

CCP SEMINAR SERIES SUMMER 2026 SEMESTER

EVERY THURSDAY 11-12

In-person & Online

23 April 2026

Adriana Mutu (ESIC)

Regulating Social Media and Elections in the European Union: Legal Frameworks, Platform Governance, and Electoral Integrity

30 April 2026

Helen Weeds (CRA & CCP)

Open Banking Payments: Promoting Competition and Innovation in Retail Payments

21 May 2026

Chirantan Chatterjee (Sussex)

Demonetization and Healthcare Expenditure



Adriana Mutu, ESIC Business & Marketing School

Adriana Mutu is Assistant Professor of Public Policy and Head of Quality at ESIC Business & Marketing School (Barcelona). Her research focuses on audiovisual media regulation, platform governance, online safety, and media market reform, particularly within the broader context of evidence-based policymaking and interdisciplinary collaboration. She has advised the Council of Europe, the European Commission, the Independent Spanish Authority for Fiscal Responsibility, and national media regulators, contributing to legislative and regulatory reforms in Europe and the Middle East. She is a founding member and Coordinator of MEDEA (Mediterranean Europe and Africa), a policy network affiliated with the Italian Chapter of the International Institute of Communications (IIC), supporting multilateral implementation of European media law. She holds a PhD in Political Science from the Autonomous University of Barcelona, degrees in Journalism and Communication Studies from Alexandru Ioan Cuza University of Iași (Romania) and has conducted research at the University of Pennsylvania and the University of Helsinki.

Regulating Social Media and Elections in the European Union: Legal Frameworks, Platform Governance, and Electoral Integrity

The study provides a structured assessment of how European Union Member States regulate social media platforms during electoral periods to mitigate risks related to electoral manipulation, disinformation, and Foreign Information Manipulation and Interference (FIMI). It maps the interaction between key EU instruments, including the GDPR, Digital Services Act (DSA), Digital Markets Act (DMA), Audiovisual Media Services Directive (AVMSD), e-Privacy Directive, Regulation on the Transparency and Targeting of Political Advertising (TTPA), and the Artificial Intelligence Act (AIA), and national regulatory approaches. The analysis identifies governance gaps, enforcement challenges, and institutional coordination issues affecting electoral integrity. Attention is paid to the balance between freedom of expression and electoral safeguards, including relevant case law of the European Court of Human Rights within the Council of Europe system.

The seminar discusses the case of Romania's annulled presidential elections (December 2024), invalidated by the Constitutional Court of Romania following evidence of foreign interference and algorithmic manipulation via social media networks. The case triggered the first major DSA infringement proceedings against TikTok, offering a critical test for EU platform governance and electoral integrity.



Helen Weeds, Charles River Associates and Centre for Competition Policy

Dr Helen Weeds is Senior Consultant to the European Competition Practice of Charles River Associates and an affiliate of CCP. She has over 25 years' experience in competition policy and regulation spanning the UK, EU and other jurisdictions and a range of industries, with particular focus on the communications and financial sectors. From 2021-2024 she was Senior Advisor at the Payment Systems Regulator, where she sat on the Executive Committee and provided expertise to the PSR's market reviews, policy projects and strategy development. She previously served as Chief Economist at Ofcom and as Specialist Advisor on Broadband to the House of Commons Culture, Media and Sport Committee. She has held lectureships at the Universities of Oxford, Cambridge, Warwick and Essex, and visiting positions at Massachusetts Institute of Technology and Northwestern University.

Open Banking Payments: Promoting Competition and Innovation in Retail Payments

The UK Government's National Payments Vision seeks to extend Open Banking beyond the scope of the CMA's 2017 Order to facilitate the development of account-to-account (A2A) payments as a retail payment system. By enabling consumers to make digital payments in shops and online without using a debit or credit card, the aim is to expand consumers' and merchants' choice of payment methods, promote competition, spur innovation and exert downward pressure on the cost of payments. The paper starts by analysing the competitive structure of payment systems, highlighting their two sided nature and the implications for competition on the merchant side. It identifies key challenges facing the development of A2A payments, including conflicting incentives of sending banks given their position as card issuers, weak consumer incentives to switch away from cards and the risk that, for merchants, A2A becomes another 'must take' payment method, blunting competitive pressure on merchant fees. The paper concludes by discussing implications for regulatory strategy and the prospects for A2A to deliver meaningful competition and innovation in retail payments.



Chirantan Chatterjee, University of Sussex

Chirantan Chatterjee is a Professor of Development Economics, Innovation, and Global Health at the University of Sussex Business School's Department of Economics. Additionally, he holds visiting professorships at EMLYON Business School in France, MBZUAI in Abu Dhabi, the world's first AI University, the Max Planck Institute for Innovation and Competition (MIPLC) in Munich, Germany, and at Ahmedabad University, India. In 2025 he was appointed as a Founding Fellow of the Royal Economic Society, UK. He is also a Fellow of the Royal Society of Arts in UK. Earlier, he was a Visiting Fellow (2019-24) and a Campbell and Teller National Fellow (2018-19) at Stanford University's Hoover Institution. Prior to joining the Department of Economics at U-Sussex Business School in February 2024, he served as Professor and Reader of Economics of Innovation & Global Health at SPRU-Sussex.

Demonetization and Healthcare Expenditure

A number of developing and poor countries over the last decade have seen de monetization including India, Kenya, Zimbabwe and Nigeria. In this paper we tackle a previously unexplored question– do such macro-level liquidity shocks affect healthcare expenditure of households, who are typically under-insured in these countries? We exploit the sudden demonetization in India in 2016 as a transitory negative liquidity shock, to explore its causal effects on healthcare expenditure. The sales of drugs for unanticipated illnesses (acute) fall relatively more than those for anticipated (chronic) illnesses. Liquidity-driven demand-side contractions are the main driver of the results, as opposed to operational constraints on potentially cash reliant firms. The effects are heterogeneous within sub-categories of illnesses—the fall in sales shows a correlation with the perception of how urgently the treatment requires the drugs. Our work puts liquidity constraints as a potential mechanism through which macroeconomic shocks may affect healthcare expenditure.



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