

SHEILA JIANG
Sheila.Jiang@warrington.ufl.edu
<https://www.sheilajiangfinance.com/>

Office Contact Information

313 David Stuzin Hall,
Warrington College of Business, University of Florida
Gainesville, FL 32601

Research Area: Banking, Financial Intermediation, Corporate Finance, Financial Contracting, Fintech, Emerging Market Economies

Academic Position:

Assistant Professor of Finance, Warrington College of Business, University of Florida, 2020-

Short-Term Visit:

Stanford University, September 2024
International Monetary Fund, June 2017- September 2017

Education

Ph.D in Economics, University of Chicago, 2020
B.S. in Mathematics and Economics (First-class Honors), University of Hong Kong, Hong Kong
S.A.R, China, 2013

Publication:

“On Modeling Economic Default Time: A Reduced-Form Model Approach,” with Jia-Wen Gu, Wai-Ki Ching and Harry Zheng, *Computational Economics*, Feb 2016, Volume 47, Issue 2, pp 155-177.

“The Turning Tide: How Vulnerable are Asian Corporates”, with Tahsin Saadi Sedik, *IMF Working Paper Series (19/83)*

Working Papers:

“Investing in Bank Lending Technology: IT Spending in Banking,” with Zhiguo He, Douglas Xu, and Xiao Yin, (*NBER Working Paper 30403*) *R&R Management Science*

“Tech-based Intermediation: Theory and Implication,” with Zhiguo He, Douglas Xu (*NBER Working Paper 32052*)

“Bank Technology Adoption and Loan Production in the U.S. Mortgage Lending Market,” with Douglas Xu and Adam Jorring

“Banking on Creative Destruction,” with Alessandro Rebucci and Gang Zhang

“Monitoring with Small Stakes,” with Shohini Kundu and Douglas Xu

“Amendment Fee and Creditor Intervention after Covenant Violations,” with Douglas Xu

“Banking Globalization and Cross-border Credit in EMEs”

“The Persistent Effects of Financial Crises on the Composition of Real Investment,” with Douglas Xu and Ye Li

Working in Progress:

“How Do Banks React to Fintech Entrance: Theory and Evidence,” with Zhiguo He, Douglas Xu, and Xiao Yin

“Bond ETF and Monetary Policy Transmission: Moving Along the Term Structure,” with Douglas Xu and Jian Li

Referee: Review of Financial Studies, Management Science, Review of Corporate Finance Studies, Journal of Money, Credit, and Banking, Journal of Financial Intermediation, Journal of Banking and Finance

Conferences Organizers and Program Committee: SFA 2024, Sydney Banking and Financial Stability Conference 2024, EFA 2022, Florida Finance Conference 2021

Conferences and Seminars

2024-2025	AFA 2025 (scheduled), Georgia State University (scheduled), WAMS/LAEF 2024 (scheduled)*, Stanford SITE 2024, Bank of Finland, EFA 2024, AFA 2024, MFA 2024, WFA 2024, Stanford*, USF*, WFA 2024, SFS Cavalcade 2024, NFA 2024, EFA 2024, European Summer Symposium in Financial Market 2024, Bank of Finland Workshop on Banking and Finance in Emerging Market
2023	AFA 2023, MFA 2023, SFS Cavalcade, SIF (2023), SFA (2023), CEBRA Sydney Banking and Financial Stability Conference, Harvard-MIT Joint Finance Seminar*, UCLA*, WAPFIN (2023)
2022	2022 Annual Conference in Digital Economics*, SWFA 2022, EFA 2022, SFS Cavalcade 2022, Chicago Booth*, International Monetary Fund*, FMA 2022*, City University of New York*, University of British Columbia*
2021	SWFA 2021, EFA 2021, Richmond Fed, University of Connecticut* *Presented by coauthor

Honors, Scholarships, and Fellowships:

2018	The Theodore W. and Esther Schultz Economics Fellowship.
2016	Social Sciences Division Travel Grant, University of Chicago
2013-2018	Social Science Fellowship, University of Chicago
2013	A.J. Ellis Memorial Prize in Mathematics, University of Hong Kong
2009-2013	Dean’s Honors List, University of Hong Kong
2010	University Fantasy Fund Manager Competition 2010 1st Runner-up, University of Hong Kong

Languages: Chinese Mandarin (native), English (fluent), Cantonese (fluent)