

ENNOIA Initiative
Application Form - Research Proposals 2026

Launched in December 2024, ENNOIA (“Financial Empowerment for Households”) is a multidisciplinary and open initiative that promotes academic research and related applications to practical solutions with the ambitious goal of empowering households in Greece to acquire the necessary knowledge and skills to make better financial decisions, manage their finances effectively and improve their financial well-being. ENNOIA is financed exclusively by National Bank of Greece as part of its overall program for financial education and inclusion, is supported by Accenture Greece as a subject matter expert, in the application and implementation of new technologies in the financial services sector and operates under the auspices of the non-profit organization Komvos-Node.

In 2026-7, ENNOIA will fund short-term (12-month) research projects that provide relevant, impact-driven insights in the areas of household (financial) decision-making, financial health and financial well-being. We particularly encourage empirical research at the individual or household level that can provide new insights and generate interventions/solutions to the problems Greek households face in their financial lives. We welcome proposals from junior, intermediate, and senior researchers from different disciplines and organisations. Please see the specifications of this call for proposals [HERE](#).

Following submission of an application, further details and clarification about the research project may be required from the principal researcher to assist with the consideration of this application. Your application will be evaluated by the international Research Committee of the ENNOIA initiative and may be selected for submission to the Executive Committee of ENNOIA for funding.

The completed research proposal form must be submitted at the this [link](#) **no later than April 17,2026**.

PART I - ADMINISTRATIVE INFORMATION

Principal researcher <i>(Please include in the attachments a curriculum vitae of the principal researcher)</i>
Full name:
Position:
Institution/organisation:
Email:
Telephone:
Country:
Website:

Please indicate which theme this application corresponds to:

1. Overcoming limited household risk-taking & saving for health and retirement (including life insurance).
2. Fostering understanding and increasing trust in the financial markets and its products.
3. Developing insurance and financial responses to climate change.
4. Encouraging participation in mortgages and/or consumer debt to improve household financial health.
5. Financial innovation, product design and nudging strategies to improve household financial behavior. Effectiveness of financial literacy platforms, including apps, digital tools, online courses etc.
6. Determinants of consumer payment behavior and payment methods and their link to increasing the financial inclusion of the shadow economy
7. Housing affordability versus availability: causes, potential remedies, and consequences for household finances.
8. Vacant residences in Greece: Causes, potential cures through financial innovation and/or financial empowerment, and impact on household finances.
9. Wildcard submissions on other topics potentially relevant for empowering households in their financial decisions are also welcome.

PART II - RESEARCH PROJECT DESCRIPTION

(Please use 12pt font and do NOT exceed the available space)

Planned start date of research project:

Duration of the project (in months): months

Is there any other organisation providing in cash and/or in-kind support for this research?

Yes No

If yes, please list the organisation name(s) below and the type and amount of support.

Total budget of this proposal: EUR

Budget requested to ENNOIA: EUR

Title of the research proposal:

Summary of the research proposal (max. 300 words):

Research questions:

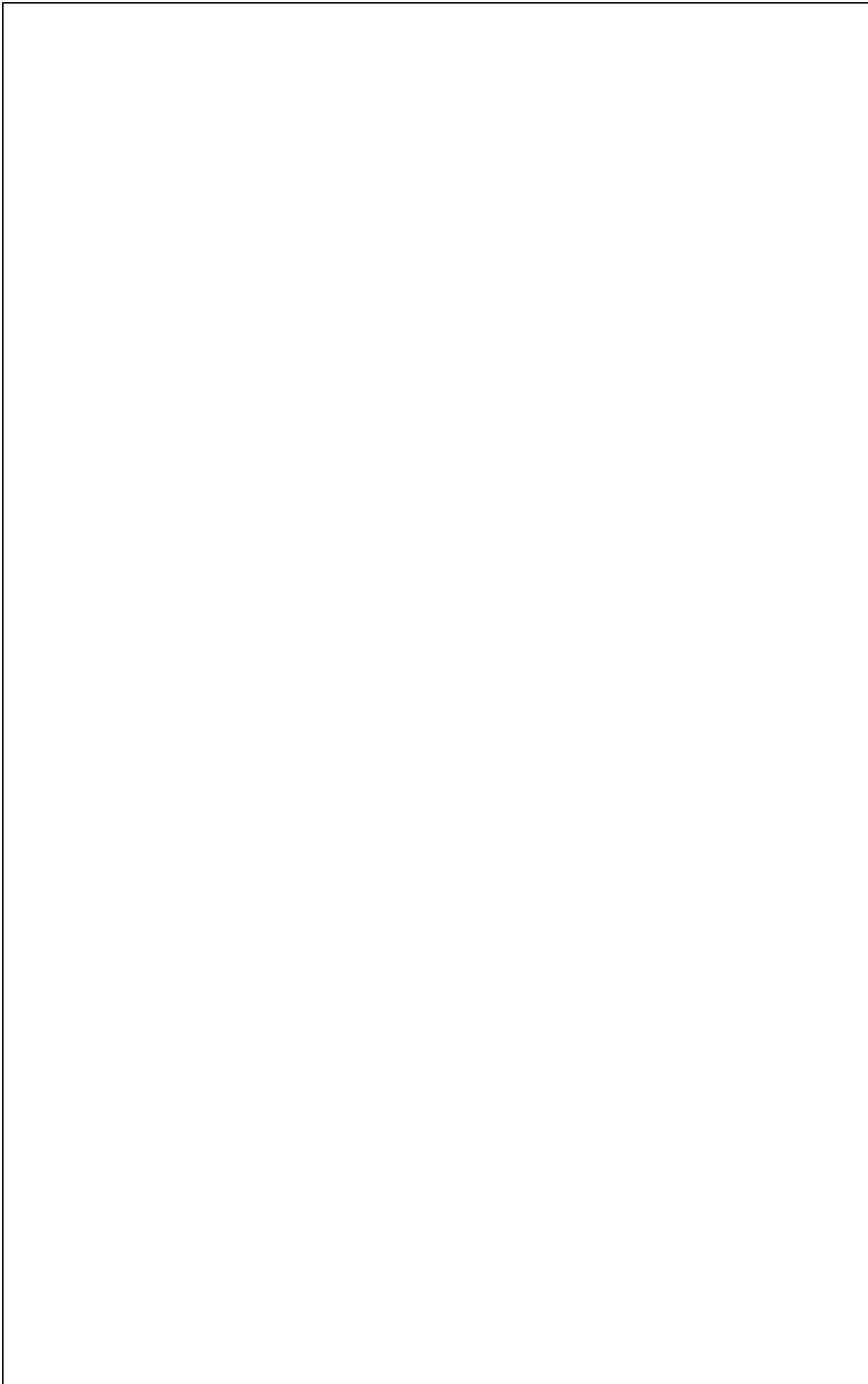
(Briefly provide both the general and specific research questions that will guide the research process.)

