

Research focus

Banking Stability · Financial Inclusion · Development Economics · Fiscal Policy · Efficiency Analysis · Corporate Finance · Geopolitics · Entrepreneurship · Emerging Markets

Output at a glance

10 published journal articles (Scopus/ABS) · 3 book chapters · 2 SSRN working papers · 15 manuscripts under review · 1 edited volume in preparation (Routledge) · 4 open daily geopolitical-risk datasets

Methods & tools

DEA · Panel data · GMM · Event studies · News-based indices (GDELT, LLM scoring) · AI-powered applications: developing apps & econometric solutions with AI · STATA, R, Python

Education

PhD in Economics and Management Sciences	2019 – 2024
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)	
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, Agadir	2015 – 2017
BA in Management Sciences — College of Economics, University of Ibn Zohr, Agadir	2013 – 2014

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 – July 2020
Accounting Principles & Financial Instruments	

Datasets & Open Research Infrastructure

GPR Data Hub — Daily Open Geopolitical-Risk Indices · karimiddouch.org	2026 – Present
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.	
• 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 center, live visualisations, and full daily CSV downloads — no sign-up, no paywall. Documented in the SSRN working papers below.	

Publications

Peer-Reviewed Journal Articles — 10 published

1. Geopolitical Risk and Global Banking Stability: The Role of Financial Architecture, Institutional Quality, and Regional Integration Iddouch, K. & Loukili, S. · <i>Journal of Banking Regulation</i> , 27, 32 (2026) Scopus Q2 · WoS SSCI · ABS 2 · doi.org/10.1057/s41261-026-00330-4	Published
2. Rewiring Finance for Inclusion: Digital and Traditional Mechanisms in African Banking Elnahass, M., Iddouch, K., Rezki, S., & Eloueldrhiri, S. · <i>Emerging Markets Review</i> , 72, 101448 (2026) Scopus Q1 · WoS SSCI · ABS 2 · doi.org/10.1016/j.ememar.2026.101448	Published
3. Europe's Brain Economy Divide: A Novel Multidimensional Index Iddouch, K. · <i>Journal of the Knowledge Economy</i> (2026) Scopus Q1 · WoS SSCI · ABS 1 · doi.org/10.1007/s13132-026-03475-9	Published
4. Population Structure and Digital Financial Inclusion Ozili, P. K., & Iddouch, K. · <i>Journal of Economic Studies</i> (2026) Scopus Q2 · WoS SSCI · ABS 2 · doi.org/10.1108/JES-09-2025-0706	Published
5. Funding Architecture and Bank Efficiency in Africa: Evidence from 35 Countries Iddouch, K. & Ozili, P. K. · <i>International Journal of Emerging Markets</i> (2026) Scopus Q1 · WoS SSCI · ABS 1 · doi.org/10.1108/IJOEM-11-2025-2691	Published
6. Population Segment and Digital Financial Inclusion During Crises Ozili, P. K., & Iddouch, K. · <i>Social Responsibility Journal</i> (2026) Scopus Q1 · ABS 1	Published

7. **Do Geopolitical Crises Suppress or Reallocate Entrepreneurial Internationalisation?** Published
 Iddouch, K., Jaoual, O., & Cicchiello, A. F. · *Global Business and Economics Review* (2026)
 Scopus Q4 · ABS 1
8. **Brain Economy and the Entrepreneurship Gap** Published
 Iddouch, K. & Jaoual, O. · *Journal of Entrepreneurship in Emerging Economies* (2026)
 Scopus Q1 · ABS 1 · doi.org/10.1108/JEEE-02-2026-0170
9. **Entrepreneurial Ecosystem as a Catalyst for Economic Growth: Global Empirical Evidence Using a Novel Composite Index** Published
 Iddouch, K. & Jaoual, O. · *International Journal of Entrepreneurial Knowledge*, 13(1), 106–141 (2025)
 Scopus · Open Access · doi.org/10.37335/ijek.v13i1.309
10. **Landscape of Research on the Efficiency Profiles of Islamic Banks Using DEA: Survey, Classification and Critical Analysis** Published
 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 — 3

1. **Productivity Profiles of Islamic Banks Using DEA-Based Malmquist Productivity Indices: Survey, Classification, and Critical Analysis** Published
 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?** Published
 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** Accepted
 Iddouch, K. & El Majidi, H. · In: *Gender Inequality in Financial Inclusion — Barriers, Innovations, and Policy Solutions*
 Scopus

Working Papers — 2

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

Funded Research

1. **Resilience of SMEs in the Souss-Massa Region During the COVID-19 Pandemic Crisis** Published 2022
 Adrdour, M., El Badraoui, K., Hmaittane, A., Ibourk, A., Iddouch, K., et al.
 Funded by the Ministry of Higher Education & the Ministry of Economy and Finance

Selected Manuscripts Under Review

1. **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
2. **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
3. **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
4. **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
5. **Brain Capital and Economic Growth: Augmenting the Neoclassical Framework with Neurological Infrastructure** Under review
 Iddouch, K. & Elouaourti, Z. · *Journal of Health Economics*
 Scopus Q1 · ABS 3
6. **The African Geopolitical Risk Index: Measurement and Evidence on Bank Stability** Submitted
 Iddouch, K. · *Journal of Banking Regulation*
7. **Geopolitical Risk and Economic Growth in Africa** Submitted
 Iddouch, K. · *Economic Change and Restructuring*

Research pipeline. 8 further manuscripts under review or revision at Scopus/ABS-ranked journals (including *Journal of Economic Psychology* and *Journal of Banking Regulation*), plus 20+ working papers developed with international academics, central bankers, and IMF economists, and an ongoing research programme extending the GPR Data Hub (full-corpus LLM scoring, multi-decade Arabic risk history, GPR & financial markets). Full list available on request.

Editorial & Reviewing Activity

1. **Fiscal Policy in the Age of Artificial Intelligence (AI) — edited volume** Call for contributions open
Co-editor with Cicchiello, A. F. (IAE Business School, Buenos Aires) · *Routledge* · Extended abstracts due 31 Oct 2026 ·
Double-blind peer review
Revenue-side (tax-base erosion, taxing AI rents, OECD/G20 two-pillar framework), spending-side (social protection, reskilling, UBI) and fiscal-governance (AI in tax administration & public financial management) effects of AI across advanced, emerging and developing economies

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

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

Professional Experience

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

International Training

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

Skills & Languages

Methodologies	DEA (incl. SBM, metafrontier, Malmquist) · Panel data · GMM · Event studies · Bibliometrics · News-based indices (GDELT, LLM scoring)	Arabic	Native
		Tamazight	Native
		English	Full professional proficiency
		French	Full professional proficiency
AI & development	AI-powered applications — building apps, data pipelines and econometric solutions with LLMs and AI tools		
Software	STATA · R · Python · MaxDEA · SPSS · EViews · Sphinx · LaTeX · MS Office		
Data	Collection, cleansing, modelling, analysis & interpretation		