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BIO

Prof. Georgios Panos (M) is a 43-year old Professor of Finance working on issues of responsible finance and business. He has been voted at a Poets & Quants Top 40 Under 40 MBA Professor for the year 2020. His research and impact agenda have gained him renowned expertise on household and personal finance at the EU level and internationally. At age 24, he served at the World Bank, working extensively on issues of responsible development finance, and is still engaged in policy-relevant research with the institution. A PhD Economics of 2010, he received his Chair in Finance at age 36. His early influential work on the behavioural determinants of business entry, performance and failure have been published in the Journal of Financial Economics. His most recent work received €1.6 million funding from the EU via the Horizon project “PROFIT: PROMoting Financial awareness and sTability”. This work led to the generation of an impactful open democracy online platform for financial education of the wider public, in collaboration with responsible finance institutions and corporations. He has mentored and supported the employability of a large number of undergraduate and graduate students and alumni, served in consecutive roles as postgraduate and undergraduate programmes director. His most recent work has recently received another €3.0 million funding from the EU via the Horizon project “TRAILS: Enabling Data Analytics for Actions Tackling Skills Shortages & Mismatch”.

He was the first professor to introduce novel courses in responsible banking and development finance at the Adam Smith Business School and present scholarly work on the educational curriculum in financial technology (FinTech). The latter contributed to the generation of a new curriculum and a most innovative MSc Financial Technology programme at the School. His current works on financial technology, financial literacy, financial and social inclusion are most influential in informing and updating these most modern and vital agendas of policy and business practice. He serves at the editorial teams of three prestigious journals in finance, economics, and management, namely as an associate editor at the European Journal of Finance, and at the editorial boards of the Small Business Economics: An Entrepreneurship Journal, and the Journal of General Management.

I) EMPLOYMENT:

2023 – Present:	Professor of Finance <i>ARISTOTLE UNIVERSITY OF THESSALONIKI</i> <i>Department of Economics</i>
2016 – 2023:	Professor of Finance <i>UNIVERSITY OF GLASGOW</i> <i>Adam Smith Business School, Accounting and Finance Group</i>
2014 – 2016:	Reader in Accounting and Finance <i>UNIVERSITY OF GLASGOW</i> <i>Adam Smith Business School, Accounting and Finance Group</i>
2013 – 2014:	Senior Lecturer in Economics <i>UNIVERSITY OF STIRLING</i> <i>Stirling Management School, Economics Division</i>
2012 – 2013:	Lecturer in Economics <i>UNIVERSITY OF STIRLING</i> <i>Stirling Management School, Economics Division</i>
2010 – 2012:	Lecturer in Business Economics and Finance <i>UNIVERSITY OF ESSEX</i> <i>Essex Business School, Entrepreneurship and Innovation Group</i>

II) EDUCATION:

2006 - 2010:	PhD Economics – “Essays in Behavioural Economics and the Labour Market” <i>UNIVERSITY OF ABERDEEN</i> – <i>Scottish Doctoral Programme</i>
2002 - 2003:	MSc Economics – <i>UNIVERSITY OF WARWICK</i>
1998 - 2002:	Ptychio in Economics (Distinction) – <i>UNIVERSITY OF IOANNINA</i> (Greece)

III) CONSULTANCY & PROFESSIONAL EXPERIENCE:

- 1) Apr. 2015 – Jul. 2015: **Consultant** (STC), The World Bank, Washington D.C., U.S.A.
Development Economics Research Group (DECRG): Finance & Private Sector Development Unit
- 2) Jan. 2011 – Jul. 2012: **Consultant** (STC), The World Bank, Washington D.C., U.S.A.
Development Economics Research Group (DECRG): Finance & Private Sector Development Unit
- 3) Jul. 2010 – Oct. 2010: **Consultant**, CEPR – NETSPAR – Collegio Carlo Alberto.
Center for Research on Pensions and Welfare Policies, Moncalieri, Italy
- 4) Apr. 2010 – Jul. 2010: **Consultant** (STC), The World Bank, Washington D.C., U.S.A.
Development Economics Research Group (DECRG): Finance & Private Sector Development Unit
- 5) Oct. 2008 – Jan. 2009: **Consultant** (STC), The World Bank, Washington D.C., U.S.A.
Europe & Central Asia (ECA) Regional Office Units: Poverty Reduction & Economic Management (PREM)
- 6) Mar. 2008 – Jul. 2008: **Consultant** (STC), The World Bank, Washington D.C., U.S.A.
Europe & Central Asia (ECA) Regional Office Units: Poverty Reduction & Economic Management (PREM)
- 7) Feb. 2005 – Feb. 2007: **Consultant** (STC), The World Bank, Washington D.C., U.S.A.
Development Economics Research Group, Finance Group (DECRG/FI)
- 8) Sep. 2003 – Feb. 2005: **Research Associate in Economics**, University of Macedonia (Greece)
EPICURUS Project (European Commission 5th Framework Programme): “Societal and economic effects on quality of life and well-being: preference identification and priority setting in response to changes in labour market status”
- 9) Nov. 2002 – Feb. 2003: **External collaborator in Economics**
European University Institute (Italy) & University of Warwick (U.K.)
- 10) Dec. 2001 – Mar. 2002: **Scientific Coordinator in Economics**
University of Ioannina (Greece) & Greek Manpower Employment Organization (O.A.E.D.)