Objectives:

(Briefly provide both the general and specific objectives of the research. Use only active verbs.)

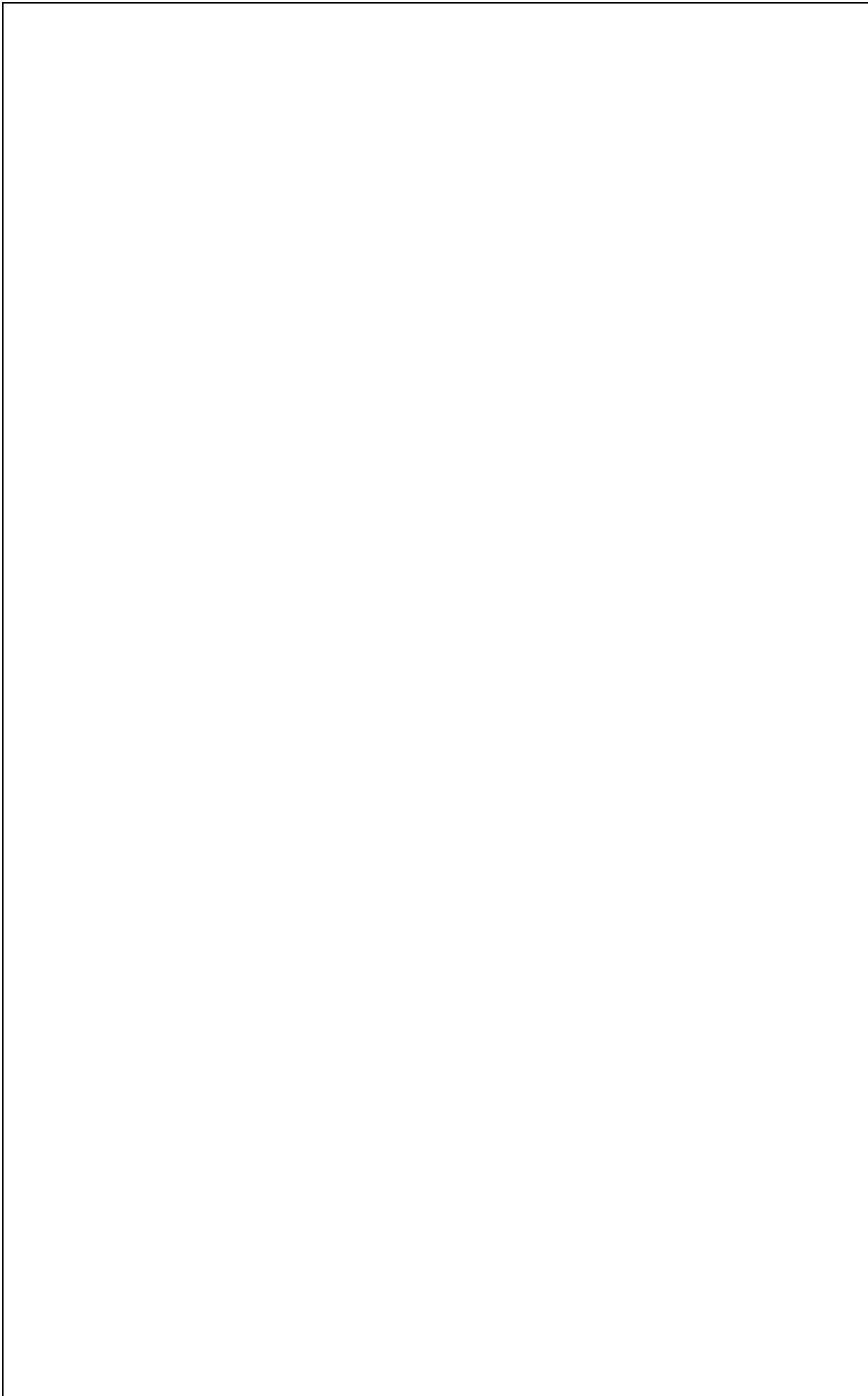
Rationale and background:

(Describe the main problem(s) addressed by this research project and the existing work/literature that your project builds on. Explain the novelty of your research by indicating the gaps that the proposed research could fill. To show the relevance of the problem, discuss for example the magnitude of the problem and how the research results could contribute to its solution, and how it relates to people's (financial) decision-making, empowerment or well-being)



Methodology:

(Explain in enough detail how the research questions will be answered. Describe the approach and method(s) chosen to achieve the objectives. Clarify, for example, if your research project focuses on any specific population, the data collection process or dataset(s) to be used, sample details, study design, hypothesis/hypotheses, interventions, quantitative or qualitative strategy, etc.) If this research requires access to existing data, the researcher should first check its availability and explain it here).



Contribution:

Describe the main outcomes or results expected and their significance in the respective field of research.

Impact (beyond academia):

Please provide a comprehensive account of the potential consequences and practical implications of the research insights anticipated from this project and identify the stakeholders or groups of individuals who could benefit from it, with particular attention to the context in Greece. The term "impact" refers to the way the knowledge produced by this research contributes to, benefits, and influences society or the economy of Greece. Consequently, the impact may be of a social, business, innovative, educational, or other nature. It is our intention that the insights generated by the ENNOIA research will be accessible to individuals from a diverse range of organizations and backgrounds, thereby empowering them to make informed financial decisions.

Reporting and dissemination of results:

The results of the selected projects will be published and disseminated through the ENNOIA channels (online publications, web, events, etc.) freely accessible worldwide (Open Access). Please indicate your agreement

with the minimum deliverables expected from your project, if approved, as specified below:

1. A short progress report after six months.
2. 2 blog stories by the end of the project.
3. A technical report upon completion of the project.
4. A non-technical report upon completion of the project.
5. Present the findings of the research at least at one ENNOIA event.

Please indicate and specify if you expect other outputs from this research, if approved:

Are there any ethical or compliance considerations relevant for this research project?

Yes No

If yes, please explain:

PART III – PROPOSED BUDGET AND TIMETABLE

Please attach to this form:

1. A timetable of the activities and outputs for the duration of the project (use a Gantt chart or equivalent).
2. A breakdown of the research costs associated with this proposal and justification for such funds. The following structure is recommended:

Budget Category	Description of item	Quantity	Cost per unit	Total cost	Justification	ENNOIA funding*	Other organisation funding (in-kind or cash)*
-----------------	---------------------	----------	---------------	------------	---------------	-----------------	---

- Specify for each item the amount requested as ENNOIA funding and the amount to be funded by applicant(s) or other organisation.
- The amount of funding per project awarded by ENNOIA could be up to EUR 10,000. The amount granted by ENNOIA to selected proposals will be paid in 2 payments along the duration of the project.
- Budget categories may include (not limited to) personnel, data collection or acquisition, fieldwork, materials, travel and publications, etc.
- The submitted budget will serve as reference for financial reporting if your application is approved.

PART IV – ADDITIONAL INFORMATION

Institution(s) or organisation(s) involved:

Briefly mention the mission and type of institution(s) or organisation(s) to which the researcher(s) involved in this project are affiliated to.

Key members of research team (If applicable)

Please fill in the information below for each of the key research team members in this project (and also include in the attachments a brief curriculum vitae of them)

Full name:

Position/Affiliation:

Organisation:

Email:

Country:

Website:

Project role/responsibility:

Full name:

Position/Affiliation:

Organisation:

Email:

Country:

Website:

Project role/responsibility:

Full name:

Position/Affiliation:

Organisation:

Email:

Country:

Website:

Project role/responsibility:

Full name:

Position/Affiliation:

Organisation:

Email:

Country:

Website:

Project role/responsibility:

Additional remarks or comments (if any):

Include any other information relevant to this application.

Please list below all attachments provided with this application:

**Acceptance of general conditions by the Principal
Researcher**

I certify that the information provided in this application, and in all attachments, is complete and correct. If my application is successful and funding is granted, I agree to do the following:

- Accept responsibility for the scientific integrity of this research project.
- Expend the funds as described in the proposal, or request and explain needed changes to the ENNOIA Research Committee if necessary.
- Provide the deliverables committed in this proposal according to the timetable provided by ENNOIA Research Committee.
- Acknowledge grant support from the ENNOIA Initiative in all publications or presentations of the research findings.

Signature:

Place and Date: