.asiancfea.org), Contact: [asiancfea@gmail.com](mailto:asiancfea@gmail.com)

---

## Presentation Guidelines

### **1. For Paper Presentation**

Each presentation has **15~20 minutes**. And please...

- Please be aware of time constraints. It is VERY important to be within the timeframe so other presenters in your session have adequate time for their presentations.
- Please honor the order of presentation, so attendees can plan ahead to go to other concurrent sessions.
- Each session has a 10~20-minute open floor discussion.

### **2. For Presider**

**Presiders of Refereed Session** will introduce each presenter of the session and lead the discussion. And please...

- Please make sure each presenter will have adequate time, meaning cut the presentation that is extended over 5 minutes.
- Please honor the order of presentation.
- Please lead the discussion. If you like to, you can give a full review of papers, but it's totally up to you.

### **3. For Country Report**

**The Organizer of Country Report** needs to plan the presentation of each presenter within the given time framework. Please be aware of your allotted time. This year, there are 75-minute for the Country Report.



# The 15th Biennial Conference of ACFEA

Hanoi, Vietnam, July 8-11, 2025

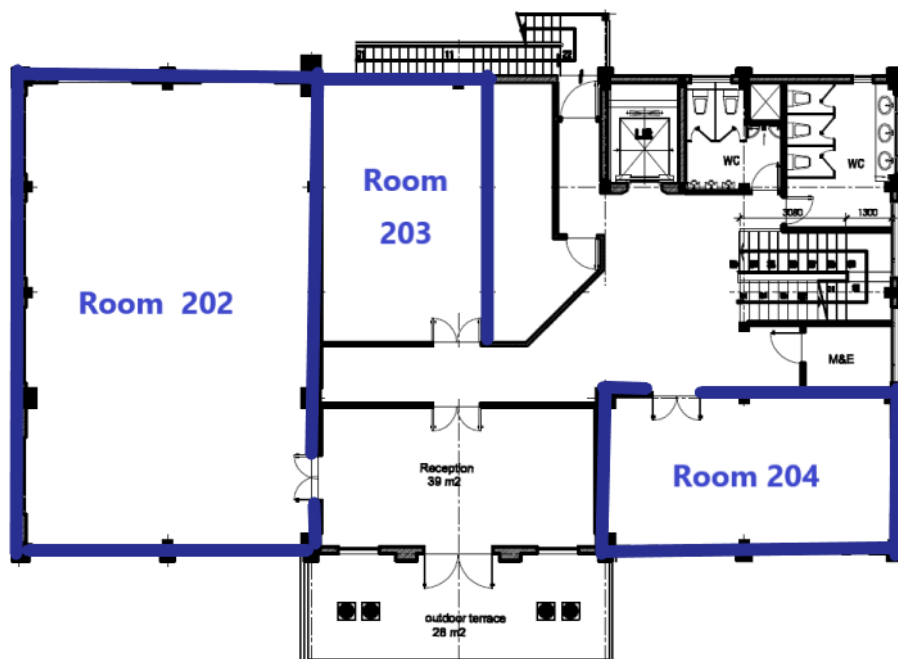
URL: [www.asiancfea.org](http://www.asiancfea.org), Contact: [asiancfea@gmail.com](mailto:asiancfea@gmail.com)

## Layout of Conference Room

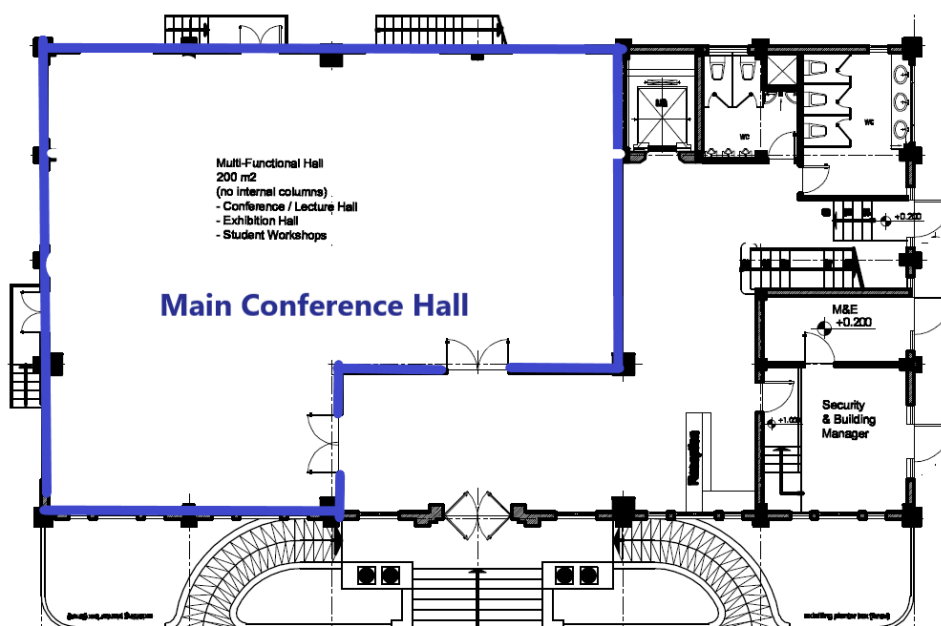
The ULIS - Jonathan KS Choi Cultural Center (**Search on Google: The ULIS - Sunwah Cultural Center**), National Vietnam University (VNU)

Location: No. 2 Pham Van Dong Street, Cau Giay District, Hanoi.

<https://ulvis.net/wkQp>



**Second Floor**



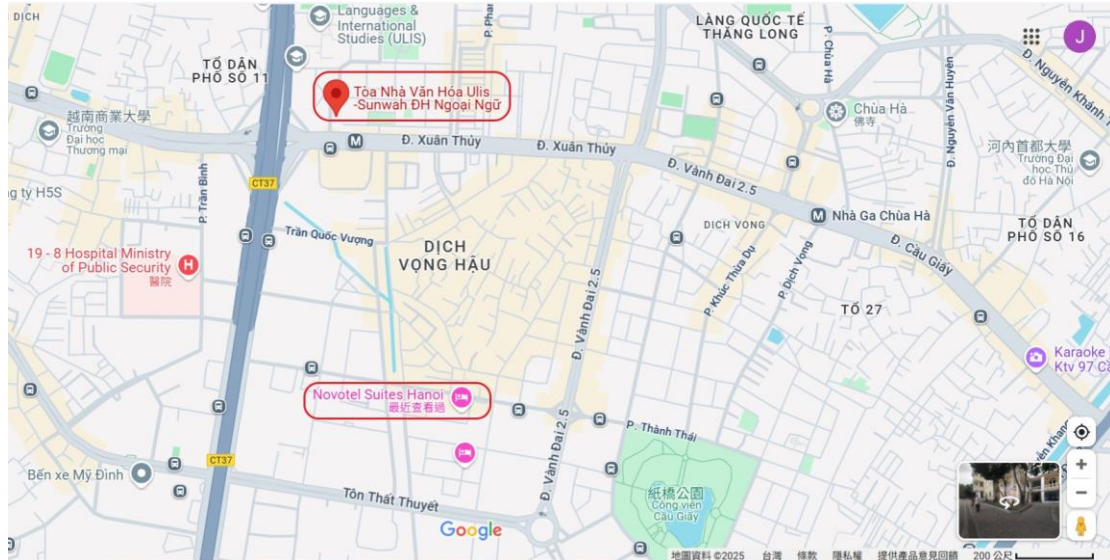
**Ground Floor**



# The 15th Biennial Conference of ACFEA

Hanoi, Vietnam, July 8-11, 2025

URL: [www.asiancfearg.org](http://www.asiancfearg.org), Contact: [asiancfearg@gmail.com](mailto:asiancfearg@gmail.com)



The ULIS - Jonathan KS Choi Cultural Center (**Search on Google: The ULIS - Sunwah Cultural Center**), National Vietnam University (VNU), Hanoi, Vietnam



# The 15th Biennial Conference of ACFEA

Hanoi, Vietnam, July 8-11, 2025

URL: [www.asiancfea.org](http://www.asiancfea.org), Contact: [asiancfea@gmail.com](mailto:asiancfea@gmail.com)

