


# Mobile Money Interoperability

## FIT IN Initiative Workshop

December 15 & 16, 2022

Toulouse

 Toulouse  
School of  
Economics

### **CONFERENCE VENUE**

Toulouse School of Economics  
Auditorium 3 Jean-Jacques Laffont (ground floor)  
1 esplanade de l'université  
31000 Toulouse, France

### **ORGANIZING COMMITTEE**

Milo Bianchi, Toulouse School of Economics  
Matthieu Bouvard, Toulouse School of Economics

### **CONFERENCE SECRETARIAT**

Valérie Placier & Stéphanie Risser  
Email: [fitininitiative@tse-fr.eu](mailto:fitininitiative@tse-fr.eu)

- 12.15 – 13.30**                      **Lunch**
- 13.30 – 13.45**                      **Registration**
- 13.45 – 14.00**                      **Introductory words**
- 14.00 – 15.30**                      **SESSION 1**
- **14.00 – 14.45:**                      Francis ANNAN (University of Berkeley),  
**Edem KLOBUDU (UNC-Chapel Hill)**  
*«Does Platform Interoperability Reduce Disparities in Digital Finance? Micro Evidence from Mobile Money»*
  - **14.45 – 15.30:**                      **Lukasz GRZYBOWSKI (Telecom Paris),**  
Valentin LINDLACHER (University of Munich),  
Onkokame MOTHOB (University of Botswana)  
*«Interoperability between Mobile Money Agents and Choice of Network Operators: the Case of Tanzania »*
- 15.30 – 16.00**                      **Break**
- 16.00 – 17.30**                      **SESSION 2**
- **16.00 – 16.45:**                      **Carola MULLER (CEMLA),** Raúl MORALES RESENDIZ (BIS),  
Anahí RODRIGUEZ MARTINEZ (CEMLA)  
*«An Interchange Model for Fintech Payments in Emerging Economy»*
  - **16.45 – 17.30:**                      **José AURAZO IGLESIAS (Central Reserve Bank of Peru)**  
*«Interchange Fees, Access Pricing, and Sub-acquirers in Payment Cards»*
- 17.30 – 18.00**                      **Visit of the TSE Building & Cocktail (by invitation)**
- 19.30**                                      **Dinner (by invitation)**

09.00 – 10.30

**SESSION 3**

- **09.00 – 09.45:** **El Mehdi FERROUHI (University of Ibn Tofail),**  
Mounia SLIMAN (University of Ibn Tofail),  
Omar KHARBOUCH (University of Ibn Tofail)  
*«Digital Payment and Financial Inclusion: the Case of  
Mobile Payment and Mobile Wallet in Morocco»*
- **09.45 – 10.30:** Francis ANNAN (University of Berkeley),  
Patrick ASUMING (University of Ghana),  
Godfred BOKPIN (University of Ghana),  
**Edem KLOBUDU (UNC-Chapel Hill),**  
Bikramditaya DATTA (ITT Kanpur)  
*«Interoperability in Mobile Money Markets»*

10.30 – 11.00

***Break***

11.00 – 12.30

**SESSION 4**

- **11.00 – 11.45:** Mamadou SALIOU BARRY (University of Paris Dauphine),  
**Anna CRETI (University of Paris Dauphine)**  
*«Does Financial Inclusion Facilitate Solar Panels' Adoption?  
Evidence from Tanzania»*
- **11.45 – 12.30:** Brett GREEN (WUSTL), **Renping LI (WUSTL),**  
David SRAER (University of Berkeley)  
*«Estimating the Welfare Benefits of Lockout »*

12.30 – 14.00

***Lunch & Adjourn***