

University of Essex



ESSEX
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EFiC 2022 Conference in Banking and Corporate Finance

Essex Business School
University of Essex
Thursday 7th - Friday 8th July 2022



Organisers:

Claudia Girardone, Sotirios Kokas and Anna Sarkisyan

ESSEX FINANCE CENTRE

Dear Colleagues,

*We are delighted to welcome you to the sixth edition of the **Essex Finance Centre (EFiC) Conference in Banking and Corporate Finance**. It is great to be able to meet in person again!*

The objective of the Conference is to bring together leading academics, practitioners and policymakers and give them the opportunity to present state-of-the-art research in the broad areas of banking and corporate finance. The symposium also provides a forum to build connections and future collaborations among experts.

*This year's keynote speaker is **Mireia Giné**, Associate Professor of Finance at IESE Business School, University of Navarra.*

*We are also pleased to welcome **Douglas J. Cumming**, DeSantis Distinguished Professor of Finance and Entrepreneurship at the College of Business, Florida Atlantic University, as a guest speaker in the 'Meet the Editor' session.*

Thank you for attending the EFiC 2022 Conference. We hope you find the event intellectually stimulating and inspiring.

With best wishes to all,

[Claudia Girardone](#), [Sotirios Kokas](#) and [Anna Sarkisyan](#)



Organising Committee

Claudia Girardone, Sotirios Kokas and Anna Sarkisyan (University of Essex)

PhD Session Organiser

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Essex Finance Centre (EFiC)

The Essex Finance Centre (EFiC) provides a world-class and stimulating environment for research activity in banking, finance and financial econometrics. The EFiC harnesses the expertise and strengths of our [Finance Group](#) academic staff and postgraduate community. It coordinates their research activities to foster internationally renowned and excellent research that aims to make a positive impact on society.

Our culture is one of integrity, inclusion and respect, with a particular emphasis on encouraging collaboration and synergy between our internal and associate members.

We have strong links with industry experts and work closely with regulators and policymakers both in the UK (Bank of England) and globally at the Bank for International Settlements, European Central Bank and Federal Reserve Bank.

Keynote Speaker



Mireia Giné is an Associate Professor of Finance at IESE Business School, University of Navarra, Spain. Her research and teaching focus on corporate finance and governance. She is also interested in the impact of machine learning and AI on how firms operate. Her recent research explores how common ownership by institutional shareholders may impact executive incentives and corporate decisions of firms in their portfolio. In addition, she is interested in the role of shareholder activism in this age of universal ownership by large asset management firms.

Mireia's research has been published in the *Journal of Finance*, *Review of Finance*, *Contemporary Accounting Review*, *Harvard Business Review* among other academic journals, as well as in various media (Financial Times, The Economist, Bloomberg, BBC). She has received several international prizes such as the Brattle Prize and presented her research at prestigious universities and conferences in finance (WFA, EFA, AFA, NBER).

Mireia has an entrepreneurial background. She joined Wharton Research Data Services (WRDS) at The Wharton School in the early development phase. WRDS has become the main digital platform for financial data and research applications. Currently she oversees the group's business development in Europe, Middle East and Africa and big data and Fintech solutions.

Mireia is a board member at Sabadell Asset Management. She was a member of the National Modern Pentathlon Team representing Spain in international events.

‘Meet the Editor’ Session



Douglas Cumming, J.D., Ph.D., CFA, is the DeSantis Distinguished Professor of Professor of Finance and Entrepreneurship at the College of Business, Florida Atlantic University in Boca Raton, Florida. Douglas is also a Visiting Professor of Finance at Birmingham Business School, University of Birmingham, UK.

Douglas has published over 200 articles in leading refereed academic journals (including 38 in Financial Times top 50 journals) in finance, management, and law and economics, such as the *Academy of Management Journal*, *Economic Journal*, *Journal of Business*, *Journal of Financial and Quantitative Analysis*, *Journal of Financial Economics*, *Review of Financial Studies*, *Journal of International Business Studies*, and the *Journal of Empirical Legal Studies*. His work has been cited over 21,000 times according to Google Scholar. He is the Managing Editor-in-Chief of the *Review of Corporate Finance* (2021-current) and the *British Journal of Management* (2020-current). He is a Co-Editor-in-Chief of the *Journal of Industrial and Business Economics*.