IV) PUBLISHED WORK:

a) Articles in peer-reviewed journals

- 1) Tzora Vassiliki A., Philippos Nikolaos D., and Georgios A. Panos (2023). “The Financial Capability of 15-Year-Olds in Greece”. *Economics Letters*. 225, 111044
- 2) Panos Georgios A. and John O. S. Wilson (2020). “Financial Literacy and the Fintech Era”. *European Journal of Finance*. 26(4-5): 297-301..
- 3) Panos Georgios A. and Yong Yang (2018). “Job Flows, Returns to Skill, and Rent-Sharing at the Dawn of the New Millennium: A Firm-Level Inquiry from the BRICS”. *International Journal of Language, Translation and Intercultural Communication*. Vol. 7, pp. 64-99.
- 4) Hvide Hans K., and Georgios A. Panos (2014). “Risk Tolerance and Entrepreneurship”. *Journal of Financial Economics*. Vol. 111, No. 1, pp. 200-223.
- 5) Panos Georgios A., Pouliakas, Konstantinos, and Alexandros Zangelidis (2014). “Multiple Job-Holding as a Strategy for Skills Diversification and Labour Market Mobility”. *Industrial Relations: A Journal of Economy and Society*. Vol. 53, No. 2, pp. 223-272.
- 6) Klapper Leora F., Lusardi Annamaria, and Georgios A. Panos (2013). “Financial Literacy and its Consequences: Evidence from Russia during the Financial Crisis”. *Journal of Banking and Finance*. Vol. 37, No. 10, pp. 3904-3923.
- 7) Panos Georgios A., and Ioannis Theodossiou (2013). “Reciprocal Loyalty and Union Mediation”. *Industrial Relations: A Journal of Economy and Society*. Vol. 52, No. 3, pp. 645-676.
- 8) Klapper Leora F., and Georgios A. Panos (2011). “Financial Literacy and Retirement Planning: The Russian Case”. *Journal of Pension Economics and Finance*. Vol. 10, No. 4, pp. 599-618.
- 9) Demirgüç-Kunt Asli, Klapper Leora F., and Georgios A. Panos (2011). “Entrepreneurship in Post-Conflict Transition: The Role of Informality and Access to Finance”. *Economics of Transition*. Vol. 19, No. 1, pp. 27-78.

