



## ERSA Workshop on Financial Technology and Development

Devon Valley Hotel, Stellenbosch, September 8-9

### Workshop Program

Friday, 8<sup>th</sup> September

9:00-9:30	Registration and Welcome Remarks
<p><b><u>Session 1</u></b></p> <p>Chair: Lucas Argentieri Mariani (ERSA and University of Milano-Bicocca)</p> <p>9:30-11:00</p> <p>Elvis Avenyo (University of Johannesburg)  <i>Determinants of digital technologies' adoption in South African manufacturing: Evidence from a firm-level survey</i>            Discussant: El Mehdi Ferrouhi (Ibn Tofail University)</p> <p>Lucas Argentieri Mariani (ERSA and University of Milano-Bicocca)  <i>Unleashing International Trade through Financial Integration: Evidence from a Cross-Border Payment System</i>            Discussant: Robert Lensink (University of Groningen)</p>	
11:00-11.30	Coffee Break
<p><b><u>Keynote Session</u></b></p> <p>11:30-13:00</p> <p>Sean Higgins (Kellogg School of Management)  <i>FinTech and Financial Inclusion</i></p>	
13:00-14:00	Lunch Break

## **Session 2**

Chair: Willem Boshoff (Stellenbosch University)  
14:00-15:30

Onkokame Mothobi (University of Witwatersrand)

*Interoperability between mobile money agents and choice of network operators: the case of Tanzania*

Discussant: Willem Boshoff (Stellenbosch University)

Edward Asiedu (University of Ghana Business School)

*Interoperability and Digital Financial Services: implication for vulnerable populations in Ghana*

Discussant: Onkokame Mothobi (University of Witwatersrand)

15:30-16:00

Coffee Break

## **Session 3**

Chair: Allan Davids (University of Cape Town)  
16:00-18:15

Aisha Udochi (Howard University)

*From Specious Statistics to Dependable Data: Constructing Retail Spending Estimates with Nigerian Transactions Data*

Discussant: Takwanisa Machededze (University of Cape Town)

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*What luminosity data can and cannot reveal about South Africa's urban economies?*

Discussant: Dieter von Fintel (Stellenbosch University)

Kalebe Kalebe (National University of Lesotho and University of Witwatersrand)

*Bank competition and access to finance by firms in the Common Monetary Area of Southern Africa*

Discussant: Allan Davids (University of Cape Town)

19:00-21:00

Workshop Dinner

Saturday, 9<sup>th</sup> September

## **Session 4**

Chair: Lukasz Grzybowski (University of Cape Town)  
09:00-10:30

Zizipho Magula (Rhodes University)

*Financial technology and bank risk-taking behaviour: A case of selected South African banks*

Discussant: Aneta Hryckiewicz (Said Business School and Kozminski University)

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*Bank technological innovation and SME lending: do we experience a transformation in a bank-SME relationship?*

Discussant: Lucas Argentieri Mariani (ERSA and University of Milano-Bicocca)

10:30-11:00

Coffee Break

**Session 5**

Chair: Michael Meyer (University of Pretoria and Stellenbosch University)

11:00-13:15

Ashish Sedai (University of Texas at Arlington)

*Disentangling the Effects of Financial Inclusion on Household Well-Being*

Discussant: Sean Higgins (Kellogg School of Management)

Robert Lensink (University of Groningen)

*What might we forget? An experiment in South Africa showing when reminders may increase attention and decrease savings.*

Discussant: Mikael Paaso (Erasmus University Rotterdam)

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*Fintech as a Gateway to Finance*

Discussant: Ashish Sedai (University of Texas at Arlington)

13:15-14:15

Lunch Break

**Session 6**

Chair: Ryan Hawthorne (Acacia Economics)

14:15-15:45

Mohammed Amidu (University of Ghana Business School)

*Does access to digital financial services reduce COVID-19 exposure among the vulnerable? Empirical evidence from Ghana*

Discussant: Ryan Hawthorne (Acacia Economics)

El Mehdi Ferrouhi (Ibn Tofail University)

*Factors influencing the adoption of mobile payment in Morocco*

Discussant: Lukasz Grzybowski (University of Cape Town)

15:45-16:00

Closing Remarks