

Wenlong Bian

Basic Information

2017.3- Assistant Professor of Finance, Graduate School of China and Department of FinTech, Sungkyunkwan University

2023.3- Associate Professor of Finance, Sungkyunkwan University

2023.2-2024.2 Visiting Assistant Professor, National School of Development, Peking University

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Others: Associate of China Association of Actuaries 中国精算师（准）

Education

2011.9-2016.7 Ph.D. in Economics, National School of Development, Peking University

2013.8-2014.7 Visiting Scholar, School of Economics, University of Southern California

2007.9-2011-6 B.A. in Department of Risk Management and Insurance, Nankai University

Research Fields

- FinTech
 - Financial Institutions
 - Corporate Finance
 - Risk Management and Insurance
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Publications

Publications

[1] “Does Dialect Similarity Add Value to Banks? Evidence from China, 2019. *Journal of Banking & Finance* 101, 226-241. (with Yang Ji and Hao Zhang)

[2] “Deposit Insurance, Bank Exit, and Spillover Effects”, 2018. *Journal of Banking & Finance* 96, 268-276. (with Yang Ji and Yiping Huang)

[3] “How Valuable is FinTech Adoption for Traditional Banks?”, 2023. *European Financial Management*, forthcoming. (with Shihui Wang and Xuanli Xie).

[4] “The relationship between public participation in environmental governance and corporations’ environmental violations”, 2023. *Finance Research Letters*, forthcoming. (with Hao Zhang, Lunchen Tao, and Biyun Yang).

[5] “Do multiple large shareholders matter in financial firms? Evidence from China”, 2022. *Pacific-Basin Finance Journal* 74, 101805. (with Hao Zhang and Yan Ren)

[6] “The crowding-out effect of central bank digital currencies: A simple and generalizable payment portfolio model”, 2021. *Finance Research Letters*, 102010. (with Yang Ji and Peng Wang)

[7] “Political connections and banks’ credit smoothing behavior: Incentives and costs”, 2021. *Pacific-Basin Finance Journal* 68, 101606.

[8] “Confucian Culture and Home Ownership”, 2021. *Journal of Family and Economic Issues* 42, 182-202. (with Baiyi Wu, Ying Xue, and Hao Zhang)

[9] “Optimal Reinsurance and Investment Problem with Default Risk and Bounded Memory, 2020. *International Journal of Control* 93, 1-14. (with Chao Deng and Baiyi Wu)

[10] “Which Factor Matters for Financial Crises, Leverage Level or Leverage Growth?”, 2020. *Applied Economic Letters* 27, 1102-1106. (with Tingting Ge and Yang Ji)

[11] “Uncovering the Myth of the House Price in Chinese Metropolises: Allowing for Behavioral Heterogeneity among Investors”, 2019. *Journal of Economic Interaction & Coordination* 14, 721-740. (with Ling Zhang and Hao Zhang)

[12] “The Openness of China’s Insurance Industry and the Efficiency of Domestic vs. Foreign Life Insurers”,

