

Wits Global Fintech Conference 2024	
<i>Theme: "The future of Fintech: innovations, opportunities, and challenges"</i>	
<i>Please Note: All times are in South Africa Standard Time (SAST)</i>	
Day 1: 14 th November 2024	
8:00- 8:30	Registration
Inaugural Session 8:30- 8:50	Session Chair: Prof. Chimwemwe Chipeta, Director Wits Fintech Hub <ul style="list-style-type: none"> • Prof. Jason Cohen, Dean Commerce, Law, & Management, Wits • Prof. Uma Kollamparambil, Head of School Economics & Finance, Wits • Prof. Moinak Maiti, FirstRand Foundation Chair & Conference Chair, Wits
Keynote Address 1 8:50- 9:45	Session Chair: Prof. Chimwemwe Chipeta, Director Wits Fintech Hub <ul style="list-style-type: none"> • Navigating the Regulatory Landscape: Facilitating Fintech Participation in the Ecosystem: Lyle Horsley, Divisional Head FinTech, Chairperson of the Intergovernmental Fintech Working Group South African Reserve Bank • Money Reimagined Using Web3 Technology: Monica Singer (CA), Strategic Advisor, Consensys, USA
9:45-10:10 AM	Tea Break & Group Photo Session
Keynote Address 2 10:10- 11:05	Session Chair: Prof. Moinak Maiti, University of Witwatersrand <ul style="list-style-type: none"> • Innovations in Fintech: Philip Treleaven, Professor, University College London, UK • Social Impact of Fintech: Bongeka Buthelezi, Market Research Head, FNB South Africa
11:05- 11:15	Fintech startups: challenges and opportunities: Asif Aziz , Strategic Officer, Libex
11:15 – 11:25	Short Break
Technical Session 1 11:25- 12:45	Session Chair: Prof. Chimwemwe Chipeta, University of Witwatersrand <ul style="list-style-type: none"> • Group Lending Dynamics and Enhancing Financial inclusion through Fintech: Anupama Sethi (Monash Business School, Australia) & David Mhlanga (University of Johannesburg, South Africa) • The Impact of Digital Finance on Household Asset Behavior: Evidence from China: Qiwei Li (RUDN University, Russia) • Performance and Financial Innovation of African Banks: The Role of Competition: Queen Magadi Mabe (University of Johannesburg, South Africa) • FinTech Adoption and Financial Inclusion in India: A Qualitative Exploration of Socio-Economic Impacts and Challenges: Jayanta Ghosh (Parul University, India)

12:45- 13:30	Lunch Break
Technical Session 2	Session Chair: <i>Prof. Moinak Maiti, University of Witwatersrand</i>
13:30- 14:50	<ul style="list-style-type: none"> • <i>Shared-Custodial Wallet for Multi-Party Crypto-Asset Management: Yimika Erinle (DLT Science Foundation & University College London, UK); Yebo Feng (Nanyang Technological University, Singapore); Jiahua Xu, Nikhil Vadgama, & Paolo Tasca (DLT Science Foundation & University College London, UK)</i> • <i>Can a voluntary carbon-backed digital currency market increase demand for carbon credits? The case of toco in South Africa: McCallum, W (Rhodes University & Stellenbosch Business School), Phimister, E.P., & Volschenk, J (Stellenbosch Business School)</i> • <i>Design of a Blockchain-based Customer Authentication Framework for Secure and Transparent Climate Finance in Crowdfunding: Suseta Datta (Narula Institute of Technology, India), Manju Biswas (Kalyani Government Engineering College, India), Rituparna Mondal (Techno India University, India), Rajdeep Roy (University of Kalyani, India), Sourav Banerjee (Kalyani Government Engineering College, India), and Utpal Biswas (University of Kalyani, India)</i> • <i>Enhancing Stadium Attendance Prediction Using LSTM and GRU Models: Implications for Financial Decision-Making in Sports Economics: Yu Pang (National Research University Higher School of Economics, Russia), & Xin Zheng (Griffith University, Australia)</i>
14:50- 15:00	Short Break
Technical Session 3	Session Chair: <i>Prof. Yudhvir Seetharam, University of Witwatersrand</i>
15:00- 16:45	<ul style="list-style-type: none"> • <i>The Impact of Digital Currencies on Accounting Practices: Favourate Y Mpofo (National University of Science and Technology, Zimbabwe)</i> • <i>Asset Pricing at the Age of Financial Technology: Hervé Kapche (EQ Bank, Canada, & University of the Witwatersrand, South Africa); & Moinak Maiti (University of the Witwatersrand, South Africa)</i> • <i>A Study to Examine the Performance of Financial Assets: Traditional Methods Vs Machine Learning Models: Lavarán Naidoo & Yekira Moodley (University of the Witwatersrand, South Africa)</i> • <i>Simulation with Stochastic Differential Equations for Exotic Option Pricing: Godfrey Tshehla, & Farai Mlambo (University of the Witwatersrand, South Africa)</i> • <i>Predictors of Financial Distress in Africa: Chimwenwe Chipeta (University of Witwatersrand); Ganesh Mani, Patrick McSharry, & Edith Luhanga (Carnegie Mellon University, USA), Yudhvir Seetharam (University of Witwatersrand, & FNB, South Africa)</i>

