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The 10th Edition of EFiC Conference in Banking and Corporate Finance | EFiC 2026

Thursday 25 June – Friday 26 June 2026



Conference Organisers:

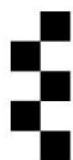
Claudia Girardone, Sotirios Kokas and Anna Sarkisyan

Climate Finance Stream Coordinators:

George Kapetanios and Alexia Ventouri



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Dear Colleagues,

*We are delighted to welcome you to the tenth edition of the **Essex Finance Centre (EFiC) Conference in Banking and Corporate Finance!***

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.

*We are honoured to have **Professor Iftekhar Hasan** (Fordham University), who will deliver our first keynote on “Nature’s Finance: Financial Consequences of Biodiversity Risks”, and **Professor Cláudia Custódio** (Imperial College London), whose keynote is titled “Real Effects of Government Guarantees”. We are also delighted to host a Distinguished Lecture on Climate Finance by **Professor Vasilis Sarafidis** (Brunel University London) titled “Network Effects in Corporate Emissions: Beyond Geography and Industry Boundaries”.*

*In collaboration with **George Kapetanios** and **Alexia Ventouri** from King's College London, this year's Conference features a special stream on climate finance, focusing on the operational challenges facing the banking and corporate sectors and addressing questions of pricing, modelling and regulating climate risk in a volatile macroeconomic environment.*

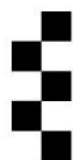
The 2026 Conference is generously supported by our sponsors. We gratefully acknowledge the contribution of King's College London. The cooperative banks sessions are sponsored by Federcasse and the macro-finance sessions by the Rimini Centre for Economic Analysis–Europe (RCEA-Europe). We are also grateful for the support of Palgrave Macmillan.

We hope you find the event intellectually stimulating and inspiring.

With best wishes to all,

Claudia Girardone, Sotirios Kokas and Anna Sarkisyan





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Organising Committee

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

Scientific Committee

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Hans Degryse (KU Leuven)
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John O.S. Wilson (University of St Andrews)
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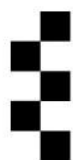
Publication Opportunities

The Conference is pleased to offer publication opportunities for selected high-quality papers through a solicitation process with the *Journal of Financial Services Research* (JFSR) and *Oxford Economic Papers* (OEP). Details will be communicated after the Conference.

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 (Bank for International Settlements, European Central Bank, and Federal Reserve Bank).



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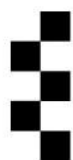
Keynote Speakers



Iftekhar Hasan holds the title of University Professor at Fordham University. He is a scientific advisor at the Central Bank of Finland, a fractional faculty member at the University of Sydney, and a research fellow at the Wharton Financial Institutions Center and the IWH Institute in Halle, Germany. He is the editor of the Journal of Financial Stability. Professor Hasan's research interests include financial institutions, corporate finance, capital markets and emerging economies, focusing on interdisciplinary questions and public policy issues. He has more than 475 publications in print, including 16 books and edited volumes, and more than 365 peer-reviewed journal articles in finance, accounting, economics, international business and management.



Cláudia Custódio is a Professor of Finance at Imperial College London. She was awarded her PhD from the London School of Economics in 2010. Before joining Imperial College in 2016, Cláudia worked at the W. P. Carey School of Business, Arizona State University, and at NOVA School of Business and Economics in Lisbon. She is a research associate of the Centre for Economic Policy Research (CEPR) and the European Corporate Governance Institute (ECGI). Her research focuses on corporate finance and has been published in the Journal of Finance, the Journal of Financial Economics and the Review of Financial Studies.



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Distinguished Lecture on Climate Finance

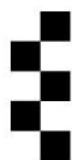


Vasilis Sarafidis is a Professor of Econometrics and Finance at Brunel University London. His research spans econometric theory and practice, panel data analysis, spatial models and networks. His recent work focuses on high-dimensional network econometrics, data-driven spatial modelling, corporate emissions and environmental spillover effects, and financial econometrics. He maintains active research collaborations with leading scholars in panel data econometrics and is co-editor of a special issue on Panel Data Analysis for Econometrics and Statistics.

