Part-Time Research Assistant III

The Department of Land Economy is seeking to appoint one part-time Research Assistant to work on a sub-project: Applications of mobile banking in the rural financial system in China. It is supported by a ESRC-NSFC research project under the title Nudging Towards a Better Financial Future: Applying Behavioural Insights in the Development of Financial Systems in Rural China.

Abstract: Mobile banking apps for smart phones offer an alternative interface for engaging with bank accounts. They allow consumers to access various payment services, such as account bank enquiry, transference, bill payment and financial management. This functionality provides bank account users in developing countries great convenience by freeing them from temporal and spatial constraints and enabling them to use bank services at anytime from anywhere. But despite substantial interest in the potential for mobile banking to positively impact the lives of the poor, little empirical evidence exists to substantiate these claims. Notable exceptions are Jack and Suri (2014) and Blumenstock et al. (2016) who documented evidence showing that mobile-phone based accounts help households to smooth unexpected weather and health shocks. However, access to mobile bank platforms have not proved to be very effective in increasing saving. In this study, we attempt to contribute to this line of research by exploring the net benefits of mobile banking usage along with a bank account and by focusing the analysis on a rural sample and a female sample. The focus on rural and female residents are important because they are more often excluded from the formal financial sector. In general, rural households suffer substantial transaction cost, whilst women lack rights to control resources in a manner equitable with men and, therefore, independent access to financial services. We predict that the use of mobile banking can address the specific constraints faced by disadvantaged groups and thus yield high returns.

Keywords: Mobile banking, saving, consumption, female empowerment, poverty, financial inclusion

Job descriptions: Literature review, academic reports, and data analysis

Deliveries: An excel database of relevant literature, literature review (a minimum of 4,000 words) and a report on mobile banking (a minimum of 2,000 words)

Expect duration: to work about 10 hours per week and to receive £13.76 per hour

Start date: 15 January 2019 or as soon as possible thereafter

The post would enable an early career researcher to gain experience in several interlinked disciplines, including behavioural economics, gender economics and household finance. We also encourage you to think outside the box and develop new studies based on our unique database. Contract extension will be considered for excellent assistance.

For information about the project please visit: https://www.crerc.landecon.cam.ac.uk/research/research-1/a-better-financial-future.

To apply for the post, please send a cover letter and a CV to the Principal Investigator of the project, Dr. Helen Bao (hxb20@cam.ac.uk).