

# FIT IN Initiative Conference

Toulouse, May 2 & 3, 2024

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## 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: TBC

- **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:** TBC

- **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:** TBC

- **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**