



NATIONAL BANK OF CAMBODIA

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Phnom Penh, March 31, 2017

ANNOUNCEMENT: CALL FOR PAPERS
4th ANNUAL NATIONAL BANK OF CAMBODIA MACROECONOMIC CONFERENCE
“THE ROLE OF TECHNOLOGY IN PROMOTING FINANCIAL INCLUSION,
ALLOWING AFFORDABLE SERVICE: EMPIRICAL STUDY IN CAMBODIA”

Access to financial services is increasingly recognized as a key to unlock economic opportunity for the poor, and ultimately to promote economic growth. Admittedly, bringing financial services to the poor and especially those in the rural areas is the biggest challenge for broad-base financial inclusion. Poor infrastructure and heavy branch regulation restrict geographic expansion of bank branch networks. Barriers associated with the cost of building physical infrastructure or the combination of low income and low population density make rural areas unfavorable to branch locations. Thus, the role of technological innovation is crucial to promoting financial inclusion given the challenges of further developing physical bank branches in rural areas.

As of 2016, the adult population in Cambodia accounts for about two third of the total population; 96% of which possesses mobile phones, and 48% has access to internet. These socio-demographic trends combined with recent developments in financial technology and mobile banking are all driving forces that could support initiatives aiming at providing financial services to the most vulnerable groups in Cambodia. The use of technology in banking sector contributes to more efficient risk management and helps reduce operational costs, which should make banking services more affordable for the poor.

To further promote financial inclusion, it is important to: (i) understand the role of technology in the current banking and financial industry, (ii) encourage the use of innovative technology to promote financial inclusion, and (iii) create a safe and sound environment for innovation to thrive while minimizing the technology inherent risk and ensuring consumer protection and financial stability.

The National Bank of Cambodia is pleased to announce this year's theme of its Fourth Annual Macroeconomic Conference, **“The Role of Technology in Promoting Financial Inclusion”**. The National Bank of Cambodia is keen to explore views from various researchers and gain a deeper insight on the topic.

In preparation for this conference, the National Bank of Cambodia would like to invite interested experts, economists, and researchers to submit their CV and a short research proposal relevant to the abovementioned topic to the **Directorate General of Central Banking of the National Bank of Cambodia** by **April 18, 2017**. The National Bank of Cambodia will only select qualified and suitable research papers, and the selected researchers will be invited to deliver a presentation at the 4th Annual Macroeconomic Conference to be held in November, 2017. The selected researchers will be rewarded, and their papers will be published on the National Bank Cambodia's website and its quarterly bulletin. *re*

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