European Economics and Finance Society

Nineteenth Annual EEFS Conference online in conjunction with the Department of Economics, City, University of London and FernUniversität Hagen

23rd – 25th June 2021

Final Programme

London Time

https://time.is/london
Welcome to the Nineteenth Annual EEFS Conference

Wednesday 23rd – Welcome (08:30-09:00)
Wednesday 23rd – Sessions (09:00-12:15)
Wednesday 23rd – Lunch (12:15-13:00)
Wednesday 23rd Open session on Covid-19 Pandemic (13:00-14:00)
Wednesday 23rd – Sessions (14:00-17:15)

Thursday 24th – Sessions (09:15-13:00)
Thursday 24th – Lunch (13:00-14:00)
Thursday 24th – Sessions (14:00-15:30)
Thursday 24th – Keynote Professor Bill Megginson (16:00-17:00)

Friday 25th – Sessions (09:00-14:30)
Friday 25th – Farewell (14:45-15:15)

Programme contacts
joscha.beckmann@fernuni-hagen.de and k.s.pilbeam@city.ac.uk
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<tr>
<th>Time</th>
<th>Room A</th>
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<tbody>
<tr>
<td>9:00 – 10:30</td>
<td>Trade, Institutional Dynamics, Educational Expenditures</td>
<td>DSGE Modelling, Volatility in Asset Markets and the Economy</td>
<td>Debt, Corporate Bankruptcy, Finance, Enterprise, SMEs</td>
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<tr>
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<td>Chair: Laura Sabini</td>
<td>Chair: Seghezza, Elena</td>
<td>Chair: Ippoliti, Roberto</td>
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<tr>
<td>9:00 – 10:30</td>
<td>Litsios, Ioannis</td>
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<tr>
<td></td>
<td>▪ An Empirical Investigation of the Trade Balance between the Eurozone’s Core and Periphery in the presence of structural Breaks</td>
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<tr>
<td>9:00 – 10:30</td>
<td>Linda Glawe</td>
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<td>▪ New evidence on the institutional dynamics in China – A club convergence perspective</td>
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<tr>
<td>9:00 – 10:30</td>
<td>Laura Sabini</td>
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<td>▪ Why do education expenditures differ across countries? The role of income inequality, human capital, and the inclusiveness of the education system</td>
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<tr>
<td>10:30 – 10:45</td>
<td>Coffee break</td>
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### Wednesday 23 June 2021 · 10:45 – 12:15 | Parallel Sessions 2

**Location:** Online

#### Room A

**Merger and Acquisitions**
- Chair: Vishwanath, Kara
- **Prasuna, Asha**
  - Economic and Institutional Determinants of Mergers & Acquisitions in BRICS, G7 and G20 Economies

**Fischer, Johannes**
- Does Monetary Policy Affect Mergers and Acquisitions?

**Vishwanath, Karan**
- Us and them: The influence of CEO ancestry in US M&A

#### Room B

**Covid 19 Pandemic, Policy Response**
- Chair: Tserenkhuu, Tselmuun
- **Holtemöller, Oliver**
  - Corona Pandemic, Policy Response and Bankruptcy Risk in European Corporations

**Zauner, Klaus**
- On the Q Theory of Investment with Private Benefits of Control

**Tserenkhuu, Tselmuun**

#### Room C

**Covid 19 Pandemic, Labour**
- Chair: Goemans, Pascal
- **Calavrezo, Oana**
  - Use of French short-time working scheme during the Covid-19 crisis: an empirical analysis for the period March through May 2020

**Khan, Ashraf**
- Are Islamic investments still safe assets during the COVID-19 pandemic?

**Goemans, Pascal**
- The impact of public consumption increases in the euro area (during uncertain times)

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12.15 – 13.00 Lunch break
**Open Session the Effects of Covid-19 on the European Economies**
**Implications for future Fiscal and Monetary Policies**

*Session introduction (15 minutes)*
**Professor Adrian Pabst**
Deputy Director for Social and Political Economy
National Institute for Economic and Social Research

*All Delegates can make contributions with analysis from their own Economies*

joscha.beckmann@fernuni-hagen.de and k.s.pilbeam@city.ac.uk
**Wednesday 23 June 2021 · 14:00 – 15:30 | Parallel Sessions 3**

