

CURRICULUM VITAE

Dr. Maria Iosifidi

PERSONAL INFORMATION

Nationality: Hellenic (Greek)
Marital status: Married, two kids
Work address: Montpellier Business School, 2300 Avenue des Moulins, 34080
Montpellier, France

Web pages (regularly updated)

- University: https://www.montpellier-bs.com/?post_type=annuaire&p=15448
- Personal: <https://sites.google.com/site/maiosifidi/>

Email: m.iosifidi@montpellier-bs.com

STUDIES

1. September 2010-November 2014: PhD in Economics. Athens University of Economics and Business, Greece. Supervisor: Professor Efthymios Tsionas.

Also, September 2011-January 2012: Visiting PhD candidate in Economics under the supervision of Professor Saqib Jafarey. Department of Economics, City University London, United Kingdom.

2. September 2008-June 2010: MSc in Economics. Athens University of Economics and Business, Greece.
3. September 2003-June 2008. Bachelor in Economics. Department Of Economics, University of Ioannina, Greece.

WORK EXPERIENCE

- 2017 - today: Associate Professor of Financial Economics, Montpellier Business School, France.
- 2012 - 2017: Lecturer in Financial Economics, Surrey Business School, University of Surrey.

TEACHING

- Courses: Business Economics, Research Methods in Finance, Banking and Money
- Student feedback: 83.2% on average

RESEARCH ACTIVITIES

Scientific interests

- Real effects of financial intermediation: Sustainable finance, Financial regulation, Gender issues in banking and finance
- Public finance and fiscal policy.

Publications in refereed journals

My publication record in refereed journals consists of 17 papers. 10 of them are ranked at the top tier (level 4 or above) by ABS/FNEGE. 6 are ranked at the second tier (level 3) and 1 is ranked at level 2. Two publications are in FT-listed journals.

1. Poverty and seeking bank advice: Evidence from a survey experiment (with M. Delis, E. Galariotis and J. Monne). **Journal of Financial Stability**, 67 (2023), 101156.
2. Economic preferences for risk-taking and financing costs (M. Delis, I. Hasan and C. Tsoumas). **Journal of Corporate Finance**, 80 (2023), 102423.
3. Efficiency of government policy during the COVID-19 pandemic (with M. Delis and M. Tasiou). **Annals of Operations Research**, 328 (2023), 1287–1312.
4. Gender, credit, and firm outcomes (with I. Hasan, M. Iosifidi, and S. Ongena). **Journal of Financial and Quantitative Analysis**, 57 (2022), 359-389.
5. Management practices and M&A success (with M. Delis, P. Kazakis, S. Ongena and M. Tsionas). **Journal of Banking and Finance**, 134 (2022), 106355.
6. Industry heterogeneity in the risk-taking channel (with M. Delis and N. Mylonidis). **Economic Modelling**, 104 (2021), 105321.
7. Mortgage loan demand and banks' operational efficiency (K. Panopoulou and C. Tsoumas). **Journal of Financial Stability**, 53 (2021), 100851.
8. Management estimation in banking (with M. Iosifidi and M. Tsionas). **European Journal of Operational Research**, 284 (2020), 355-372.
9. Enforcement actions on banks and the structure of loan syndicates (with M. Iosifidi, S. Kokas, S. Ongena, and D. Xeftaris). **Journal of Corporate Finance**, 60 (2020).
10. On the effect of business and economic university education on political ideology: An empirical note (with M. Delis and I. Hasan). **Journal of Business Ethics**, 155 (2019), 809-822.
11. Accounting quality in banking: The role of regulatory interventions (with M. Delis, I. Hasan, and L. Li). **Journal of Banking and Finance**, 97 (2018), 297-317.

12. Endogenous bank risk and efficiency (with M. Delis and E. Tsionas). **European Journal of Operational Research**, 260 (2017), 376-387.
13. Relative effective taxation and income inequality: Evidence from OECD countries (with N. Mylonidis). **Journal of European Social Policy**, 27 (2017), 57-76.
14. Environmental awareness, consumption, and labor supply: Empirical evidence from household survey data. **Ecological Economics**, 129 (2016), 1-11.
15. Who lends to riskier and lower profitability firms? Evidence from the syndicated loan market (with S. Kokas). **Journal of Banking and Finance**, 61 (2015), S14-S21.
16. On the estimation of marginal cost (with M. Delis and E. Tsionas). **Operations Research**, 62 (2014), 543-556.
17. Bank market power and monetary policy transmission (with S. Brissimis and M. Delis). **International Journal of Central Banking**, 10 (2014), 173-203.

