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Dr Johan Coetzee (MCBI, CMBE) is a Senior Researcher and Lecturer in banking at the University of the Free State (UFS) in South Africa. He is a registered Chartered Banker at the Chartered Institute of Bankers in Scotland and former Senior Associate at the Global Centre for Banking and Financial Innovation at Nottingham University's Business School. He is also currently a Certified Management and Business Educator at the Chartered Association of Business Schools in the UK and has published and presented over 40 papers in academic journals and conferences across the world.

Dr Coetzee specialises on developments in banking focusing specifically on the impact of the Fourth Industrial Revolution and Fintech on how banks interact with their customers. He teaches both undergraduate and postgraduate courses focusing on Financial Risk Management in Banking and Macroeconomics at the UFS, its Business School, and the Salzburg University of Applied Sciences in Austria and has experience as a Sovereign Risk Analyst at Nedbank Corporate and Investment Banking. He has published a book as the editor entitled "Bank management in South Africa: A risk-based perspective" and chaired several conferences including the Africa NXT Banking Summit entitled "Aligning Africa's FinTech, Digital & Inclusive Banking Growth with Sustainability". Dr Coetzee served on the Advisory Board for Milpark's School of Investment & Banking and has been used as a consultant for the South African Reserve Bank's Academy. In 2021 he was appointed as a senior member of the Pan-African Scientific Research Council.