b) Articles in peer-reviewed collective volumes

- 10) Panos Georgios A., Kromydas Theocharis, Osborne Michael, and Robert E. Wright (2020). “An Inquiry into the Facets of Human Literacy”. In: *Global Citizenship for Adult Education: Advancing Critical Literacies for Equity and Social Justice*. Forthcoming.
- 11) Karkkainen, Tatja, Panos, Georgios A., Broby, Daniel and Andrea Bracciali (2018). “On the Educational Curriculum in Finance and Technology”. In: Diplaris, S., Satsiou, A., Følstad, A., Vafopoulos, M. and T. Vilharinho (Eds.) *Internet Science. Lecture Notes in Computer Science* (10750). Springer: pp. 7-20.
- 12) Demirgüç-Kunt Asli, Klapper Leora F., and Georgios A. Panos (2016). “Determinants of Saving for Old Age Around the World”. In: Mitchell, O. S., Maurer, R. and Orszag, J. M. (Eds.). *Retirement System Risk Management: Implications of the New Regulatory Order*. Oxford University Press.
- 13) Panos, Georgios A., Gkrimmotsis, Konstantinos, Bouzanis, Christoforos, Katmada, Aikaterini, Satsiou, Anna, Gasparini, Gianluca, Prospero, Aurora, Praggidis, Ioannis, and Eirini Karapistoli (2016). “What Do People Expect from a Financial Awareness Platform? Insights From an Online Survey”. In: Satsiou, A., Panos, G., Praggidis, I., Vrochidis, S., Papadopoulos, S., Keratidis, C., Syropoulou, P. and Liu, H.-Y. (eds.) *Collective Online Platforms for Financial and Environmental Awareness*. Series: Information Systems and Applications, incl. Internet/Web, and HCI, 10078. Springer International Publishing.
- 14) Demirgüç-Kunt Asli, Klapper Leora F., and Georgios A. Panos (2013). “Entrepreneurial Finance in the Western Balkans”. In: Kull Robert, Demirgüç-Kunt Asli, and Jonathan Morduch (Eds.) *Banking the World: Empirical Foundations of Financial Inclusion*. Boston, MA: MIT Press. Chapter 8, pp. 211-264.

c) Books & volumes

- 15) Panos Georgios A., Wilson John O. S., and Christopher Adcock (2020). *Responsible Finance in the Fintech Era: Opportunities and Challenges*. Routledge. Forthcoming.
- 16) Satsiou Anna, Panos Georgios A., Praggidis Ioannis, Vrochidis Stefanos, Papadopoulos Symeon, Keratidis Christodoulos, Syropoulou Panagiota, and Hai-Ying Liu (Eds.) (2016). *Collective Online Platforms for Financial and Environmental Awareness*. Series: Information Systems and Applications, incl. Internet/Web, and HCI. Springer International Publishing.

d) Book reviews

- 17) Bouzanis Christoforos and Georgios A. Panos (2017). Greece, *Financialization and the EU: The Political Economy of Debt and Destruction: Book Review*. By: Vassilis K. Fouskas and Constantine Dimoulas, Palgrave Macmillan July 2013. *Journal of General Management*, Forthcoming.
- 18) Panos Georgios A. (2011) "Effectual Entrepreneurship: Book Review". By: Read, S., Sarasvathy, S., Dew, N., Wiltbank, R. and Ohlsson, A.-V. (2011), , Routledge, Abingdon, UK, 228pp. ISBN 978-0-415-58643-6. *Journal of General Management*, 36(3), pp. 96-102.

e) Volumes documenting funded research

- 19) Panos, G., Bouzanis, C., Kromydas, T., Ravenko, A., Mireles-Chavez, V., Katmada, A., and P. Hanecak (2018). *Interactive Technologies Toward Collaborative Learning*. PROFIT Project Report on Deliverable Task 3.3. University of Glasgow (Grant agreement no 687895).
- 20) Katmada A., Satsiou A., Kompatsiaris I., Pragidis I., Tsintzos P., Sarigiannidis A., Revenko A., and G. Panos (2018). *Privacy & Personalisation Services*. PROFIT Project Report on Deliverable Task D1.4. University of Glasgow (Grant agreement no 687895).
- 21) Satsiou A., Katmada A., Kompatsiaris I., Prospero A., Gasparini G.-L., Revenko A., Praggidis I., Panos G., and P. Hanecak (2018). *Dissemination and Communication Activities Report – 2nd version*. PROFIT Project Report on Deliverable Tasks T7.1: Dissemination Plan and Organisation Activities & T7.2: Communication Activities. University of Glasgow (Grant agreement no 687895).
- 22) Panos, G., Kromydas, T., Bouzanis, C., Gkrimmotsis, K., Akubelem, N. O., Satsiou, A., Katmada, A. and P. Sarigiannidis (2017). *Integrated Financial Education Toolkit*. PROFIT Project Report on Deliverable Task 3.2. University of Glasgow (Grant agreement no 687895).
- 23) Panos, G., Bouzanis, C., Kromydas, T., Gkrimmotsis, K. and N. O. Akubelem (2017). *Assessment of Users' Literacy Level*. PROFIT Project Report on Deliverable Task 3.1. University of Glasgow (Grant agreement no 687895).
- 24) Starek, L., Akubelem, N. O., Bouzanis, C., Gkrimmotsis, K., Panos, G. A., Ravenko, A., Kaltenbok, M., Karapistoli, E., Satsiou, A., Prospero, A., and G.-L. Gasparini. (2017). *Use Cases and User Scenarios*. PROFIT Project Report on Deliverable Task 1.2. University of Glasgow (Grant agreement no 687895).
- 25) Hobel H., Knap T., Revenko A., Pragidis I., Karapistioli E., Sarigiannidis A., Tsintzos P., Panos G., Bouzanis C., Satsiou A., and I. Kompatsiaris (2016). *Data Crawlers, Adaptors and Extractors*. PROFIT Project Report on Deliverable Task D2.3. University of Glasgow (Grant agreement no 687895).
- 26) Revenko A., Hobel H., Pragidis I., Karapistioli E., Panos G., and C. Bouzanis (2016). *Data and Information Streams – Assessment Tools*. PROFIT Project Report on Deliverable Task D2.2. University of Glasgow (Grant agreement no 687895).
- 27) Satsiou A., Katmada A., Kompatsiaris I., Prospero A., Gasparini G.-L., Revenko A., Praggidis I., Panos G., and L. Starek (2016). *Dissemination and Communication Activities Report – 1st version*. PROFIT Project Report on Deliverable Task T7.1: Dissemination Plan and Organisation Activities & T7.2: Communication Activities. University of Glasgow (Grant agreement no 687895).

