

JIAN ZHANG

CONTACT INFORMATION The University of Hong Kong Email: zhangj1@hku.hk
Pokfulam Road, Hong Kong

ACADEMIC APPOINTMENTS The University of Hong Kong July 2020 -
Assistant Professor of Finance
Hong Kong Baptist University Aug 2016 - June 2020
Assistant Professor of Finance
Baruch College, City University of New York Sep 2017 - Jan 2018
Newman Fellow

EDUCATION Ph.D., Finance, National University of Singapore 2016
B.Eng., Electrical Engineering, University of Science and Technology of China 2010

RESEARCH INTERESTS Household Finance, Behavioral Finance, Financial Institutions, Political Economy, FinTech

AWARDS AND GRANTS 2021-2022 PI, General Research Fund (GRF), the Research Grant Council, Hong Kong SAR, China, HK\$ 280,000
2019-2022 Co-PI, Natural Science Fund of Guangdong Province, RMB 100,000
2019-2020 HKBU Business School Performance Award in Scholarly Work
2018-2019 Co-PI, Real Estate Research Institute (RERI) Grant, US\$ 15,000
2018-2019 PI, HKBU Faculty Research Grant, HK\$ 100,000
2016-2019 PI, HKBU Startup Grant, HK\$ 100,000
2015 Best Paper Award in Banking and Financial Institutions, Asian Finance Association Annual Conference

PUBLICATIONS 1. “[Risk Retention Rules and the Issuance of Commercial Mortgage Backed Securities](#)” (with S. Agarwal, B. Ambrose and Y. Yildirim), *Journal of Real Estate Finance and Economics*, Forthcoming.
2. “[Good Days, Bad Days: Stock Market Fluctuation and Taxi Tipping Decisions](#)” (with Tan W.), *Management Science*, Forthcoming.
3. “[Investing in Low-Trust Countries: on the Role of Social Trust in the Global Mutual Fund Industry](#)” (with Massa, M., C. Wang, and H. Zhang), *Journal of Financial and Quantitative Analysis*, Forthcoming
4. “[Interest Rate Pass-Through and Consumption Response: The Deposit Channel](#)” (with Agarwal, S., S. Chomsisengphet, and Y. Yildirim), *Review of Economics and Statistics*, Forthcoming
5. “[Air Pollution, Behavioral Bias, and the Disposition Effect in China](#)” (with Li, J., M. Massa, and H. Zhang), *Journal of Financial Economics*, Forthcoming.
6. “[Disguised Corruption: Evidence from Consumer Credit in China](#)” (with Agarwal, S., W. Qian, and A. Seru), *Journal of Financial Economics*, 2020, 137(2), 430-450.

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7. “[Gender Gap in Personal Bankruptcy Risks: Empirical Evidence from Singapore](#)” (with Agarwal, S., J. He, and T. Sing), *Review of Finance*, 2018 22(2): 813-847.
 8. “[Gender Difference and Intra-household Economic Power in Mortgage Signing Order](#)” (with Agarwal, S., R. Green, E. Rosenblatt, and V. Yao.), *Journal of Financial Intermediation*, 2018 36: 86-100.

SELECTED
WORKING PAPERS

1. “The Politics of Allocating Government Business across Banks: Evidence from an Emerging Market” (with S. Agarwal, B. Morais and C. Ruiz)
2. “E-Wallet and Consumer’s Digital Switch: Evidence from India” (with S. Agarwal, D. Basu, P. Ghosh and B. Pareek)
3. “Marriage, Ownership and Firm Risk Taking” (with Y. Pan, J. Xiao and V. Yao)
4. “Workplace Flexibility and Entrepreneurship” (with S. Agarwal, T. Sing and C. Song)
5. “Measuring the Size of Informal Economy: Estimates from 2016 Demonetization in India” (with S. Agarwal, P. Ghosh and A. Seru)

POLICY
PUBLICATION

1. “Credit Card Market Study: Perspectives from Consumers” (with S. Agarwal), **Financial Conduct Authority**, United Kingdom, MS 14/6.2, November 2015