

Karim Iddouch

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RESEARCH FOCUS

Development economics · Banking & financial stability · Financial inclusion · Monetary & fiscal policy · Brain economy & brain capital · Efficiency & productivity · Geopolitical risk · Entrepreneurship & innovation · Digital economy & AI · African & emerging markets

OUTPUT AT A GLANCE

11 journal articles (10 published, 1 accepted; Scopus/ABS) · 3 book chapters · 2 SSRN working papers · 10 manuscripts under review · 6 research projects in progress · 4 open daily geopolitical-risk datasets

METHODS & TOOLS

Applied econometrics: panel, dynamic and time-series methods · Causal inference & impact evaluation (RCTs, quasi-experimental designs, event studies) · Composite & high-frequency index construction · Efficiency & productivity analysis (DEA, frontier methods) · Text- and news-based indicators (GDELT, LLM scoring) · Python · R · STATA · EViews · $\LaTeX$

ACADEMIC APPOINTMENTS

Full-Time Lecturer — Université Internationale de Casablanca (UIC) Sept 2023 – Present
Teaching, supervision, monitoring & research. Courses: Financial Accounting · Management Accounting · Financial Management · Financial Mathematics · Business Taxation · Macroeconomics · Managerial Economics · Project Financing · Corporate Governance & Business Ethics · Management Control Systems

Part-Time Lecturer — ENCG Business School, University of Ibn Zohr, Agadir Sept 2019 – July 2022
General Accounting · Corporate Governance · Consolidated Financial Statements · Business English

Part-Time Lecturer — EMAA Business School, Agadir Sept 2020 – July 2021
Statistics & Sampling Methods

Part-Time Lecturer — College of Economics, University of Ibn Zohr, Agadir Sept 2019 – Sept 2020
Accounting Principles & Financial Instruments

PEER-REVIEWED JOURNAL ARTICLES

Published unless flagged otherwise.

- Europe's Brain Economy Divide: A Novel Multidimensional Index**
Iddouch, K. · *Journal of the Knowledge Economy* (2026)
Scopus Q2 · WoS SSCI · ABS 1 · doi.org/10.1007/s13132-026-03475-9
- Brain Economy and the Entrepreneurship Gap**
Iddouch, K. & Jaoual, O. · *Journal of Entrepreneurship in Emerging Economies* (2026)
Scopus Q1 · ABS 1 · doi.org/10.1108/JEEE-02-2026-0170
- The External Operating Conditions Matter: How the Environment Distorts Bank Efficiency Measurement in Africa** Accepted
Iddouch, K. & Ozili, P. K. · *International Journal of Business and Systems Research* (forthcoming)
Scopus Q3 · ABS 1
- Geopolitical Risk and Global Banking Stability: The Role of Financial Architecture, Institutional Quality, and Regional Integration**
Iddouch, K. & Loukili, S. · *Journal of Banking Regulation*, 27, 32 (2026)
Scopus Q2 · WoS SSCI · ABS 2 · doi.org/10.1057/s41261-026-00330-4
- Rewiring Finance for Inclusion: Digital and Traditional Mechanisms in African Banking**
Elnahass, M., Iddouch, K., Rezki, S., & Eloueldrhiri, S. · *Emerging Markets Review*, 72, 101448 (2026)
Scopus Q1 · WoS SSCI · ABS 2 · doi.org/10.1016/j.ememar.2026.101448
- Population Structure and Digital Financial Inclusion**
Ozili, P. K., & Iddouch, K. · *Journal of Economic Studies* (2026)
Scopus Q2 · WoS SSCI · ABS 2 · doi.org/10.1108/JES-09-2025-0706
- Funding Architecture and Bank Efficiency in Africa: Evidence from 35 Countries**
Iddouch, K. & Ozili, P. K. · *International Journal of Emerging Markets* (2026)
Scopus Q1 · WoS SSCI · ABS 1 · doi.org/10.1108/IJOEM-11-2025-2691
- Population Segment and Digital Financial Inclusion During Crises**
Ozili, P. K., & Iddouch, K. · *Social Responsibility Journal* (2026)
Scopus Q1 · ABS 1

9. **Do Geopolitical Crises Suppress or Reallocate Entrepreneurial Internationalisation?**
Iddouch, K., Jaoual, O., & Cicchiello, A. F. · *Global Business and Economics Review* (2026)
Scopus Q4 · ABS 1
10. **Entrepreneurial Ecosystem as a Catalyst for Economic Growth: Global Empirical Evidence Using a Novel Composite Index**
Iddouch, K. & Jaoual, O. · *International Journal of Entrepreneurial Knowledge*, 13(1), 106–141 (2025)
Scopus · Open Access · doi.org/10.37335/ijek.v13i1.309
11. **Landscape of Research on the Efficiency Profiles of Islamic Banks Using DEA: Survey, Classification and Critical Analysis**
Iddouch, K., El Badraoui, K., & Ouenniche, J. · *International Journal of Business*, 28(3), 1–46 (2023)
Scopus · doi.org/10.55802/IJB.028(3).004

BOOK CHAPTERS

Published unless flagged otherwise.

1. **Productivity Profiles of Islamic Banks Using DEA-Based Malmquist Productivity Indices: Survey, Classification, and Critical Analysis**
Iddouch, K., El Badraoui, K., & Ouenniche, J. · In: *DEA Methods for Maximizing Efficiency* — IGI Global (2024)
Scopus
2. **Rolling the Greenflation Dice: Will MENA Stock Markets Win or Lose Liquidity?**
Raghibi, A., Alaoui Mdaghri, A., & Iddouch, K. · In: Elnahass, M., ElAlfy, A., & Mohamed, T. S. (eds), *A Greenprint for Net Zero* — Gulf Studies, vol. 15, Springer, Singapore (2026)
Scopus · doi.org/10.1007/978-981-92-1762-5_6
3. **Gender-Inclusive Financial Inclusion Efficiency in Africa: A DEA Approach**
Iddouch, K. & El Majidi, H. · In: *Gender Inequality in Financial Inclusion — Barriers, Innovations, and Policy Solutions* — IGI Global (2026) Accepted
Scopus

WORKING PAPERS & FUNDED RESEARCH

1. **The Arabic AI-GPR Index: Measuring Geopolitical Risk from Arabic-Language News** SSRN · Zenodo
Iddouch, K. (2026) · ssrn.com/abstract=6974518 · doi.org/10.5281/zenodo.20813840
Companion dataset & interactive platform: karimiddouch.org
2. **The African Geopolitical Risk Index: A Daily, Country-Level Measure for Fifty-Four Countries, 1979–2026** SSRN
Iddouch, K. (2026) · ssrn.com/abstract=7002698
3. **Resilience of SMEs in the Souss-Massa Region During the COVID-19 Pandemic Crisis** Published 2022
Ardrou, M., El Badraoui, K., Hmaitane, A., Ibourk, A., Iddouch, K., et al.
Funded by the Ministry of Higher Education & the Ministry of Economy and Finance

MANUSCRIPTS UNDER REVIEW

1. **Brain Capital and Economic Growth: Augmenting the Neoclassical Framework with Neurological Infrastructure** Under review
Iddouch, K. & Elouaourti, Z. · *Journal of the Knowledge Economy*
Scopus Q2 · ABS 1
2. **Reimagining Financial Inclusion: Gender-Based Efficiency Gaps in Traditional & Digital Banking** R1 · Minor revision
Iddouch, K. & Elnahass, M. · *International Journal of Finance & Economics*
Scopus Q2 · WoS SSCI · ABS 3
3. **From Profile to Portfolio: CEO Demographics and the Financialization of Strategy** R1 · Major revision
Gaaya, S., Iddouch, K., Elnahass, M., & To-Le, A-N. · *Journal of Accounting Literature*
Scopus Q3 · WoS SSCI · ABS 3
4. **From Branches to Bytes: Do Traditional and Digital Financial Inclusion Reinforce Global Banking Stability?** Under review
Elnahass, M., Iddouch, K., & Awais, M. · *Emerging Markets Review*
Scopus Q1 · WoS SSCI · ABS 3
5. **Purging Efficiency Profiles of Islamic & Conventional Banks: A Three-Stage DEA Metafrontier Analysis** Under review
Iddouch, K., El Badraoui, K., & Ouenniche, J. · *Annals of Operations Research*
Scopus Q1 · WoS SSCI · ABS 3

