

JIAN ZHANG

CONTACT INFORMATION	The University of Hong Kong Pokfulam Road, Hong Kong	Email: zhangj1@hku.hk
ACADEMIC APPOINTMENTS	The University of Hong Kong Assistant Professor of Finance	July 2020 -
	Hong Kong Baptist University Assistant Professor of Finance	Aug 2016 - June 2020
	Baruch College, City University of New York Newman Fellow	Sep 2017 - Jan 2018
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, Digitization and 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. “ Good Days, Bad Days: Stock Market Fluctuation and Taxi Tipping Decisions ” (with Tan W.), <i>Management Science</i> , Forthcoming.	
	2. “ 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), <i>Journal of Financial and Quantitative Analysis</i> , Forthcoming	
	3. “ Interest Rate Pass-Through and Consumption Response: The Deposit Channel ” (with Agarwal, S., S. Chomsisengphet, and Y. Yildirim), <i>Review of Economics and Statistics</i> , Forthcoming	
	4. “ Air Pollution, Behavioral Bias, and the Disposition Effect in China ” (with Li, J., M. Massa, and H. Zhang), <i>Journal of Financial Economics</i> , Forthcoming.	
	5. “ Disguised Corruption: Evidence from Consumer Credit in China ” (with Agarwal, S., W. Qian, and A. Seru), <i>Journal of Financial Economics</i> , 2020, 137(2), 430-450.	
	6. “ Gender Gap in Personal Bankruptcy Risks: Empirical Evidence from Singapore ” (with Agarwal, S., J. He, and T. Sing), <i>Review of Finance</i> , 2018 22(2): 813-847.	

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7. “[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. “Risk Retention and Qualified Commercial Mortgages” (with S. Agarwal, B. Ambrose and Y. Yildirim)

POLICY
PUBLICATION

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