

SHANSHAN YOU

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EDUCATION

- PhD in Economics, University of Sheffield 2019-
Primary Fields: Financial Stability, Macro-Finance
Secondary Fields: Household Finance
Thesis: Essays on Financial Stability

Supervisor:
Prof. Alberto Montagnoli Dr Kostas Mouratidis
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+44 114 222 3458 (fax) +44 114 222 3458 (fax)
- MSc in Economics University of York 2018-2019
Master Dissertation: Financial inclusion and economic growth
- MSc in Accounting and Finance University of Aberdeen 2017-2018
Master Dissertation: The impact of online financial service on Chinese commercial banks — based on the perspective of third-party payment

EXTERNAL TRAINING

- **Empirical Tools/Applications in Banking and Macro-Finance (online)** Barcelona School of Economics
- **Network Analysis in Finance and Economics (online)** Florence School of Banking and Finance at the European University Institute
- **Time Series Methods for Risk Analysis (online)** Barcelona School of Economics

PHD THESIS

Bank liquidity creation, bank interconnectedness and systemic risk

Abstract

Based on the U.S. data, the current research examines the nexus between bank liquidity creation and systemic risk. Our findings show that bank aggregate liquidity creation increases systemic risk, while liability-side liquidity creation reduces systemic risk. We also show that the "U shape" relationship does not exist in our analysis. This relationship is also examined over the interconnections between banks. The results indicate that bank networks decrease systemic risk by diversifying the effects of bank liquidity creation.

The effect of fiscal policy on Bank Liquidity Creation

Abstract

We examine the effect of fiscal policy on bank liquidity creation based on U.S. data. The result shows that there is a sustainable and positive effect on bank liquidity creation. Local population and income multipliers also contribute to the positive spillover. Our results also point out that the political cycle has no impact on the positive spillover effects.

The relationship between financial inclusion and financial stability

Abstract

We explore the effect of financial inclusion on financial stability by using data from 93 countries. It could be concluded that financial inclusion benefits financial stability through its reduction on non-performing loans (NPLs) in upper-middle and high-income countries, and it causes instability in low and low-middle-income countries. Moreover, we also find that GDP growth per capita has a positive relationship with financial stability while financial openness shows the reverse pattern. Meanwhile, secondary school enrolment, government effectiveness, regulation quality and mobile cellular subscription all contribute to financial stability.

CONFERENCES AND WORKSHOPS

- Money, Macro and Finance annual PhD conference (poster session), 2023
- PhD Annual Departmental conference, Sheffield, UK, 2020, 2021, 2022
- Sheffield Workshop In Macroeconomics (SWIM), Sheffield, UK, 23 June 2022
- Time series workshop, Sheffield, UK, 25 May 2023
- Household Finance workshop, Sheffield, UK, 16 June 2023

TEACHING AND RESEARCH EXPERIENCE

- Research Assistant 2022 Summer
Project: Analysis work to support the widening participation work of the EDI committee
Prof. Steven McIntosh and Dr Bert Van Landeghem
- ECN21004 Econometrics 2023
Dr Andrew C Burlinson
- ECN21004 Econometrics 2022
Dr Enrico Vanino
- ECN202 Intermediate Macroeconomics 2021-2022
Prof. Christoph Thoenissen and Dr Juan Paez-Farrell
- ECN202 Intermediate Microeconomics 2021-2022
Dr Jolian McHardy
- ECN6800 Master Dissertation Stata lab support 2021

OTHER SKILLS

Software Stata, ArcGIS(basic), and Latex

Languages Mandarin: native; English: professional proficiency

REFEREE

- References

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