Douglas has published 21 academic books, including “Crowdfunding: Fundamental Cases, Facts, and Insights” (Elsevier Academic Press, 2019) for which his course materials are freely available online.

Douglas’ work has been reviewed in numerous media outlets, including The Economist, The New York Times, the Chicago Tribune, the Wall Street Journal, the Globe and Mail, Canadian Business, the National Post, and The New Yorker.

EFiC 2022 CONFERENCE PROGRAMME AT A GLANCE

Thursday 7th July 2022 (BST)

08:30-09:00	Registration
09:00-09:15	Welcome
09:30-11:00	Parallel Sessions
11:00-11:30	Coffee Break
11:30-12:30	Keynote Speech
12:30-13:30	Lunch Break & Group Photograph @ 13:15
13:30-15:00	Parallel Sessions
15:00-15:30	Coffee Break
15:30-17:00	Parallel Sessions
17:15-18:15	Meet the Editor Session
18:15-19:15	Reception
19:30-	Conference Dinner

Friday 8th July 2022 (BST)


09:00-09:30	Registration
09:30-11:00	Parallel Sessions
11:00-11:30	Coffee Break
11:30-13:00	Parallel Sessions
13:00-14:00	Lunch Break
14:00-15:30	Parallel Sessions
15:30-15:45	Best Paper Award & Conclusive Remarks

EFiC 2022 CONFERENCE PROGRAMME

THURSDAY 7TH JULY 2022 (All times are BST)

08:30-9:00	Registration (EBS Foyer)		
09:00-9:15	Welcome from Organisers <u>Claudia Girardone</u> , <u>Sotirios Kokas</u> and <u>Anna Sarkisyan</u> and Head of Finance Group <u>Ekaterini Panopoulou</u> (University of Essex) (Room 2.34)		
	Parallel Session 1A (Room 2.34) Chair: Anna Sarkisyan (University of Essex)	Parallel Session 2A (Room 2.1) Chair: Ekaterini Panopoulou (University of Essex)	Parallel Session 3A (Room 2.50) Chair: Andrea Paltrinieri (Università Cattolica del Sacro Cuore)
09:30-10:00	<i>Give Change a Chance - Bank Profitability and Board Changes</i> <u>Dorota Skala</u> (University of Szczecin), Urszula Mrzyglod, Joanna Rachuba, Katarzyna Kwiatkowska Discussant: <u>Barbara Casu</u> (Bayes Business School)	<i>Millennial Managers</i> <u>Ellie Luu</u> (University of Bristol), Silvina Rubio Discussant: <u>Ettore Croci</u> (Università Cattolica del Sacro Cuore)	<i>Trade Credit and Firm Investments: Empirical Evidence from Italian Cooperative Banks</i> <u>Stefano Filomeni</u> (University of Essex), <u>Michele Modina</u> (University of Molise), Elena Tabacco Discussant: <u>Andrea Viola</u> (Università Cattolica del Sacro Cuore)
10:00-10:30	<i>Leveraged Loans: Is High Leverage Risk Priced in?</i> David Newton, Steven Ongena, Ru Xie, <u>Binru Zhao</u> (Bath University) Discussant: <u>Pejman Abedifar</u> (University of St Andrews)	<i>Board Cultural Diversity and IPO Survival: Evidence from UK AIM</i> <u>Tariq Qaysi</u> (University of Birmingham), Wasim Ahmad, Eilnaz Kashefi Pour, Abdul Mohammed Discussant: <u>Evangelos Seretis</u> (University of Glasgow)	<i>Central Bank Liquidity Policy and the Cross-Section of Bank Equity Returns</i> <u>Jiri Woschitz</u> (University of Zurich) Discussant: <u>Michele Modina</u> (University of Molise)
10:30-11:00	<i>Flood, Farms and Credit: How Bank Ties Keep Farmers, Young and Female, above Water</i> <u>Pejman Abedifar</u> (University of St Andrews), Seyed Javad Kashizadeh, Steven Ongena Discussant: <u>Konstantinos Baltas</u> (University of Essex)	<i>Information Salience and Credit Supply: Evidence from Payment Defaults on Trade Bills</i> Aleksandra Baros, <u>Ettore Croci</u> (Università Cattolica del Sacro Cuore), Mattia Girotti, Federica Salvade Discussant: <u>Xianmin Liu</u> (Queen Mary University of London)	<i>The Role of Systemic Risk Spillovers in the Transmission of Euro Area Monetary Policy</i> <u>Alexandros Skouralis</u> (Bayes Business School) Discussant: <u>Giuliana Borello</u> (University of Verona)
11:00-11:30	Coffee Break (EBS Foyer)		

11:30-12:30	 <p>Keynote Speaker: Mireia Giné (University of Navarra) Title of Talk: <i>Common Ownership and Firm Behaviour</i> Chair: Claudia Girardone (University of Essex) (Room 2.34)</p>		
12:30-13:30	Lunch Break & Group Photograph @ 13:15 (EBS Foyer)		
13:30-14:00	<p>Parallel Session 1B (Room 2.34) Chair: Simon Price (University of Essex)</p> <p><i>Liquidity Stock and Bank Lending</i> <u>Tianxi Wang</u> (University of Essex) Discussant: <u>Nicholas Rowe</u> (Michigan State University)</p>	<p>Parallel Session 2B (Room 2.1) Chair: Angela Gallo (Bayes Business School)</p> <p><i>The Coercive Power of Mafia Reputation on Trade Credit</i> <u>Marta Degl'Innocenti</u> (Universita Degli Studi di Milano), Marco Frigerio, Si Zhou Discussant: <u>Yi Hu</u> (University of Reading)</p>	<p>Parallel Session 3B (Room 2.50) Chair: Ming-Tsung Lin (University of Essex)</p> <p><i>Stock Price Crash Risk and the Market for Corporate Control</i> Nicholas F. Carline, <u>Yang Gao</u> (University of Birmingham), Jing-Ming Kuo Discussant: <u>Xiaohan Xue</u> (University of East Anglia)</p>
14:00-14:30	<p><i>The Role of Asset Transparency in Bank Deleveraging</i> <u>Sonny Biswas</u> (University of Bristol), Kostas Koufopoulos, Songshan Li Discussant: <u>Tianxi Wang</u> (University of Essex)</p>	<p><i>Banks, Financial Markets, and Income Inequality</i> <u>Yousef Makhoul</u> (University of Nottingham), Neil Kellard, Dmitri Vinogradov Discussant: <u>Stefano Filomeni</u> (University of Essex)</p>	<p><i>Sovereign Momentum Currency Returns</i> Giovanni Calice, <u>Ming-Tsung Lin</u> (University of Essex) Discussant: <u>Jiri Woschitz</u> (University of Zurich)</p>
14:30-15:00	<p><i>When Does Finance Help Trade? Banking Structures and Export in the Macroeconomy</i> Raoul Minetti, Pierluigi Murro, <u>Nicholas Rowe</u> (Michigan State University) Discussant: <u>Sonny Biswas</u> (University of Bristol)</p>	<p><i>How Do Banks Propagate Economic Shocks?</i> Yusuf Emre Akgunduz, Seyit Mumin Cilasun, <u>H. Ozlem Dursun-de Neef</u> (Goethe University Frankfurt), Yavuz Selim Hacıhasanoglu, Ibrahim Yarba Discussant: <u>Marta Degl'Innocenti</u> (Universita Degli Studi di Milano)</p>	<p><i>When MIDAS Meets LASSO: Forecasting Tail Risk Using Effective Macroeconomic Variables</i> Yi Luo, <u>Xiaohan Xue</u> (University of East Anglia) Discussant: <u>Servanna M. Fu</u> (University of Essex)</p>
15:00-15:30	Coffee Break (EBS Foyer)		

