INTEROPERABILITY, COMPETITION AND INSTANT PAYMENT SYSTEMS

AFI - Competition Enablers Knowledge Exchange

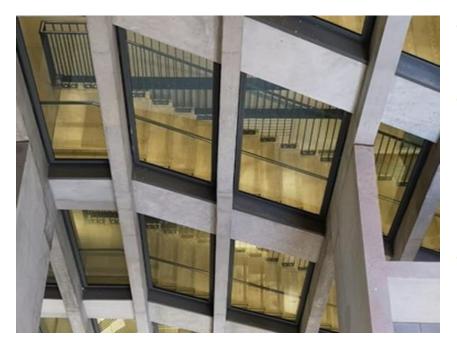
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TSE-P: research partnerships at TSE



- TSE: internationally reputed research and training center
 - 150 faculty members including the 2014 Nobel laureate in economics, Jean Tirole
- TSE-P: More than 30 years of experience as a platform that brings together (private and public) economic players and researchers
 - An organization of work based on bilateral relations and thematic centers making our societal impact more visible
 - → Benefits for practitioners, policy makers, economists, and TSE
- 6 thematic centers: Sustainable Finance; Competition Policy & Regulation; Digital; Energy & Climate; Health; Infrastructure & Network



FIT IN Initiative

CONTEXT AND RESEARCH APPROACH



The Financial Inclusion Through INteroperability Initiative (FIT IN Initiative) is a 4-year research initiative launched in November 2020.



MAIN OBJECTIVE:

Catalyze new research to constructively influence the design and regulation of interoperable digital financial services systems in low- and middle-income countries.

UNDERLYING GOAL:

Better understand the implications of alternative competition and regulatory policies and ultimately inform policies to expand the scope, improve the quality and reduce the cost of digital payment systems for impoverished users.



FIT IN Initiative research focuses on competition, incentives, regulation, governance, technology adoption, and welfare impacts in the design of interoperable payment systems. Researchers have explored issues such as:

Incentives: Balancing competition and cooperation

Governance: Managing key assets

Welfare: Impacts on market participants

The initiative combined descriptive, theoretical, and empirical research, drawing on expertise from literatures on industrial organization, digital finance, technology adoption, development economics, mechanism design, and public policy.

Building a better future

This presentation reviews three main research issues related to financial inclusion through interoperability of digital payments, highlighting key policy recommendations.



Today's Menu









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