---

## *Contents*

Conference Program.....	1
All Sessions.....	3
Session 1X.....	3
Session 2X.....	7
Session 3X.....	11
Session 4X.....	16
Session 5X.....	21
Country Report Session.....	26
Conference Organizing Committee.....	27
Call-for-Paper of Special Issues.....	29
List of Contributors.....	34



# The 15th Biennial Conference of ACFEA

Hanoi, Vietnam, July 8-11, 2025

URL: [www.asiancfearg.org](http://www.asiancfearg.org), Contact: [asiancfearg@gmail.com](mailto:asiancfearg@gmail.com)

## Conference Program

Time	Tuesday, July 8, 2025			Location
	Arrival and Check in Hotel			Novotel Suites Hanoi
18:00-20:00	Registration and Scholars' Communication			Novotel Suites Hanoi
	Wednesday, July 9, 2025			
08:30-09:00	Registration for 2025 ACFEA			Sunwah Building
09:30-10:00	Opening Ceremony for 2025 ACFEA President of ACFEA: Dr. Kaili YIEH (National Changhua University of Education, Taiwan) Local Conference Chair: Dr. Viet Khoi NGUYEN (Vietnam National University-School of Interdisciplinary Sciences and Arts, Hanoi, Vietnam) <b>The 30th Anniversary Celebration of ACFEA</b>			Conference Hall, Sunwah Building
10:00-10:15	Group Photo			
10:15-11:00	Host: Dr. Kaili YIEH (National Changhua University of Education, Taiwan) Keynote Speaker: Dr. Jing Jian Xiao, Professor in the Department of Human Development and Family Science at University of Rhode Island, USA and Editor of <i>Journal of Financial Counseling and Planning</i> (Indexing in Web of Science and Scopus). Topic: AI and Consumer Finance			
11:00-11:15	Break			
11:15-12:00	Host: Dr. Viet Khoi NGUYEN (School of Interdisciplinary Sciences and Arts, Vietnam National University, Hanoi, Vietnam) Keynote Speaker: Dr. Rui Yao, Professor in the College of Agriculture, Food and Natural Resources at University of Missouri, USA and Editor of <i>Journal of Consumer Affairs</i> (Indexing in SSCI) Topic: Promoting Well-Being in an Aging World: Challenges, Insights, and the Road Ahead			
12:00-13:30	Lunch			
	Concurrent Sessions			
	Panel A Conference Hall	Panel B Room 202	Panel C Room 203	Panel D Room 204
13:30-15:10	Session 1A Insurance and Finance	Session 1B Environment Issues	Session 1C Household Finance	Session 1D AI Technology
	Presider: Jing Jian XIAO	Presider: Gyanendra PRADHAN	Presider: Yang YUE	Presider: Joan FINLAY
15:10-15:25	Break			Sunwah
15:25-17:05	Session 2A Comprehensive Issues	Session 2B Tourism	Session 2C Family Economics	Session 2D Digital and Fintech





# The 15th Biennial Conference of ACFEA

Hanoi, Vietnam, July 8-11, 2025

URL: [www.asiancfearg.org](http://www.asiancfearg.org), Contact: [asiancfearg@gmail.com](mailto:asiancfearg@gmail.com)

	Presider: <b>Maxwell HSU</b>	Presider: <b>Zhikai WANG</b>	Presider: <b>Guoqun FU</b>	Presider: <b>Rui YAO</b>
18:30-20:00	Welcome Dinner (Optional, Self-Pay)			Novotel Suites Hanoi
	Thursday, July 10, 2025			
	Concurrent Sessions			
09:30-10:45	Session 3A Inequality	Session 3B E-Commerce	Session 3C Consumer Preferences	Session 3D Digital Issues
	Presider: <b>Jr-Tsung HUANG</b>	Presider: <b>Chen-Tung CHEN</b>	Presider: <b>Qingbin WANG</b>	Presider: <b>Chien-Wen CHEN</b>
	On-Line Session 1 Development, Risk, and Consumer			
	Presider: <b>Yidan HUANG</b>			
09:45-10:00	Break			Sunwah
10:00-11:15	Session 4A Financial Literacy	Session 4B Well-Being Issues	Session 4C Elderly and Health	Session 4D Financial Literacy and Elderly
	Presider: <b>So-Hyun KIM</b>	Presider: <b>Jiun-Nan PAN</b>	Presider: <b>Ameen Ali TALIB</b>	Presider: <b>Weiqiang TAN</b>
	On-Line Session 2 Elderly Issues			
	Presider: <b>Lihui YUAN</b>			
11:15-11:30	Break			Sunwah
11:30-12:45	Session 5A Family Firm Issues	Session 5B Tax and Investment	Session 5C Financial Issues	Session 5D Consumer Issues
	Presider: <b>Viet Khoi NGUYEN</b>	Presider: <b>Shih-Jye WU</b>	Presider: <b>Tsiat Siong TAN</b>	Presider: <b>Che-cheong POON</b>
12:45-14:00	Lunch			Sunwah
14:00-15:15	Chair: Dr. Kaili YIEH Editor Session: Academic Ethics and Submission Conference Hall			
15:15-15:30	Break			Sunwah
15:30-16:45	Chair: Dr. Kaili YIEH Country Report Conference Hall			
16:45-17:00	Closing Ceremony			
	Friday, July 11, 2025			
06:00-21:00	Field Study of Family and Consumer Economic Issues in Vietnam: Halong Bay (Optional, Self-Pay)			
	Saturday, July 12, 2025			
00:00-24:00	Departure			

**\* Two keynote speeches, all submissions, and the electronic version of proceedings are available on the official website of ACFEA at <http://www.asiancfearg.org> ONLY during the period of conference.**



# The 15th Biennial Conference of ACFEA

Hanoi, Vietnam, July 8-11, 2025

URL: [www.asiancfea.org](http://www.asiancfea.org), Contact: [asiancfea@gmail.com](mailto:asiancfea@gmail.com)

---

## **Session 1A (July 9, 13:30-15:10)**

**Session Title: Insurance and Finance**

**Session Chair:** Jing Jian Xiao (University of Rhode Island, USA)

**Presenters (people with “\*” are attendants):**

**Paper 1:** Chih-Ching CHAN\* (Decent Actuarial Consults Co., Ltd, Taiwan)  
Wen-Yen HSU (Feng Chia University, Taiwan)

**“Life Insurance Consumer Behavior and Reclassification Risk:  
An Empirical Study of Surrender and Lapse Decisions”**

**Paper 2:** Huang CHEN\* (Xiamen University, China)  
Yunxiao WANG (Xiamen University, China)  
Yang YUE (Xiamen University, China)

**“From Segmentation to Equity: Evaluating Impacts of China’s  
Cross-Regional Instant Reimbursement Reform on Insurance  
Enrollment of Migrants”**

**Paper 3:** Shinsuke ASAKAWA\* (Saga University, Japan)  
Yoshihiro KAMEYAMA (Saga University, Japan)

**“The Impact of Telework on Labor Productivity and Exercise  
Habits: Evidence from Regional Japan”**

**Paper 4:** Janet CHANG\* (National Kaohsiung University, Taiwan)  
Jennifer Chen-Hua MIN (Ming Chuan University, Taiwan)  
Ginger Je-Fang JENG (National Kaohsiung University of Hospitality  
and Tourism, Taiwan)

**“Exploring the Transformation of Hostels from Accommodation to  
Long-Term Rentals”**





# The 15th Biennial Conference of ACFEA

Hanoi, Vietnam, July 8-11, 2025

URL: [www.asiancfea.org](http://www.asiancfea.org), Contact: [asiancfea@gmail.com](mailto:asiancfea@gmail.com)

---

## **Session 1B (July 9, 13:30-15:10)**

**Session Title: Environment Issues**

**Session Chair:** Gyanendra PRADHAN\* (Christopher Newport University, USA)

**Presenters (people with “\*” are attendants):**

**Paper 1:** Gyanendra PRADHAN\* (Christopher Newport University, USA)  
Bishwa KOIRALA (UNC Pembroke, USA)  
Edwin MENSAH (UNC Pembroke, USA)  
**“The Environmental Kuznets Curve and CO2 Emissions Under Policy Uncertainty in G7 Countries”**

