

On the occasion of the anniversary of the national mobile payment system in Morocco

# INTERNATIONAL FINTECH CONGRESS

“FINTECH AT THE SERVICE OF ECONOMIC AND SOCIAL DEVELOPMENT”



MARRAKECH | NOVEMBER, 11<sup>th</sup>-13<sup>th</sup> 2022

CONFERENCES CENTER OF CADI AYYAD UNIVERSITY

# CONGRESS GUIDE



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# ABOUT THE CONGRESS

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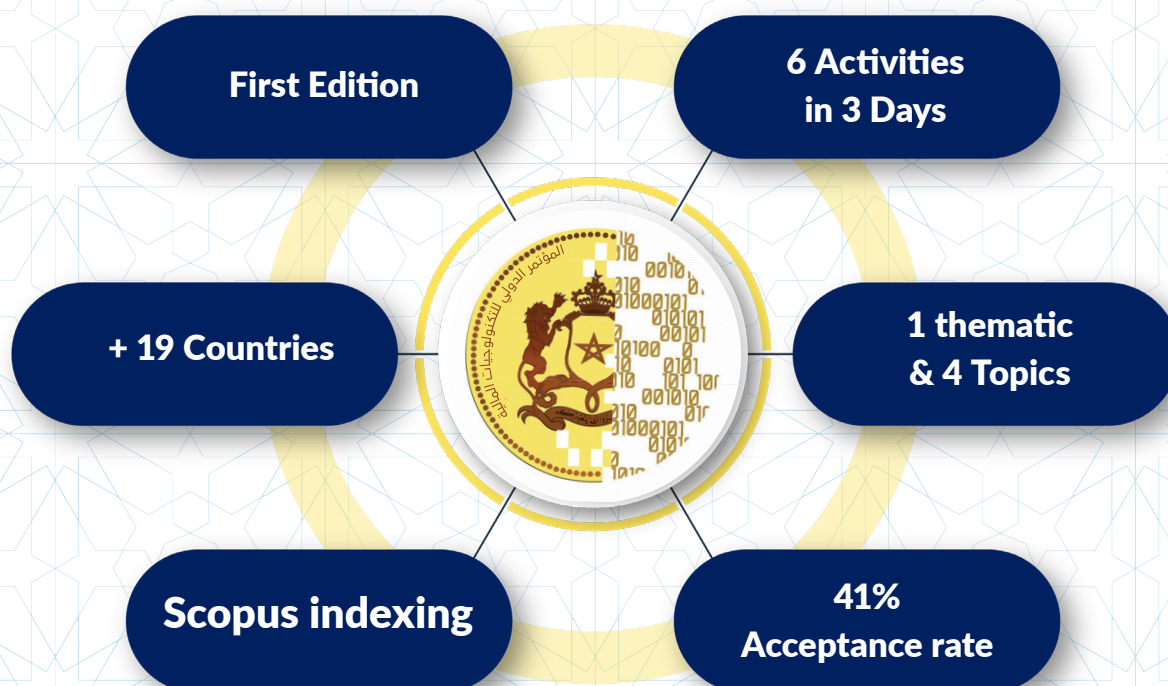
The International Fintech Congress IFC 2022 organized by the Morocco Fintech Association, in collaboration with the National School of Business and Management, Marrakech, Morocco, HEEC Marrakech and The Africa Fintech Network held on November 11 - 13, 2022 in Marrakech, Morocco. The theme of this first edition is “Fintech at the service of economic and social development”. The IFC 2022 will provide an opportunity to account state-of-the-art works, future trends impacting fintech, with a focus on elucidating the challenges, opportunities, and interdependencies that are just around the corner.

This congress is intended to be a space for sharing and networking, bringing together researchers and experts from different disciplines, institutional decision-makers, and professionals providing digital financial services in order to clarify the issues, challenges, and opportunities for innovations in the field of finance and technology and their socio-economic impact on citizens and businesses in Morocco, Africa and around the world.

There were 68 paper submissions from +19 countries. Each submission was reviewed by at least three chairs or PC members. We accepted 28 regular papers (41%). Unfortunately, due to limitations of conference topics and edited volumes, the Program Committee was forced to reject some interesting papers, which did not satisfy these topics or publisher requirements.

