

JIAN ZHANG

CONTACT INFORMATION

The University of Hong Kong
Pokfulam Road, Hong Kong

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ACADEMIC APPOINTMENTS

The University of Hong Kong 2020 -
Assistant Professor of Finance
Hong Kong Baptist University 2016 - 2020
Assistant Professor of Finance
Baruch College, City University of New York 2017 - 2018
Newman Fellow

EDUCATION

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

RESEARCH INTERESTS

Household Finance, Financial Intermediaries, Behavioral Finance, Corporate Finance, Sustainability

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. "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*, 57(1), 2022, 240-290.
2. "Interest Rate Pass-Through and Consumption Response: The Deposit Channel" (with Agarwal, S., S. Chomsisengphet, and Y. Yildirim), *Review of Economics and Statistics*, 103(5), 2021, 922-938.
3. "Good Days, Bad Days: Stock Market Fluctuation and Taxi Tipping Decisions" (with Tan W.), *Management Science*, 67(6), 2021, 3965-3984.
4. "Air Pollution, Behavioral Bias, and the Disposition Effect in China" (with Li, J., M. Massa, and H. Zhang), *Journal of Financial Economics*, 142(2), 2021, 641-673.
5. "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.
6. "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.

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7. "Housing Property Rights, Collateral, and Entrepreneurship: Evidence from China" (with G. Fan, H. Li and J. Li), *Journal of Banking and Finance*, Forthcoming.
 8. "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.
 9. "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. "Social Interaction and Risk Learning in Health Insurance: Theory and Evidence from China" (with S. Gong and C. Lin)
2. "The Politics of Allocating Government Business across Banks: Evidence from an Emerging Market" (with S. Agarwal, B. Morais and C. Ruiz)
3. "Does Death Teach Us Wisdom? Evidence from Trading during the COVID-19 Pandemic in India" (with P. Ghosh and H. Zhang)
4. "Liberalizing Home-Based Business" (with S. Agarwal, T. Sing and C. Song)
5. "Co-Collateral and the Shadow Cost of Margin Constraints" (with M. Massa, C. Wang and H. Zhang)
6. "Tax Policy Transmission and Household Expenditure" (with S. Agarwal and P. Ghosh)

OTHER
PUBLICATIONS

1. "Household Finance" (with S. Agarwal and X. Zou), *Oxford Research Encyclopedia of Economics and Finance*, November 2021
2. "Credit Card Market Study: Perspectives from Consumers" (with S. Agarwal), *Financial Conduct Authority*, United Kingdom, MS 14/6.2, November 2015