**Paper 2:** Shaima ALQASSAB\* (University of Wollongong in Dubai, UAE)  
Prakash VEL (University of Wollongong in Dubai, UAE)  
Dagmar CAGANOVA (Newton University, Czech)  
Vineet GARMELLA (University of Wollongong in Dubai, UAE)  
**“A Systematic Literature Review: Challenges in Achieving Environmental Sustainability”**

**Paper 3:** Wenguang BO\* (Nankai University, China)  
Jun CHAI (Nankai University, China)  
**“Research on The Impact of Economic Policy Uncertainty on The ESG of Enterprises: Evidence from China's Micro-Listed Companies”**

**Paper 4:** Jeeyeon SAH\* (Seoul National University, Korea)  
Minyoung HUH (Chungbuk National University, Korea)  
**“Bridging the Gap between Environmental Concern and Behavior: Pro-environmental Behavior Changes by Generation during COVID-19 and Its Determinants”**



# The 15th Biennial Conference of ACFEA

Hanoi, Vietnam, July 8-11, 2025

URL: [www.asiancfea.org](http://www.asiancfea.org), Contact: [asiancfea@gmail.com](mailto:asiancfea@gmail.com)

---

## **Session 1C (July 9, 13:30-15:10)**

**Session Title: Household Finance**

**Session Chair:** Yang YUE (Xiamen University, China)

**Presenters (people with “\*” are attendants):**

**Paper 1:** Chin-Ho LIN\* (National Sun Yat-sen University, Taiwan)  
**“Does Sustainability Enhance Profitability in Family Businesses?”**

**Paper 2:** Yang YUE\* (Xiamen University, China)  
Ran TAO (Xiamen University, China)  
**“Micro-Level Effects of Fiscal Stimulus: A Cross-Country Empirical Analysis on Household Behavior and Distributional Outcomes”**

**Paper 3:** Yang ZOU (Nankai University, China)  
Jingwen XU (Nankai University, China)  
Qingbin WANG\* (Vermont University, USA)  
Yingying PEI (Nankai University, China)  
Yi YUAN (Nankai University, China)  
Licheng QIU (Yanshan University, China)  
**“Impacts of Loan Availability on Farmers’ Productive Assets: Evidence from A Household Survey in China”**

**Paper 4:** Viet Dung TRAN\* (Vietnam National University-SIS, Vietnam)  
**“Consumer Behavior of Vietnamese Youth in the Digital Era”**



# The 15th Biennial Conference of ACFEA

Hanoi, Vietnam, July 8-11, 2025

URL: [www.asiancfearg.org](http://www.asiancfearg.org), Contact: [asiancfearg@gmail.com](mailto:asiancfearg@gmail.com)

---

## **Session 1D (July 9, 13:30-15:10)**

**Session Title: AI Technology**

**Session Chair:** Joan FINLAY (Mary Immaculate College, Ireland)

**Presenters (people with “\*” are attendants):**

**Paper 1:** Juhyeon KIM (Seoul National University, Korea)

Siwon KIM\* (Seoul National University, Korea)

Minyoung HUH (Chungbuk National University, Korea)

Jeeyeon SAH (Seoul National University, Korea)

**“How do Consumers Manage Their Privacy in a Generative AI Environment? Consumer Classification and its Implications”**

**Paper 2:** Joan FINLAY\* (Mary Immaculate College, Ireland)

**“Preparing Future Educators for AI-Driven Consumerism: Examining AI Literacy and Ethical Consumerism Among Initial Teacher Education Students”**

**Paper 3:** Yi-Fen CHEN\* (Chung Yuan Christian University, Taiwan)

Bing-Ying WU (Chung Yuan Christian University, Taiwan)

**“Understanding Purchase Intentions in AI Contexts: The Role of Trust”**

**Paper 4:** Jinu JUNG\* (Sungkyunkwan University, Korea)

Seonglim LEE (Sungkyunkwan University, Korea)

Myung Hee CHANG (National Korea Maritime & Ocean University)

**“Perceived Pro-Environmental Message Quality and Pro-Environmental Behavior: The Mediating Role of Information Processing and Learned Helplessness Across Consumer’s Environmental Knowledge Profiles”**



# The 15th Biennial Conference of ACFEA

Hanoi, Vietnam, July 8-11, 2025

URL: [www.asiancfea.org](http://www.asiancfea.org), Contact: [asiancfea@gmail.com](mailto:asiancfea@gmail.com)

---

## **Session 2A (July 9, 15:25-17:05)**

**Session Title: Comprehensive Issues**

**Session Chair:** Maxwell HSU (University of Wisconsin-Whitewater, USA)

**Presenters (people with “\*” are attendants):**

**Paper 1:** Legaspi EDGAR\* (University of the Philippines, Philippines)  
**“Culturally Intelligent Storytelling: A Southeast Asian Lens on Narrative, Identity, and Engagement”**

**Paper 2:** Kuo-Hsuan CHIN\* (Feng Chia University, Taiwan)  
Po-Chuan LIAO (Feng Chia University, Taiwan)  
**“Macroeconomic Forecasting in Large Bayesian VARs: The Case of Taiwan”**

**Paper 3:** Maxwell HSU\* (University of Wisconsin-Whitewater, USA)  
Paul RADICH (The Catholic University of America, USA)  
Christopher JACOBI (The Catholic University of America, USA)  
Nicoleta ACATRINEI (Princeton University, USA)  
**“Understanding Global Flourishing: A Preliminary Bibliometric Review”**

**Paper 4:** Bernd REITER\* (Texas Tech University, USA)  
**“Back to the Basics: Homo Honorabilis vs. Homo Economicus”**



# The 15th Biennial Conference of ACFEA

Hanoi, Vietnam, July 8-11, 2025

URL: [www.asiancfea.org](http://www.asiancfea.org), Contact: [asiancfea@gmail.com](mailto:asiancfea@gmail.com)

---

## **Session 2B (July 9, 15:25-17:05)**

**Session Title: Tourism**

**Session Chair:** Zhikai WANG (Zhejiang University, China.)

**Presenters (people with “\*” are attendants):**

**Paper 1:** Zhikai WANG\* (Zhejiang University, China.)

Haolin MA (Zhejiang University, China.)

**“Tourism as a Catalyst for Economic Recovery: Reviving Domestic Demand in Post-COVID China”**

**Paper 2:** Roki IWAHASHI\* (University of the Ryukyus, Japan)

**“From Quantity to Quality: Building a Profitable and Inclusive Tourism Economy in Okinawa”**

**Paper 3:** Yoshihiro KAMEYAMA\* (Saga University, Japan)

**“Do Payment Methods, Forms of Travel, and Tourism Market Potential Contribute to Regional Development in Japan?”**

**Paper 4:** Jennifer Chen-Hua MIN\* (Ming Chuan University, Taiwan)

**“A Study of Taiwan International Tourism and Carbon Emissions: Meta-Synthesis of Qualitative Case Studies”**



# The 15th Biennial Conference of ACFEA

Hanoi, Vietnam, July 8-11, 2025

URL: [www.asiancfea.org](http://www.asiancfea.org), Contact: [asiancfea@gmail.com](mailto:asiancfea@gmail.com)

---

## **Session 2C (July 9, 15:25-17:05)**

**Session Title: Family Economics**

**Session Chair:** Guoqun FU (Peking University, China)

**Presenters (people with “\*” are attendants):**

**Paper 1:** Chen-Yu KAO (Shaoguan University, China)

Manh-Trung PHUNG\* (Vietnam Maritime University, Vietnam)

Cheng-Ping CHENG (National Yunlin University of Science and Technology, Taiwan)

**“Balancing Taxpayer Rights and Family Financial Decisions: Implications of Substantive Taxation Principles in Taiwan”**

**Paper 2:** Yixin ZHANG (Zhejiang University, China)

Rongzhu KE\* (Zhejiang University, China)