- 28) Praggidis, I., Karapistoli, E., Tsintzos, P., Chamula, A., Panos, G., Gkimmotsis, K., Akubelem, N. O., Ravenko, A., Prospero, A., and G.-L. Gasparini (2016). *Analysis of Best Current Practices*. PROFIT Project Report on Deliverable Task 1.1. University of Glasgow (Grant agreement no 687895).
- 29) Nikolaou, A., Theodossiou, I., Panos, G. A., and E. Vasileiou (2005). Report on *WP NOVEL* for Greece, EPICURUS project (HPSE.CT.2002-00143). European Commission, pp. 252.

f) Monographs (In Greek)

- 1) Πάνος Γεώργιος (2021). «Η πανεπιστημιακή και επαγγελματική εκπαίδευση σε λογιστικά, ασφαλιστικά και χρηματοοικονομικά στην εποχή της χρηματοοικονομικής τεχνολογίας». Οικονομικό Επιμελητήριο. *FinTech, 4η Βιομηχανική Επανάσταση και προοπτικές του κλάδου της λογιστικής, ελεγκτικής και χρηματοοικονομικής*: Υπό Έκδοση.
- 2) Πάνος Γεώργιος (2021). «Ο χρηματοοικονομικός αλφαριθμητισμός και η οικιακή οικονομία στο ελληνικό εκπαιδευτικό πρόγραμμα». ΞΕΝΟΦΩΝ: <https://www.xenophonjournal.com/> Υπό Έκδοση.
- 3) Πάνος Γεώργιος (2019). «Χρηματοοικονομικός αναλφαριθμητισμός, επιχειρηματικότητα και εκπαιδευτική μεταρρύθμιση». Πρακτικά 2^{ου} Συνεδρίου Χρηματοοικονομικού Αλφαριθμητισμού. Χρηματιστήριο Αθηνών. Ελληνικό Ινστιτούτο Χρηματοοικονομικούς Αλφαριθμητισμού.
- 4) Πάνος Γεώργιος (2018). «Χρηματοοικονομικός αναλφαριθμητισμός, δημόσιος διάλογος και συμπεριφορική οικονομική». Πρακτικά 1^{ου} Συνεδρίου Χρηματοοικονομικού Αλφαριθμητισμού. Χρηματιστήριο Αθηνών. Ελληνικό Ινστιτούτο Χρηματοοικονομικούς Αλφαριθμητισμού.

g) Blog and press entries (in Greek)