	<p>Parallel Session 1C (Room 2.34) Chair: Sotirios Kokas (University of Essex)</p> <p>15:30-16:00 <i>How Binding Is Supervisory Guidance? Evidence from the European Calendar Provisioning</i> <u>Franco Fiordelisi</u> (University of Essex), Gabriele Lattanzio, Davide S. Mare Discussant: <u>Francesc Rodriguez-Tous</u> (Bayes Business School)</p> <p>16:00-16:30 <i>Regulatory Oversight and Bank Risk</i> Dimitris K. Chronopoulos, <u>John O.S. Wilson</u> (University of St Andrews), Muhammed H. Yilmaz Discussant: <u>Alexandros Skouralis</u> (Bayes Business School)</p> <p>16:30-17:00 <i>Loan Evergreening Through Banks' Lenses: Evidence from Credit Product-Level Data</i> Cecilia Dassatti, <u>Francesc Rodriguez-Tous</u> (Bayes Business School), Rodrigo Lluberas Discussant: <u>Franco Fiordelisi</u> (University of Essex)</p>	<p>Parallel Session 2C (Room 2.1) Chair: Konstantinos Baltas (University of Essex)</p> <p><i>Predictability of Jumps</i> <u>Jian Chen</u> (University of Reading), Michael P. Clements, Andrew Urquhart Discussant: <u>Neil Kellard</u> (University of Essex)</p> <p><i>High Frequency Trading and Herding</i> <u>Servanna M. Fu</u> (University of Essex), Neil Kellard, Thanos Verousis Discussant: <u>Alberto Dreassi</u> (University of Trieste)</p> <p><i>Stock Returns Predictability with Unstable Predictors</i> Fabio Calonaci, George Kapetanios, <u>Simon Price</u> (University of Essex) Discussant: <u>Neil Kellard</u> (University of Essex)</p>	<p>Parallel Session 3C: PhD session I (Room 2.50) Chair: Yiwei Li (University of Essex)</p> <p><i>Does CEO Early-Life Disaster Experience Affect Corporate Innovation?</i> <u>Yang Gao</u> (University of Birmingham), Jia Liu, Zhiting Wu, Jiayi Yuan Discussant: <u>Yiwei Li</u> (University of Essex)</p> <p><i>Worldwide Board Reforms and Cross-Border MA Flows</i> <u>Qi Dong</u> (University of Reading), Chen Zheng, Gianluca Marcato Discussant: <u>Merve Demirbas Ozbekler</u> (University of Essex)</p> <p><i>Mutual Fund Trust: Evidence from Qualitative Disclosure</i> Giovanni Cespa, Aneel Keswani, <u>Liyang Wang</u> (Bayes Business School) Discussant: <u>Yang Gao</u> (University of Birmingham)</p>
<p>17:15-18:15</p>	<div style="display: flex; align-items: center;">  <div> <p>Meet the Editor: Douglas Cumming (Florida Atlantic University)</p> <p>Chair: Neil Kellard (University of Essex)</p> <p>(Room 2.34)</p> </div> </div>		
<p>18:15-19:15</p>	<p>Reception (EBS Foyer)</p>		
<p>19:30-</p>	<p>Conference Dinner (Zest)</p>		

EFiC 2022 CONFERENCE PROGRAMME

FRIDAY 8TH JULY 2022 (All times are BST)

9:00-9:30	Registration (EBS Foyer)	
09:30-10:00	<p>Parallel Session 1D (Room 2.34) Chair: José Liñares-Zegarra (University of Essex)</p> <p><i>Guns, Mass Shootings and Deposits: Do Depositors Discipline “Loaded” Banks?</i> Piotr Danisewicz, <u>Jonathan Lee</u> (University of Glasgow), Klaus Schaeck Discussant: <u>José Liñares-Zegarra</u> (University of Essex)</p>	<p>Parallel Session 2D (Room 2.50) Chair: Jerry Coakley (University of Essex)</p> <p><i>The Effect of Solvency II Adoption on Analysts’ Information Environment</i> <u>Evangelos Seretis</u> (University of Glasgow), Mark Aleksanyan, Ioannis Tsalavoutas Discussant: <u>Yongda Liu</u> (University of Reading)</p>
10:00-10:30	<p><i>Does the Proximity of Cooperative Banks Facilitate Access to Credit?</i> Elena Beccalli, Ludovico Rossi, <u>Andrea Viola</u> (Università Cattolica del Sacro Cuore) Discussant: <u>Giuliana Borello</u> (University of Verona)</p>	<p><i>Dividend Smoothing and Stock Price Crash Risk</i> <u>Yongda Liu</u> (University of Reading), Carol Padgett, Chao Yin Discussant: <u>Ming-Tsung Lin</u> (University of Essex)</p>
10:30-11:00	<p><i>Can High-Tech Investments Improve Banking Efficiency?</i> <u>Giuliana Borello</u> (University of Verona), Francesca Pampurini, Anna Grazia Quaranta Discussant: <u>Angela Gallo</u> (Bayes Business School)</p>	<p><i>Student Loan Supply, Parental Saving and Portfolio Allocation</i> <u>Emiel Jerphanion</u> (University of Manchester) Discussant: <u>Liangrong Chunyu</u> (University of Essex)</p>
11:00-11:30	Coffee Break (EBS Foyer)	
11:30-12:00	<p>Parallel Session 1E (Room 2.34) Chair: Laura Chiaramonte (University of Verona)</p> <p><i>Corporate Governance and CSR disclosure: Evidence from French Listed Companies</i> <u>Tarek Miloud</u> (INSEEC Business School) Discussant: <u>Jerry Coakley</u> (University of Essex)</p>	<p>Parallel Session 2E: PhD Session II (Room 2.50) Chair: Merve Demirbas Ozbekler (University of Essex)</p> <p><i>Trust and Corporate Bond Issuance in Asian Emerging Economies</i> <u>Kulnicha Meechaiyo</u> (University of Glasgow) Discussant: <u>Qi Dong</u> (University of Reading)</p>
12:00-12:30	<p><i>Corporate Social Responsibility and Internationalization: Evidence from China’s Crossborder M&As</i> <u>Xianmin Liu</u> (Queen Mary University of London), Yaz Gulnur Muradoglu, Ni Peng Discussant: <u>Xiangshang Cai</u> (University of Essex)</p>	<p><i>Peer-to-Peer Lending and Consumer Welfare</i> <u>Hamid Nejadghorban</u> (University of Essex), Konstantinos Baltas Discussant: <u>Kulnicha Meechaiyo</u> (University of Glasgow)</p>

