

# INTERNATIONAL CONFERENCE ON THE GOVERNANCE OF FINANCIAL INSTITUTIONS

## CALL FOR PAPERS

### Financial Institutions and Fintech: Innovations and Transformations

April 28-29, 2022  
BGFI Business School  
Libreville, Gabon

#### 1. Topic of the conference

Technological innovations changing the processes of the financial services sector are emerging. The industry as a whole, with the support of Fintech start-ups (financial technologies), is searching new pathways to successful commercial models, and approaches leading to the continuous improvement of services in terms of efficiency, speed, precision, transparency and customer focus. Leading edge technologies such as artificial intelligence, the cloud and blockchain lead us to rethink traditional financial services and drive this digital transformation.

Fintech adoption has increased exponentially worldwide. A study<sup>1</sup> conducted by EY (formerly Ernst & Young) on the Fintech adoption index shows that on average, one out of three digitally active consumer now uses at least two Fintech services. This makes Fintech use sufficiently extensive to consider that they have reached massive early adoption. Consumers have a growing thirst for new advantages in terms of financial services that use technologies such as mobile devices and cloud-based services. This demand can also be explained by the phenomenal growth of e-commerce, which led to a need for easy-to-use secure online payment methods.

The low rates of use of the banking system in developing countries open a window of opportunities for telecommunications companies. These companies provide Mobile Money services that promote financial inclusion and offer practical payment methods, as well as affordable money transfer formulas. According to the 2021 report of the GSM Association (GSMA), the Mobile Money industry, which now has more than a billion registered accounts, processes transactions of more than two billion dollars daily, in some 100 countries.

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<sup>1</sup> Global FinTech Adoption Index, 2019



If it was already clear that Fintechs would play a central role in financial services in the future before the pandemic, COVID-19 has certainly accelerated this process namely because of Fintechs' capacity to meet the needs of a digital approach, by providing and improving the use of various financial services, even when global supply chains are stopped. The commercial models of financial institutions are re-evaluated to integrate new remote strategies and operational capabilities; and their digitization plans are accelerated to meet the new demands.

This conference showcases innovations in the banking, asset and wealth management, and insurance fields as well as the regulations concerning financial products and services. It highlights the impact of Fintech on the business model of financial institutions, their productivity, profitability and compliance. The work will shed light on the issues linked to relevant global opportunities, challenges and practices for the development of the banking and financial sector.

It will also showcase local and international financial institutions that foster innovative solutions.

## **2. Scientific and social relevance of the topic**

The financial services sector is shaken by a wave of technological development. Over the last decade, the digitization of banking services throughout the world progressed because of a number of factors, namely the emergence of new technologies, the evolution of client expectations, regulatory revisions and an increase in the number of digital portfolios. The COVID-19 pandemic has accelerated these trends. Digital banking platforms draw clients away from traditional financial services firms with new low-cost technologies focusing on customer experience.

Regulators seem to have been unable to follow the speed of Fintech development, which allowed Fintechs to innovate massively, and sometimes to take risks that clients may be unaware of, all the while preventing traditional regulated financial institutions from competing with them head-on.

Despite its advantages, Fintech can cause the next financial crisis if the regulation is not adopted and coordinated among the various segments of the capital markets. Regulators have therefore made the supervision of Fintech's exponential growth a top political priority. That said, the application of a traditional regulatory framework to these new technological ecosystems is proving to be conceptually difficult. Indeed, regulatory bodies must design a regulatory device that protects market actors and consumers, without hurting the profits that this last group makes from Fintech not only in terms of the user experience or commodity, but also regarding financial inclusion and cost reduction. This sort of compromise can be hard to reach sometimes.

Moreover, the financial sector has been frequently targeted by cyberattacks in the last few years. This trend should continue with the generalization of Fintechs, which take away more jobs than they create. Furthermore, the new jobs created with Fintechs demand very different skills from those required from bankers today. Jobs linked to financial services hence seem to be at a crossroads.



The conference therefore provides an opportunity to explore the challenges of a rapidly-evolving industry, by fostering discussions between scholars, practitioners, decision-makers and regulators.

### 3. Themes of the conference

The following themes will be examined during the conference:

- Digital transformation and financial services,
- Fintechs,
- Banks and banking services,
- Regulations and supervision in the financial sector,
- Risk management,
- Participative funding,
- Blockchain and cryptocurrency,
- Financial inclusion,
- Insurtech and Real Estate Tech,
- Digital payments,
- Artificial intelligence,
- Cross-border payments,
- Trading,
- Robo-advisors,
- Mobile money,
- Any other subject linked to the main theme of the conference.

### 4. Submission of proposals

Scientific, conceptual, empirical and practitioner articles addressing one of the themes of the conference are welcome. **First, we invite you to submit your communication proposal in a one-page Word document by January 10, 2022.** Your proposal must contain the following information:

- A title (maximum 180 characters, including spaces).
- A summary (maximum 1,500 characters, including spaces).
- Name of the author, professional status and contact information, main home institution or organization.
- List of the communication's author(s) and co-author(s).

All communication summaries will be evaluated by a scientific committee composed of professors, research scientists and professionals from universities and institutions from around the world. The authors whose submissions will be selected by the scientific committee will be asked to submit a full text of 5,000 to 7,000 words after the conference, to have the text published in a journal. These texts will be revised by the same committee.

Please send your proposals to: [colloque.fintech@uqo.ca](mailto:colloque.fintech@uqo.ca)



## Rules of the conference

- The summaries must be submitted in English or French.
- A person can only submit one summary as the main author.
- If a proposal is refused, the decision is without appeal.
- In order to respect the other participants, the authors agree to come if the communication is accepted and to advise the conference officials should they have to back out, as quickly as possible.

## 5. Important dates to remember

January 10, 2022	Deadline to send your summary to <a href="mailto:colloque.fintech@uqo.ca">colloque.fintech@uqo.ca</a>
January 20, 2022	Communication of the acceptance or refusal decision of the main author's proposal
February 15, 2022	Presentation of the conference schedule
March 30, 2022	Deadline to register to the conference at the preferential rate
April 28-29, 2022	Conference in Libreville at the BGFI Business School
July 15, 2022	Deadline to submit a text of 5,000 to 7,000 words for publication in journals : <i>Journal of Financial Services Marketing</i> <i>Economics, Management, and Financial Markets</i> <i>Journal of Fintech</i>

## 6. Conference registration fees

Teachers – Research scientists	100,000 CFA francs
Students	50,000 CFA francs
Practitioners	150,000 CFA francs

## Conference officials

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## Scientific committee

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**Jacob Atangana Abé**, Université de Saint-Boniface, Winnipeg  
**Pascal Balata**, Conseil du Trésor du Canada  
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