- Πάνος Γεώργιος και Κωνσταντίνα Δημητρούλη (2021). “Τηλεκπαίδευση: Η ευκαιρία της Ελλάδας για την επέκταση στη διδασκαλία των συνειδησιακών δεξιοτήτων”. *Money Review*. [Σύνδεσμος](#) (14/01/2021).
- Πάνος Γεώργιος και Κωνσταντίνα Δημητρούλη (2020). «Να μιλήσουμε σοβαρά για την τηλεκπαίδευση?». *GFLI Blog: Ινστιτούτο Χρηματοοικονομικού Αλφαριθμητισμού*. [Σύνδεσμος](#) (14/12/2020)
- Πάνος Γεώργιος (2020). «Εφαρμογές προσωπικής χρηματοοικονομικής στην εποχή της χρηματοοικονομικής τεχνολογίας, του άυλου χρήματος και του Covid-19». *GFLI Blog: Ινστιτούτο Χρηματοοικονομικού Αλφαριθμητισμού*. [Σύνδεσμος](#) (25/05/2020)
- Πάνος Γεώργιος (2020). «Χρηματοοικονομικός αλφαριθμητισμός και κρυπτονομίσματα». *GFLI Blog: Ινστιτούτο Χρηματοοικονομικού Αλφαριθμητισμού*. [Σύνδεσμος](#) (26/02/2020)
- Πάνος Γεώργιος (2019). “Χρηματοοικονομικός αλφαριθμητισμός”. *TO ΒΗΜΑ*. [Σύνδεσμος](#). (25/09/2019)
- Πάνος Γεώργιος (2019). “Χρηματοοικονομικός αλφαριθμητισμός και χρηματοοικονομική σταθερότητα”. *GFLI Blog: Ινστιτούτο Χρηματοοικονομικού Αλφαριθμητισμού*. [Σύνδεσμος](#) (21/01/2019)
- Πάνος Γεώργιος (2018). “Μπορεί μια νέα οικιακή οικονομία να προστατεύσει τον καπιταλισμό από τον εαυτό του;”. *Καθημερινή*. [Σύνδεσμος](#) (09/11/2018).
- Πάνος Γεώργιος (2018). “Χρηματοοικονομικός αλφαριθμητισμός και σχολείο”. *Καθημερινή*. [Σύνδεσμος](#) (08/05/2018).
- Πάνος Γεώργιος, Τουρναβίτης Παναγιώτης, και Χρυσόστομος Πραγγίδης (2018). «Χρηματοοικονομική επιμόρφωση, ανοιχτή δημοκρατία και χρηματοοικονομική σταθερότητα: Η κοινωνική πλατφόρμα PROFIT». Πρακτικά 1ου Συνεδρίου Χρηματοοικονομικού Αλφαριθμητισμού. Χρηματιστήριο Αθηνών. Ελληνικό Ινστιτούτο Χρηματοοικονομικούς Αλφαριθμητισμού.
- Panos Georgios (2016). “5 findings about the link between financial awareness and financial stability”. EPALÉ. [Link](#).
- Panos Georgios (2016). “Saving for old age around the world”. PROFIT project’s blog. [Link](#).
- Πάνος Γεώργιος (2006). “Τα παράδοξα των οικονομικών της ευτυχίας”. *TA NEA - Ανοιχτό MBA* (08/05/2006)
- Πάνος Γεώργιος (2006). “Η ευτυχία στα οικονομικά”. *TA NEA - Ανοιχτό MBA* (17/04/2006)

- Πάνος Γεώργιος (2006). “Η μέτρηση των οικονομικών της ευτυχίας”. *ΤΑ ΝΕΑ - Ανοιχτό MBA* (17/04/2006)
- Πάνος Γεώργιος (2006). “Εισόδημα και ευημερία”. *ΤΑ ΝΕΑ - Ανοιχτό MBA* (17/04/2006)
- Πάνος, Γεώργιος Α. (2001). “Οικονομικά και περιβάλλον” *Κοριακάτικη Ελευθεροτυπία* (19/08/2001).
- Πάνος Γεώργιος (2001). “Οι περιβαλλοντικές επιπτώσεις των Ολυμπιακών Αγώνων του 2004 στην Αθήνα”. *Νέοι Αγώνες Ηπείρου* (23/05/2001).

