

FIT IN Initiative Conference

Toulouse, May 2 & 3, 2024

CONFERENCE VENUE

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

ORGANIZING COMMITTEE

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

CONFERENCE SECRETARIAT

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Toulouse
School of
Economics



BILL & MELINDA
GATES *foundation*

12.00 – 13.00	Registration & Lunch
13.00 – 15.00	SESSION 1 Chair: Milo BIANCHI (TSE)
• 13.00 – 13.40:	Kumar RISHABH (University of Basel) «Open Banking as Means for Credit Market Inclusion» Discussant: Sophie MOINAS (TSE)
• 13.40 – 14.20:	Milo BIANCHI (TSE), Takuro YAMASHITA (University of Osaka) « Optimal Investment in Network Infrastructure » Discussant: Patrick REY (TSE)
• 14.20 – 15.00:	Milo BIANCHI (TSE), David MARTIMORT (TSE), Stéphane STRAUB (World Bank) «Mobile Money: Competition, Investment and Market Coverage» Discussant: Christoph WALSH (University of Tilburg)
15.00 – 15.20	Break
15.20 – 16.40	SESSION 2 Chair: Claude CRAMPES (TSE)
• 15.20 – 16.00:	Zaki WAHHAJ (University of Kent), Maliha RAHANAZ (University of Kent) « Can Interoperability in Mobile Financial Services improve Financial Inclusion of Low-Income Urban Women in Bangladesh? » Discussant: Vatsala SHREETI (BIS)
• 16.00 – 16.40:	Milo BIANCHI (TSE), Andrew RHODES (TSE) « Mobile Money Interoperability and Competition with Naïve Consumers» Discussant: Andrea MANTOVANI (TBS)
16.40 – 17.00	Break
17.00 – 18.30	POLICY PANEL Chair: Emmanuelle AURIOL (TSE) «Competition and Regulation in Digital Payments» Carlos Eduardo de ALMEIDA (Central Bank of Brazil) Marc BOURREAU (Télécom Paris, Institut Polytechnique) Seth GARZ (BMGF) Xavier GINE (World Bank) Thomas MONTCOURRIER (OECD)
20.00	Dinner

Presentation: 20 minutes for speakers - 10 minutes for discussant and 10 minutes for questions

09.00 – 11.00

SESSION 3 Chair: Doh-Shin JEON (TSE)

- **09.00 – 09.40:** Renato DIAS DE BRITO GOMES (Central Bank of Brazil, TSE), **Yassine LEFOUILI** (TSE)
« *Gate-Keeping at the Counter: The Regulation of Stacked Payment Platforms* »
Discussant: **Jean-Charles ROCHET** (TSE)
- **09.40 – 10.20:** Isaac KOOMSON (UNE Business School), Simplice ASONGU (African Governance & Development Institute), **Esther LARYEA** (University of Ghana Business School)
« *Digital interoperability, mobile phones, governance quality and financial inclusion in sub-Saharan Africa: Evidence of synergies* »
Discussant: **Sabrine BAIR** (TSE)
- **10.20 – 11.00:** **Emmanuelle AURIOL** (TSE), Alexia Lee GONZALEZ FANFALONE (OECD)
« *Financial Inclusion through Competition from Mobile Operators in the Kenyan Banking Sector: Is interoperability a booster or a deterrent? »* »
Discussant: **Edem KLOBODU** (Queen University Canada)

11.00 – 11.20

Break

11.20 – 12.30

KEYNOTE

Jean TIROLE (TSE)

« *Coopetition and Platform Regulation: 6 Challenges for Economists* »

12.30 – 13.40

Lunch

13.40 – 15.00

SESSION 4 Chair: Josepa MIQUEL-FLORENSA (TSE)

- **13.40 – 14.20:** **Matthieu BOUVARD** (TSE), Catherine CASAMATTA (TSE)
« *Agent interoperability and liquidity management* »
Discussant: **Jing ZENG** (University of Bonn)
- **14.20 – 15.00:** Mohammed AMIDU (University of Ghana Business School), Mensah James KWAME (University of Ghana Business School), **Edward ASIEDU** (University of Ghana Business School)
« *Digital financial services and interoperability: implications for vulnerable populations in Ghana* »
Discussant: **Hakan OZYILMAZ** (TSE)

15.00 – 15.30

End of the conference