We would like to thank all authors and reviewers for their work and valuable contributions. The friendly and welcoming attitude of conference supporters and contributors made this event a success!

## IFC 2022 IN BRIEF





## Topic 1: Fintech services

- Currency, Crypto-currency, Central Bank Digital Currency
- Electronic and mobile payment methods
- Digital banking, online banking, mobile banking, open banking
- Insurance and InsurTech
- Alternative financing, participatory and collaborative financing (Crowdfunding)
- Alternative lending technologies
- Digital microfinance
- Islamic Fintech
- Regtech Services
- Green and Inclusive Finance

## Topic 2: Technologies applied to finance

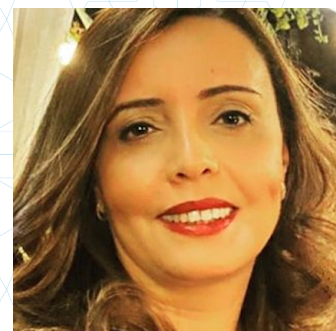
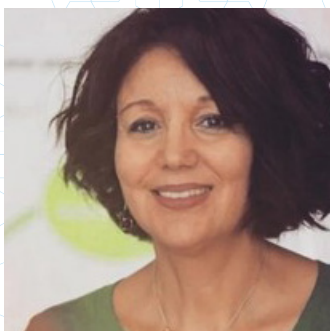
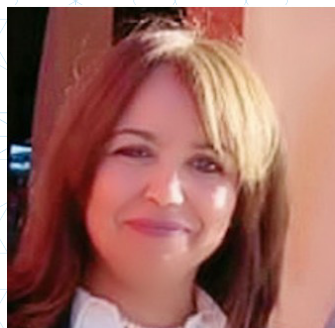
- Artificial Intelligence, Machine learning, Deep learning
- Internet of Things and platforms
- Big Data analytics and Data Mining
- Blockchain technology, Smart contracts, Cybersecurity
- Cloud computing and applications
- Mobile technologies
- Biometrics technologies
- Financial Information systems

## Topic 3: Innovation, financial inclusion & Social development

- Business models and technological and financial innovation
- Open innovation in finance and technology
- Protection and development of financial innovations
- Financial innovation and social impact
- Digital trust and protection of personal data and privacy
- Financial and digital education
- Digital Financial Inclusion

## Topic 4: Fintech Ecosystem & economic development

- Governance and regulation of financial technologies
- Digital transformation of financial firms
- Strategy and change management of fintech companies • Digital Financial Services Risk Management
- Digital entrepreneurship and fintech startups
- Knowledge and skills management in the Fintech sector • Digital marketing of fintech services
- Agility and Fintech Project Management
- Fintech industry and economic impact



WITH MORE THAN 50  
RESEARCHERS AND EXPERTS IN THE  
FIELDS OF FINANCE AND DIGITAL



## **AINA LAWRENCE OLUSEGUN**

President of the African Fintech Network  
Founder of the Fintech Association of Nigeria

Dr Segun Aina is a global professional banking leader, internationally recognised fintech ecosystem builder, corporate icon, chartered arbitrator, serial entrepreneur and futurist.

With three decades of distinguished banking career in three banks including six year tenure as Bank CEO before leaving active banking service, Dr Aina was President of Chartered Institute of Bankers of Nigeria, as well as West African Bankers Association Nigeria Chapter and is currently Chairman of Global Banking Education Standards Board (GBESTB), the first person to hold that position since its establishment in 2017 by leading professional banking institutes across the globe.

Dr Aina is the Chairman of the Board of Trustees of Fintech Association of Nigeria FintechNGR and President of Africa Fintech Network, both of which he initiated, and is variously described as Fintech Grandmaster and Africa's FinTech envoy. He has incubated a number of successful innovative fintech startups to business prominence. He currently sits on the Boards of various institutions in fintech, banking, insurance, agriculture, technology sectors etc including Chairman, Odua Investment Co Ltd; Vice Chairman, Accion MFB; Chairman, The Fintech Institute; Chairman Opolo Global Innovation Ltd etc.

