

# RACHEL J. NAM

House of Finance, Theodor-W.-Adorno-Platz 3, 60323 Frankfurt am Main, Germany  
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## EDUCATION

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<b>London School of Economics and Political Science (LSE), U.K.</b> Visiting Ph.D. Researcher, Department of Finance Hosting Professor: Igor Makarov	Jan - June 2023
<b>Goethe University Frankfurt, Germany</b> Ph.D. in Economics, Graduate School of Economics, Finance, and Management (GSEFM)	2019 - 2024
<b>Johns Hopkins University, U.S.A.</b> Master of Science in Applied Economics	2016
<b>Sogang University, Korea</b> Bachelor of Arts in Business Administration and American Studies	2012

## RESEARCH

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### Job Market Paper

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

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

*Best Ph.D. Paper Award, Future of Financial Information 2023 (BlackRock sponsored)*

*Finalist ECB Young Economist Prize 2023*

### Working Papers

“Cybercrime on the Ethereum Blockchain”, with Lars Hornuf, Paul P. Momtaz, Ye Yuan

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

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

### Work in Progress

“Banking Market Competition and Loan Demand”, with Martin Goetz, Lorian Pelizzon, Illiana Shala

### Other work

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

## HONOURS AND AWARDS

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JFI/FIRS Ph.D. Student Paper Award	Financial Intermediation Research Society (FIRS)	2023
Best Ph.D. Paper Award	Future of Financial Information (BlackRock sponsored)	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 PRESENTATIONS & DISCUSSIONS

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### **2023:**

Federal Reserve Bank of Philadelphia Conference on New Perspectives on Consumer Behavior (scheduled)

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)  
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**

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

**PROFESSIONAL EXPERIENCE**

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

**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)

**REFERENCES**

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

Andrew Ellul  
Professor of Finance  
Fred T. Greene Chair in Finance  
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Igor Makarov  
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