Honouring Professor Jerry Coakley: A Forty-Year Academic Legacy of Scholarship and Leadership



This year we celebrate Professor Jerry Coakley's extraordinary forty-year legacy of scholarly curiosity, achievement and leadership. From his early foundations in geography and town planning to his pivot into economics and finance, Jerry's leadership was fundamental in growing and shaping the Essex Finance Group. As an exceptional researcher, Jerry has broken new ground in many areas including the Feldstein-Horioka Puzzle, IPOs, Exchange Rate Dynamics and PPP, Investor Sentiment, Equity Crowdfunding, and much more. And whether working across exchange rates, behavioural or entrepreneurial finance, he has always been full of ideas, generosity, and depth of insight. Yet, Jerry's truest impact is measured in people – having supervised over 30 PhD students to completion, mentored countless colleagues, and taught thousands. We invite you to honour a lifetime of academic excellence, inspiration, and dedication to the finance community and to congratulate Jerry on becoming an Emeritus Professor in Finance.



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EFiC 2026 CONFERENCE PROGRAMME AT A GLANCE

Thursday 25 June 2026 (BST)

08:30-09:00	Registration
09:00-09:30	Welcome – Opening Remarks
09:30-11:00	Parallel Sessions 1
11:00-11:30	Coffee Break
11:30-12:30	Keynote 1: Prof. Iftekhar Hasan
12:30-13:30	Lunch Break & Group Photograph
13:30-15:00	Parallel Sessions 2
15:00-15:30	Coffee Break
15:30-17:00	Parallel Sessions 3
17:00-17:15	Comfort Break
17:15-18:00	Distinguished Lecture on Climate Finance: Prof. Vasilis Sarafidis
19:30	Conference Dinner

Friday 26 June 2026 (BST)

09:30-10:00	Registration
10:00-11:30	Parallel Sessions 4
11:30-12:00	Coffee Break
12:00-13:00	Keynote 2: Prof. Cláudia Custódio
13:00-14:00	Lunch Break
14:00-15:30	Parallel Sessions 5
15:30-16:00	Coffee Break
16:00-17:30	Parallel Sessions 6
17:30-17:45	Best Paper Awards & Closing Remarks

