NATIONAL BANKING COLLEGE JOURNAL LAUNCH

KEYNOTE ADDRESS

BY

DR ZAKARI MUMUNI
FIRST DEPUTY GOVERNOR, BANK OF GHANA

PUBLIC

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Distinguished Guests,

Members of the Governing Council,

The Principal, Management and Staff of the National Banking College,

Colleagues from Banks and Regulatory Institutions,

Members of the Academic Community,

Students,

Ladies and Gentlemen,

Good morning.

Let me begin by congratulating the Principal, the editorial team and everyone who has worked to bring this publication from an idea into our hands.

FROM KNOWLEDGE TO PRACTICE

Ladies and Gentlemen,

Experience is a valuable teacher. **But what happens to the lessons when the people who gained that experience move on?**

Too often, **those lessons leave with them.**

A risk officer identifies a weakness. A supervisor discovers a better approach. A researcher finds evidence that challenges an established practice.

Yet much of that knowledge remains within individuals or institutions, never reaching those who could benefit from it.

This is why today's launch matters.

It creates an opportunity to turn individual experience into shared institutional knowledge.

And ultimately, to move **knowledge beyond the page and into practice.**

This morning, I would like to make three points: why this publication matters, what will make it credible, and how it can make a lasting contribution.

1. WHY THIS PUBLICATION MATTERS

Our banking sector has become increasingly complex.

Institutions now operate across a wider range of products and technologies, while customer expectations and regulatory demands continue to evolve.

In this environment, **experience alone is no longer enough.**

It must be supported by research, reflection and honest discussion about what works—and what does not.

Our industry has no shortage of data, opinions or conferences.

What we need is a sustained platform where practitioners and researchers can test ideas, challenge assumptions and share lessons.

Consider a risk officer who documents a control failure, explains what went wrong and shows how it was corrected.

That single article could help another institution avoid the same mistake.

Or consider a young analyst reading research by experienced practitioners, learning not only the findings, but also how to question evidence and reach sound conclusions.

That is the value of a credible journal.

It preserves knowledge, encourages learning and builds an institutional memory that outlives any individual.

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But creating a platform for knowledge is one thing. **How do we ensure that the knowledge it carries can be trusted?**

That brings me to my second point.

2. WHAT WILL MAKE IT CREDIBLE

Ladies and Gentlemen,

Launching a journal is an achievement. Sustaining its credibility is the greater responsibility.

That responsibility rests first with the National Banking College.

A publication that only presents comfortable conclusions will eventually lose its value.

It must be willing to publish well-reasoned arguments that challenge conventional thinking, provided they are supported by evidence.

This requires **rigorous peer review, editorial independence and intellectual honesty.**

Independence of thought is not simply a principle to declare.

It is a discipline to defend, issue after issue.

And credibility cannot be established by a successful maiden edition alone.

It must be earned through consistency, quality and the willingness to confront difficult questions.

But even when knowledge is credible, one question remains:

What difference does it make?

That brings me to my third point.

3. FROM RESEARCH TO PRACTICE

The rest of us also have a responsibility.

To banks and financial institutions, I encourage you to treat this journal as an invitation to share your experience.

Write about real problems, **including the difficult ones.**

A journal is only as useful as the honesty of its contributors.

To my colleagues in regulatory institutions, we owe this publication the same openness.

Sound policy is strengthened when ideas are tested through evidence and improved through debate—**not protected by silence.**

And to our academics and students, this is an opportunity to bring scholarships closer to practice.

Ask questions that matter to institutions.

Produce research that helps practitioners understand problems and make better decisions.

Because ultimately, **knowledge must move beyond the page and into practice.**

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CONCLUSION

Ladies and Gentlemen,

A maiden edition is easy to celebrate.

The real test is what happens after today.

Will there be a second edition? A tenth?

Will each edition earn the confidence of its readers?

And, more importantly, **will the knowledge it contains make a difference?**

For me, the measure of success is simple:

When someone changes a decision, improves a model or questions a long-held assumption because of something they read in this journal, then this publication will have fulfilled its purpose.

That is the future I wish for this initiative.

A publication that does more than share information.

One that preserves knowledge, challenges thinking and improves practice.

I once again congratulate the National Banking College, its leadership and editorial team on this important milestone.

May this journal become more than a record of what we know. May it become a catalyst for what we do.

Knowledge beyond the page. Knowledge into practice.

It is now my honour to **declare the journal officially launched.**

God bless us all and our homeland Ghana.

Thank you.

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