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Education

- PhD, Finance, National Sun Yat-Sen University, 2004/01.
- Master, Department of Money and Banking, National Chengchi University, 1997/06.
- Bachelor, Department of Finance, National Sun Yat-Sen University, 1995/06.

Area of Specialty

- Financial Institutions and Markets, Corporate Finance, Risk Management, Corporate Governance, Behavior Finance

Academic Experience

- Professor, Department of Finance, Southern Taiwan University of Science and Technology, 2017/02 to present.
- Associate Professor, Department of Finance, Southern Taiwan University of Science and Technology, 2009/08 to 2017/01.
- Assistant Professor, Department of Finance, Southern Taiwan University of Science and Technology, 2004/02 to 2009/07.
- Instructor, Department of Finance, Southern Taiwan University of Science and Technology, 1999/08 to 2004/01.

Publications

Journal Papers

1. Hsiao-Jung Chen and I Gusti Agung Musa Budidarma. 2020. The Roles of Regulation, Concentration, and Corporate Governance in the Relationship of Non-Interest Income and Bank Risk. *International Review of Accounting, Banking and Finance* 12(1): 34-60. [Econlit]
2. Hsiao-Jung Chen and I Gusti Agung Musa Budidarma. 2020. Performance of Banks in Indonesia: The Importance of Bank Diversification and Corporate Governance. *Review of Integrative Business and Economics Research* 10(1): 91-104. [Econlit]
3. Hsiao-Jung Chen. 2018. Should Overconfident Managers Engage in Corporate Social Responsibility Activities? Evidence from the Accounting Performance of the Banking Industry. *Journal of Financial Studies*, 26(4): 45-99. [TSSCI]
4. Hsiao-Jung Chen and Chao-Hung Chen. 2016. Managerial Overconfidence and Bank Earnings Volatility: A Cross-Country Analysis. *Journal of Southern Taiwan University of Science and Technology: Social Science Edition*, 1(2): 52-70. (in Chinese)
5. Hsiao-Jung Chen and Kuan-Ting Lin, 2016. How Do Banks Make the Trade-offs among Risks? The Role of Corporate Governance. *Journal of Banking and Finance*, 72: S39-S69. [SSCI] (2016 Impact Factor: 1.776, 5-year Impact Factor: 2.57)
6. Hsiao-Jung Chen and Ya-Chun Liang. 2015. Entry-mode Choice of Taiwan Banking Industry in China: Evidence from the Top 200 Banks in the World. *Cross-Strait Banking and Finance*, 3(4): 1-31. (in Chinese)

Conference Papers

1. Hsiao-Jung Chen. 2020. Financial Derivatives Usage and Bank Risks: The Roles of Female Executives, 2020 International Conference of Taiwan Finance Association, Puli, Nantou, Taiwan,

- Sep. 25-26, 2020. (MOST 107-2410-H-218-003)
2. Hsiao-Jung Chen. 2020. Bank Risks: Female Executives and Derivatives Usage, 2020 World Finance Conference (Virtual), Malta, Sep. 4-6, 2020. (MOST 107-2410-H-218-003)
 3. Hsiao-Jung Chen and Yong-Xin, Ge. 2020. A Study on the Efficiency of Banks: The Application of Data Envelopment Analysis Approach, The 17th Conference on Management and Innovation of the Service Industries, Tainan, Taiwan, June 10, 2020. (MOST 108-2410-H-218-004)(in Chinese)
 4. Hsiao-Jung Chen and I Gusti Agung Musa Budidarma. 2019. Non-interest income and bank risk: The Roles of Regulation, Concentration, and Corporate Governance, 2019 World Finance Conference, Santiago, Chile, July 24-26, 2019. (MOST 106-2410-H-218-004)
 5. Hsiao-Jung Chen and I Gusti Agung Musa Budidarma. 2019. The Performance of Banks in Indonesia: The Importance of Bank Diversification and Corporate Governance, The 11th STUST International Conference on Finance, Accounting and Management Decisions, Tainan, Taiwan, May 17, 2019.
 6. Hsiao-Jung Chen and I Gusti Agung Musa Budidarma. 2018. The Importance of Regulations, Bank Concentration, and Corporate Governance in the Relationship of Non-interest Income and Bank Performance, The Fourteenth International Conference on Knowledge-based Economy and Global Management, Nov. 8-9, 2018. (MOST 106-2410-H-218-004)
 7. Hsiao-Jung Chen and I Gusti Agung Musa Budidarma. 2018. The Impact of Non-interest Income on Bank Market Performance: The Roles of Regulations, Bank Concentration, and Corporate Governance, The Second International Conference on Finance, Management and Business, Semarang, Indonesia, Aug 1, 2018. (MOST 106-2410-H-218-004)
 8. Hsiao-Jung Chen. 2018. The Impact of Corporate Social Responsibility on Bank Risk-Taking: Is National Culture Important? 25th Annual Meeting of the Global Finance Conference, Paris, France, July 3-5, 2018. (MOST 104-2410-H-218-002)
 9. Hsiao-Jung Chen and Kin Mio. 2017. The Impact of Managerial Overconfidence on the Loan Contracts: Evidence from Bank Loans in China, 2017 International Conference of the Central Finance Academic Union, Taichung, Taiwan.
 10. Hsiao-Jung Chen. 2016. Managerial Overconfidence, Corporate Social Responsibility and Bank Performance: A Cross-Country Analysis, European Financial Management Association 2016 Annual Conference, Basel, Switzerland, June 29-July 2, 2016. (MOST 103-2410-H-218-004)
 11. Hsiao-Jung Chen and Bo-Ru Tzeng. 2016. Corporate Social Responsibility, Culture Values and Bank Performance: A Cross-Country Analysis, 2016 Cross-Straits International Business and Business Conference, New Taipei City, Taiwan, June 3, 2016. (MOST 104-2410-H-218-002) (in Chinese)
 12. Hsiao-Jung Chen and Bo-Ru Tzeng. 2016. Do Corporate Social Responsibility and Culture Values Affect Bank Performance? 2016 The 11th Conference on Theories and Practices in International Business and 8th Conference on Management Master Theses in Southern Taiwan, Tainan, Taiwan, May 27, 2016. (MOST 104-2410-H-218-002) (in Chinese)
 13. Hsiao-Jung Chen. 2016. Should Overconfident Managers Engage in Corporate Social Responsibility Activities? Evidence from the Accounting Performance of the Banking Industry, International Conference of Taiwan Finance Association (2016 TFA), Taipei, Taiwan, May 27-28, 2016. (MOST 103-2410-H-218-004) (in Chinese)
 14. Hsiao-Jung Chen and Wei-Hsuan Liao. 2015. Managerial Overconfidence and Bank Performance: Is Corporate Social Responsibility Important? 2015 Conference on Accounting Education, Yunlin, Taiwan, Oct. 23, 2015. (MOST 103-2410-H-218-004) (in Chinese)