**“Involution, Intergenerational Mobility, and Family Fertility Decisions: Theory and Empirical Evidence”**

**Paper 3:** Rongzhao ZHU\* (Australian National University, Australia)

Jose A. RODRIGUES-NETO (Australian National University, Australia)

**“Family Time and Income Allocation Problem”**

**Paper 4:** Yang LI (Beijing Technology and Business University, China)

Guoqun FU\* (Peking University, China)

**“The Impact of Growing Up as a Single-Child vs. Non-Single-Child on Psychological Traits and Decision-Making”**





# The 15th Biennial Conference of ACFEA

Hanoi, Vietnam, July 8-11, 2025

URL: [www.asiancfea.org](http://www.asiancfea.org), Contact: [asiancfea@gmail.com](mailto:asiancfea@gmail.com)

---

## **Session 2D (July 9, 15:25-17:05)**

**Session Title: Digital and Fintech**

**Session Chair: Rui YAO (University of Missouri, USA)**

**Presenters (people with “\*” are attendants):**

**Paper 1:** Hui-Yen KUO\* (National Changhua University, Taiwan)

Li-Chin CHEN (Chia Nan University, Taiwan)

Kaili YIEH (National Changhua University, Taiwan)

Chau-Chen YANG (Chia Nan University, Taiwan)

**“An Exploration of Green Product Brand Building: A Case Study in Taiwan’s Green Cosmetics Market”**

**Paper 2:** M.H.S. DILRUKSHI\* (Kyushu University, Japan)

Tsung Ming YEH (Kyushu University, Japan)

**“An Analysis of the Impact of Fintech Adoption on Economic Development”**

**Paper 3:** Phuong Thanh BUI\* (University of St Andrews, UK)

Thi Minh Tam BUI (Srinakharinwirot University, Thailand)

**“Decent Work and Mental Well-Being: Analysing the Impact of Employment Quality on Informal Workers’ Mental Health in Thailand”**

**Paper 4:** Guo FANG\* (Guangdong University of Finance, China)

Debao HU (Renmin University of China, China)

**“Does Long-Term Care Insurance Enhance Consumption of The Elderly? Evidence from China”**



# The 15th Biennial Conference of ACFEA

Hanoi, Vietnam, July 8-11, 2025

URL: [www.asiancfea.org](http://www.asiancfea.org), Contact: [asiancfea@gmail.com](mailto:asiancfea@gmail.com)

---

## **Session 3A (July 10, 9:30-10:45)**

**Session Title: Inequality**

**Session Chair:** Jr-Tsung HUANG (National Chengchi University, Taiwan)

**Presenters (people with “\*” are attendants):**

**Paper 1:** Nisar AHMAD\* (Sultan Qaboos University, Oman)

Amjad NAVEED (Aarhus University, Denmark)

**“Does Innovation Reduce Income Inequality? A Panel Data Analysis”**

**Paper 2:** Debao HU\* (Renmin University of China, China)

Chenzhe ZHAI (Renmin University of China, China)

**“From Cradle to Wallet: Unraveling the relationship between Fertility and Consumption Inequality”**

**Paper 3:** Jr-Tsung HUANG\* (National Chengchi University, Taiwan)

Yun-Ching CHANG (National Chengchi University, Taiwan)

**“The Impact of Population Aging on Consumption Inequality in Taiwan: Evidence from Spatial Analysis”**



# The 15th Biennial Conference of ACFEA

Hanoi, Vietnam, July 8-11, 2025

URL: [www.asiancfearg.org](http://www.asiancfearg.org), Contact: [asiancfearg@gmail.com](mailto:asiancfearg@gmail.com)

---

## **Session 3B (July 10, 9:30-10:45)**

**Session Title: E-Commerce**

**Session Chair:** Chen-Tung CHEN (National United University, Taiwan)

**Presenters (people with “\*” are attendants):**

**Paper 1:** Chen-Tung CHEN\* (National United University, Taiwan)

Ya-Shan SHI (National United University, Taiwan)

**“Exploring the Key Factors of Cross-Border E-Commerce Customer Demand Based on Linguistic Variables and Analytical Kano Model”**

**Paper 2:** Kyuri HONG\* (Seoul National University, Korea)

Yujin KIM (Hyundai Autoever Corporation, Korea)

Jeeyeon SAH (Seoul National University, Korea)

**“Effects of Perceived Value and Perceived Risk on Continuous Usage Intention of Chinese E-commerce Platforms: A Comparison by Level of Purchase”**

**Paper 3:** Minyoung HUH\* (Chung Buk National University, Korea)

Junsung YEO (Seoul National University, Korea)

**“Consumer Outrage in Risk Incidents: A Structural Equation Modeling Approach”**



# The 15th Biennial Conference of ACFEA

Hanoi, Vietnam, July 8-11, 2025

URL: [www.asiancfea.org](http://www.asiancfea.org), Contact: [asiancfea@gmail.com](mailto:asiancfea@gmail.com)

---

## **Session 3C (July 10, 9:30-10:45)**

**Session Title: Consumer Preferences**

**Session Chair:** Qingbin WANG (University of Vermont, USA)

**Presenters (people with “\*” are attendants):**

**Paper 1:** Yi-Fang HSIEH (Taipei University of Marine Technology, Taiwan)

Huei-Ping CHEN\* (Shu-Te University, Taiwan)

**“A Study on the Impact of Food Safety Crises on Consumer Decision-Making and Trust Reconstruction from an Innovative Thinking Perspective”**

**Paper 2:** Qingbin WANG\* (University of Vermont, USA)

Amrita SHORE (University of Vermont, USA)

Mark CANNELLA (University of Vermont, USA)

Yang ZOU (Nankai University, China)

**“Consumer Preferences and Willingness to Pay for Environmental Attributes of Food Products: A Conjoint Study of Maple Syrup in the United States”**

**Paper 3:** Mark CANNELLA\* (University of Vermont Extension, USA)

Qingbin WANG (University of Vermont, USA)

Amrita SHORE (University of Vermont, USA)

**“Consumer Preferences and Distance Decay for Environmental Attributes in Non-Timber Forest Products: A Conjoint Study and Outreach Curricula for Maple Syrup in The U.S.A.”**



# The 15th Biennial Conference of ACFEA

Hanoi, Vietnam, July 8-11, 2025

URL: [www.asiancfearg.org](http://www.asiancfearg.org), Contact: [asiancfearg@gmail.com](mailto:asiancfearg@gmail.com)

---

## **Session 3D (July 10, 9:30-10:45)**

**Session Title: Digital Issues**

**Session Chair:** Chien-Wen CHEN (Feng Chia University, Taiwan)

**Presenters (people with “\*” are attendants):**

**Paper 1:** Chien-Wen CHEN\* (Feng Chia University, Taiwan)

Nguyen Duong Thuy TRANG (National Chung Hsing University, Taiwan)

Yin-Jen CHUANG (Feng Chia University, Taiwan)

**“Beyond Trust: How Similarity, Expertise, and Attractiveness Drive Impulse Buying through Parasocial Interaction: An Example of Digital Beauty Influencers”**

**Paper 2:** Xurong QIU (Fujian Jiangxia University, China)

Honglei ZHANG\* (Renmin University of China, China)

Mingming SHI (Renmin University of China, China)

**“Digital Engagement and Consumption Behavior of Older Adults: The Role of Personal Technology Use and Social Environment Digitalization”**

**Paper 3:** Shu Fen HUANG\* (Chihlee University of Technology, Taiwan)

Duong Thuy Trang NGUYEN (National Chung Hsing University, Taiwan)

Chien-Wen CHEN (Feng Chia University, Taiwan)

Yin-Ren ZHUAN (Feng Chia University, Taiwan)

**“Are Products Recommended by Beauty Digital Influencers Irresistible? The Role of Digital Influencer Characteristics, Product Attributes, and Followers' Emotions”**



# The 15th Biennial Conference of ACFEA

Hanoi, Vietnam, July 8-11, 2025

URL: [www.asiancfea.org](http://www.asiancfea.org), Contact: [asiancfea@gmail.com](mailto:asiancfea@gmail.com)

---

## **On-Line Session 1 (July 10, 09:30-10:45)**

**Session Title:** Development, Risk, and Consumer

**Session Chair:** Yidan HUANG (HuaQiao University, China)

**Presenters (people with “\*” are attendants):**

**Paper 1:** Rui MA\* (Henan University of Economics and Law, China)

Shuaichen SHI (Henan University of Economics and Law, China)

**“New Quality Productivity and High-Quality Agricultural Development: Coupling and Coordinating Space-Time Analysis And Policy Effect Evaluation”**

**Paper 2:** Rui YAO (University of Missouri, USA)

Yidan HUANG\* (HuaQiao University, China)

**“The Imperfect ‘Perfect’ Fraudster: Exploring How Vulnerability Framing, Fraudster Identity, and Victim Attachment Shape Financial Risk Perception”**

**Paper 3:** Qingqing YANG\* (Yamaguchi University, Japan)

**“Determinants of Chinese Consumers’ Purchase Intentions for Geographical Indication (GI) Fruits: An Extended Theory of Planned Behavior Approach”**





# The 15th Biennial Conference of ACFEA

Hanoi, Vietnam, July 8-11, 2025

URL: [www.asiancfea.org](http://www.asiancfea.org), Contact: [asiancfea@gmail.com](mailto:asiancfea@gmail.com)

---

## **Session 4A (July 10, 10:00-11:45)**

**Session Title: Financial Literacy**

**Session Chair:** So-Hyun KIM (Seoul National University, Korea)

**Presenters (people with “\*” are attendants):**

**Paper 1:** Jinlong BAI\* (Ningbo University of Finance, China)

Haifeng LI (Yamaguchi University, Japan)

Tengyu ZHANG (Ningbo University of Finance, China)

**“Digital Finance, Financial Literacy and Optimisation of Consumption Structure”**

**Paper 2:** Namhoon KIM\* (Pusan National University, Korea)

Travis MOUNTAIN (University of Georgia, USA)

**“Financial Knowledge Disparities and Inequality of Opportunity”**

**Paper 3:** Youngwon NAM (Seoul National University, Korea)

Hoyoung LEE (Seoul National University, Korea)

Shinyoung PARK (Seoul National University, Korea)

So-Hyun KIM\* (Seoul National University, Korea)

**“Economic Inequality and Consumer Complaint Behavior”**



# The 15th Biennial Conference of ACFEA

Hanoi, Vietnam, July 8-11, 2025

URL: [www.asiancfea.org](http://www.asiancfea.org), Contact: [asiancfea@gmail.com](mailto:asiancfea@gmail.com)

---

## **Session 4B (July 10, 10:00-11:45)**

**Session Title: Well-Being Issues**

**Session Chair:** Jiun-Nan PAN (Yuan Ze University, Taiwan)

**Presenters (people with “\*” are attendants):**

**Paper 1:** Hang Thu NGUYEN-PHUNG\* (Asian Growth Research Institute, Japan)  
Hai LE (FPT University, Vietnam)  
**“Energy Poverty and Children’s Subjective Well-Being: Evidence from Young Lives Data”**

**Paper 2:** Congmin PENG (National Sun Yat-sen University, Taiwan)  
Jiun-Nan PAN\* (Yuan Ze University, Taiwan)  
Po-Wen SHE (National Sun Yat-sen University, Taiwan)  
**“Spatial Disparities in Elderly Health Well-Being in Taiwan: The Role of Public Healthcare Spending and Household Medical Expenditure”**

**Paper 3:** Wenjun FAN\* (Chulalongkorn University, Thailand)  
Yong YOON (Chulalongkorn University, Thailand)  
**“Parents’ Subjective Well-being and Second Child in China”**



## The 15th Biennial Conference of ACFEA

Hanoi, Vietnam, July 8-11, 2025

URL: [www.asiancfea.org](http://www.asiancfea.org), Contact: [asiancfea@gmail.com](mailto:asiancfea@gmail.com)

---

### **Session 4C (July 10, 10:00-11:45)**

**Session Title: Elderly and Health**

**Session Chair:** Ameen Ali TALIB (Singapore University of Social Science, Singapore)

**Presenters (people with “\*” are attendants):**

**Paper 1:** Ameen Ali TALIB\* (Singapore University of Social Science, Singapore)

**“Marketing to the Elderly: 60 Is the New 40.”**

**Paper 2:** Yi-Chun KO\* (Asian Growth Research Institute, Japan)

**“Reducing Health Risks from Extreme Temperatures in the Elderly: The Role of Solar Photovoltaics”**

**Paper 3:** Jingfang LIU\* (Xiamen University, China)

Yang YUE (Xiamen University, China)

**“The Impact of Healthcare Resource Accessibility on Medical Expenditure: An Empirical Study Based on Rural Fixed Observation Points in China from 2009 to 2017”**



# The 15th Biennial Conference of ACFEA

Hanoi, Vietnam, July 8-11, 2025

URL: [www.asiancfea.org](http://www.asiancfea.org), Contact: [asiancfea@gmail.com](mailto:asiancfea@gmail.com)

---

## **Session 4D (July 10, 10:00-11:45)**

**Session Title: Financial Literacy and Elderly**

**Session Chair:** Weiqiang TAN (The Education University of Hong Kong, Hong Kong)

**Presenters (people with “\*” are attendants):**

**Paper 1:** Duong Thi Thanh TAN\* (Vietnam National University of Forestry, Vietnam)

**“Digital Financial Literacy for Older Adults in Climate-Vulnerable Areas: A Literature Review”**

**Paper 2:** Jiun-Nan PAN (Yuan Ze University, Taiwan)

Congmin PENG (National Sun Yat-sen University, Taiwan)

Po-Wen SHE\* (National Sun Yat-sen University, Taiwan)

**“The Retirement’s Impact on Smoking Consumption: Evidence from the UK.”**

**Paper 3:** Weiqiang TAN\* (The Education University of Hong Kong, China)

Jingbo WU (Hong Kong Baptist University, China)

**“Subjective Financial Literacy and Retirement Planning Behaviors”**



# The 15th Biennial Conference of ACFEA

Hanoi, Vietnam, July 8-11, 2025

URL: [www.asiancfea.org](http://www.asiancfea.org), Contact: [asiancfea@gmail.com](mailto:asiancfea@gmail.com)

---

## **On-Line Session 2 (July 10, 10:00-11:45)**

**Session Title: Elderly Issues**

**Session Chair: Lihui YUAN** (Yamaguchi University, Japan)

**Presenters (people with “\*” are attendants):**

**Paper 1: Lihui YUAN\*** (Yamaguchi University, Japan)

**“Accessibility of Elderly Care Services in Japan Under the Context of an Aging Society with Declining Birthrates”**

**Paper 2: Yumeng DUAN\*** (Southwestern University of Finance and Economics, China)

Xiaomeng LU (Southwestern University of Finance and Economics, China)

**“Peer Effects on the Consumption Behavior of Older Adults”**

**Paper 3: Rui YAO** (University of Missouri, USA)

Yidan HUANG\* (HuaQiao University, China)

**“Breaking the Cycle: How Loneliness Substitution and Game Design Alter Gambling Immersion in Elderly People”**



# The 15th Biennial Conference of ACFEA

Hanoi, Vietnam, July 8-11, 2025

URL: [www.asiancfea.org](http://www.asiancfea.org), Contact: [asiancfea@gmail.com](mailto:asiancfea@gmail.com)

---

## **Session 5A (July 10, 11:30-12:45)**

**Session Title: Family Firm Issues**

**Session Chair:** Viet Khoi NGUYEN (Vietnam National University-SIS, Vietnam)

**Presenters (people with “\*” are attendants):**

**Paper 1:** Hsiang-Lan CHEN\* (National Kaohsiung University of Science and Technology, Taiwan)

**“Can Independent Directors Facilitate Strategic Change in Family Firms? Former Family CEO Director vs. Agent CEO”**

**Paper 2:** Wen-Tsung HSU\* (Ming Chuan University, Taiwan)

**“Family Business Group-Affiliated Firms’ Performance Shortfalls and New Markets Entry: Social Comparisons and Governance Structure”**

