

Pandemic Situation Year 2020 Analysis, Reflections And Possible Developments Of Electronic Money Systems And Their Derivatives

Orest SULOVARI*

Faculty of Bank Finance, Mediterranean University of Albania, Tirana

Francesco FAVIA

Co-Rector at the Pavaresia University College (Vlore, Albania).

Delegate of the Universitas Sancti Cyrilli of Malta.

Rector of the International Academic Research Center Str. (Albania),

Tiziana FERRAGINA

PhD University of Calabria (Italy)

The increase in the use of electronic money due to the lockdown and the opportunity it is creating for the development of the economy compared to that of finance.

How electronic money is creating distribution of wealth and / or benefits at a time when the economy is opposed to finance and where the development of the same travels on platforms with the sole use of electronic payment systems.

Does the use by public institutions to civic / social crowdfunding systems represent an innovative way to spread participatory citizenship?

The authors investigate whether Civic / Social Crowdfunding can support local authorities funding public initiatives that are a priority for municipalities or that need to be implemented due to exceptional situations.

The inclusion of cashback tools in electronic commerce through the use of electronic money.

A brief analysis on the functioning of some Crowdfunding platforms, adopting an approach based on phenomena, a reflection on the potential for growth thanks to the increase in spending capacity through electronic money and consumer credit, the stimulus of cashback.

Loyalty programs and models in the consumer market.

Management and streamlining of public administration payment procedures.

Keywords: eMoney, Cashback, Crowdfunding, Economy, Finance, Development