

Contributors

Pankaj Aggrawal is an Associate Professor of Finance at the University of Maine. Prior to that he had eight years of executive experience in quantitative research and portfolio management in the investment management industry at leading global asset management firms based in San Francisco, Boston, London and Philadelphia. Over that period he also taught graduate finance courses at Harvard, Drexel and Golden Gate in San Francisco, in their evening programs. He has more than 25 papers at refereed conferences and has published 15 papers, including one in the *Financial Analysts Journal* as well as three in the *Journal of Behavioral Finance* and the *Journal of Investing*. He has been quoted by the *Wall Street Journal* in the 9 July 2011 print edition for his research on an algorithmic mis-specification afflicting most web charts. His research has been referenced in German, Swiss and Taiwanese journals and on the Frankfurt-DAX stock exchange website. His biographical profile is included in Marquis *Who's Who in Finance and Industry*; in 2006 he was elected to the membership of the Chicago Quantitative Alliance (CQA). He received his doctorate from the University of Alabama in 1996. He is a copyright holder from the U.S. Library of Congress and the founder of Cloud Epsilon LLC and produced the ReturnFinder finance iApp, which has been downloaded on iTunes in more than 35 countries. In 2013 he was included on ETFdb's list of 17 influential business school professors. He was awarded the 2013 Sigma Phi Epsilon faculty member of the year and inducted into the Phi Kappa Phi honor society in 2015.

Sirajo Aliyu is a Ph.D. candidate at the Islamic Business School of the Universiti Utara Malaysia, and a recipient of IRTI-IsDB Ph.D. scholarship. He is a certified member of the international council of Islamic finance educators, and his research interests include Islamic finance and banking, sustainable banking and development, and Islamic economics. Aliyu actively participates in several workshops, seminars, and conferences on Islamic economics and finance and his contributions can be traced in referred journals such as *Emerging Market Finance and Trade*, *International Journal of Social Economics*, and *International Journal of Economics, Management, and Accounting* among others.

James R. Barth is the Lowder Eminent Scholar in Finance at Auburn University, a Senior Fellow at the Milken Institute, and a Fellow at the Wharton Financial Institution Center. Barth was an appointee of Presidents Ronald Reagan and George H.W. Bush as chief economist of the Office of Thrift Supervision and previously the Federal Home Loan Bank Board. He has also held the positions of Professor of Economics at George Washington University, Associate Director of the economics program at the National Science Foundation, and Shaw Foundation Professor of Banking and Finance at Nanyang Technological University. He has been a visiting scholar at the U.S. Congressional Budget Office, Federal Reserve Bank of Atlanta, Office of the Comptroller of the Currency, and the World Bank.

Barth has testified before several U.S. Congressional Committees. He has authored more than 300 articles in professional journals and has co-authored and co-edited several books, including *Rethinking Bank Regulation: Till Angels Govern*, *The Rise and Fall of the U.S. Mortgage and Credit Markets: A Comprehensive Analysis of the Meltdown*, *China's Emerging Financial Markets: Challenges and Opportunities*, *Guardians of Finance: Making Regulators Work for Us*, *Fixing the Housing Market: Financial Innovations for the Future*, and *Research Handbook on International Banking and Governance*. Barth is included in *Who's Who in Economics: A Biographical Dictionary of Major Economists, 1700 to 1995*.

Jennifer Brodmann is a Ph.D. candidate in Financial Economics at the University of New Orleans (UNO). She received her MBA and MS in Financial Economics at UNO. Jennifer presented her research at academic conferences throughout the U.S. and internationally, including the Academy of Economics and Finance, Eastern Finance Association, Southwestern Finance Association, Academy of Financial Services, and Gulf Research Council. Jennifer has served as a committee member for the Southern Finance Association, Eastern Finance Association, and Omicron Delta Kappa Honor Society. She serves as a board member and Education Director of the Accounting and Financial Women's Alliance.

Ramon P. DeGennaro is the Haslam College of Business Professor in Banking and Finance at the University of Tennessee. He previously served as a Visiting Scholar at the Federal Reserve Bank of Atlanta, as the Tennessee Bankers Association Scholar, and as a William B. Stokely Scholar at Tennessee. Before joining the university, he was a visiting scholar at the Federal Reserve Bank of Cleveland. His current research involves financial markets, entrepreneurship, investments, and prediction markets. Professor DeGennaro has published more than 50 refereed

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Gerald P. Dwyer is Professor of Economics and BB&T Scholar at Clemson University. He most recently was Director of the Center for Financial Innovation and Stability and Vice President at the Federal Reserve Bank of Atlanta. He is also a research associate at the Centre for Applied Macroeconomic Analysis at Australian National University and an Adjunct Scholar at the Cato Institute.

Dr. Dwyer's recent research is on financial innovation, especially cryptocurrencies, and financial crises and regulation. His research has appeared in leading economics and finance journals, publications by the Federal Reserve Banks of Atlanta and St. Louis, and books. He is a past President and a member of the Executive Committee of the Association of Private Enterprise Education. He is a member of the Mont Pelerin Society. He was also a founding member of the Society for Nonlinear Dynamics and Econometrics, an organization which he served as President and as Treasurer and which honored him by creating the Gerald P. Dwyer Prize in Financial Econometrics.