Dr Segun Aina had rendered extensive service to the Nigeria University system- he was a Member of the pioneer Advancement Board of Obafemi Awolowo University, Ile Ife 2006-2012 and has been since 2011, the Chairman of Advancement Board of Federal University of Technology Akure; Member, University of Ibadan Research Foundation; Co-Chairman of the Think Tank for Commercialisation of Research Outputs which is an initiative of the University of Ibadan, as well as Member, Advancement Board of Osun State University. He also serves as a member of UK-Africa Fintech Investment Group, a UK Government initiative.

Dr Aina is an alumnus of the University of Lagos and University of Ibadan, and had executive business education at Lagos Business School, Harvard Business School USA, INSEAD, France and IMD Switzerland.

Dr Aina has received honorary Doctor of Science degrees from four Universities and awarded the National Honour of Officer of the Order of Federal Republic of Nigeria (OFR).



## **SHMUEL BEN TOVIM**

President of The Israel Fintech Center  
and Director of Fintech.IL

Shmuel Ben-Tovim is President of The Israel Fintech Center and Director of Fintech.IL Innovation community, the leading organizations of the industry in Israel.

The Israel Fintech Center, established in 2013, is an NGO that represents the entire ecosystem: Fintech companies, financial institutions, regulators, investors, academia, and consultants.

Fintech.IL Innovation Community was established in 2011 by the Government of Israel, with active participation by the Ministries of Economy and Finance, the Bank of Israel, the Israel Securities Commission, The Innovation Authority, and Digital Israel.

From 2005 to 2010 Shmuel served as the Minister for Economic Affairs at the Israeli Embassy in London, where he was first exposed to the value that Israeli technology could bring to global financial centers.

Previously, his career encompassed both the private and public sectors: Assistant Director General of the Bank Leumi Group, CEO of Ben-Tovim Consultants Ltd., and International Communications, both internationally affiliated. From 1998 to 2005 he served as the directly-elect Mayor in the town of Kfar Shmaryahu.

Mr. Ben-Tovim began his career with the Ministry of Industry, Trade & Tourism. His positions included Israel's Consul & Trade Commissioner to the USA, based in New York, and the Chief Economic Adviser to the Minister in Jerusalem. He also served as a non-executive director in leading Israeli corporations, such as Bezeq, Israel Chemicals (ICL), and the Jerusalem Economic Corporation Ltd. He was a board member at the Tel-Aviv Chamber of Commerce and the Israel Export Institute.

Shmuel holds a BA in Economics and an MBA from the Hebrew University in Jerusalem



## **Dr. NABIL KHELIFI**

Senior Editor Springer  
of Middle East & Africa Germany

Dr. Nabil Khelifi holds a PhD degree in Marine Geosciences from Kiel University in Germany. He is currently Senior Editor for Springer, part of Springer Nature in Heidelberg, Germany. He is managing Springer program in Middle East & North Africa (MENA) region. He received fellowships from START in 2005 and the DAAD from 2006 to 2010 to continue with his PhD studies. After his PhD in 2010, Dr. Khelifi received a postdoctoral research grant from the DFG to start his self-designed research projects at the GEOMAR Kiel, Germany on reconstructing past changes in oceanography and climate in the North Atlantic and the Mediterranean Sea using marine sediment samples retrieved by the IODP. He published his research work in some reputable journals. Dr. Khelifi also received funding from the ESF and some European universities to co-organize two workshops on Pliocene climate in Bordeaux, France (2009) and Bristol, UK (2013). He also received the Swiss Government Excellence Scholarship to continue with his research projects at ETH Zurich, Switzerland in early 2014. However, he decided in March 2014 to pursue his career as a Publishing Editor with Springer. He is mainly responsible for developing the Springer's publishing program in MENA region. The program currently consists of developing 20 journals and publishing about 50 scientific books every year. Recently, Dr. Khelifi has been awarded with the 2016 Africa Green Future Leadership Award in recognition of work contributing to sustainable development through advancing science and promoting publications in Africa.