**Paper 3:** Viet Khoi NGUYEN\* (Vietnam National University-SIS, Vietnam)

**“From Tradition to Innovation in Vietnam: Consumer and Family Transformations in the Digital Age”**





# The 15th Biennial Conference of ACFEA

Hanoi, Vietnam, July 8-11, 2025

URL: [www.asiancfea.org](http://www.asiancfea.org), Contact: [asiancfea@gmail.com](mailto:asiancfea@gmail.com)

---

## **Session 5B (July 10, 11:30-12:45)**

**Session Title: Tax and Investment**

**Session Chair:** Shih-Jye Wu (National Sun Yat-Sen University, Taiwan)

**Presenters (people with “\*” are attendants):**

**Paper 1:** Shih-Jye WU\* (National Sun Yat-Sen University, Taiwan)

**“The Real Effects of Tax Havens on R&D Investments and Outputs by Multinational Enterprises”**

**Paper 2:** Suparatana TANTHANONGSAKKUN (Chulalongkorn Business School, Thailand)

Sunti TIRAPAT\* (Nida Business School, Thailand)

**“Does Sustainability Matter in Thai Mutual Fund Investments?”**

**Paper 3:** Weifeng HUNG\* (Feng Chia University, Taiwan)

Chia-Chi LU (National Central University, Taiwan)

J. Jimmy YANG (Oregon State University, USA)

**“Market Reaction to Monthly Revenue Momentum”**



# The 15th Biennial Conference of ACFEA

Hanoi, Vietnam, July 8-11, 2025

URL: [www.asiancfea.org](http://www.asiancfea.org), Contact: [asiancfea@gmail.com](mailto:asiancfea@gmail.com)

---

## **Session 5C (July 10, 11:30-12:45)**

**Session Title: Financial Issues**

**Session Chair:** Tsiat Siong TAN (Singapore University of Social Sciences, Singapore)

**Presenters (people with “\*” are attendants):**

**Paper 1:** Kyoung Tae KIM\* (University of Alabama, USA)

Jihyung HAN (Seoul National University, Korea)

Hyejin CHO (Incheon National University, Korea)

**“The Triad of Finance: Understanding Financial Knowledge, Advice-Seeking, and Financial Planning Horizons”**

**Paper 2:** Tsiat Siong TAN\* (Singapore University of Social Sciences, Singapore)

Victor SEAH (Singapore University of Social Sciences, Singapore)

**“What Population Aging and Digitalization Mean for Household Financial Decisions: A Behavioural Approach”**

**Paper 3:** Miranda REITER\* (Texas Tech University, USA)

Russell JAMES (Texas Tech University, USA)

**“Gender Congruence Between Clients and Financial Planners: Effects on Perceived Competence and Advice Acceptance”**



# The 15th Biennial Conference of ACFEA

Hanoi, Vietnam, July 8-11, 2025

URL: [www.asiancfea.org](http://www.asiancfea.org), Contact: [asiancfea@gmail.com](mailto:asiancfea@gmail.com)

---

## **Session 5D (July 10, 11:30-12:45)**

**Session Title: Consumer Issues**

**Session Chair:** Che-cheong POON (Shue Yan University, Hong Kong)

**Presenters (people with “\*” are attendants):**

**Paper 1:** Edel Grace HATTON\* (Polytechnic University of the Philippines, Philippines)

**“The Illusion of Choice: Unmasking Freedom in the Consumerist Panopticon of Social Media”**

**Paper 2:** Che-Cheong POON\* (Shue Yan University, Hong Kong)

Timothy Chi Kin LIU (University of Wales, UK)

**“The Perception types of Political Consumerism in Hong Kong Catering Sector: Cluster Analysis using Q-Sort Data”**

**Paper 3:** Kaili YIEH\* (National Changhua University of Education, Taiwan)

**“A Study on Consumer Behavior in ASEAN Countries”**



# The 15th Biennial Conference of ACFEA

Hanoi, Vietnam, July 8-11, 2025

URL: [www.asiancfea.org](http://www.asiancfea.org), Contact: [asiancfea@gmail.com](mailto:asiancfea@gmail.com)

---

## **NON-Presentation Session**

### **Session Title: Debt, Loan, and Life**

**Paper 1:** Nurul Liyana Binti Mohd KAMIL (University of Malaya, Malaysia)  
Yuchen HU (University of Malaya, Malaysia)

**“The Hidden Cost of Digital Life: Analysis of the Impact of Virtual Consumption on Household Budget”**

**Paper 2:** Dongjin PYO (Changwon National University, Korea)  
**“DSR and Household Debt Delinquency: Evidence from South Korea”**

**Paper 3:** Yang ZOU (Nankai University, China)  
Yingying PEI (Nankai University, China)  
Qingbin WANG (University of Vermont, USA)  
Jingwen XU (Nankai University, China)  
Yi YUAN (Nankai University, China)  
Licheng QIU (Yanshan University, China)  
**“Impacts of Loan Availability on Non-Farm Entrepreneurship for Farmer Households: Evidence from A Household Survey in China”**



## The 15th Biennial Conference of ACFEA

Hanoi, Vietnam, July 8-11, 2025

URL: [www.asiancfea.org](http://www.asiancfea.org), Contact: [asiancfea@gmail.com](mailto:asiancfea@gmail.com)

---

### Country/Region Report (July 10, 15:30-16:45)

**Chair:** Dr. Kaili YIEH (National Changhua University of Education, Taiwan)

**Presenters:**

- 1. Sri Lanka:** M.H.S. DILRUKSHI (Kyushu University, Japan)
- 2. Korea:** Jeeyeon SAH (Seoul National University, Korea)
- 3. USA:** Gyanendra PRADHAN (Christopher Newport University, USA)
- 4. UAE:** Shaima ALQASSAB (University of Wollongong in Dubai, UAE).
- 5 Taiwan:** Po-Wen SHE (National Sun Yat-sen University, Taiwan)
- 6. Vietnam:** Duong Thi Thanh TAN (Vietnam National University of Forestry, Vietnam)
- 7. Hong Kong:** Weiqiang TAN (The Education University of Hong Kong, Hong Kong)
- 8. Singapore:** Ameen Ali TALIB (Singapore University of Social Science, Singapore)
- 9. Japan:** Yi-Chun KO (Asian Growth Research Institute, Japan)
- 10. China:** Xurong QIU (Fujian Jiangxia University, China)
- 11. Thailand:** Yong YOON (Chulalongkorn University, Thailand)
- 12. Philippines:** Edel Grace HATTON (Polytechnic University of the Philippines, Philippines)



# The 15th Biennial Conference of ACFEA

Hanoi, Vietnam, July 8-11, 2025

URL: [www.asiancfea.org](http://www.asiancfea.org), Contact: [asiancfea@gmail.com](mailto:asiancfea@gmail.com)

---

## Conference Organizing Committee

### Chair of Conference

Dr. Kaili YIEH, Professor and Former Dean of Management, National Changhua University of Education. President of ACFEA.

### Local Chair of Conference

Dr. Viet Khoi NGUYEN, Associate Professor and Vice Rector of School of Interdisciplinary Sciences and Arts (SIS), Vietnam National University (VNU), Hanoi, Vietnam.

### Advisors of Conference

Dr. Jing Jian XIAO, Professor in the Department of Human Development and Family Science at University of Rhode Island, USA, Editor of *Journal of Financial Counseling and Planning* (indexing in Web of Science and Scopus), and Chair of Academic Committee of ACFEA.

Dr. Jr-Tsung HUANG, Distinguished Professor of Public Finance at National Chengchi University. Associate Editor of *Singapore Economics Review* and *Journal of Financial Counseling and Planning*, Guest Editor of *Journal of Consumer Affairs*. Chair of Advisory Board of ACFEA.

### Keynote Speakers of Conference

Dr. Jing Jian XIAO, Professor in the Department of Human Development and Family Science at University of Rhode Island, USA, Editor of *Journal of Financial Counseling and Planning* (indexing in Web of Science and Scopus), and Chair of Academic Committee of ACFEA.

Dr. Rui YAO, Professor in the College of Agriculture, Food and Natural Resources at University of Missouri, USA and Editor of *Journal of Consumer Affairs* (Indexing in SSCI).