Betsy Brown Faulk earned a Master of Business Administration degree from George Mason University in 1990, and a Bachelor's Degree in Finance from the University of Nebraska-Lincoln in 1980. Ms. Faulk was the first woman to work as a Federal thrift examiner assigned to the state of Nebraska. For over a decade, she worked for the Federal Home Loan Bank System as an examiner and supervisor of federally chartered financial institutions in Nebraska, headquarters in Washington, DC, and Atlanta, GA. Since 1995, Ms. Faulk has been a policy and regulatory consultant to central banks and financial institutions, including engagements by the International Monetary Fund as a long-term Central Bank advisor and for short-term technical assistance projects on banking supervision.

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Mark J. Flannery is the Chief Economist and Director of the Division of Economic and Risk Analysis at the U.S. Securities and Exchange Commission. He has published extensively, primarily in the areas of financial regulation and corporate capital structure. In 2003, Dr. Flannery helped establish the Federal Deposit Insurance Corporation's (FDIC's) Center for Financial Research and then served as co-director and senior adviser until 2008. He worked as a Senior Adviser to the Office of Financial Research from 2011 to 2014, and has been a long-term visitor to the Federal Reserve Bank of New York's Research Department. He served as president of the Financial Intermediation Research Society (FIRS), president and board chairman of the Financial Management Association, and member of the board of directors of the American Finance Association. He was an editor of the *Journal of Money, Credit and Banking* from 2000 to 2005. Dr. Flannery is on leave from the University of Florida, where he holds the BankAmerica Eminent Scholar Chair in Finance. He earned an AB summa cum laude from Princeton University and an M.A., an M.Phil., and a Ph.D. (all in economics) from Yale University.

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Tim Gallagher is Professor of Finance at Colorado State University (CSU) and earned his Ph.D. in Finance from University of Illinois. He has served as Chair of the Department of Finance and Real Estate (ten years), Faculty Representative to the Board of Governors of CSU, Chair of the CSU Faculty Council. Professor Gallagher currently holds the position of President of the CSU Chapter of the American Association of University Professors (AAUP). He is the author of a textbook, *Financial Management: Principles and Practice*, 7th edition, Textbook Media Press. Early editions of this book were published by Pearson/Prentice Hall. He has published scholarly articles in *Journal of Money and Banking*, *Financial Management*, *Financial Review*, the *Journal of Portfolio Management*, and *Journal of Financial Education*.

Scott B. Guernsey is a fourth-year Ph.D. student in finance at the University of Oklahoma's Michael F. Price College of Business. He has a B.A. degree in economics, a B.S. degree in applied mathematics, and an M.B.A. from the University of New Mexico. During his time in the math department at the University of New Mexico, Mr. Guernsey was accepted for a National Science Foundation-funded project. His work investigated a non-linear option pricing model and was published in the *Journal of Undergraduate Research in Finance*, and named a finalist for the Mark J. Bertus Prize awarded to best paper. Mr. Guernsey's research interests include corporate governance, innovation, and privatization of state-owned enterprises. Previously, he worked as a Series 7 and 66 licensed financial advisor.

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M. Kabir Hassan is Professor of Finance and holds two Endowed Chairs in Banking and Finance at the University of New Orleans. He is the 2016 Islamic Development Bank (IDB) Prize Winner in Islamic Banking and Finance. Kabir received his B.A. in Economics and Mathematics from Gustavus Adolphus College, Minnesota, U.S.A., and M.A. in Economics and Ph.D. in Finance from the University of Nebraska-Lincoln, U.S.A. respectively. Kabir is a financial economist with consulting, research and teaching experiences in banking and finance. He has consulted for the World Bank, IMF, African Development Bank and many governments and private organizations. Professor Hassan has published more than 200 papers in highly ranked refereed academic journals in finance and banking. He supervised 50 doctoral students who are now well placed in academia, government, and private sectors. Kabir has numerous teaching awards for his outstanding teaching from the University of New Orleans and outside academic organizations. He edits three journals and serves on editorial boards on a number of journals and he has also edited and published nine books. He has also provided academic leadership in various professional academic organizations such as President of Southwestern Society of Economists (SSE), Academy of International Business-US Southwest (AIB-US SW) and President of Southwestern Finance Association (SWFA).

Mary Alice Hines received a Ph.D. in Business from The Ohio State University and B.S. and M.S. in Business Education, Business, and Mathematics from Indiana University. Dr. Mary Alice Hines began a 34-year university teaching career at Indiana State University. She later served the School of Business of Washburn University, Topeka, Kansas as the Clarence W. King Endowed Professor of Finance and Real Estate where she was the first female endowed professor of Finance and/or Real Estate in the United States. Her publications total 50 books and monographs, 49 of which cover U.S. and international real estate topics. The fiftieth book is entitled *The Development and Finance of Global Private Power*. Her many international real estate publications – books, monographs, and journal articles – were based on research that encompassed worldwide travel for 20 years. Her 17 hard-cover books include four textbooks on the four main

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John S. Jahera Jr. is the Lowder Professor of Finance at Auburn University where he has served since 1980. He was head of the Department of Finance for 24 years and also served as interim dean of the College of Business from 2000 to 2004. He has held the Lowder Professorship since 1995. Dr. Jahera is the author of almost 100 articles in a variety of journals including the *Journal of Financial Research*, the *Journal of Law, Economics & Organization*, *Research in Finance*, the *Journal of Real Estate Finance & Economics* and the *Journal of Banking & Finance*. Dr. Jahera currently serves as co-editor of the *Journal of Financial Economic Policy* and is on the editorial boards of *Corporate Finance Review*, *Review of Pacific Basin Financial Markets & Policies* and the *International Journal of Business and Finance Research*.

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Steven L. Schwarcz is the Stanley A. Star Professor of Law & Business at Duke University and founding director of Duke's interdisciplinary Global

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