**Location:** Online

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<tr>
<th>Room A</th>
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<tbody>
<tr>
<td><strong>Macro Policies, Energy Market, Financialization</strong>&lt;br&gt;Chair: Kupabado, Moses Mananyi</td>
<td><strong>Monetary Policy, Mortgage Market</strong>&lt;br&gt;Chair: Jakucionyte, Egle</td>
<td><strong>Central Bank, Forecasting, Machine learning, Social Media, Communication</strong>&lt;br&gt;Chair: Liporace, Melika</td>
</tr>
<tr>
<td><strong>Hajdukovic, Ivan</strong>&lt;br&gt;▪ Interactions among macroeconomic policies, the energy market and environmental quality</td>
<td><strong>Bhattarai, Keshab</strong>&lt;br&gt;▪ Influences of Hong Kong RMB offshore market on effectiveness of Chinese Structural monetary policy</td>
<td><strong>Romelli, Davide</strong>&lt;br&gt;▪ Monetary policy, Twitter and financial markets: evidence from social media traffic</td>
</tr>
<tr>
<td><strong>Martinez Cillero, Maria</strong>&lt;br&gt;▪ Common ownership in the European energy sector</td>
<td><strong>Canofari, Paolo</strong>&lt;br&gt;▪ Sovereign debt crisis, fiscal consolidation, and active central bankers in a monetary union</td>
<td><strong>Ortmans, Aymeric</strong>&lt;br&gt;▪ Evolving Monetary Policy in the Aftermath of the Great Recession</td>
</tr>
<tr>
<td><strong>Kupabado, Moses Mananyi</strong>&lt;br&gt;▪ Financialization, Common Stochastic Trends and Commodity Prices</td>
<td><strong>Jakucionyte, Egle</strong>&lt;br&gt;▪ Bowling Alone, Buying Alone: The Decline of Co-borrowers in the US Mortgage Market</td>
<td><strong>Liporace, Melika</strong>&lt;br&gt;▪ 4 Things Nobody tells you about Online News: a Model with Social Networks and Competition</td>
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15:30 – 15:45 Coffee break
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<th>Room A</th>
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<tr>
<td><strong>Monetary Policy, Corporate Investments</strong>&lt;br&gt;Chair: Jens Klose</td>
<td><strong>Investment Assets, Stocks, Crypto</strong>&lt;br&gt;Chair: Kartanaite, Inga</td>
<td><strong>Financial development, Consumption, Currency Issues</strong>&lt;br&gt;Chair: Haruna, Emmanuel</td>
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<tr>
<td><strong>Caraiani, Petre</strong>&lt;br&gt;▪ Using statistical learning to model the impact of monetary policy on corporate investments</td>
<td><strong>Joubert, Thomas</strong>&lt;br&gt;▪ A new monetarist approach to cryptocurrencies: Bitcoin as a spare wheel</td>
<td><strong>Duarte, Joshua</strong>&lt;br&gt;▪ Nonparametric Analysis of Financial Development and Consumption</td>
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<tr>
<td><strong>Ehrenbergerova, Dominika</strong>&lt;br&gt;▪ The effect of monetary policy on house prices - how strong is the transmission?</td>
<td><strong>Yang, Diana Joy Xiuyao</strong>&lt;br&gt;Cross-Sector Comovements and Policy Impact in the COVID-19 Stock Market: A Dynamic Factor Approach</td>
<td><strong>Sousa, Ricardo</strong>&lt;br&gt;▪ Does exchange rate depreciation have contractionary effects on firm-level investment of emerging market economies? The implications of alternative types of bond financing in foreign currency</td>
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<tr>
<td><strong>Klose, Jens</strong>&lt;br&gt;▪ Daily Monetary Policy Rules and the ECB’s Medium-Term Orientation</td>
<td><strong>Kartanaite, Inga</strong>&lt;br&gt;▪ Does the region and business sector differentiate the financial efficiency of unicorn startups before and after IPO?</td>
<td><strong>Haruna, Emmanuel</strong>&lt;br&gt;▪ The nexus between financial development and the shadow economy in African countries: An application of MIMIC and Currency-Demand Approaches</td>
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</table>
| **Labor Markets, Migration, Climate Change, Private Investments, Welfare Programs**  
Chair: Simoes, Marta | **Financial Stability, Finance, Bank Debt, Stock Bubbles**  
Chair: Magidou, Marina | **Credit and Asset markets, Commodities and Macroprudential Policy**  
Chair: Sprincean, Nicu |
| **Weisser, Reinhard** | **Galichère, Arthur** | **Samiri, Issam** |
| Run, graduate, run: Internationally mobile students’ reactions to changing political landscapes in Europe | Bubbles, Endogenous Growth and Financial Stability | Credit Markets, Intermediate Production and the Business Cycle |
| **Tomioga, Ecaterina** | **Couailler, Cyril** | **Kyriazis, Nikolaos** |
| The Influence of Climate Change on Labor Migration | What are banks’ actual capital targets? Lessons for policymakers | Non-linear Causal Nexus of Investment Assets with Global Stock Indices during Normal and Extreme Times |
| **Papava, Giorgio** | **Lee, Eunkyung** | **Dovonou, Vanessa** |
| **Simoes, Marta** | **Magidou, Marina** | **Sprincean, Nicu** |
| Welfare programs and inequality in OECD countries: a panel VAR approach | Stock price crash risk: A critique of the agency theory viewpoint | The Nexus Between Macroprudential Policy and Credit Growth |

**11.15 – 11.30 Coffee break**
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<tbody>
<tr>
<td>11:30 – 13:00</td>
<td><strong>Structural Funds, Economic Growth and Micro Finance</strong>&lt;br&gt;Chair: Boussetta, Asma</td>
<td><strong>Exchange Rate Volatility, Monetary Policy Shocks, Fiscal Institutions</strong>&lt;br&gt;Chair: Simandan, Radu</td>
<td><strong>Bayesian, Tax Reform, Enterprises, Environmental Taxes</strong>&lt;br&gt;Chair: De Pascale, Gianluigi</td>
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<td>Scotti, Francesco&lt;br&gt;• Does the allocation of Structural Funds to different sectors generate heterogeneous economic growth rates? New evidence from spatial panel models</td>
<td>Okotori, Tonprebofa&lt;br&gt;• Exchange Rate Volatility and Monetary Policy Shocks</td>
<td>Sagiev, Erkin&lt;br&gt;• Bayesian Persuasion in Tax Competition</td>
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<td></td>
<td>D'Andrea, Sara&lt;br&gt;• Are There Any Robust Determinants of Growth in Europe? A Bayesian Model Averaging Approach</td>
<td>Mosquera-Tarrío, Manuel&lt;br&gt;• Underreaction in Expectations After Large Depreciations</td>
<td>Bhalla, Neba&lt;br&gt;• Tax Reform and Business Performance of Micro, Small and Medium Enterprises: A study of Indian Goods and Service Tax Reform</td>
</tr>
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<td>Boussetta, Asma&lt;br&gt;• Microfinance, Competition and Growth</td>
<td>Simandan, Radu&lt;br&gt;• Independent Fiscal Institutions in the EU: An emerging epistemic community?</td>
<td>De Pascale, Gianluigi&lt;br&gt;• Short and long run environmental tax buoyancy in EU-28. A panel study</td>
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13.00 – 14.00 Lunch break
## Thursday 24 June 2021 · 14:00 – 15:30 | Parallel Sessions 7

**Location:** Online

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<tr>
<th>Room A</th>
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| **Productivity Growth, Developing Countries, Savings**  
Chair: Nemlioglu, Ilayda | **Environment, Pollution, Reputation, SMEs**  
Chair: Gkoulgkoutsika, Alexandra | **Research and Development, Growth, Labor**  
Chair: Arce-Alfaro, Gabriel |
| **Mallick, Sushanta**  
- Effects of productivity growth on domestic savings across countries: Disentangling the roles of trend and cycle | **Ventouri, Alexia**  
- Corporate Pollution and Reputational Risk | **Boikos, Spyridon**  
- Leisure Externalities and Innovation in a Horizontal R&D-based Growth Model |
| **Sefiloglu, Onur**  
- Herd Behaviour of Institutional Investors: Evidence from Private Equity Investments of Public Pension Funds | **Paraskevi Tzika**  
- The contribution of Economic Policy Uncertainty to the persistence of shocks on stock market volatility | **Kessler, Natalie**  
- Mandatory Counterparty Default Insurance in the OTC Derivatives Market |
| **Nemlioglu, Ilayda**  
- Does greater Financial Openness promote external competitiveness in emerging markets? The role of institutional quality | **Gkoulgkoutsika, Alexandra**  
- Eco-Efficiency: A Methodological Framework and Assessment | **Arce-Alfaro, Gabriel**  
- Heterogeneous co-movements and macro-financial linkages within the Euro Area |