EFiC 2026 CONFERENCE PROGRAMME

THURSDAY 25 JUNE 2026 · All times are BST

08:30 – 09:00	Registration (EBS Foyer)		
09:00 – 09:30	Opening Remarks (EBS 2.34) Claudia Girardone (University of Essex) · George Kapetanios (King's College London) <i>Presentation of Sponsors:</i> Federcasse · RCEA-Europe · Palgrave Macmillan		
09:30 – 11:00	Room: EBS 2.34 Parallel Session A1: Climate Finance I <i>King's College London Sponsored Session</i> Chair: George Kapetanios (King's College London) 09:30–10:00 Frozen Assets or Hot Moves? Climate Risk and Residential Housing Transactions Presenter: Chuxuan Xiao (Swansea University) Discussant: Chiara Banti (University of Essex) 10:00–10:30 Paying for Green: Tax Credit and Solar Adoption Presenter: Ariel Sun (Bath Spa University) Discussant: Zhichao Li (Newcastle University) 10:30–11:00 Bridging the Gap or Deepening Divide? Climate Belief and Corporate Environmental Disconnect Presenter: Zhichao Li (Newcastle University) Discussant: Chuxuan Xiao (Swansea University)	Room: EBS 2.50 Parallel Session B1: Cooperative Banks & Real Economy <i>Federcasse Sponsored Session</i> Chair: Carmen Mazzillis (Federcasse) 09:30–10:00 Local Banking and Prosperity: Some Empirical Evidence for Italy Presenter: Matteo Alessi (Federcasse) Discussant: Valeria Venturelli (University of Modena and Reggio Emilia) 10:00–10:30 Beyond the Last Branch: Spatial Bank Access, Cooperative Banking, and Firm Growth Presenter: Mehmet Karaca (University of Essex) Discussant: Franco Fiordelisi (University of Essex) 10:30–11:00 Parenthood as a Training Ground: Soft Skills and Productivity in Italian Banking Presenter: Matteo Ruberto (SUPSI) Discussant: Paola Brighi (University of Milan)	Room: EBS 2.1 Parallel Session C1: Corporate Finance & Geopolitical Risk Chair: Ekaterini Panopoulou (University of Essex) 09:30–10:00 The Effect of Trump 1.0 Uncertainty on Corporate R&D Investments Presenter: Ankit Kariya (University College Dublin) Discussant: Flavio Bazzana (University of Trento) 10:00–10:30 Optimal Covenant Design and Credit-Risk Minimisation in Bank Loan Contracts Presenter: Flavio Bazzana (University of Trento) Discussant: Guido Spano (University College London) 10:30–11:00 Conflict Exposure Along Supply Chains: Evidence from the Russo-Ukrainian War Presenter: Daniele Biancardi (University of Milan) Discussant: Ankit Kariya (University College Dublin)
11:00 – 11:30	Coffee Break (EBS Foyer)		
11:30 – 12:30	Keynote 1: Prof. Iftekhar Hasan (Fordham University) (EBS 2.34) <i>"Nature's Finance: Financial Consequences of Biodiversity Risks"</i> Chair: Sotirios Kokas (University of Essex)		

	16:00–16:30 <i>Flooded Collateral: Bank Asset Management and Lending Decisions</i> Presenter: Jan-Baptist Van Gerwen (KU Leuven) Discussant: Pejman Abedifar (University of St Andrews) 16:30–17:00 <i>Multiscale Tail-Risk Connectedness: Carbon, Clean Energy and Agriculture</i> Presenter: Shaohua Wu (Loughborough University) Discussant: Neil Kellard (University of Essex)	16:00–16:30 <i>Survivorship Bias in Systemic Risk Estimation</i> Presenter: Alexandros Skouralis (University of Reading) Discussant: Federica Castro (University of Rome La Sapienza) 16:30–17:00 <i>Opacity in an Era of Transparency: Evidence from the Banking Sector</i> Presenter: Franco Fiordelisi (University of Essex) Discussant: Alexandros Skouralis (University of Reading)	16:00–16:30 <i>Cyber Incidents, Banking Stability and the Value of Supervisory Strictness</i> Presenter: Pedro Cuadros-Solas (CUNEF Universidad) Discussant: Igor Gianfrancesco (University of Bari) 16:30–17:00 <i>Volatility Transmission in Global Crises: Evidence from the Cryptocurrency Market</i> Presenter: Sarah Al Mershed (University of Essex) Discussant: Ceylan Onay Sahin (University of Brighton)
17:00 – 17:15	Comfort Break		
17:15 – 18:00	Distinguished Lecture on Climate Finance: Prof. Vasilis Sarafidis (Brunel University London) (EBS 2.34) <i>“Network Effects in Corporate Emissions: Beyond Geography and Industry Boundaries”</i> Chair: Alexia Ventouri (King’s College London)		
19:30	Conference Dinner (Wivenhoe House Hotel)		
FRIDAY 26 JUNE 2026 · All times are BST			
09:30 – 10:00	Registration (EBS Foyer)		
10:00 – 11:30	Room: EBS 2.34 Parallel Session A4: Macro-Finance & Monetary Policy <i>RCEA Sponsored Session</i> Chair: Stylianos Asimakopoulos (Brunel University) 10:00–10:30 <i>Developing a House Price-at-Risk Framework for the UK</i> Presenter: Tihana Škrinjarić (Bank of England) Discussant: Stylianos Asimakopoulos (Brunel University)	Room: EBS 2.50 Parallel Session B4: Gender, Behavioural Finance & Crowdfunding <i>Federkasse Sponsored Session</i> Chair: Jerry Coakley (University of Essex) 10:00–10:30 <i>Female Skin in the Game: Bridging the Gender Financing Gap</i> Presenter: Kristine Sahakyan (CUNEF Universidad) Discussant: Riccardo Tipaldi (University of Salerno)	Room: EBS 2.1 Parallel Session C4: ESG, Governance & Sustainability Chair: José Liñares-Zegarra (University of Essex) 10:00–10:30 <i>Bank Misconduct, Environmental and Social Washing, and the Role of Female Directors</i> Presenter: Rodolfo Raimondi (University of Parma) Discussant: Maurizio Mussoni (University of Bologna)