## **Dr. GBENGA IBKUNLE**

Professor and Chair of Finance  
University of Edinburgh, United Kingdom

Dr. Gbenga Ibikunle is a Professor and Chair of Finance at the University of Edinburgh, and as the Director for Industry, Economy and Society at the University of Edinburgh's Edinburgh Futures Institute, he leads on strategic FinTech and Financial Services initiatives and convenes the FinTech and Financial Services Research Cluster at The University of Edinburgh. He was the Founding Director of both the University's PhD in Financial Technology programme and its flagship postgraduate taught FinTech programme, the MSc Finance, Technology and Policy (FTP). Gbenga is also the Deputy Scientific Director at the Fondazione European Capital Markets Cooperative Research Centre in Pescara, Italy and a Fellow at the Rozetta Institute (formerly Capital Markets CRC) in Sydney, Australia. Gbenga is an expert on the Carbon Finance Unit of the World Bank's Partnership for Market Readiness Roster of Experts. He has been a Visiting Professor at various times at Macquarie University in Sydney, Universidade Catolica Portuguesa, Porto and China University of Petroleum, Beijing. Gbenga holds an MBA (with distinction) and a PhD (in Market Microstructure) from the University of East Anglia, where he also held teaching and research positions with the Norwich Business School and the Environmental & Energy Finance Group respectively. He is a graduate of Nigeria's first institution of higher learning, Yaba College of Technology, Lagos, a Fellow of the Higher Education Academy and holds a Postgraduate Certificate in Academic Practice from The University of Edinburgh.



## **Dr. AMIRA KADDOUR**

Professor at the Higher School of Sciences and Advanced Technologies Carthage University, Tunisia

Dr. Amira Kaddour is a member of the executive board of the African Women in FinTech and Payment, founder of MENA CFF NGO. Dr KADDOUR has a PhD in finance with concentration in digital and green transition. She is certified in FinTech and inclusion from HKU and Luxembourg university – ADA chair for inclusive finance. Dr KADDOUR is the president of Tunisian knowledge chapter of the International Society for Knowledge Organization – ISKO-MAGHREB, a university A. Professor at the Higher School of Sciences and Advanced Technologies – Carthage University, she is the Chair of the Professional Master's program: Innovation Engineering and Technology Transfer- National School of Sciences and Advanced Technologies – Carthage University – Tunisia. Dr KADDOUR has contributed to the steering committee of several conferences and projects, focusing on inclusive economy and outlooks of green and digital transition, in addition of study on gender transformative approach in climate change and water security in Africa. She has contributed to different projects toward efficient implementation of SDGs and UN agenda for road safety 2021-2030 in Tunisia and abroad. She has given numerous talks.



## **Dr. HAMID NACH**

Professor of Business Technology Management at the University of Québec, Canada

Dr. Hamid Nach is a full professor of Business Technology Management (BTM) at the University of Québec in Rimouski (UQAR). His research sits at the cross section of technology, business, and organisation with a primary focus on emerging technologies. Dr. Nach published in peer-reviewed academic journals and books chapters and shared his research insights at various international conferences as well as at public and private organizations. Dr. Nach is speaker, educator and is actively engaged with industry. He created the Canada's fifth undergraduate business technology management program having as an objective training the next generation of business analysts. His teaching covers a wide range of BTM related areas such as e-Business, enterprise architecture and e-Commerce. Dr. Nach is particularly skilled at synthesizing large amounts of information and knowledge and translate the work into practical education programs. At ease with technology, he deploys and uses state-of-the-art Learning Management systems such as OpenEdx.





## **Dr. RACHID OUMLIL**

Professor of Information Systems Management  
University Ibn Zohr Agadir, Morocco

Oumlil Rachid is a teacher-researcher and deputy director of the National School of Business and Management of Agadir (ENCG) at the University Ibn Zohr. He was head of the Research Team in Tourism, Innovation and Digital Management (ERTIMD) and head of the Research Team in Digital Management, Innovation and Communication at the ENCG.

Dr. Oumlil's research work is on open innovation and digital management. He is the author of numerous book chapters published by international publishers: IGI Global, Apple Press, Springer, ICESCO...Rachid Oumlil is Deputy Editor-in-Chief of the journal *Revue management et Innovation* (indexed CAIRN). He is a member of the editorial board of international journals: *Revue management et Innovation*, *Journal of North African Research in Business*, *Journal of Organizational Management Studies (JOMS)*, *Information Systems Management & Innovation (ISMT)*.

He is the founding president of a non-profit organization: African Research Center for Innovation and Development (ARCID). ARCID was created with the perspective of developing new forms of innovation in organizations and contributing to the development of the business environment in African countries.

It has launched the Inclusive Entrepreneurship Program for the benefit of the African Diaspora. A program funded by the European Union in partnership with the incubator Singa and UniversStartp.