**15.30 – 16.00 Coffee break**
Keynote Speech

Bill Megginson
Professor & Price Chair in Finance
George Lynn Cross Research Professor
Michael F. Price College of Business
The University of Oklahoma

The Dark Side of Globalization:
Evidence from COVID-19’s Impact on Multinational Companies
### Friday 25 June 2021 - 09.00 – 10:30 | Parallel Sessions 8

**Location:** Online

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<tr>
<th>Room A</th>
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| Firm Ownership, Labour Productivity, TFP Growth Digitalisation  
Chair: Rosati, Nicoletta | Basel, Costs, Cost Efficiency, Banking and Tourism  
Chair: Psarras, Andreas | International Economics and Monetary Policy  
Chair: Joscha Beckmann |
| **Reiners, Paul**  
- Firm-level TFP growth and the underlying forces of digitalisation  
Khalid, Usman  
- The Impact of Ethnic Fractionalization on Labor Productivity: Does Firm size Matter?  
Rosati, Nicoletta  
- On the measurement of common ownership | **Sheikh, Md Humayun**  
- Basel (iii) implementation and its effect on cost efficiency of banks in Bangladesh  
**Bali, Sibel & Pekcoskun, Kemal**  
- Risk-Taking Behaviour of Conventional and Islamic Banks in Turkey: An application of Prospect Theory  
**Psarras, Andreas**  
- The Role of Tourism in Road Traffic Accidents: The Case of Greece | **Dirk Baur**  
- The Importance of Spillovers  
**George Kouretas**  
- The Taylor rule as a cointegrating relationship: What does it reveal about monetary policy in the United States?  
**Joscha Beckmann**  
- Exchange rate expectation, abnormal returns and the COVID-19 pandemic |

10.30 – 10.45 Coffee break
**Friday 25 June 2021 · 10:45 – 12:15 | Parallel Sessions 9**

**Location:** Online

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<tr>
<td><strong>Corporate Bonds, Trade, Asymmetric Information</strong>&lt;br&gt;Chair: Varughese, Aswathy&lt;br&gt;<strong>Habyarimana, Jean Baptiste</strong>&lt;br&gt;- Externally Funded Trade Policy Reforms and Firm Productivity: Evidence from a World Database of Reforms Funded by Foreign Aid Agencies</td>
<td><strong>Capital Flows, Bayesian, Portfolio Selection, Central Bank Communication</strong>&lt;br&gt;Chair: Chortareas, Georgios&lt;br&gt;<strong>Boonman, Tjeerd</strong>&lt;br&gt;- Determinants of Portfolio Capital Flows, a Bayesian Model Averaging Approach</td>
<td><strong>Labor market, Careers, Vocational Training</strong>&lt;br&gt;Chair: Chusseau, Nathalie&lt;br&gt;<strong>Di Gioacchino, Debora</strong>&lt;br&gt;- To be or not to be a (good) mother: Life-long decisions of women in Italy</td>
</tr>
<tr>
<td><strong>Meechaiyo, Kulnicha</strong>&lt;br&gt;- Trust and corporate bond issuance in Asian emerging economies.</td>
<td><strong>Monteiro, Sofia</strong>&lt;br&gt;- Portfolio Selection with Multivariate Machine-Learning Asymmetric DCC model</td>
<td><strong>Fernando Erazio, Loaiza</strong>&lt;br&gt;- The Effects of Education on Wealth Inequality over the Life Cycle</td>
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<tr>
<td><strong>Varughese, Aswathy</strong>&lt;br&gt;- Public versus Household Spending on Education: Are they Substitutes or Complements Across States in India?</td>
<td><strong>Chortareas, Georgios</strong>&lt;br&gt;- Does Central Bank Talk Matter for Forecasting? Evidence from Untargeted Central Bank</td>
<td><strong>Chusseau, Nathalie</strong>&lt;br&gt;- Automation and Digital Transformation: the Contribution of Vocational Training to Economic Growth</td>
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12.15 – 12.30 Coffee break
## Friday 25 June 2021 · 12:30 – 14:30 | Parallel Sessions 10

