



KENYA BANKERS
ASSOCIATION

14th Annual Banking Research Conference

Theme: “Banking and Economic growth dynamics: Navigating Risks and Leveraging Opportunities in MSMEs financing”

The Kenya Bankers Association (KBA) Centre for Research on Financial Markets and Policy® invites researchers to submit proposals for papers to be presented at its 14th Annual KBA Banking Research Conference scheduled for 18th–19th September 2025. This year’s Conference theme is: **“Banking and Economic growth dynamics: Navigating Risks and Leveraging Opportunities in MSMEs financing”**.

The conference seeks to spotlight the banking sector’s pivotal role in driving economic growth and harnessing opportunities to support MSMEs’ growth in the East African Region. By bridging theory and practice, the conference aims to bring together industry leaders, academia, and policymakers for an in-depth discussion on emerging opportunities, challenges, and actionable strategies for sustainable growth of MSMEs and ultimately, contribute to identification of innovative financing strategies, address barriers to MSME growth, and position the banking sector at the core of East Africa’s economic transformation. This will entail showcasing analytical work focusing on any one or a combination of the following three areas:

- **First, it is critical to examine the role of the macroeconomic environment in enabling banks to scale financial products and services tailored to MSMEs needs.** In this context, well motivated analytical work in the current regulatory and policy landscape in promoting access to finance by MSMEs, as well as supporting innovative product designs in the banking sector, are highly encouraged;
- **Second, in line with the need to unlock the banking sector’s transformative economic potential, it is essential to understand the emerging risks and opportunities.** In this regard, the focus is on research papers that strike the perfect balance between banks’ priorities and MSMEs’ concerns, diving into current industry conversation on deposit mobilization, payment systems, credit pricing, risk management, regulatory capital adjustments, digitization of banking services, deployment of artificial intelligence and cross-border credit information sharing mechanism;
- **Third, with sustainability increasingly becoming important; aligning banking practices with long-term economic and social goals, studies spotlighting the dynamic interplay between sustainability and banking sector’s role in integrating environmental, social, and governance (ESG) considerations into MSME financing are welcomed.**

The deadline for submitting research proposals is April 18, 2025. All received proposals will undergo a two-step review process: first, papers aligned with the conference theme will be shortlisted, and all authors will be notified of the submission outcomes by May 16, 2025. Complete drafts of research papers will be submitted to the KBA Centre for Research on Financial Markets and Policy® by June 30, 2025. A technical review workshop (virtual or in-person) will take place in August 2025, leading up to the **14th Annual KBA Banking Research Conference on 18th-19th September 2025**. The conference will be hosted both physically and virtually, with all authors (or at least one presenter for co-authored papers) required to present their work in person at the conference venue.

Final research papers and policy briefs should be submitted to the KBA Centre for Research on Financial Markets and Policy® by 31st October 2025 for review and publication in the

KBA Centre for Research on Financial Markets and Policy® Working Paper Series (available at <http://www.kba.co.ke/research-center/working-paper-series>) which is also hosted on Econstor Repository (<https://www.econstor.eu/handle/10419/249501>).

Key dates in 2025

April 18	Deadline to submit a research proposal
May 16	Authors notification of submission outcome.
June 30	The full research papers and policy briefs completed by the authors and submitted to KBA Centre for Research on Financial Markets and Policy®
August	Technical Review Workshop (Virtual /in-person)
September	14th Annual KBA Banking Research Conference
October 31	Submission of final research papers and policy briefs to KBA Centre for Research on Financial Markets and Policy®

An honorarium will be awarded for each paper selected for the conference.

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 and Economic growth dynamics: Navigating Risks and Leveraging Opportunities in MSMEs financing”**.
2. Each proposal **should not be more than five pages** and should include:
 - **Motivation of the study**
 - **Key hypotheses to be tested**
 - **Research methodology**
3. The research area can focus on either one of the areas outlined 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 research experience. The biography **should not be more than two pages**.

Submission

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

Email: research@kba.co.ke to attention of:

Director, KBA Centre for Research on Financial Markets and Policy®

Email Caption: *Annual Research Conference 2025*