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| <p>6. Privacy by Consolidation? Reassessing GDPR's Effect on Web-Tracking Concentration
Iddouch, K. & Cicchiello, A. F. · <i>Managerial and Decision Economics</i>
Scopus Q1 · ABS 2</p> <p>7. When Liquidity Is Not Safety: The Net Stable Funding Ratio, Sovereign Distress, and Bank Stability in Africa
Iddouch, K. & Cicchiello, A. F. · <i>Journal of International Financial Markets, Institutions and Money</i>
Scopus Q1 · ABS 3</p> <p>8. Generative AI and Entrepreneurship: A Systematic Review and Bibliometric Analysis
Cicchiello, A. F., Iddouch, K., & Bisignano, A.</p> <p>9. The African Geopolitical Risk Index: Measurement and Evidence on Bank Stability
Iddouch, K. · <i>Journal of Banking Regulation</i></p> <p>10. Geopolitical Risk and Economic Growth in Africa
Iddouch, K. · <i>Economic Change and Restructuring</i></p> | <p>Under review</p> <p>Under review</p> <p>Under review</p> <p>Under review</p> <p>Under review</p> |
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Research pipeline. Further manuscripts are under review or in revision at Scopus/ABS-ranked journals (including *Journal of Economic Psychology* and *Journal of Banking Regulation*), alongside 20+ working papers with international academics, central bankers and IMF economists and an ongoing programme extending the GPR Data Hub. Full list on request.

RESEARCH IN PROGRESS

Policy collaborations — with IMF economists and central bank staff; drafts available on request

1. **Global Monetary Policy Cycles and Emerging Markets: Spillovers and Policy Reactions**
With an IMF economist. How advanced-economy policy cycles transmit to emerging-market financial conditions, and how EM central banks respond.
2. **Monetary Policy Transmission and Financial Inclusion**
With an IMF economist and a central bank economist. Whether deeper traditional and digital financial inclusion strengthens policy-rate pass-through to credit and activity.
3. **Fiscal Fragmentation and Economic Performance**
With a central bank economist. Cross-country evidence on how fragmented fiscal frameworks affect growth, stabilisation capacity and macro-financial outcomes.
4. **An AI Adoption Index: Measurement and Macroeconomic Correlates**
With an IMF economist. A cross-country composite index of artificial-intelligence adoption and its links to productivity and structural change.
5. **Geopolitical Risk and the Banking Sector: Evidence from Morocco**
In collaboration with a central bank. Daily news-based geopolitical-risk indices applied to bank-level lending, funding and stability outcomes.

Other work in progress

6. **Beyond the Account: Reconceptualising Financial Inclusion from Access to Welfare Outcomes in Low- and Middle-Income Countries**
Iddouch, K. & Cicchiello, A. F. (IAE Business School, Buenos Aires). Moves the measurement of financial inclusion beyond account ownership towards welfare outcomes in low- and middle-income countries.

EDITORIAL & REVIEWING ACTIVITY

Fiscal Policy in the Age of Artificial Intelligence (AI) — edited volume

Co-editor with Cicchiello, A. F. (IAE Business School, Buenos Aires) · *Routledge* · Extended abstracts due 31 Oct 2026 · Double-blind peer review

Revenue-side, spending-side and fiscal-governance effects of AI across advanced, emerging and developing economies

Call open

Peer Reviewer — ad hoc referee for 20 journals, multiple manuscripts per journal

Emerging Markets Review · Journal of Banking Regulation · International Journal of Finance & Economics · Journal of Economic Studies · Journal of the Knowledge Economy · International Journal of Emerging Markets · Review of Quantitative Finance and Accounting · The International Journal of Accounting · Journal of Financial Reporting and Accounting · Journal of Financial Regulation and Compliance · Journal of Sustainable Finance & Investment · Global Business Review · European Journal of Management and Business Economics · International Journal of Development Issues · Cogent Business & Management · SN Business & Economics · Humanities & Social Sciences Communications · Electronic Commerce Research · Energies · European Scientific Journal

