

# The 15<sup>th</sup> Mediterranean Conference on Information Systems (MCIS) and The 6<sup>th</sup> MENA Conference on Information Systems (MENACIS) 2023

"Bridging Communities in a Digital World"





#### Track #06

# Cybersecurity and Privacy in the Era of Emerging Technologies

## **Track Description**

The business environment is changing rapidly, driven by the exponential growth of technological innovation, the intensifying competition, and the globalization of markets. Cashless payment systems are becoming increasingly popular as a way to facilitate transactions in this interconnected environment, but they also pose new challenges that must be addressed to ensure the security and reliability of financial transactions.

The rise of fintech has played a critical role in the development of cashless payment systems. Fintech has disrupted traditional models of banking and finance, offering new ways to access financial services and conduct transactions. The technological infrastructure that supports cashless payment systems includes mobile networks, mobile devices, and a variety of mobile applications, as well as financial technology. Advances in e-commerce, artificial intelligence, payment technologies, and big data analytics have transformed the way financing is conducted, and fintech has played a critical role in enabling this transformation. However, the integration of emerging technologies into the essential technology infrastructure of cashless payment systems presents significant challenges. One of the most pressing issues is the need for secure and reliable payment network mechanisms across different platforms. In addition, the increase in cyber-attacks targeting financial institutions and payment systems has generated strong concerns about the safety and efficiency of cashless payment systems.

The potential impact of cyber-attacks on cashless payment systems cannot be overstated. Cyber-attacks on payment networks can lead to a loss of confidence in financial institutions and undermine financial stability, resulting in a general negative co-movement across the markets and increased uncertainty. Understanding the risks and challenges posed by cyber-attacks is crucial for developing effective strategies to mitigate these risks and ensure the safe and reliable operation of cashless payment systems.

Despite the growing importance of cashless payment systems, there is a lack of research on this topic, particularly in the Middle East and North Africa (MENA) region. This conference track seeks to address this gap by welcoming submissions that explore the opportunities and challenges of cashless payment systems and the role of fintech in shaping the future of the financial sector in the MENA region and beyond. The track is open to research papers, case studies, and technical reports that shed light on emerging payment technologies, big data analytics, artificial intelligence, blockchain, cybersecurity and risk management, regulatory frameworks, and customer adoption and accessibility. By bringing together researchers, practitioners, and policymakers, this track aims to foster a deeper understanding of the complex interplay between technology, finance, and security and to promote innovative solutions to the challenges posed by the evolving business environment.

#### **Track Main Topics**

The main topics of interest may include, but are not limited to, the followings:



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#### September 6-9th, 2023

- Adoption and use of information security and privacy technologies and practices
- Digitalization of payments and cybersecurity
- Cybersecurity frameworks for cashless payment systems
- Digital identity and authentication
- Cashless payment ecosystems and digital divide (e.g. in MENA regions)
- Fintech, financing or banking models or services
- Fintech and Islamic finance
- Emerging trend of disrupting technologies and adaptations
- Information systems for financial decision making
- User experience and usability
- Data analytics for cashless payment systems and cybersecurity
- Blockchain-based payment systems

These topics could explore a wide range of issues related to the intersection of fintech, cybersecurity, and cybersecurity including artificial intelligence, digital financial inclusion, digital transformation, cybersecurity, digital divide, financing, banking models, emerging trends, information systems for managerial decision-making, and user experience.

#### **Track Co-Chairs**

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## September 6-9<sup>th</sup>, 2023

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