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Day 2: 15 th November 2024	
Technical Session 4 08:30- 09:50	Session Chairs: <i>Ms. Lerato Mapela & Prof. Chimwemwe Chipeta, University of Witwatersrand</i> <ul style="list-style-type: none"> • <i>To Oversample or Not? How to Treat LDP When Developing a PD Model? Yury Festa (Independent Researcher) & Henry Penikas (Central Bank of Russia)</i> • <i>The Role of Financial Technology in Addressing Poverty from the Classical Economic Theory Standpoint: David Mhlanga (University of Johannesburg, South Africa)</i> • <i>Predictive Insights into Merger and Acquisition in South Africa: Lerato Mapela, Chimwemwe Chipeta, & Moinak Maiti (University of the Witwatersrand, South Africa)</i> • <i>Can Artificial Intelligence Enhance Traditional Asset Pricing Models: Julienne van de Loo & Brent Barendsen (University of the Witwatersrand, South Africa)</i>
09:50- 10:10	Tea Break
Technical Session 5 10:10- 11:30	Session Chairs: <i>Ms. Aneesa Adam, & Dr. Delane Naidu, University of Witwatersrand</i> <ul style="list-style-type: none"> • <i>Experiment in Partnership Financing: Indirect Interim Estimates of Effects on Retail Loan Rates in Russia Based on Triple Difference: Henry Penikas, (Central Bank of Russia), & Valeria Stefanenko (Independent researcher)</i> • <i>Exploring the Interplay Between Mobile Money, Fintech, and Financial Inclusion in Botswana: Ruth Mothowabarwa (University of the Witwatersrand, South Africa), Nyasha Mahonye (University of the Witwatersrand, South Africa), & Marshall Makate (Curtin University, Australia)</i> • <i>Can Fintech Improve Corporate Investment Efficiency? Evidence From the Big 4 Banks in South Africa: Karabo Nyalunga & Thuto Mogomotsi (University of the Witwatersrand, South Africa)</i> • <i>The Impact of Blockchain Technology on the Finance Ecosystem in South Africa: Pavan Hiramoney, Paul Muzindutsi, & Lorraine Muguto (University of Kwazulu-Natal, South Africa)</i>
11:30-11:40	Short Break
Technical Session 6 11:40- 13:00	Session Chairs: <i>Mr. James Britten, & Prof. Moinak Maiti, University of Witwatersrand</i> <ul style="list-style-type: none"> • <i>The Forward-looking Market Dynamics based on Martingale Difference Theory: Darko Vukovic (Fudan University, China; Geographical Institute, Serbian Academy of Sciences & Arts, Serbia; & Graduate School of Management, SPB, Russia) & Vyacheslav Zinovev (Graduate School of Management, SPB, Russia)</i>

	<ul style="list-style-type: none"> • Mobile Money a Low-Cost Monetary Innovation: Strategic Complementarities and Network Effects that Govern Adoption Rates: Omogolo Maripe (University of Essex, UK, & Central Bank of Botswana) • The Effect of the Electronic Transaction Levy (E-Levy) On Retail Digital Financial Services in Ghana: Festus E. Turkson, Peter Quartey, Agyapomaa Gyeke-Dako, Priscilla Twumasi Baffuor, Emmanuel Adu-Danso, & Emmanuel Abbey (University of Ghana Business School, Ghana) • Fraud Detection Using Benford's Law and the Bias Ratio: Bhavik Govan & James Britten (University of the Witwatersrand, South Africa)
13:00- 13:30	Lunch
Technical Session 7	Session Chair: Prof. Yudhvir Seetharam , University of Witwatersrand
13:30- 14:50 PM	<ul style="list-style-type: none"> • Are Partnerships with Fintech Firms an Effective Strategy for European Banks to Survive Their Invasion? Thanos, Ioannis (University of Piraeus, Greece), Psillaki, Maria (University of Piraeus, Greece); Tziogkidis, Panagiotis (University of Macedonia, Greece); and Margaritis, Dimitris (University of Auckland, New Zealand) • Corporate Culture and Strategic Outcomes: New Evidence from South Africa: Davis Nyangaras, & Chimwemwe Chipeta (University of the Witwatersrand, South Africa) • Comparative Analysis of Geographically Weighted Models in House Price Prediction: Azwile Nkumane & Farai Mlambo (University of the Witwatersrand, South Africa) • A Machine Learning Approach to Corporate Bankruptcy Prediction Using BERT-Based Sentiment Analysis: Lwazi Lungile Mhlambi (University of the Witwatersrand, & Standard Bank, South Africa)
14:50 – 15:00	Short Break
Technical Session 8	Session Chair: Prof. Chimwemwe Chipeta , University of Witwatersrand
15:00- 16:10	<ul style="list-style-type: none"> • Peer Influence in Paytech: Do Acquaintance Characteristics Explain Usage Intensity? Kingstone Nyakurukwa (University of Witwatersrand) • Machine Learning in Economics and Finance: A Review: Farai Mlambo (University of the Witwatersrand, South Africa) & David Mhlanga (University of Johannesburg, South Africa) • COVID 19 Financial Worry and Digital Financial Inclusion in Africa: Chimwemwe Chipeta (University of the Witwatersrand, South Africa)
16:10 – 16:20	Closing Remarks