



KENYA BANKERS  
ASSOCIATION

## 11<sup>th</sup> Annual Banking Research Conference

**Theme: “Banking Industry Dynamics on the Back of Technological and Financial Innovations, and Sustainability – Emerging Risks and Opportunities”.**

The Kenya Bankers Association Centre for Research on Financial Markets and Policy® invites researchers to submit proposals for papers to be presented at its 11<sup>th</sup> Annual Kenya Bankers Association Banking Research Conference scheduled for September 2022. This year's conference theme is: **“Banking Industry Dynamics on the Back of Technological and Financial Innovations, and Sustainability – Emerging Risks and Opportunities”.**

The current banking environment is characterized by lingering concerns that are inter-related. They range from expectations on elevated credit levels to broad risk measurement and management. With the evolving business environment arising from emergence and adoption of innovations, this may have implications on financial inclusion and the execution of banking services.

Similarly, the emergence of green finance and sustainable finance as well as impact finance considerations are gaining traction globally due to their direct contribution to the realization of the UN Sustainable Development Goals. This would have implications for banking particularly on opportunities for risk-mitigation and sharing, and the contribution of banking to economic activity. The conference, therefore, aims to provide insights and further stimulate a discussion on the three areas that are critical in the finance-growth nexus.

In light of the above, the 11<sup>th</sup> Annual Kenya Bankers Association Banking Research Conference seeks to attract and showcase high-quality analytical work on any or a combination of the following three critical areas:

- **One**, the COVID-19 pandemic has continued to impact on banking sector risk measurement and management, occasioning asymmetric banking sector structural and business model adjustments. The adjustments have triggered portfolio realignments as the banking sector faces the disruptions caused by the pandemic to borrowers' economic activities, elevated credit risk and extreme uncertainty. Underpinning this is a need to analytically examine the individual and compounding impact of the pandemic and its containment measures, the emergent elevated credit risk and sustained uncertainty, on bank's credit portfolio composition and adjustments, while drawing implications for the evolution of credit and thus economic performance going forward.
- **Two**, the growing adoption of technologically enabled digital financial services and innovations present both opportunities and challenges for the banking sector, particularly through their impact on financial inclusion, operational efficiency, customer's indebtedness, and propensity for cyber-crimes as well as triggered mitigation costs. To this end, analytical work would focus on empirically examining the net implications of the digital financial services and innovations on the banking sector performance – specifically on deposit mobilization, credit portfolio allocations, risk management, profitability, and financial inclusion. Further, analytical work would also be seeking to examine the evolution of the digital financial services regulatory framework, and the impact of the emergence of the unregulated non-bank digital financial services on conventional banking services.
- **Third**, there is emerging interest in mainstreaming green finance and sustainable finance considerations in the banking sector credit portfolios, particularly popping out of the global initiatives such as the growing net-zero emissions commitments by bankers globally and opportunities for blending conventional commercial finance with impact finance. This is in recognition that the attendant transition risks associated with an orientation to climate-friendly finance by banks, would have implications on banking system's stability and financing of economic activities. Towards this end, we invite papers documenting the status and trends in the uptake of green finance and sustainable finance, and ascertaining their implications for banking sector stability and profitability; and/or those that compare the impact of conventional / brown finance and green finance

on economic activity, alongside those that seek to ascertain an optimal mix of the two types of finance in the transition period.

The conference's emphasis will be on high-quality research on the theme motivated above focusing on the East African context, with a clear balance between theory and application, and policy and/or business relevance of the research findings.

An honorarium will be paid for each paper selected for the conference. The conference shall be hosted both physically and virtually, and all authors (at least one presenter for co-authored papers) will be required to present their papers physically (in-person) at the conference venue. However, for authors from the region whose papers are selected for the conference, they will have a choice to either connect virtually to the conference or meet their own travel and accommodation costs. Further, all conference papers will be reviewed for possible publication in the KBA Centre for Research on Financial Markets and Policy® *Working Paper Series* (<http://www.kba.co.ke/research-center/working-paper-series>) and also hosted on Econstor Repository (<https://www.econstor.eu/handle/10419/249501>).

### Requirements

1. Researchers should submit a written research proposal to the KBA. All proposals should be strongly aligned to the above motivated theme of **“Banking Industry Dynamics on the Back of Technological and Financial Innovations, and Sustainability – Emerging Risks and Opportunities”.**
2. Each proposal **should not be more than five pages** and should include:
  - The motivation of the study
  - Key hypotheses to be tested
  - Research methodology
3. The research area can focus on either one of the areas outline or bring out dimensions of linkages to other areas in the theme line.
4. The proposal should include a **300 to 500 word abstract**.
5. A **brief biography** of the researcher/ research team including their professional qualifications and experience. The biography should **not be more than two pages**.

### Key Dates 2022

<b>4<sup>th</sup> April 2022</b>	Deadline to submit a research proposal
<b>6<sup>th</sup> May 2022</b>	Selection of research papers and notification of authors
<b>1<sup>st</sup> July 2022</b>	The full research papers and policy briefs completed by the authors and submitted to KBA Centre for Research on Financial Markets and Policy®
<b>August 2022</b>	Technical Review Workshop (Virtual /in-person)
<b>September 2022</b>	11 <sup>th</sup> Annual KBA Banking Research Conference

### Submission

Researchers responding to this call can submit their research proposals by sending an email as indicated below.

**Email:** [research@kba.co.ke](mailto:research@kba.co.ke)  
**To the Attention of:** The Director, KBA Centre for Research on Financial Markets and Policy®  
**Email Caption:** Annual Research Conference 2022