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<tr>
<td><strong>Bank, Monetary Policy, Stock Indices, Institutional Investment Behaviour</strong>&lt;br&gt;Chair: Keith Pilbeam</td>
<td><strong>Capital Flows, Bayesian, Portfolio Selection, Business Cycles Synchronization</strong>&lt;br&gt;Chair: Theo Berger</td>
<td><strong>Tourism, Monetary Policy, Corporate Cash Holdings, Quantile Regressions</strong>&lt;br&gt;Chair: Amal Zaghouani Chakroun</td>
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<tr>
<td><strong>Nistor, Simona</strong>&lt;br&gt;- Catch, Restrict, and Release: The Real Story of Bank Bailouts</td>
<td><strong>Norbert Fay</strong>&lt;br&gt;- Tilting and improved density forecasts</td>
<td><strong>Georgios Voucharas</strong>&lt;br&gt;- Tourism-led growth hypothesis revisited: A panel quantile regression approach</td>
</tr>
<tr>
<td><strong>Kyriazis, Nikolaos</strong>&lt;br&gt;- Investigating Club Convergence among European and American Major Stock Indices during the first wave of COVID-19</td>
<td><strong>Marina Magidou</strong>&lt;br&gt;- Stock price crash risk: A critique of the agency theory viewpoint</td>
<td><strong>Sahu, Bhawna</strong>&lt;br&gt;- Dynamic linkages between monetary policy and bank liquidity in India: A Panel Vector Auto Regression approach</td>
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<tr>
<td><strong>Andries, Alin Marius</strong>&lt;br&gt;- Institutional determinants of households financial investment behaviour across European countries</td>
<td><strong>Awad, Joseph</strong>&lt;br&gt;- Arab Spring Effect on Business Cycles Synchronization in MENA Region in Comparison to Other Selected Events</td>
<td><strong>Veerhoek, Jan Pieter</strong>&lt;br&gt;- The value of corporate cash holdings during the Covid-19-Pandemic</td>
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<tr>
<td><strong>Keith Pilbeam</strong>&lt;br&gt;The returns to ESG investing in the Eurozone Area before and during the Covid-19 pandemic</td>
<td><strong>Theo Berger</strong>&lt;br&gt;- Stock prices of European football clubs: Do shareholders care about sports?</td>
<td><strong>Amal Zaghouani Chakroun</strong>&lt;br&gt;- Industry Cost of Equity across Business Cycles in the French Stock Market: Quantile Regression approach</td>
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**Farewell**

joscha.beckmann@fernuni-hagen.de and k.s.pilbeam@city.ac.uk

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### 14:45 – 15:15 Farewell

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<td>14:45 – 15:15 Farewell</td>
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Pre-Recorded Sessions

B
Ban, Irina
- Do housing prices fuel the EU current account deficits?
  https://us02web.zoom.us/rec/share/N2QGvXHsaOmtODrEBMqj2dSwt_snCRbN8qcoLyB0rRCDaMRhn9-iq6fOMGwIcmcH.OXp0eVs9AE8km9e?startTime=1623666674000

Benbouzid, Nadia
- Bank Credit Risk and Macro-Prudential Policies: Role of Liquidity in Uncertain Times
  https://www.dropbox.com/sh/9a9rb36v1az6zvh/AABSwbHBVycMBx5VFwu-o247?dl=0

Burdeț, Ioana Florina
- Is there a wealth effect in the CEE emerging economies? An empirical approach
  https://us02web.zoom.us/rec/share/nfh-NK5mJ7aXQeQTyuoEd2auAhIlYcrjXsHGDisvExTfbRp16G0WBKaRDnL9TAtR.zXuvE3hN6emPm7qk?startTime=1623700252000

C
Cappellini, Sergio
- Unemployment Insurance, Learning and Worker Profiling
  https://zoom.us/rec/share/5POijmrV9a79vJOxNLVmd6Ft_UBRR-5919dWA3ms0j_syj0M-Xw6k2pMHA3wjWw.L3IqtMSf7vrUyN3
Caraiani, Petre

- Using statistical learning to model the impact of monetary policy on corporate investments
  
  https://www.dropbox.com/sh/5bj5gmayca48bst/AADNuEe_avJK0DZh756aBLn5a?dl=0

Dominguez Torres, Helena

- The Pass-Through of European Central Bank Monetary Policy to the Cost of Borrowing: Differences Between the Core and the Periphery
  
  https://us02web.zoom.us/rec/share/bST28bQQAonn6ui7ph9IqFYL5ApP2H8qov6q3Az-bJyUcTIXs87bmHhtWilhh3V4.eh4InP5cc3Iy8GeM

