

GHANA TECHNOLOGY UNIVERSITY COLLEGE

CALL FOR PAPERS

A 2-DAY CONFERENCE ON MOBILE MONEY UPTAKE IN GHANA

Date: 12th – 13th March, 2013

Venue: Ghana Technology University College

Ghana Technology University College (GTUC) in partnership with the Institute for Money, Technology and Financial Inclusion (IMTFI) USA, is pleased to invite you to submit research papers for a two-day conference aimed at creating awareness and increasing the uptake of Mobile Money Services in Ghana.

The Conference will provide an excellent opportunity for students, researchers, telecommunications and allied organizations to present original scholarly research findings and discuss them on an international platform.

Authors are requested to submit abstracts for papers on any of the following themes:

- Mobile Money as a Payment Platform for Goods and Services
- The Role of Regulators in the Mobile Money Industry
- Market Potential for Mobile Money
- Socio-cultural Challenges in the Use of Mobile Money Services
- Mobile Money Penetration among Urban Poor and Rural Communities in Ghana
- Developing Strategic Partnerships in Providing e-Money Services
- The Role of Rural Banks in Providing Mobile Money Services to Rural Poor Communities
- Innovation in Electronic financial services
- Mobile Money and Microfinance
- The Role of Retailers in Enhancing Mobile Money Uptake
- Barriers to Mobile Money Uptake

Proposals for a Panel discussion on any of the themes above are welcome. Panels should be focused and provoke a lively discussion that engages the audience.

Abstracts of papers on the Financial Inclusion of the poor are strongly encouraged. Abstracts of not more than 250 words should be sent to orcs@gtuc.edu.gh / aoffe@gtuc.edu.gh.

An ISBN publication will be produced with all the accepted papers.

Important Dates

Abstract submission deadline	-	December 21, 2012
Notification of Acceptance /Rejection	-	December 31, 2012
Final paper submission deadline	-	January 30, 2013

Enquiries

For further information and any other enquiries, please contact the Office of Research and Consultancy Services on Tel: +233 302200610 / 0202698207 or send an email to orcs@gtuc.edu.gh / aoffe@gtuc.edu.gh. Alternatively you can contact our US partners on Tel: 001 (910) 522 5713, Email: edwin.mensah@uncp.edu / zhixin.kang@uncp.edu.

MOBILE MONEY PAYMENTS IN GHANA: POSITIONING RETAILERS AS CHANGE AGENTS IN THE TRANSFORMATION OF MOBILE PAYMENT TRANSACTIONS

With mobile phone penetration rate well over 90 percent and expected to reach 100 percent by 2013, the lack of awareness of mobile money among Ghanaians and the low adoption rate of the product is quite thought provoking. Ghana, a developing country with economic conditions similar to Kenya, is yet to realize the full potential of mobile money in meeting the financial needs of those who currently feel socially excluded from the financial discourse.

Researchers and mobile money service providers alike are dumbfounded with the dismal adoption rates in Ghana given the success stories of MPESA in Kenya, and the diverse potential benefits mobile money has to offer the poor and consumers at large. One wonders if an intensified, concerted effort (beyond Radio/TV advertisements and Flyers) that engenders dialogue and hands-on activities would do a better job at creating awareness to help improve uptake in Ghana—hence a 2-day Mobile Money conference organized under the theme; *'Reaching the Unreached: Mobile Money Uptake in Ghana.'*

The conference is aimed at exploring the role of retail agents in the provision of mobile money services in Ghana and identifying the hindrances to the uptake of mobile money services among the rural and urban poor in Ghana. It would thus create a forum for retail agents, mobile money service providers, regulators, policy makers, researchers, community leaders/organizers and consumers to interact and deliberate on the impediments to the adoption of mobile payment systems and strategies to enhance usage.

It is hoped that bringing the relevant stakeholders together in this manner would help enhance the awareness of mobile money services and demystify the perceived complexity of the product, build trust and reduce consumer apprehension toward the product. Among others, the results of a field survey conducted in Ghana on eight hundred (800) consumers and three hundred and fifty (350) retailers will be discussed at the **March 12th-13th, 2013 Stakeholder Conference**.

The organizers of the conference welcome your contribution and participation through paper presentations, panel discussions and any other academic activities that are in tune with the objectives of the conference. Key takeaways from the conference would potentially help spur further comparative research on mobile money.