He launched the PEMAR program: Entrepreneurship Program for Moroccan Returnees funded by the GIZ (June 2022)

He got the award for the best African social entrepreneur in Johannesburg in October 2019 by #TropicsMagazine and sponsored by the Philani Development Center.

He is selected as one of the 500 most influential people in Africa in 2021 by Tropics Magazine in South Africa.



## **Dr. JUSTIN ZHANG**

Professor of Information Systems Management  
University of North Florida, USA

Dr. Justin Zhang (IEEE Senior Member) is an Assistant Professor of Information Systems Management at the University of North Florida, USA. He received his Ph.D. in Business Administration with a concentration on Management Science and Information Systems from Pennsylvania State University, University Park. His research interests include economics of information systems, knowledge management, electronic business, business process management, information security, and social networking. He has published research articles in various scholarly journals, books, and conference proceedings. He is the editor-in-chief of the *Journal of Global Information Management*. He also serves as an associate editor and an editorial board member for several other journals.



# CONGRESS PROGRAM

# 09

## Friday, November 11, 2022, Conference Center UCA

Reception & registration (15h30-16h00)

### 16:00 - 16:45 Opening Ceremony

Words from the organizers :

- Moulay elhassan HBID, President of Cadi Ayyad University of Marrakech
- Fatima AARIB, Director of ENCG, Cadi Ayyad University of Marrakech
- Moulay Ahmed LAMRANI President of HEEC of Marrakech
- Abdelmoumen TABYAOUI, Director of ENSA Berrechid, Hassan 1<sup>st</sup> University
- Abderrahim HANSALI, President of Morocco Fintech Association

Words from guests of honor :

- Segun AINA President of Africa Fintech Network
- Shmuel BEN TOVIM President of Israel Fintech Center

### 16:45 - 17:00 Inauguration & MoU signing ceremony

- Inauguration ceremony of Morocco Fintech Association
- Memorandum of understanding signing ceremony

### 17:00 - 18:30 Fintech Business Conference

Conference topic : Financial technologies at the service of economic and social development

- 1<sup>st</sup> speaker : Mostafa BELKHAYATE, CEO Springbox Ltd
- 2<sup>nd</sup> speaker : Ahmed KHAOUJA, CEO LTE
- 3<sup>rd</sup> speaker : Salahdine MIMOUNI, CEO Rich Media
- 4<sup>rd</sup> speaker : Zakaria ZAZA, Consultant, Effyis Group
- Moderator : Jamal Eddine TABBA, Morocco Fintech Association

## Saturday, November 12, 2022, Conference Center UCA

8:45 - 9:00 Opening Speech : Dr. Rachid OUMLIL, ENCG Agadir, Ibn Zohr University, Morocco

### 9:00 - 12:00 Keynotes session

- Dr. Nabil KHELIFI, Springer Heidelberg, Germany
- Dr. Gbenga IBIKUNLE, University of Edinburgh U.K
- Dr. Hamid NACH, University of Québec in Rimouski, Canada
- Dr. Amira KADDOUR, Carthage University, Tunisia
- Dr. Mouhsine LAKHDISSI, Hassan I University, Morocco
- Dr. Justin ZHANG, University of North Florida, USA

### 12h30 - 14:30 Parallel Sessions ( See details on the next page )

- Session 1 : Fintech services
- Session 2 : Technologies applied to finance
- Session 3 : Innovation, financial inclusion & Social development
- Session 4 : Fintech Ecosystem & economic development
- Special Session : Advances in AI for Enterprise Decision Making