Dragos, Simona Laura

- A spatial panel assessment of the European motor insurance demand – diffusion effects and influence factors
  
  https://us02web.zoom.us/rec/share/xkoG108DssbrNfyToWZBJOkJk5K-HJ-ygZA1n2hSN8VwGZH4y6seQGoBelFZ0Up.eHLsUDFE5VqmfwW1B

Giovanis, Eleftherios

- Impact of the EU Blue Card Programme on Cultural Participation and Subjective Well-being of Migrants in Germany
  
  https://drive.google.com/file/d/1caB7dJECEGi2m1QuO4uNgFpvu7LbYNTpD/view

Joyce, Joseph

- The International Distribution of FDI Income And Its Impact on Income Inequality
  
  https://wellesley.zoom.us/rec/share/GNTU6ByHC1PTzHyEZNm9bVf8hgTB1xyLf0OWW6q3y74shT5Q0aZb5OMabq4SK9.Rix7urzZ5dLFJ1jc
K
Kurien, Ashwin
  ▪ Inflation Persistence, Monetary Regimes and Credibility: A Long-term Perspective
  https://drive.google.com/file/d/1IWFRbajOl3htt5YorfTh5_LXB5qMq5H8/view

M
Marcelletii, Alessandra
  ▪ Ownership concentration, family affiliation and economic performance in Euro Area companies
  https://www.dropbox.com/sh/aod0l67cilatrsu/AACzG2coQuXe8wpK2CRkGNwpa?dl=0

Ö
Önkan, Özge
  ▪ Effects of taxes on taxpayers
  https://drive.google.com/file/d/1JpWCvv0C3ZfyhF3K1A7b4xRZ-5rq2a8u/view

P
Pouliot, William
  ▪ Are macroeconomic forecasters optimists or pessimists? A reassessment of survey based forecasts
  https://bham-ac-uk.zoom.us/rec/share/u5x43jwrqNn5fEAZaJOq0WmW_6pP7wBH5nowpbBnw_OLBwEZ1d7CD8ZkC3IB3lfU_0_4SyfiZ3fVDuZ6
Peluffo, Adriana

- Intermediate Imports and its impact on Employment: The case of Uruguay
  https://www.dropbox.com/sh/mkizcgwv483r14u/AAAhf-3XXTNliV4VxKwRks8oa?dl=0

Purcel, Alexandra-Anca

- Voluntary health insurance and informal payments for healthcare in European OECD countries
  https://us02web.zoom.us/rec/share/q0z8pfLW4u_QbO2I8HN-HiW_10qW0IFDgpQZQu1YTkbuvR_mPKMdDg-IQT0n0Jvu.5LIHgkfaLmffT00p?startTime=1623424188000

Pratap, Bhanu

- Monetary Transmission Mechanism, Confidence and Uncertainty: Evidence from a Large Emerging Market Economy
  https://drive.google.com/file/d/1yqA0a0CPbwJK4VJBNgfcrATfRv6JxdV/view?usp=sharing

R

Ruiz-Palazuelos, Sofía

- Are close-knit networks good for employment?
  https://us02web.zoom.us/rec/share/WtFA0x4s8YVr16YZKRSRxXXM8h2O3AJ0k6Sk3GrYub47ISjShaGQdjt5HB6oYeqb.vxOHylZhZbXS1w1u

S

Saharia, Priyanka

- Analyzing the contribution of Indian Civil Aviation Industry to economic growth
  https://zoom.us/rec/share/nOVOzp7xXALJLVtkSo6-82D_uZQq0WXkYCh4a5HHW5i5GoQs64h5q5LxEyJ8wqw.AFp6ivXlRNfp5Ad
Tam, Pui Sun

- Farming culture and corporate risk taking

https://umac.zoom.us/rec/share/QeJoBs1dgu9vEs_MuFsYHCoff_2VGdB8teB4D0F8oednFHB_c0rlsgF_C1VXGJrW.8isvaVlOWCKn9LDS

Tomczak, Kamila

- The impact of COVID-19 on the banking sector. Are we heading for the next banking crisis?

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