SELECTED CONFERENCE PRESENTATIONS

IMF Young Academia Dialogue & 2026 IMF MENA Economic Research Conference IMF & Mohammed VI Polytechnic University: selected participant, Young Academia Workshop	June 2026 · Rabat
6th DEI Conference in Economics & Central Banking Banque de France (with the ECB, Bank of Canada, Banco de España & Banca d'Italia): “The Twin Engines of Financial Stability”	Nov 2025 · Paris
SFIC Conference 2025 “Dual Forces of Financial Stability: The Impact of Traditional and Digital Inclusion on Global Banking”	Nov 2025
IWFSAS 2025 “Geopolitical Risk, Global Banking, and the Role of Financial Architecture, Institutions and Regional Integration”	Oct 2025 · Barcelona
2nd Banking & Finance Research Conference, ENCG “Efficiency Profiles of Islamic and Conventional Banks: Three-Stage DEA Analysis”	Oct 2025 · Agadir
8th International Family Business Research Forum, ESCA “Socially Responsible Investing and Financial Performance”	Sept 2025 · Casablanca
46th AFC Congress “Does Firm-Level Political Risk Impact Annual Reports Readability? Evidence from Earnings Conference Call Tones”	May 2025 · Saint-Malo
Earlier: 7th Islamic Finance Conference, Effat University (Jeddah, 2022); Congress of Islamic Economy, Finance and Ethics (Istanbul, 2021); and 6 further presentations (2021–2024) at international conferences in Morocco (ENCG Agadir, Tangier, Kénitra, Marrakech, ENSA Agadir), incl. CIFEMA'2021 and the 1st International Banking & Finance Research Conference	

EDUCATION

PhD in Economics and Management Sciences University of Edinburgh Business School & ENCG Business School, University of Ibn Zohr Jointly supervised by Prof. Jamal Ouenniche (Edinburgh) and Prof. Khalid El Badraoui (Ibn Zohr)	2019 – 2024
BA in Law — College of Law, University of Ibn Zohr, Agadir	2017 – 2018
MSc in Finance, Banking & Insurance — College of Economics, University of Ibn Zohr	2015 – 2017
BA in Management Sciences — College of Economics, University of Ibn Zohr	2013 – 2014

DATASETS & OPEN RESEARCH INFRASTRUCTURE

GPR Data Hub — Daily Open Geopolitical-Risk Indices · karimiddouch.org Creator and maintainer of an independent open-data platform providing four daily, news-based geopolitical-risk indices , built from millions of news reports (GDELT) with a transparent, reproducible three-step pipeline and released free under CC BY 4.0.	2026 – Present
• MENA GPR — the first daily index built entirely from Arabic-language news (2015–2026); breakdowns by country, actor, event type, city, and oil corridor • African GPR — daily, country-level index for all 54 African states (1979–2026); regional series and a threats-versus-acts split • European GPR — daily index for 40 European countries (1979–2026); per-country indices and regional aggregates • South America GPR — 12 countries (2015–2026); built from local outlets in Spanish, Portuguese, Dutch, and English	

Interactive data centre, live visualisations and full daily CSV downloads, with no sign-up and no paywall. Documented in the SSRN working papers below.

PROFESSIONAL EXPERIENCE

Business Account Manager — Crédit du Maroc Managed a portfolio of self-employed professionals, micro-businesses, and SMEs; daily monitoring of operational, compliance, and credit risk.	2018 – 2019
Junior Consultant — First Competence Cabinet Business & financial consulting, enterprise creation, advisory & training services, audit.	2017 – 2018
Customer Service Representative — WebHelp Inbound client management; needs identification and solution delivery.	2017 – 2018

INTERNATIONAL TRAINING

International Summer School on Social Banking — Institute for Social Banking, Bochum, Germany (2025) · **Quantitative Methods** — CAIMD, Mohammed VI Polytechnic University (2021) · **Advanced Quantitative Methods** — ENCG Business School (2021) · **African Mathematical School** — CIMPA, ENCG, EST & UMA (2019): mathematics for finance, risk and decision-making systems

LANGUAGES & SOFTWARE

Languages: Arabic (native) · Tamazight (native) · English (full professional proficiency) · French (full professional proficiency)
Software: STATA · R · Python · MaxDEA · SPSS · EVIEWS · Sphinx · L^AT_EX · MS Office · **Data:** collection, cleansing, modelling & analysis