14h30 - 17:00 Lunch & closing ceremony



## Session 1 : Fintech services

Paper ID	Chairs : M. LAKHDISSI, Hassan 1 <sup>st</sup> University, Settat Morocco H. NACH, University of Québec in Rimouski, Canada B.LEBZAR, Cadi Ayyad University, Marrakech Morocco
33	<b>Sustainable Finance and FinTech: Facilitating a Sustainable Future with the Utilization of socio-economic Financial Services</b> , by Zerina Bihorac, Azra Zaimovic and Tarik Zaimovic ( Bosnia and Herzegovina )
29	<b>Influence of Financial Innovation on Business Performance: Evidence from SME Food Industry in Malaysia</b> , by Shreen Almas Mohamed Buhary ( Malaysia )
54	<b>Analysis behavior of lender in P2P Lending Platforms: Identifying cognitive effort by Responses Time Method</b> , by Asmaa Benhmama, Brahim Sabiri and Hamza Melliani ( Morocco )
20	<b>Factors influencing the adoption of mobile payment in Morocco: Literature Review</b> , by Elmahdi Yassine ( France )
32	<b>The behavior of firms regarding the introduction of participative finance in Morocco: the case of financing by profit and loss sharing products (PLS)</b> , by Safa Ougoujil and Sidi Mohamed Rigar ( Morocco )
48	<b>Candlestick Patterns Recognition in Bitcoin Price Action Graph Chart Using Deep Learning</b> , by Abdellah El Zaar, Nabil Benaya, Abderrahim El Allati and Toufik Bakir ( Morocco )
28	<b>Fintech Innovations for Supply Chain Resilience</b> , by Asma Boujrouf, Sidi Mohamed Rigar and L'Houssaine Mounaim ( Morocco )
25	<b>Cartography of mobile payment technologies used in Morocco</b> , by Youness Khourdifi and Abderrahim Hansali ( Morocco )

## Session 2 : Technologies applied to finance

Paper ID	Chairs : J. DABOUNOU , University Hassan 1 <sup>st</sup> , Settat, Morocco A. KADDOUR, Carthage University, Tunisia M.MESTARI, University Hassan II, Casablanca, Morocco
22	<b>Securing crowdfunding platforms with blockchain to boost the real estate industry</b> , by Hibatou Allah Boulsane, Karim Afdel and Salma El Hajjami ( Morocco )
57	<b>Prediction of Stock Markets using Deep Learning Architectures</b> , by Khalid Bentaleb, Mohamed Ben Houad and Mohammed Mestari ( Morocco )
9	<b>Blockchain Technology: A Proposed Solution to Hike the Tax to GDP Ratio in Bangladesh</b> , by Prianka Ghosh Puja and Md Sadik Adnan ( Bangladesh )
58	<b>Credit risk management: a comparative study of ML techniques applied to credit scoring</b> , by Adil Oualid, Abderrahim Hansali and Lahcen Mounoun ( Morocco )



- 21** **E-Payment Fraud Detection in E- Commerce using Supervised Learning Algorithms**, by Manal Loukili, Fayçal Messaoudi and Hanane Azirar ( Morocco )
- 11** **Machine Learning Clustering: Application on aggregated & non aggregated financial data**, by Salma El Aidouni, Mohamed Benhouad and Adnane El Mansouri ( Morocco )
- 43** **The use of Artificial Intelligence techniques in the stock market: A case study of the use of the Artificial Neural Network in the prediction of the price of the stock market index of African countries**, by Karim Amzile, Mohamed Beraich and Rajaa Amzile ( Morocco )
- 3** **Cloud Data Integrity Auditing and Deduplication Using an Optimized Method Based on Blockchain and MAS**, by Mohamed El Ghazouani, Abdelouafi Ikidid, Charafeddine Ait Zaouiat, Layla Aziz, Yassine El Khanboubi, Moulay Ahmed El Kiram and Er-Rajy Latifa ( Morocco )

## Session 3 : Innovation, financial inclusion & Social development

Chairs :

Paper ID

S. TARBALOUTI, Cadi Ayyad University, Marrakech Morocco

J. ZHANG, University of North Florida, USA

O. IDRISSE, Cadi Ayyad University, Marrakech Morocco

- 47** **Fintech and Financial inclusion: mobile payment case**, by Hanane Azirar, Bouchra Benyacoub and Manal Loukili ( Morocco )
- 50** **Importance of Financial Literacy Education & Financial Behavior for Developing Nation in the World**, by Venkata Vara Prasad Janjanam and Subba Lakshmi A.V.V.S ( India )
- 38** **Financial inclusions, human capital and economic growth in Asian countries**, by Van Chien Nguyen ( Tailand )
- 45** **The role of tax policy in stimulating and encouraging investment in Jordan**, by Yaser Arabyat and Hussam Al-Din Daoud ( Jordan )
- 26** **The role of collaborative skills and knowledge sharing in the emergence of Fintech-Ecosystems Case of: Casablanca finance city**, by Oumaima Smyej and Si Mohamed Ben Massou ( Morocco )
- 31** **Digital transformation in the insurance sector in Morocco** by Araqi Houssaini Soufiane ( Morocco )