	10:30–11:00 <i>Monetary Policy and Bank Lending Behaviour: The Role of Wealth Management Products</i> Presenter: Saad Aftab (Ulster University) Discussant: Nursidik Heru Praptono (Bank Indonesia) 11:00–11:30 <i>Central Bank Communication and Corporate Investment: Evidence from ECB Risk Tone</i> Presenter: Stylianos Asimakopoulou (Brunel University) Discussant: Tihana Škrinjaric (Bank of England) 11:30–12:00 <i>An Idiosyncratic Monitoring of Bank Behaviour: A Case Study in Indonesia</i> Presenter: Nursidik Heru Praptono (Bank Indonesia) Discussant: Saad Aftab (Ulster University)	10:30–11:00 <i>Generational Patterns of Women's Economic Independence</i> Presenter: Annalisa Ferrari (University Unitelma Sapienza) Discussant: Kristine Sahakyan (CUNEF Universidad) 11:00–11:30 <i>Institutional Context and Herding in Equity Crowdfunding</i> Presenter: Riccardo Tipaldi (University of Salerno) Discussant: Jerry Coakley (University of Essex)	10:30–11:00 <i>Stakeholder Orientation and Investment Efficiency</i> Presenter: José Liñares-Zegarra (University of Essex) Discussant: Pierluigi Murro (LUISS) 11:00–11:30 <i>Between New Regulations and Emerging Risks: How Board Characteristics Moderate Climate and Geopolitical Credit Risk in European Banks</i> Presenter: Adriano Bellinva (University of Bologna) Discussant: Rodolfo Raimondi (University of Parma)
11:30 – 12:00	Coffee Break (EBS Foyer)		
12:00 – 13:00	Keynote 2: Prof. Cláudia Custódio (Imperial College London) (EBS 2.34) <i>"Real Effects of Government Guarantees"</i> Chair: Claudia Girardone (University of Essex)		
13:00 – 14:00	Lunch Break (EBS Foyer)		
14:00 – 15:30	Room: EBS 2.34 Parallel Session A5: Energy Shocks, Markets & Financial Inclusion Chair: Lani Chunyu (University of Essex) 14:00–14:30 <i>Does Agent Banking Provision Promote Inclusive Financial Intermediation?</i> Presenter: Afrin Sultana (Kobe University) Discussant: Costanza Tomaselli (Imperial College London) 14:30–15:00 <i>WT1 Crude Oil Futures Extreme Risk Early Warning Model</i> Presenter: Zhanbo Fan (University of Essex) Discussant: Dong Ho Kang (University of Cologne)	Room: EBS 2.50 Parallel Session B5: Banking <i>Federacasse Sponsored Session</i> Chair: Paola Brighi (University of Milan) 14:00–14:30 <i>Choking the Flow: How Credit Tightening Scales Back Global Trade</i> Presenter: Pierluigi Murro (LUISS) Discussant: John Wilson (University of St Andrews) 14:30–15:00 <i>QE-QT, Bank Liquidity Risk Management, and Non-Bank Funding: Evidence from Administrative Data</i> Presenter: Alexandros Kontonikas (University of Essex) Discussant: Barbara Casu (Bayes Business School)	Room: EBS 2.1 Parallel Session C5: Corporate Finance, Misconduct & Digital Finance Chair: Wendy Wu (Wilfrid Laurier University) 14:00–14:30 <i>The Economic Costs of Bank Misconduct: Evidence from Newspaper Closures</i> Presenter: Xiang Yao (University College Dublin) Discussant: Lin Qin (University of York) 14:30–15:00 <i>Bankruptcy Costs and Signalling in Debt-Financed Takeovers</i> Presenter: Lin Qin (University of York) Discussant: Jiaheng Chen (University of Southampton)

