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Title of Session: **Sociology of Money, Credit and Banking – Session I**

Name of Session Convener(s): Ákos Róna-Tas

University/Organization: University of California, San Diego

Chair: Heiner Ganssmann

University/Organization: Free University Berlin

Who is in Charge? Varieties of State Roles in Developing and Sustaining Credit Card Markets

Alya Guseva

Boston University

The Art of Corporate and the Science of Consumer Credit Rating

Stefanie Hiss

University of Bamberg

Does the Competition in Credit Market Actors Bring Benefits to First Time Buyers?

Chiara Maestroni

University of Milan

Credit Access in Brazil: Embedded Duality and Inequality?

Harry Makler

University of Toronto