

# RACHEL J. NAM

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## ACADEMIC POSITION

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**Università della Svizzera italiana**, Lugano, Switzerland *2024 - Present*  
Assistant Professor of Finance  
**Swiss Finance Institute** *2024 - Present*  
Faculty Member

## EDUCATION

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**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

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

## RESEARCH

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“Open Banking and Customer Data Sharing: Implications for FinTech Borrowers”  
*Revise and Resubmit, Journal of Finance*

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

*JFI/FIRS Ph.D. Student Paper Award 2023*

*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.

“Cybercrime on the Ethereum Blockchain,” with Lars Hornuf, Paul P. Momtaz, Ye Yuan  
*Journal of Banking and Finance (2025)*

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

Media coverage: Duke FinReg Blog, Dycrypt, CoinTribune

### Work in Progress

“Technology, Online Banks, and Credit Market Segmentation”, with Laura Botazzi, Chiara Farronato, and Lorian Pelizzon

### 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

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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\*

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### 2026:

European Finance Association (scheduled); LBS Summer Finance Symposium (scheduled); Banco de Portugal and CEPR Conference on Financial Intermediation (scheduled); SFI Research Days; Future of Financial Information Conference\* (scheduled); St. Gallen Financial Economics Workshop (scheduled); Future Finance Fest (3f) (scheduled); International Industrial Organization Conference

### 2025:

HSG Fintech Summit\*; Zurich-Bern Real Estate Finance and Economics Conference\*; St. Gallen Financial Economics Workshop; Future of Financial Information Conference\*; Digital Money and Taxation Workshop, Goethe University Frankfurt\*; Indian School of Business, Hyderabad;

### 2024:

St. Gallen Financial Economics Workshop\*; University of Naples Federico II; European Finance Association; 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; 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; Future of Financial Information Conference, HEC; Swiss Society for Financial Market Research 2023 (SGF Conference)\*; 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); European Finance Association\*; Nova SBE Fintech Conference\*; SAFE Household Finance Workshop\*

## PROFESSIONAL EXPERIENCE

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

## TEACHING

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**Principles of Finance**, USI Bachelor in Economics  
**Fintech Innovations in Financial Services**, USI Master in Finance

*2024 - Present*  
*2024 - Present*

## **REFEREE ACTIVITY**

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

## **TECHNICAL SKILLS**

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

## **LANGUAGES**

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