

Call for papers

18th conference CSIFA'2023

16 -17 & 18 December 2023

Djerba, Tunisia

Fintech, digital transformation and Financial inclusion

Fintech with its blockchains and other related technologies and the world of cryptocurrencies represent a new, dynamic and rapidly evolving field in industry, economics and finance and, increasingly, in academia and the research. It transforms the classic interactions in finance with an underlying decentralized structure of these technologies which constitutes one of their fundamental concepts so that there is no place for privileged actors as in the traditional financial counterparts of these systems.

Mainly used for big data management purposes, the blockchain is at the heart of the decentralized web and is part of the development of emerging technologies based on artificial intelligence systems (e-Health, smart cities, e-biology, e-commerce, autonomous vehicles, etc.). It can be used to offer more transparency, particularly in terms of the ethics of artificial intelligence.

Its deployment by both public and private actors, in areas that sometimes fall under sovereign functions, calls for multidisciplinary reflection to describe and analyze the place it occupies in our societies, particularly in terms of taxes or accounting and financial statements.

In addition, several questions are raised in terms of security and applicable law in the event of a dispute or the protection of personal data. The situations of mining farms also raise the question of geopolitical issues and in terms of sovereignty of the blockchain. On the other hand, these technologies can be an incredible opportunity for emerging countries to achieve a kind of financial inclusion through the Solidarity and Social Economy.

Finally, we can ask questions in terms of the environmental impact of this technology and what are the least energy-consuming methods that can be reconciled with the ecological and energy transition and the management of companies.

These technologies are disruptive in the sense that they allow the emergence of trust between actors who are a priori unreliable. Blockchain has reshaped the way of thinking about decentralized systems and has attracted researchers from the most varied fields, beginning to establish a strongly interdisciplinary community that tries to tackle the multiple open problems raised by this technology. Initially reserved for geeks and other digital enthusiasts, this technology opens up to multiple uses, from investment to criminal activities, from games of chance to the recording of health data.

The objective of this conference is to bring together a series of innovative works in this emerging and growing field, at the frontier of natural and social sciences and engineering, in order to provide a landscape of research progress and potentials. application in related fields.