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2019. *Asia-Pacific Journal of Accounting & Economics* 26, 731-746. (with Xiangnan Wang)
- [13] “Interest Liberalization and the Estimation of Implicit Interest Rates in China’s Banking Sector”, 2017. *Asian Economic Papers* 16, 287-307. (with Yan Shen)
- [14] “Ownership Dispersion and Bank Performance: Evidence from China”, 2017. *Finance Research Letters* 22, 49-52. (with Chao Deng)
- [15] “Non-interest Income, Profit and Risk Efficiency: Evidence from Commercial Banks in China”, 2015. *Asia-Pacific Journal of Financial Studies* 44, 762-782. (with Qixiang Sun and Xiangnan Wang)
- [16] “Evaluating the Effectiveness of China’s Financial Reform: The Efficiency of China’s Domestic Banks”, 2015. *China Economic Review* 35, 70-82. (with Cheng Hsiao and Yan Shen)
- [17] 《隐形存保、显性存保与金融危机：国际经验与中国实践》，《经济研究》，2018年第8期，第20-35页。（与纪洋、黄益平合作）
- [18] 《中国央行数字货币的微观需求与“金融脱媒”风险》，《经济学季刊》，2022年第6期，第1847-1868页。（与王鹏、纪洋合作）
- [19] 《杠杆增速、部门差异与金融危机——“结构性去杠杆”的实证分析与我国杠杆政策的讨论》，《经济学季刊》，2021年第3期，第843-862页。（与纪洋、葛婷婷、黄益平合作）
- [20] 《“央行数字货币”的概念框架与国际进展》，《产业经济评论》，2020年第5期，第63-79页。（与纪洋、王鹏合作）
- [21] 《专业化与企业风险——以寿险业为例》，《当代经济科学》，2018年第2期，第38-47页。（与王向楠合作）
- [22] 《中国保险业改革的效果评估和解释》，《经济学季刊》，2017年第4期，第1477-1498页。（与王向楠、李冉合作）
- [23] 《投资职能对保险公司风险的影响研究》，《金融研究》，2017年第12期，第158-173页。（与王向楠合作）
- [24] 《银行业竞争度、政策激励和中小企业贷款》，《金融研究》，2017年第1期，第114-129页。（与沈艳、沈明高合作）
- [25] 《市场集中造成了中国财产险的高价格吗》，《经济科学》，2017年第5期，第48-64页。（与王向楠合作）
- [26] 《面板数据随机前沿分析的研究综述》，《统计研究》，2016年第6期，第13-20页。（与王向楠合作）
- [27] 《中国产险公司的投资业务对经营效率的影响研究》，《财经研究》，2016年第7期，第17-27页。（与王向楠合作）
- [28] 《市场结构与赔付水平——2004-2014年的中国健康保险》，《当代经济科学》，2016年第5期（封面首篇文章）。（与王向楠合作）
- [29] 《利率管制与隐含利率的估算——兼论利率市场化对银行业利差的影响》，2015年第4期，《经济学季刊》，第1235-1254页。（与沈艳、徐忠、沈明高合作）
- [30] 《业务集中度对寿险公司利润和风险的影响》，《当代经济科学》，2015年第3期，第27-38页。（与孙祁祥、王向楠合作）
- [31] 《保险公司上市对企业发展的真实效果研究》，《保险研究》（封面首篇文章），2013年第4期，第3-12页。（独立作者）
- [32] 《寿险公司的人力资本、成本效率和利润效率研究》，《保险研究》，2014年第11期，第103-111页。（与王向楠合作）
- [33] 《产险公司的规模、业务多样化与经营效率——考虑边际效应的单调性》，《保险研究》（封面首篇文章），2015年第5期，第2-12页。（与王向楠、孙祁祥合作）

Conferences

- [1] “Can Non-state Banks be Credit Smoothers? Evidence from China”, present at Asian Finance Association Annual Meeting, July 7-9, 2019, Ho Chi Minh City, Vietnam.
- [2] “Language and Small Business Lending”, present at Southern Finance Association, November 20-23, 2019, Orlando, US.

Honors & Awards

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| 2021.3 | SKKU GSC Best Teacher Award |
| 2019.7-2020.7 | Samsung Research Fund, 20,000,000 won |
| 2018.11-2019.11 | Sungkyun Research Fund, 13,000,000 won |
| 2018.8 | Excellent Research Award in 2017, Sungkyunkwan University |
| 2018.8 | Excellent Teaching Award in 2017, Sungkyunkwan University |
| 2012.9 | Leo KoGuan Scholarship, Peking University |
| 2014.10 | Academic Scholarship, Peking University |
| 2013.12 | Excellent Paper, Pingan Inspirational Plan |
| 2011.12 | Excellent Paper, Pingan Inspirational Plan |

Teaching Experience

Managerial Economics; Financial Management; Research Methodology; Principles of Statistics; China's Financial Institutions (MBA); China's Capital Market; China's Stock Market Investment (MBA); China's FinTech: Theory and Practice
