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ANNEKE KOSSE

EMPLOYMENT	11/20 – present	Research Advisor	Bank of Canada
	12/18 – 11/20	Principal Researcher	Bank of Canada
	04/17 – 09/18	Senior Researcher & Policy Advisor	De Nederlandsche Bank
	04/14 – 03/17	Principal Researcher	Bank of Canada
	03/06 – 03/14	Researcher & Policy Advisor	De Nederlandsche Bank

EDUCATION	2014	PhD Business and Economics, Tilburg University, The Netherlands Thesis: “Consumer payment choices: room for further digitization?”
	2005	MSc International Development Studies, Wageningen University
	2003	BSc International Business and Languages, Saxion University Enschede

AWARDS	2005	Cum Laude MSc graduate, Wageningen University
	2005	University Fund Wageningen (UFW) Thesis Award for outstanding MSc Thesis: “EU food aid policy between 1975 and 2000 – its determinants and relation with EU export policy and world prices”.

PUBLICATIONS

Refereed Journal Articles:

Kosse, A. (2021), An Empirical Analysis of Bill Payment Choices, *Journal of Financial Market Infrastructures* (forthcoming)

Anneke Kosse, Zhentong Lu, Gabriel Xerri (2021), Predicting Payment Migration in Canada, *Journal of Financial Market Infrastructures* (forthcoming)

Kosse, A., and P. Hielkema (2018), Innovative yet robust supervision in a rapidly changing payments landscape, *Journal of Digital Banking*, Vol. 3, 3, 232-241.

Hernandez, L., N. Jonker and A. Kosse (2017), Cash versus debit card: the role of budget control, *Journal of Consumer Affairs* 51(1), 91-112. [Download](#)

John Bagnall, David Bounie, Kim P. Huynh, Anneke Kosse, Tobias Schmidt, Scott Schuh and Helmut Stix (2016), Consumer cash usage: A cross-country comparison with payment diary survey data, *International Journal of Central Banking* 12(4), 1-61. [Download](#)

Kosse, A. and R. Vermeulen (2014), Migrants' choice of remittance channel: Do general payment habits play a role? *World Development* 62, 213-227. [Download](#)

Kosse, Anneke (2013), The safety of cash and debit cards: A study on the perception and behaviour of Dutch consumers, *International Journal of Central Banking* 9(4), 77-98. [Download](#)

Kosse, Anneke (2013), Do newspaper articles on card fraud affect debit card usage? *Journal of Banking and Finance* 37(12), 5382-5391. [Download](#)

Jonker, Nicole and Anneke Kosse (2013), Estimating cash usage: The impact of survey design on research outcomes, *De Economist* 161(1), 19-44. [Download](#)

Kosse, Anneke and David-Jan Jansen (2013), Choosing how to pay: The influence of foreign backgrounds, *Journal of Banking & Finance* 37(3), 989-998. [Download](#)

Working papers:

Kosse, A. (2021), An Empirical Analysis of Bill Payment Choices, *Bank of Canada Staff Working Paper (forthcoming)*

Anneke Kosse, Zhentong Lu, Gabriel Xerri (2020), Predicting Payment Migration in Canada, *Bank of Canada Staff Working Paper* 2020-37, September 2020. [Download](#)

Nicole Jonker and Anneke Kosse (2020), The Interplay of Financial Education, Financial Literacy, Financial Inclusion and Financial Stability: Any Lessons for the Current Big Tech Era? *Bank of Canada Staff Working Paper* 2020-32, August 2020. [Download](#)

Anneke Kosse, Zhentong Lu, Gabriel Xerri (2020), An Economic Perspective on Payments Migration, *Bank of Canada Staff Working Paper* 2020-24, June 2020. [Download](#)

Anneke Kosse, Heng Chen, Marie-Hélène Felt, Valéry Dongmo Jiongo, Kerry Nield, Angelika Welte (2017), The Costs of Point-of-Sale Payments in Canada, *Bank of Canada Staff Discussion Paper* 2017-4, March 2017. [Download](#)

Other:

Broos, M., J. Capel, C. Haseeth, A. Hondius, A. Kosse, E. de Vogel (2018), The CCP – a pivotal player in the financial system, Brochure, De Nederlandsche Bank. [Download](#)

Ben Fung, Kim Huynh and Anneke Kosse (2017), Acceptance and use of payments at the point of sale in Canada, *Bank of Canada Review*, Autumn, 14-26. [Download](#)

Kosse, A., and A. Welte (2015), Is Cash Still King, and at What Cost? *Payments Business*, Mar/Apr 2015. [Download](#)

Kosse, A. (2014), Consumer Payment Choices: Room for further digitisation? PhD Thesis, Tilburg University. [Download](#)

Capel, J., M. Hendriks, A. Hondius, R. Jeuken, A. Kosse, T. Man, M. Wennekes (2013), All the Ins & Outs of CCPs, Brochure, De Nederlandsche Bank. [Download](#)

Jonker, N, A. Kosse and L. Hernández (2012), Cash usage in the Netherlands: How much, where, when, who and whenever one wants? *DNB Occasional Studies* 10(2). [Download](#)

Kosse, A. (2012), Inside the Consumer's Mind: DNB's Kosse Researches Payment Choice, website article on PYMNTS.com.

Kosse, A. (2010), Country Survey: Netherlands: Dutch Credit Cards Market a Growth Niche, *Cards International*, July 2010. [Download](#)

Jonker, N. and A. Kosse (2008), Towards a European payments market: survey results on cross-border payment behaviour of Dutch consumers, *DNB Occasional Studies* 6(1). [Download](#)

SELECTED CONFERENCE PRESENTATIONS	2021	WEAI Virtual International Conference FNA Roundtable on Payments Modernization – Intraday Liquidity Implications for Canadian Banks
	2020	Deutsche Bundesbank Webinar on Payment Habits in e-Commerce CEBRA's 2020 Annual Meeting
	2019	17th Bank of Finland Simulator Seminar, Helsinki 6th Payments Canada and Bank of Canada Payments Research Symposium, Ottawa

SELECTED OTHER RESEARCH ACTIVITIES	2018 – present	Associate Editor for Journal of Financial Market Infrastructures
	2020	Member of PhD Thesis Committee for Richard Heuver (Tilburg University). Thesis title: <i>"Applications of liquidity risk discovery using financial market infrastructures transaction archives"</i>
	Ongoing	Act as a referee of payments- and payment system-related papers, both from internal and external researchers.
	2019	Co-organizer: <i>"6th Annual Payments Canada and Bank of Canada Joint Payments Research Symposium"</i> , Ottawa