

RACHEL J. NAM

Via Giuseppe Buffi 13, 6900 Lugano, Switzerland

☎ +49 177 856 3383 ✉ rachel.nam@usi.ch 🌐 www.racheljnam.com

ACADEMIC POSITION

USI Lugano and Swiss Finance Institute
Assistant Professor of Finance

2024 -

EDUCATION

Goethe University Frankfurt, Germany

2019 - 2024

Ph.D. in Economics, Graduate School of Economics, Finance, and Management (GSEFM)

London School of Economics and Political Science, U.K.

Jan - June 2023

Visiting Ph.D. Researcher, Department of Finance (Hosting Professor: Igor Makarov)

Johns Hopkins University, U.S.A.

2016

Master of Science in Applied Economics

Sogang University, Korea

2012

Bachelor of Arts in Business Administration and American Studies

RESEARCH INTERESTS

FinTech, Financial Intermediation, Household and Consumer Finance, and Decentralized Finance (DeFi)

RESEARCH

Job Market Paper

“Open Banking and Customer Data Sharing: Implications for FinTech Borrowers”

WFA Brattle Group Ph.D. Award for Outstanding Research 2024

JFI/FIRS Ph.D. Student Paper Award

Best Ph.D. Paper Award, Future of Financial Information 2023 (Sponsored by BlackRock)

Best Paper Award in Digital Finance, DGF German Finance Association 2023

Finalist, ECB Young Economist Prize 2023

Policy reference: Proposed rule on Personal Financial Data Rights, Consumer Financial Protection Bureau, U.S.

Working Paper

“Cybercrime on the Ethereum Blockchain”, with Lars Hornuf, Paul P. Momtaz, Ye Yuan
(*Revise & Resubmit, Journal of Banking and Finance*)

Best Paper Award, 3rd Boca Corporate Finance and Governance Conference 2022

Media coverage: Duke FinReg Blog, Dycrypt, CoinTribune

“Technology and Credit Market Segmentation”

Work in Progress

“Risk and Returns of Liquidity Provision in Decentralized Exchanges”, with Igor Makarov and Antoinette Schoar

Other work

“A Multidimensional Approach to Trade Policy Indicators”, *IMF Working Paper*, 2018, with Diego Cerdeiro

“The Revised EBA-Lite Methodology”, *IMF Policy Paper*, 2019, with Mitali Das (lead) and others

HONOURS AND AWARDS

Brattle Group Ph.D. Candidate Award	Western Finance Association	2024
JFI/FIRS Ph.D. Student Paper Award	Financial Intermediation Research Society (FIRS)	2023
Best Ph.D. Paper Award	Future of Financial Information (Sponsored by BlackRock)	2023
Best Paper in Digital Finance	DGF German Finance Association	2023
Finalist	ECB Young Economist Prize	2023
Best Paper Award	Boca Corporate Finance and Governance Conference	2022
Doctoral Scholarship	German Academic Exchange Service (DAAD)	2019 - 2023
Academic Scholarship	Sogang University, Korea	2009 - 2010

CONFERENCE AND SEMINAR PRESENTATIONS & DISCUSSIONS

2024:

University of Naples Federico II (scheduled); EFA Annual Meeting; NBER SI Digital Economics and Artificial Intelligence; WFA Annual Meeting; OFR Rising Scholars Conference; Carnegie Mellon Tepper School of Business; UBC Sauder School of Business; Federal Reserve Board; USI Lugano; CEMFI; IESE Business School; LSE Finance; Nova SBE; Riksbank; Rotterdam School of Management, Erasmus University; BI Norwegian Business School

2023:

Federal Reserve Bank of Philadelphia Conference on New Perspectives on Consumer Behavior
German Finance Association Annual Conference
Bank of Canada Conference on Payments and Securities Settlement
SAFE Household Finance Workshop
ECB Annual Forum
FIRS Ph.D. Session
SFS Cavalcade North America
Swiss Winter Conference on Financial Intermediation
Swiss Society for Financial Market Research 2023 (SGF Conference) (Discussion)
Bayes Business School
Bank of England Annual Research Conference

2022:

NBER Conference on Innovative Data in Household Finance
Boca Corporate Finance and Governance Conference (co-author presentation)
EFA Annual Meeting (Discussion)
Nova SBE Fintech Conference (Discussion)
SAFE Household Finance Workshop (Discussion)

WORKSHOPS

2022 5th EFA Doctoral Workshop on FinTech, digital currency and blockchains

PROFESSIONAL EXPERIENCE

Leibniz Institute for Financial Research SAFE	Dec 2021 - Aug 2024
Junior Researcher, Department of Financial Markets	
International Monetary Fund (IMF) , Washington DC	2016 - 2019
Research Assistant, Strategy Policy and Review Department	
Organization of American States (OAS)	2016 - 2019
Consultant	

TEACHING

REFEREE ACTIVITY

Review of Finance; Journal of Financial and Quantitative Analysis; Management Science; Journal of Money, Credit and Banking; Journal of Banking and Finance; British Accounting Review

TECHNICAL SKILLS

Statistical Software	Python, Stata, SQL, MATLAB, Dynare
Tools & Others	Google BigQuery, LaTeX, Factiva, Excel, Word, Keynote, Powerpoint
Databases	Bloomberg, Eikon, Haver Analytics

LANGUAGES

Korean (Native); English (Fluent); Spanish (Fluent, DELE C2); German (Intermediate)

REFERENCES

Loriana Pelizzon (Main thesis supervisor)
Professor of Finance, Goethe University Frankfurt
Director of Financial markets
Leibniz Institute for Financial Research SAFE
Pelizzon@safe-frankfurt.de

Andrew Ellul
Professor of Finance
Fred T. Greene Chair in Finance
Kelley School of Business, Indiana University
anellul@indiana.edu

Igor Makarov
Associate Professor of Finance
Department of Finance
London School of Economics and Political Science (LSE)
I.Makarov@lse.ac.uk

Florian Heider
Professor of Finance, Goethe University Frankfurt
Scientific Director
Leibniz Institute for Financial Research SAFE
Heider@safe-frankfurt.de