
16th RIODD Congress [29th september -1st october 2021]

Call for communication for the session: Fintech : what about financial and social inclusion ?

Send your proposal at: riodd2021-fintech@umontpellier.fr

Title of the session:

Fintech: what about financial and social inclusion ?

Head(s) of the session:

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Stéphanie SERVE, UPEC, IRG, stephanie.serve@u-pec.fr

Presentation of the session

For the past ten years, following the financial crisis of 2008, FinTech players (a combination of Finance and technology) have been in full development, offering different types of services ranging from crowdfunding to companies (equity crowdfunding, donation, crowdlending, etc.) means of payment, including asset management or insurance services.

Within the fintech sector, whose contours have yet to be defined, there are highly heterogeneous players. Some of them are «pure players» while others, often firms dominant in their home market, pursue a strategy of diversification of their activities.

The players also differ in terms of size and rely on various business models.

However, FinTech companies have in common to change the structure of supply and demand in the markets in which they offer their services, leading to two types of related questions: to what extent competition between the they are traditional banking and financial players, and can they be a vehicle for social and financial inclusion for consumers who have difficulty accessing these traditional services?

The aim of this session is to examine the reality of complementarity between FinTech players and its induced effects in terms of social and financial inclusion. The session is open to various disciplines (finance, organizational strategy and theory, economics and economic sociology) and, in fact, to various epistemologies and fields (theoretical contributions, econometric fields, qualitative fields such as interviews or case studies) in order to promote exchanges and the richness of entry points into research on these questions.

Contributions will focus on the following themes:

- ***The dynamic evolution of the banking and financial industry following the rise of FinTech players.*** Which analysis(s) propose developments in the forms of competition observed in the banking and financial sector? Is there complementarity between traditional banking and financial players and FinTech players? What are the effects of the emergence of these new players on the business model of banks and asset managers? What definitions of the banking sector should be retained following the rise of FinTechs and neo-banks?

- ***The big players in FinTech.*** What are the strategic behaviors adopted by the digital giants, large-scale distribution or mobile telephone operators that have become key players in FinTech?

- **The “societal” role of FinTechs.** Is participatory finance an alternative to bank financing for households? For Small and Medium Enterprises? Do FinTechs reduce banking and financial exclusion? International lighting is welcome, particularly in countries with very low rates of household banking.

Bibliographic references

- Chen, M.A., Wu, Q., Yang, B., (2019). How Valuable Is FinTech Innovation, *The Review of Financial Studies*, vol.32, n° 5, pp. 2062-2106.
- Hornuf, L., Klus, M. F., Lohwasser, T. S., & Schwienbacher, A. (2020). How do banks interact with fintech startups?. *Small Business Economics*, 1-22.
- Schwienbacher, A. (2019). Equity crowdfunding: anything to celebrate?. *Venture Capital*, 21(1), 65-74.
- Tang, H. (2019). «Peer-to-Peer Lenders Versus Banks: Substitutes of complements », *The Review of Financial Studies*, vol. 32, n° 5, pp. 1900-1938.
- Thakor, A. V. (2020). Fintech and banking: What do we know?. *Journal of Financial Intermediation*, 41, 100833.
- Weill, L. (2019). L'impact des Fintech sur la structure des marchés bancaires, *Revue d'Économie Financière*, vol. 2, n° 135, pp. 181-192.

Instructions to authors

Types of communications accepted:

- long paper (full paper)
- short papers (3,000 words max., sub-headings imposed: Introduction/Objectives (500 words max.); Literature Review (500 words max.); Approach/methodology (500 words max.); Results (500 words max.); Discussion (500 words max.); Implications and limitations (500 words max.).

Papers must be original (unpublished, not in an evaluation process in a journal or symposium). An anti-plagiat control of the papers will be carried out.

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The papers must comply with the following presentation instructions:

In Microsoft Word format A4;

Line spacing 1.5 including bibliographic notes (in simple line spacing);

Police: Times New Roman, 12-point body;

Headings and subtitles in bold, numbered as 1, 1.1 and 1.1.1. ;

Page numbering in the middle and bottom of the page;

2.5 cm high, low, right and left margins;

Bibliographic references recalled at the end of the document;

Names of authors referenced in the body of the text in parentheses followed by the year of publication.

Papers that do not meet these layout requirements will be returned to their authors.

The communication proposal will be structured as follows:

- Title (in French and English)
- Authors (First Name, LAST NAME, Institution, Laboratory, Email)



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MRM
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- Abstract (French or English – 300 words max)
- Communication text (short or long paper)

Agenda

26/04/2021: reception of the communications (short paper – max 3000 words – or full paper)

28/06/2021: notification to the authors

02/09/2021: reception of revised paper, short or full, in their definitive version.