Recent articles based on my research

- Corporate taxes and economic inequality: A credit channel. [CEPR VoxEU](#), 27/01/2024.
- Les préférences en matière de prise de risque: un facteur déterminant dans la tarification des prêts d'entreprise. [Economie Matin](#), 21/01/2024.

Recent papers and papers in the revised & resubmit process of refereed journals

- Gender of Firm Decision-Makers and Within-Firm Wage Disparity (with M. Delis, I. Hasan, M. Iosifidi, P. Politsidis, and A. Saunders). [SSRN](#).
Inter alia presented at the ASSA 2024 annual meeting, the 2023 FMA Annual Meeting, the GRETA C.r.e.d.i.t. 2023 Conference, the 6th Erasmus Corporate Governance Conference, the 25th International Conference on Macroeconomic Analysis and International Finance (ICMAIF), and the 12th International Conference of the Financial Engineering and Banking Society (FEBS).
- Corporate taxes and economic inequality: A credit channel (with E. Galariotis and S. Ongena). CEPR. VOX EU story. [SSRN](#). [IDEAS](#).
Inter alia presented at the EFIC 2023 Conference in Banking and Corporate Finance, the 22nd C.r.e.d.i.t. 2023, and the 2023 Strasburg, Bank of Finland, and Fordham Workshop on Banking and the Society.
- Creditor rights and bank lending: The role of country size (with M. Delis and I. Hasan).

Citations and H-index

As of February 2024, there are 581 citations (information from Google Scholar), with 135 citations in 2023.

H-index: 11

i-10 index: 11

Refereeing

Ad hoc referee in the Journal of Banking and Finance, European Journal of Operational Research, Economic Modelling, International Journal of Finance.

International conferences with paper presentations

My papers have been presented in more than 40 international conferences, including the ones by the American Economic Association Conference, the European Finance Association and several conferences of the Center for Economic Policy Research (CEPR).

Co-organizing the annual CEPR Endless Summer Conference on Financial Intermediation and Corporate Finance, a top boutique conference on this thematic issue with presentation in papers of which 50% or more make it to the top-5 finance/economics journals.

Professional Service and Public Engagement

Professional Service

- **December 2024 – Present:** Member of the Scientific Council of the Hellenic Financial Literacy Institute.

Invited Talks and Public Engagement

- **2024:** Keynote Speaker at the event *"Three University Professors Discuss the Importance of Financial Literacy Across All Levels of Education"*, held at the IANOS Bookstore, Athens, Greece.
- **October 2024:** Invited Speaker at the joint conference of the Hellenic Loan Services Association (EEDADP) and the Hellenic Financial Literacy Institute, *"Financial Literacy from Primary School – The @xia Programme"*, held at the Acropolis Museum, Athens, Greece.
- **November 2024:** Invited Speaker at the 5th Financial Literacy Conference, *"Financial Literacy, Saving and Investments"*, organized by the Hellenic Financial Literacy Institute in collaboration with the University of Piraeus, Greece.
- **November 2025:** Invited Speaker at the 6th Financial Literacy Conference, *"Financial Literacy: Latest Developments"*, organized by the Hellenic Financial Literacy Institute in collaboration with the University of Piraeus, Greece.

MISCELLANEA

- Languages:-Greek (mother tongue)
 - English (excellent), Cambridge Certificate of Proficiency in English, 2007
 - German (well), Zertifikat, Deutsch als Fremdsprache, 2000
- Statistical programs: STATA, EVIEWS.
- Technical computing software: Mathematica, Maple.
- Programming languages: Matlab, Octave, C++, SQL.

REFERENCES

1. Iftekhhar Hasan. Professor and E. Gerald Corrigan Chair in International Business and Finance. Gabelli School of Business, Fordham University, New York, USA. E-mail: ihasan@fordham.edu.
2. Emiliios Galariotis. Professor of Finance. University of Athens and Independent Authority for Public Revenue of the Hellenic Republic. E-mail: egalariotis@hotmail.com.
3. Paul Guest. Professor of Corporate Finance. King's Business School, King's College London, UK. E-mail: paul.m.guest@kcl.ac.uk.