	15:00–15:30 Labor, Capital or Credit: Firm Adjustment to Energy Shocks Presenter: Costanza Tomaselli (Imperial College London) Discussant: Lani Chunyu (University of Essex)	15:00–15:30 Bank Branch Location: City-Level Spatial Dynamics and Convergence Presenter: Maurizio Mussoni (University of Bologna) Discussant: Hélène Bruffaerts (Ghent University)	15:00–15:30 The Impact of Blockchain Adoption on Corporate Misconduct Presenter: Jiaheng Chen (University of Southampton) Discussant: Wendy Wu (Wilfrid Laurier University)
15:30 – 16:00	Coffee Break (EBS Foyer)		
16:00 – 17:30	Room: EBS 2.34 Parallel Session A6: Macro, Markets & Institutions Chair: Junyi Liao (University of Essex) 16:00–16:30 Examining Convergence in Scientific Productivity Among the G20 Economies Presenter: Theologos Pantelidis (University of Macedonia) Discussant: Panagiota Papadimitri (University of Southampton) 16:30–17:00 Civic Liberties and Entrepreneurial Outcomes Presenter: Panagiota Papadimitri (University of Southampton) Discussant: Junyi Liao (University of Essex) 17:00–17:30 Noise, Signals, and Reaction in Expectations Presenter: Junyi Liao (University of Essex) Discussant: Theologos Pantelidis (University of Macedonia)	Room: EBS 2.50 Parallel Session B6: Credit Markets & Contracts <i>Federkasse Sponsored Session</i> Chair: Valeria Venturelli (University of Modena and Reggio Emilia) 16:00–16:30 Religious Value in Financial Contracts: Evidence from Islamic Bonds' Prospectuses Presenter: Shee-Yee Khoo (Bangor University) Discussant: Doriana Cucinelli (University of Parma) 16:30–17:00 Mission-Oriented Financial Intermediation and Cooperative SME Growth Presenter: Doriana Cucinelli (University of Parma) Discussant: José Liñares-Zegarra (University of Essex) 17:00–17:30 Mortgage Rationing with Endogenous Credit Scores Presenter: Dong Ho Kang (University of Cologne) Discussant: Shee-Yee Khoo (Bangor University)	Room: EBS 2.1 Parallel Session C6: Banking, Credit & Development Finance Chair: Alexandros Kontonikas (University of Essex) 16:00–16:30 Value Is in the Eye of the Beholder: Strategic Marking in Private Credit Presenter: Sameh Marei (ESADE Business School) Discussant: Tian Tao (University College Dublin) 16:30–17:00 Soft Information Imbalance Is Bad for Fair Credit Allocation Presenter: Tian Tao (University College Dublin) Discussant: Ariel Sun (Bath Spa University) 17:00–17:30 Determinants of Bank Stability in an Emerging Economy Presenter: Seid M. Hamid (Hungarian University of Agriculture and Life Sciences) Discussant: Annalisa Ferrari (University Unitelma Sapienza)
17:30 – 17:45	Best Paper Awards & Closing Remarks (EBS 2.34)		

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Access the full programme online:



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EFiC 2026 Conference in Banking and Corporate Finance

Venue: Essex Business School

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