## Session 4 : Fintech Ecosystem & economic development

Chairs :

Paper ID

R. Oumlil, University Ibn Zohr, Agadir, Morocco

G. IBIKUNLE, University of Edinburgh U.K

A. ARRACH, University Hassan 1<sup>st</sup>, Settat, Morocco

- 63 **Open Banking, a solution to improve credit risk management in Morocco**, by Adil Oualid, Abderrahim Hansali and Lahcen Moumoun ( Morocco )
- 13 **Developing a Blockchain-Based Upstream Supply Chain Management System Enhancing Innovation and Sustainability**, by Ahmed El Maalmi, Kaoutar Jenoui and Laila El Abbadi ( Morocco )
- 36 **Green finance in Moroccan mining sector: cases of sustainable development and CSR**, by Insaf El Atillah and Mohamed Azeroual ( Morocco )
- 49 **COVID-19 and stock markets: Analyzing the impact of the fear from COVID-19 on stock market returns using Twitter Text Mining**, by Ayoub Razouk, Youness Madani and Fatima Touhami ( Morocco )
- 14 **Towards characterization of the Fintech Ecosystem: A systematic literature review**, by Ali Mwase, Ernest Ketcha and Singh Shawren ( Uganda & South Africa )
- 73 **A literature review on Financial Stability**, by Adnane El Mansouri, Mohamed Benhouad and Salma El Aidouni ( Morocco )
- 78 **Information society services in Morocco Regulatory status and outlook for development**, by Khalid Abouelouafa and Hafid Barka ( Morocco )

## Special Section: Advances in AI for Enterprise Decision Making

Chairs :

Paper ID

L. Moumoun, University Hassan 1<sup>st</sup>, Settat, Morocco

Nabil KHELIFI, Springer Heidelberg, Germany

Y. MALEH, Sulttan Moulay Slimane University Beni Mellal, Morocco

- 71 **A Comparative Study of Several Approaches of Database Migration with A Multi-Criteria Analysis Method**, by Abdelhak Erraji, Abderrahim Maizate and Mohamed Ouzzif ( Morocco )
- 74 **Medical-DCGAN: Deep Convolutional GAN for Medical imaging**, by Zakaria Rguibi, Abdelmajid Hajami, Dya Zitouni and Amine Elqaraoui ( Morocco )
- 85 **Importance of Hybridization Approach for Strengthening the Network Security**, by Sabrine Ennaji, Nabil El Akkad and Khalid Haddouch ( Morocco )
- 80 **Strategic tools for the decision to outsource Maintenance activities in Moroccan airports**, by Ahlam Boutahar, Mohammed Benali, Mohammed Hadini, Zineb Edrissi and Said Rifai ( Morocco )
- 82 **Blockchain for cybersecurity in cyber-physical systems: Challenges and Applications**, by Yassine Maleh, University Sultan Moulay Slimane, ( Morocco )
- 86 **Semantic Type Detection-Based Deep Learning Approach** by Chama El Saily and Lahcen Moumoun ( Morocco )



# CONGRESS PROGRAM

# 13

Sunday, November 13, 2022, ENCG Marrakech

## MOROCCO FINTECH DAY

### STUDENTS FINTALK

Fintech Clubs Roundtable

### FINTECH CARAVAN

Mobile workshop for financial and digital inclusion in rural areas

### FINA'MOROCCO

Fintech inclusion Award in Morocco

### FINTECH MOVIE

Screening and discussion of the film  
BIG SHORT

## FINTECH ACADEMY

A day training cycle to introduce Moroccan and African students living in Morocco to the fundamentals of Fintech

### Session 01

Discovering the Fintech ecosystem  
Dr. Hamid NACH

### Session 02

Technologies applied to finance  
Dr. Amira KADDOUR

### Session 03

Fintech services (case of mobile payment)  
Dr. Abderrahim Hansali

**Vous êtes jeunes, créateurs (trices) de contenu digital, marocains ou résidents au Maroc**



**Vous souhaitez participer à la diffusion de la culture Fintech chez la population marocaine**

## FINTECH INCLUSION AWARDS IN MOROCCO

**Nous vous invitons à produire une vidéo sur la thématique : « Les technologies financières au service du développement social et économique »**

### Cas d'usage à traiter\*

- Promotion du label « MarocPay »;
- Paiement mobile et inclusion financière;
- Importance de l'éducation financière et digitale;
- Entrepreneuriat dans le domaine Fintech;
- Crowdfunding et financement des jeunes entrepreneurs;
- Opportunités et risques des crypto-monnaies;
- Importance de l'éducation financière et digitale;
- Confiance et protection des données; personnelles et financières; ...

