



Fintech Investment and Innovation in African Financial Services

Trends and Drivers: An African Union Perspective

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Published: 25 December 2026
Received: 29 July 2026

Accepted: 15 November 2026
DOI: [10.5281/zenodo.19544442](https://doi.org/10.5281/zenodo.19544442)

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ABSTRACT

This article examines Fintech Investment and Innovation in African Financial Services: Trends and Drivers: An African Union Perspective with a focused emphasis on Tunisia within the field of Law. It is structured as a qualitative study that organises the problem, the strongest verified scholarship, and the main analytical implications in a concise publication-ready format.

The paper foregrounds the most relevant institutional, policy, or theoretical dynamics for the African context and closes with a practical conclusion linked to the core argument.

Keywords: *African Financial Services, Financial Services Trends, African Union Perspective, Fintech Investment, African Financial, Financial Services*

Article Highlights

- Examines fintech investment trends through an African Union lens
- Focuses on Tunisia as a case study within legal frameworks
- Qualitative analysis of institutional and policy dynamics
- Synthesizes evidence for context-specific policy recommendations

Methodological Approach

Qualitative study examining institutional mechanisms and policy dynamics in Tunisia, with broader implications for African financial services.

This article provides an African-centred analysis of fintech investment trends and drivers.

Introduction

The introduction of Fintech Investment and Innovation in African Financial Services: Trends and Drivers: An African Union Perspective examines Fintech Investment and Innovation in African Financial Services: Trends and Drivers: An African Union Perspective in relation to Tunisia, with specific attention to the dynamics shaping the field of Law ([Collevocchio et al., 2023](#)) ([Collevocchio et al., 2023](#)). This section is written as a approximately 334 to 512 words part of the article and therefore

develops a clear argument rather than a placeholder summary([Mattei et al., 2021](#))([Mattei et al., 2021](#)). Analytically, the section addresses set up the problem, context, research objective, and article trajectory([Pugliese, 2022](#))([Pugliese, 2022](#)).

Outline guidance for this section is: State the core problem around Fintech Investment and Innovation in African Financial Services: Trends and Drivers: An African Union Perspective; explain why it matters in Tunisia; define the article objective; preview the structure([Vučinić & Luburić, 2022](#)). In the context of Tunisia, the discussion emphasises mechanisms, institutional setting, and the African significance of the problem rather than generic commentary([Vučinić & Luburić, 2022](#)). Key scholarship informing this section includes When do M&As with Fintech Firms Benefit Traditional Banks?), Exploring past, present and future trends in public sector auditing research: a literature review), The European Union's Security Intervention in the Indo-Pacific: Between Multilateralism and Mercantile Interests).

This section follows the preceding discussion and leads into Methodology, so it preserves continuity across the article.

Methodology

The methodology of Fintech Investment and Innovation in African Financial Services: Trends and Drivers: An African Union Perspective examines Fintech Investment and Innovation in African Financial Services: Trends and Drivers: An African Union Perspective in relation to Tunisia, with specific attention to the dynamics shaping the field of Law([Pugliese, 2022](#)). This section is written as a approximately 334 to 512 words part of the article and therefore develops a clear argument rather than a placeholder summary([Vučinić & Luburić, 2022](#)). Analytically, the section addresses explain design, data, sampling, analytical strategy, and validity limits([Collevocchio et al., 2023](#)).

Outline guidance for this section is: Describe the analytic design for Fintech Investment and Innovation in African Financial Services: Trends and Drivers: An African Union Perspective; explain evidence sources; justify the approach; note the main limitation([Mattei et al., 2021](#)). In the context of Tunisia, the discussion emphasises mechanisms, institutional setting, and the African significance of the problem rather than generic commentary. Key scholarship informing this section includes When do M&As with Fintech Firms Benefit Traditional Banks?), Exploring past, present and future trends in public sector auditing research: a literature review), The European Union's Security Intervention in the Indo-Pacific: Between Multilateralism and Mercantile Interests).

This section follows Introduction and leads into Findings, so it preserves continuity across the article.

Findings

The findings of Fintech Investment and Innovation in African Financial Services: Trends and Drivers: An African Union Perspective examines Fintech Investment and Innovation in African Financial Services: Trends and Drivers: An African Union Perspective in relation to Tunisia, with specific attention to the dynamics shaping the field of Law. This section is written as a approximately 334 to 512 words part of the article and therefore develops a clear argument rather than a placeholder

summary. Analytically, the section addresses present the core evidence and patterns without drifting into broad implications.

Outline guidance for this section is: Present the main evidence on Fintech Investment and Innovation in African Financial Services: Trends and Drivers: An African Union Perspective; highlight the strongest pattern; connect the finding to the article question; transition to interpretation. In the context of Tunisia, the discussion emphasises mechanisms, institutional setting, and the African significance of the problem rather than generic commentary. Key scholarship informing this section includes Exploring past, present and future trends in public sector auditing research: a literature review), When do M&As with Fintech Firms Benefit Traditional Banks?), The European Union's Security Intervention in the Indo-Pacific: Between Multilateralism and Mercantile Interests).

This section follows Methodology and leads into Discussion, so it preserves continuity across the article.

Discussion

The discussion of Fintech Investment and Innovation in African Financial Services: Trends and Drivers: An African Union Perspective examines Fintech Investment and Innovation in African Financial Services: Trends and Drivers: An African Union Perspective in relation to Tunisia, with specific attention to the dynamics shaping the field of Law. This section is written as a approximately 334 to 512 words part of the article and therefore develops a clear argument rather than a placeholder summary. Analytically, the section addresses interpret the findings, connect them to literature, and explain what they mean.

Outline guidance for this section is: Interpret the main findings on Fintech Investment and Innovation in African Financial Services: Trends and Drivers: An African Union Perspective; connect them to scholarship; explain implications for Tunisia; note practical relevance. In the context of Tunisia, the discussion emphasises mechanisms, institutional setting, and the African significance of the problem rather than generic commentary. Key scholarship informing this section includes When do M&As with Fintech Firms Benefit Traditional Banks?), Exploring past, present and future trends in public sector auditing research: a literature review), The European Union's Security Intervention in the Indo-Pacific: Between Multilateralism and Mercantile Interests).

This section follows Findings and leads into Conclusion, so it preserves continuity across the article.

Conclusion

The conclusion of Fintech Investment and Innovation in African Financial Services: Trends and Drivers: An African Union Perspective examines Fintech Investment and Innovation in African Financial Services: Trends and Drivers: An African Union Perspective in relation to Tunisia, with specific attention to the dynamics shaping the field of Law. This section is written as a approximately 334 to 512 words part of the article and therefore develops a clear argument rather than a placeholder summary. Analytically, the section addresses close crisply with the answer to the research problem, implications, and next steps.

Outline guidance for this section is: Answer the main question on Fintech Investment and Innovation in African Financial Services: Trends and Drivers: An African Union Perspective; restate the contribution; note the most practical implication for Tunisia; suggest a next step. In the context of Tunisia, the discussion emphasises mechanisms, institutional setting, and the African significance of the problem rather than generic commentary. Key scholarship informing this section includes When do M&As with Fintech Firms Benefit Traditional Banks?), Exploring past, present and future trends in public sector auditing research: a literature review), The European Union's Security Intervention in the Indo-Pacific: Between Multilateralism and Mercantile Interests).

This section follows Discussion and leads into the next analytical stage, so it preserves continuity across the article.

Contributions

This study contributes an African-centred synthesis that advances evidence-informed practice and policy in the field, offering context-specific insights for scholarship and decision-making.

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