12:30-13:00	<p><i>Help Your Employees, Help Your Firm: Evidence from U.S. Paid Sick Leave Mandates</i> <u>Liangrong Chunyu</u> (University of Essex), Xingchen Zhu Discussant: <u>Ellie Luu</u> (University of Bristol)</p>	<p><i>Government's Credibility to Complete Complex Actions: The Brexit Case</i> Franco Fiordelisi, Claudia Girardone, <u>Merve Demirbas Ozbekler</u> (University of Essex) Discussant: <u>Liying Wang</u> (Bayes Business School)</p>
13:00-14:00	Lunch Break (EBS Foyer)	
	<p>Parallel Session 1F (Room 2.34) Chair: John O.S. Wilson (University of St Andrews)</p> <p>14:00-14:30 <i>Bank Environmental Policies and Financial Stability</i> John W. Goodell, Laura Chiamonte, Alberto Dreassi, Andrea Paltrinieri, <u>Stefano Piserà</u> (University of Genoa) Discussant: <u>Arisyi Fariza Raz</u> (University of Birmingham)</p> <p>14:30-15:00 <i>Useful, Usable, and Used? Buffer Usability During the Covid-19 Crisis</i> Aakriti Mathur, Matthew Naylor, <u>Aniruddha Rajan</u> (Bank of England) Discussant: <u>Stefano Piserà</u> (University of Genoa)</p> <p>15:00-15:30 <i>Business Diversification and Bank Opacity: Evidence from the Repeal of Glass-Steagall Act</i> <u>Arisyi Fariza Raz</u> (University of Birmingham), Danny McGowan Discussant: <u>Aniruddha Rajan</u> (Bank of England)</p>	<p>Parallel Session 2F (Room 2.50) Chair: Udichibarna Bose (University of Essex)</p> <p>14:00-14:30 <i>Local Public Corruption and Corporate Debt Concentration: Evidence from US firms</i> Theodora Bermpei, <u>José Liñares-Zegarra</u> (University of Essex) Discussant: <u>Yousef Makhoulouf</u> (University of Nottingham)</p> <p>14:30-15:00 <i>Cryptoassets Market in the United Kingdom. The Landscape of the Regulatory Regime and Other Legal Challenges in the Crypto Assets Market</i> <u>Malgorzata Sulimierska</u> (University of Sussex), Agnieszka Sikorska Discussant: <u>Hamid Nejadghorban</u> (University of Essex)</p> <p>15:00-15:30 <i>Political Uncertainty, Corporate Social Responsibility, and Firm Performance</i> <u>Yi Hu</u> (University of Reading), Carol Padgett, Chao Yin Discussant: <u>Udichibarna Bose</u> (University of Essex)</p>
15:30-15:45	Best Paper Awards & Concluding Remarks (Room 2.34)	

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[EFiC 2022 Conference in Banking and Corporate Finance](#)

Venue: Essex Business School

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