Dissertation

- Hsiao-Jung Chen. 2004. Banking Development in Taiwan: The Issues on the Structure Changes and Competition Challenge. Ph. D. Dissertation, National Sun Yat-sen University.

Books

Professional Certifications

1. Certified Futures Specialist, No: 00414, Securities and Futures Commission, 1995.
2. Certified Securities Specialist, No: 11428, Securities and Futures Commission, 1995.

Professional Experience

1. Lecturer, The Program of Financial and Accounting Practice in SME, Bureau of Employment and Vocational Training, Council of Labor Affairs, 2013/08 to 2013/12.
2. Lecturer, The Program of Financial and Accounting Practice in SME, Bureau of Employment and Vocational Training, Council of Labor Affairs, 2011/03 to 2011/08.
3. Lecturer, The Program of Financial and Accounting Management, Bureau of Employment and Vocational Training, Council of Labor Affairs, 2009/04 to 2009/08.
4. Lecturer, Financial Management Workshop, Taiwan Sugar Corporation, 2008.
5. Lecturer, The Project of Risk Management Training, First Commercial Bank, 2005.
6. Staff, Department of Risk Management, Chinatrust Commercial Bank, 1997/7 to 1998/8.

Grants

1. Ministry of Science and Technology, No: 109-2410-H-218-001, "Financial Innovation: The Role of Corporate Social Responsibility" 2020/08-2021/07.
2. Ministry of Science and Technology, No: 108-2410-H-218-004, "Bank Decisions and Performance : The Roles of Characteristics of Decision Makers" 2019/08-2020/07.
3. Ministry of Science and Technology, No: 107-2410-H-218-003, "Two Issues in Bank Risk Management: Is Gender Diversity Important?" 2018/08-2019/07.
4. Ministry of Science and Technology, No: MOST 106-2410-H-218-004, "Should Banks Engage Less in Non-interest Income Activities ? A Cross-country Analysis for Two Issues," 2017/08-2018/07.
5. Ministry of Science and Technology, No: MOST 104-2410-H-218-002, "Corporate Social Responsibility, Culture Values and Bank Decisions: A Cross-Country Analysis," 2015/08-2016/07.

Entrusted Practical Projects

Honors and Awards

1. Research Paper Award of Journal of Financial Studies, Taiwan Finance Association, 2020.
2. Advisor for Research Creation Award of Research Project of College Students, Ministry of Science and Technology, 2018.
3. Excellent Teacher of Service Learning Course, Southern Taiwan University of Science and Technology, 2018.
4. The Best Paper in Session 8, Corporate Social Responsibility, Culture Values and Bank Performance: A Cross-Country Analysis, 2016 Cross-Straits International Business and Business Conference, New Taipei City, Taiwan, June 3, 2016.
5. Superior Teaching Award of College of Business, Southern Taiwan University, 2011.
6. Superior Service Award, Southern Taiwan University, 2009.
7. Superior Teaching Award of College of Business, Southern Taiwan University, 2009.
8. The Best Ph.D Dissertation, Banking Development in Taiwan: The Issues on the Structure Changes and Competition Challenge, Chen-Yung Memorial Foundation, 2004.

Patents