**Pour participer, contactez nous sur :  
[www.fina.moroccofintech.org](http://www.fina.moroccofintech.org)  
Avant le 26/02/2023**

**En marge du Congrès International de la Fintech  
Morocco Fintech Association  
organise**



**Public cible**  
Adhérents et Etudiants de la formation continue Master MPMD & Licence FBA

**Date & lieu**  
13 Novembre 2022  
10h00 - 17h00  
ENCG Marrakech

### FINTECH ACADEMY

**Pour l'obtention du certificat « Fintech Foundations »  
intervenant**



Dr. Amira KADDOUR  
Université de Carthage, Tunisie



Dr. Hamid NACH  
Université de Québec, Canada



Dr. Abderrahim Hansali  
Université Caef Agadir, Maroc

**Pour toute information contacter Madame Imane KHALILE**

☎ 0676107560 ✉ [contact@moroccofintech.org](mailto:contact@moroccofintech.org)

En partenariat avec





# ORGANIZERS & PARTNERS

# 14

## ORGANIZERS



## PARTNERS





## HONORARY COMMITTEE

- Aawatif HAYAR the Minister of Solidarity, Social Integration and Family
- Moulay elhassan HBID Président of Cadi Ayyad University of Marrakech

## STEERING COMMITTEE

- Fatima AARIB, Director of ENCG, Cadi Ayyad University of Marrakech
- Moulay Ahmed LAMRANI President of HEEC of Marrakech
- Abdelmoumen TABYAOUI, Director of ENSA Berrechid, Hassan 1st University
- Abderrahim HANSALI, President of Morocco Fintech Association
- Segun AINA President of Africa Fintech Network

## GENERAL CHAIR

- Abderrahim Hansali, ENCG Marrakech Cadi Ayyad University, Morocco

## PUBLICATION CHAIRS

- Prof. Yassine Maleh, SMIEEE, National School of Applied Sciences, Khouribga, Morocco
- Mamoun Alazab, Charles Darwin University, Australia
- Justin Zhang, University of North Florida, USA
- Lahcen MOUMOUN, ENSA Berrechid, Hassan 1st University

## TECHNICAL PROGRAM COMMITTEE

- ABAYOMI Abdultaofeek, Durban, South Africa
- ABAZA Mahmoud, Athabasca University, Canada
- ACHCHAB Boujemaa, Hassan 1st University – Settlat, Morocco
- ADANUR Suleyman, Karadeniz Technical University, Turkey
- AIT DAOUZ Lahcen, Cadi Ayyad University-Marrakech, Morocco
- AITHNARD Paul Harry, Africa Fintech Network, Ivory Coast
- ALAZAB Mamoun, Charles Darwin University, Australia
- AL-NASHASH Hasan, American University of Sharjah, UAE
- ALTUNISIK Ahmet Can, Karadeniz Technical University, Turkey
- AMDJAR Abderrahim, Hassan 1st University – Settlat, Morocco
- ARPAN KUMAR Kar, Indian Institute of Technology Delhi – New Delhi, India
- ARRACH Abdeljabbar, Hassan 1st University – Settlat, Morocco
- ATKINSON Robert, University of Strathclyde, UK
- AURANGZEB Khursheed, King Saud University, Saudi Arabia
- AWAN Jawad, University of Sindh, Pakistan
- AYYACH Mohannad, Palestine technical university Kadoorie, Palestine
- Azra Zaimović, University of Sarajevo, Bosnia and Herzegovina
- BALOUKI Youssef, Hassan 1st University – Settlat, Morocco





- BAREKATAIN Mohammad Amin, T. U. München, Germany
- BARNAGHI Payam, University of Surrey, UK
- BARRA Vincent, ISIMA, France
- BASSEL Solaiman, ENST-Bretagne, France
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