### Program Chair and Electronic Proceedings Editor

Dr. Po-Wen SHE, Assistant Professor of Department of Finance, National Sun Yat-Sen University, Taiwan and Co-Guest Editor of *Journal of Financial Counseling and Planning*.

### Treasure

Dr. Jiun-Nan PAN, Associate Professor, College of Management, Yuan Ze University, Taiwan.

### Communication

Mr. Posheng KUO, the ACFEA secretary. Email: [asiancfea@gmail.com](mailto:asiancfea@gmail.com).

### Local Communication

Dr. Duong-Luan VU, Head, Office of Research Affairs and Partnership Development, VNU-SIS, Email: [luanvduong@vnu.edu.vn](mailto:luanvduong@vnu.edu.vn); phone +84912125393.





## The 15th Biennial Conference of ACFEA

Hanoi, Vietnam, July 8-11, 2025

URL: [www.asiancfea.org](http://www.asiancfea.org), Contact: [asiancfea@gmail.com](mailto:asiancfea@gmail.com)

---

### **Support Staffs of Conference**

#### **From VNU-SIS:**

Ms. Minh Anh Tran - International Relations & Development Officer,  
VNU-SIS.

#### **From ACFEA:**

Mr. Chun Hao YANG- National Chengchi University (Team Leader)

Mr. Wei-Lun LIN - National Chengchi University

Mr. Yi-Chen LIN - National Chengchi University

Mr. Cao-Khoi HA - National Chengchi University

Ms. Ting HUANG - National Chengchi University

Ms. I-Ching TSAI - National Chengchi University



## The 15th Biennial Conference of ACFEA

Hanoi, Vietnam, July 8-11, 2025

URL: [www.asiancfearg.org](http://www.asiancfearg.org), Contact: [asiancfearg@gmail.com](mailto:asiancfearg@gmail.com)

### the journal of consumer affairs

<https://www.consumerinterests.org/jca-older-adults-2025>

#### *Call for Papers*

The *Journal of Consumer Affairs* announces a  
Special Issue on

“Enhancing the Well-being of Older  
Adults: Interventions, Policies, and Practices”

**Submission deadline: December 1, 2025**

#### **Special Issue Editors:**

**Dr. Jr-Tsung HUANG, National Chengchi University, Taiwan**

**Dr. Shinae CHOI, University of Alabama, USA**

*Journal of Consumer Affairs* invites submissions for a special issue dedicated to exploring the multifaceted dimensions of older adults’ well-being in contemporary society from consumer perspectives. With global populations aging, understanding and promoting the well-being of older adults has become a critical research and practice area across various fields. This special issue seeks to amplify the voices of older consumers, explore their needs and preferences, and provide actionable insights to enhance the quality of life for older adults and their families. By offering a comprehensive and interdisciplinary examination of the factors that influence well-being in later life, this special issue aims to highlight innovative approaches to support the aging population. Focusing on consumer perspectives on interventions, policies, and practices for today and the future, we seek to foster innovation, inform policy, and guide practices through rigorous research. Potential areas of interest include, but are not limited to:

- **Older adults’ financial well-being:** Financial implications of aging, retirement planning, estate planning, financial hardships, policies supporting



# The 15th Biennial Conference of ACFEA

Hanoi, Vietnam, July 8-11, 2025

URL: [www.asiancfearg.org](http://www.asiancfearg.org), Contact: [asiancfearg@gmail.com](mailto:asiancfearg@gmail.com)

---

financial well-being, and vulnerability to financial exploitation, fraud, and scams

- **Older adults' emotional well-being:** Emotions, life satisfaction, purpose in life, roles of social support, spirituality, and coping with physical changes and loss
- **Older adults' health:** Impact of health and cognition on consumer behavior, healthcare expenses during retirement, decision-making in health-related consumption, telehealth use, and consumer experiences with caregiving services and products
- **Older adults' social engagement and community involvement:** Effects of volunteerism, community programs, and faith-based or cultural organizations on well-being
- **Intergenerational relationships:** Intergenerational support systems, grandparent-grandchild bonds, grandparents caring for grandchildren, and technology as a bridge between generations
- **Technology and consumption:** Barriers and facilitators to technology adoption, online shopping, technology-driven healthcare, and digital literacy
- **Housing and community design:** Consumer preferences for age-friendly homes, smart home technologies and independence, empty nesting and downsizing, and possession divestment
- **Transportation and mobility:** Impact of transportation accessibility and mobility on healthcare service utilization, social life, and independent living
- **Older adults' physical activity and fitness:** Social and health benefits of group activity, and customized fitness interventions for chronic health conditions
- **Nutrition and dietary decisions:** Food insecurity, influence of family and caregivers on dietary decisions and meal planning, and cultural influences on nutrition and dietary choices

Manuscripts should present evidence-based findings with clear implications for practice, policy, or future research. We encourage interdisciplinary approaches and innovative perspectives that contribute to a deeper understanding and enhancement of older adults' well-being. Before submission, authors should carefully read and follow the Author Guidelines.

**Submission Window: September 1 – December 1, 2025**

**Submission Criteria**



## The 15th Biennial Conference of ACFEA

Hanoi, Vietnam, July 8-11, 2025

URL: [www.asiancfea.org](http://www.asiancfea.org), Contact: [asiancfea@gmail.com](mailto:asiancfea@gmail.com)

---

We seek high quality empirical articles that contribute to the understanding of consumer experiences and outcomes in the aging population.

Empirical articles may use quantitative and/or qualitative data from a variety of sources, including experiments, surveys, interviews, and/or administrative datasets. They must be grounded in theory, demonstrate best practices in rigorous research methodologies, and clearly articulate the contributions of the research. Quantitative manuscripts must include hypothesis development and testing, with a clear conceptual framework.

*Journal of Consumer Affairs* uses double-blind reviews. Manuscripts that are not desk rejected will be reviewed by at least two reviewers and a Guest Editor.

Full manuscripts to the Special Issue may be submitted online at <https://wiley.atyponrex.com/journal/JOCA>.

Style guidelines and publishing requirements can be viewed online at [wileyonlinelibrary.com/journal/JOCA](http://wileyonlinelibrary.com/journal/JOCA).



## The 15th Biennial Conference of ACFEA

Hanoi, Vietnam, July 8-11, 2025

URL: [www.asiancfearg.org](http://www.asiancfearg.org), Contact: [asiancfearg@gmail.com](mailto:asiancfearg@gmail.com)



### Call for Papers for Special Issue on: AI in Consumer Finance

**Guest Editors: Dr. Congmin PENG  
Dr. Po-Wen SHE**

**Submission deadline: December 2, 2025**

<https://connect.springerpub.com/content/sgrjfc#>

We are pleased to announce a call for papers for a special issue on “**AI in Consumer Finance.**” Original research papers or focused literature reviews on the application of artificial intelligence (AI) in consumer finance are welcome. Papers may explore a variety of topics, such as AI-Enhanced Financial Counseling, AI in Consumer Credit and Lending, AI-Driven Financial Education Tools, Behavioral Finance and AI, AI Applications in Family Financial Management, Regulatory and Ethical Considerations, AI-Driven Investment Strategies, Personalized Financial Planning, Robo-Advisors, Risk Assessment and Management, Financial Literacy and AI Tools, Ethical and Privacy Considerations, AI in Credit Scoring, and the Impact of AI on Financial Behavior. Additionally, papers may address the regulatory, ethical, and privacy concerns related to AI’s role in personal finance. All research papers submitted for this special issue should contribute to understanding DEI considerations for effective financial education, financial behaviors, financial capability, and financial well-being.

Authors are suggested to explore AI in consumer finance from new and innovative perspectives. Researchers are encouraged to submit papers that examine the intersection of AI and consumer finance in different consumer groups, such as various age, income, marital status, and cultural cohorts. Furthermore, all submitted papers should have clear implications for



## The 15th Biennial Conference of ACFEA

Hanoi, Vietnam, July 8-11, 2025

URL: [www.asiancfearg.org](http://www.asiancfearg.org), Contact: [asiancfearg@gmail.com](mailto:asiancfearg@gmail.com)

---

practitioners, educators, and policymakers in the field of consumer finance. Authors are also encouraged to offer further research directions in the area of AI applications in consumer finance. Additionally, papers building upon prior findings in the *Journal of Financial Counseling and Planning* are particularly welcome.

### SUBMISSIONS

- Submissions will be peer-reviewed.
- Please download and check the [Author submission guidelines](#) (at [https://connect.springerpub.com/sites/default/files/Author\\_Guidelines/JFCP\\_Guidelines.pdf](https://connect.springerpub.com/sites/default/files/Author_Guidelines/JFCP_Guidelines.pdf)) before submitting your paper. This will help prevent delays.
- Manuscripts must be submitted online at [JFCP's ScholarOne Manuscripts site](#) (<https://mc.manuscriptcentral.com/jfcp>).
- When submitting, select the “**Special Issue: AI in Consumer Finance**” manuscript type from the drop-down menu when submitting. The “Most Read” articles are free of access, and other journal information can be found at the [JFCP Connect site](#).

**The deadline for submission is December 2, 2025.**

For further questions or inquiries about the special issue, please contact Congmin Peng ([drpeng@cm.nsysu.edu.tw](mailto:drpeng@cm.nsysu.edu.tw)).



# The 15th Biennial Conference of ACFEA

Hanoi, Vietnam, July 8-11, 2025

URL: [www.asiancfea.org](http://www.asiancfea.org), Contact: [asiancfea@gmail.com](mailto:asiancfea@gmail.com)

## List of Contributors

### TBA

Name	Pages	Name	Pages
<b>A</b>		<b>E</b>	
Acatrinei, Nicoleta	7	Edgar, Legaspi	7
Ahmad, Nisar	11	<b>F</b>	
Alqassab, Shaima	4, 26	Fan, Wenjun	17
Asakawa, Shinsuke	3	Fang, Guo	10
<b>B</b>		Finlay, Joan	1, 6
Bai, Jinlong	16	Fu, Guoqun	2, 9
Bo, Wenguang	4	<b>G</b>	
Bui, Phuong Thanh	10	Garmella, Vineet	4
Bui, Thi Minh Tam	10	<b>H</b>	
<b>C</b>		Ha, Cao-Khoi	28
Caganova, Dagmar	4	Han, Jihyung	23
Cannella, Mark	13	Hatton, Edel Grace	24, 26
Chai, Jun	4	Hong, Kyuri	12
Chan, Chih-Ching	3	Hsieh, Yi-Fang	13
Chang, Janet	3	Hsu, Maxwell	2, 7
Chang, Myung Hee	6	Hsu, Wen-Tsung	21
Chang, Yun-Ching	11	Hsu, Wen-Yen	3
Chen, Chen-Tung	2, 12	Hu, Debao	10, 11
Chen, Chien-Wen	2, 14	Hu, Yuchen	25
Chen, Hsiang-Lan	21	Huang, Jr-Tsung	2, 11, 27, 29
Chen, Huang	3	Huang, Shu Fen	14
Chen, Huei-Ping	13	Huang, Ting	28
Chen, Li-Chin	10	Huang, Yidan	15, 20
Chen, Yi-Fen	6	Huh, Minyoung	4, 6, 12
Cheng, Cheng-Ping	9	Hung, Weifeng	22
Chin, Kuo-Hsuan	7	<b>I</b>	
Cho, Hyejin	23	Iwahashi, Roki	8
Choi, Shinae	29	<b>J</b>	
Chuang, Yin-Jen	14	Jacobi, Christopher	7
<b>D</b>		James, Russell	23
Dilrukshi, M.H.S.	10, 26	Jeng, Ginger Je-Fang	3
Duan, Yumeng	20	Jung, Jinu	6



# The 15th Biennial Conference of ACFEA

Hanoi, Vietnam, July 8-11, 2025

URL: [www.asiancfearg.org](http://www.asiancfearg.org), Contact: [asiancfearg@gmail.com](mailto:asiancfearg@gmail.com)

Name	Pages	Name	Pages
<b>K</b>		Min, Jennifer Chen-Hua	3, 8
Kameyama, Yoshihiro	3, 8	Minh Anh Tran	28
Kamil, Nurul Liyana	25	Mountain, Travis	16
Binti Mohd		<b>N</b>	
Kao, Chen-Yu	9	Nam, Youngwon	16
Ke, Rongzhu	9	Naveed, Amjad	11
Kim, Juhyeon	6	Nguyen, Viet Khoi	1, 2, 21, 27
Kim, Kyoung Tae	23	Nguyen-phung, Hang Thu	17
Kim, Namhoon	16	<b>P</b>	
Kim, Siwon	6	Pan, Jiun-Nan	2,17,19,27
Kim, So-Hyun	2, 16	Park, Shinyoung	16
Kim, Yujin	12	Pei, Yingying	5, 25
Ko, Yi-Chun	18, 26	Peng, Congmin	17,19,32,33
Koirala, Bishwa	4	Phung, Manh-Trung	9
Kuo, Hui-Yen	10	Poon, Che-Cheong	2, 24
Kuo, Posheng	27	Pradhan, Gyanendra	1,4, 26
<b>L</b>		Pyo, Dongjin	25
Le, Hai	17	<b>Q</b>	
Lee, Hoyoung	16	Qiu, Licheng	5, 25
Lee, Seonglim	6	Qiu, Xurong	14, 26
Li, Haifeng	16	<b>R</b>	
Li, Yang	9	Radich, Paul	7
Liao, Po-Chuan	7	Reiter, Bernd	7
Lin, Chin-Ho	5	Reiter, Miranda	23
Lin, Wei-Lun	28	Rodrigues-Neto, Jose A.	9
Lin, Yi-Chen	28	<b>S</b>	
Liu, Jingfang	18	Sah, Jeeyeon	4,6,12,26
Liu, Timothy Chi Kin	24	Seah, Victor	23
Lu, Chia-Chi	22	She, Po-Wen	17,19,26,27,32
Lu, Xiaomeng	20	Shi, Mingming	14
<b>M</b>		Shi, Shuaichen	15
Ma, Haolin	8	Shi, Ya-Shan	12
Ma, Rui	15	Shore, Amrita	13
Mensah, Edwin	4		





# The 15th Biennial Conference of ACFEA

Hanoi, Vietnam, July 8-11, 2025

URL: [www.asiancfearg.org](http://www.asiancfearg.org), Contact: [asiancfearg@gmail.com](mailto:asiancfearg@gmail.com)

Name	Pages	Name	Pages
<b>T</b>		Yeo, Junsung	12
Talib, Ameen Ali	2, 18, 26	Yieh, Kaili	1, 2, 10, 24, 26, 27
Tan, Duong Thi Thanh	19, 26	Yoon, Yong	17, 26
Tan, Tsiat Siong	2, 23	Yuan, Lihui	20
Tan, Weiqiang	2, 19, 26	Yuan, Yi	5, 25
Tanthanongsakkun, Suparatana	22	Yue, Yang	1, 3, 5, 18
Tao, Ran	5	<b>Z</b>	
Tirapat, Sunti	22	Zhai, Chenzhe	11
Tran, Viet Dung	5	Zhang, Honglei	14
Trang, Nguyen Duong Thuy	14	Zhang, Tengyu	16
Tsai, I-Ching	28	Zhang, Yixin	9
<b>V</b>		Zhu, Rongzhao	9
Vel, Prakash	4	Zhuan, Yin-Ren	14
Vu, Duong-Luan	27	Zou, Yang	5, 13, 25
<b>W</b>			
Wang, Qingbin	2, 5, 13, 25		
Wang, Yunxiao	3		
Wang, Zhikai	2, 8		
Wu, Jingbo	19		
Wu, Shih-Jye	2, 22		
<b>X</b>			
Xiao, Jing Jian	1, 3, 27		
Xu, Jingwen	5, 25		
<b>Y</b>			
Yang, Chau-Chen	10		
Yang, Chun Hao	28		
Yang, J. Jimmy	22		
Yang, Qingqing	15		
Yao, Rui	1, 2, 10, 15, 20, 27		
Yeh, Tsung Ming	10		