h) Working & policy research paper series

- Panos, Georgios A., Karkkainen Tatja, and Adele Atkinson (2020). “Financial Literacy and Attitudes to Cryptocurrencies”. *Adam Smith Business School Working Paper no. 2020-26*.
 - Panos, Georgios A., and Tatja Karkkainen (2020). “Financial Literacy and Attitudes to Cryptocurrencies”. *Working Paper in Responsible Banking and Finance no. 2020-02*.
- Panos Georgios A., Kromydas Theocharis, Osborne Michael, and Robert E. Wright (2020). “An Inquiry into the Facets of Human Literacy”. *Adam Smith Business School Working Paper no. 2020-27*.
- Montagnoli Alberto, Moro Mirko, Panos Georgios A. and Robert Wright (2017). “Financial Literacy and Attitudes to Redistribution”. *IZA Discussion Paper no. 10633*.
 - Montagnoli Alberto, Moro Mirko, Panos Georgios A. and Robert Wright (2017). “Financial Literacy and Attitudes to Redistribution”. *Working Paper in Responsible Banking and Finance no. 17-008*.
- Satsiou, A., Revenko, A., Praggidis, I., Karapistoli, E., Panos, G., Bouzanis, C., and Kompatsiaris, I. (2016) “Semantic Technology for Financial Awareness”. In: 12th International Conference on Semantic Systems (*SEMANTiCS 2016*), Leipzig, Germany, 12-15 Sep 2016
- Montagnoli Alberto, Moro Mirko, Panos Georgios A. and Robert Wright (2016). “Financial Literacy and Political Orientation”. *IZA Discussion Paper No. 10285*.
- Klapper Leora F., Lusardi Annamaria, and Georgios A. Panos (2015). “Financial Literacy and Entrepreneurship”. *Global Financial Literacy Excellence Centre Working Paper WP2015-3*,
- Demirgüç-Kunt Asli, Klapper Leora F., and Georgios A. Panos (2016). “Saving for Old Age”. *World Bank Policy Research Paper No. 7693*,
- Hvide Hans, and Panos Georgios A. (2012). “Risk Tolerance and Entrepreneurship”. *CEPR Discussion Paper No. 9339*.
 - Hvide Hans, and Panos Georgios A. (2012). “Risk Tolerance and Entrepreneurship”. *IZA Discussion Paper No. 7206*.
- Klapper Leora F., Lusardi Annamaria, and Georgios A. Panos (2012). “Financial Literacy and the Financial Crisis”. *National Bureau of Economic Research Working Paper No. 17930*
 - Klapper Leora F., Lusardi Annamaria, and Georgios A. Panos (2012). “Financial Literacy and the Financial Crisis”. *World Bank Policy Research Paper No. 5980*
- Klapper Leora F., and Georgios A. Panos (2011). “Financial Literacy and Retirement Planning: The Russian Case”. *World Bank Policy Research Paper No. 5827*
- Demirgüç-Kunt Asli, Klapper Leora F., and Georgios A. Panos (2009). “Entrepreneurship in Post-Conflict Transition: The Role of Informality and Access to Finance”. *World Bank Policy Research Paper No. 4935*.
- Panos Georgios A., Pouliakas, Konstantinos, and Alexandros Zangelidis, (2009). “The Interrelated Dynamics of Dual Job Holding, Human Capital and Occupational Experience”. *IZA Discussion Paper No. 4437*.

V) UNPUBLISHED WORK:

- 1) Panos, Georgios A., and Tatja Karkkainen (2021). "Financial Literacy and Attitudes to Cryptocurrencies". Revise and Resubmit to: Management Science (March 2021).
- 2) Panos Georgios A., Dimitraki Ourania, Kazakis Pantelis, Klapper Leora F., and (2021). "Informal Origin, Firm Performance and Conduct: Evidence from the ECA". Submitted to the Journal of Corporate Finance (March 2021).
- 3) Montagnoli Alberto, Moro Mirko, Panos Georgios A. and Robert Wright (2021). "Financial Literacy and Attitudes to Redistribution". Submitted to the Review of Financial Studies (March 2021).
- 4) McPhail Kenneth, Paisey Nick, Paisey Catriona, and Georgios A. Panos, (2020) "Accounting and Personal Finance in the Home and School – A Social Constructivist Perspective". Submitted to the Journal of Accounting and Public Policy (December 2020).
- 5) Chen Lei, Krommydas Theocharis, and Georgios a. Panos (2020). "Accounting, Personal Finance and Financial Resilience: What Do Managers of Responsible Finance Institutions Say?" Submitted to the Journal of Accounting and Public Policy (December 2020).
- 6) Montagnoli Alberto, Moro Mirko, Panos Georgios A. and Robert Wright (2021). "Financial Literacy and Political Orientation". To be submitted to the Journal of Public Economics (May 2021).
- 7) Klapper Leora F., Lusardi Annamaria, and Georgios A. Panos (2021). "Financial Literacy and Entrepreneurship". To be submitted to the Journal of Financial Economics (July 2021).
- 8) Panos Georgios A. and Robert Wright (2021). "Financial Literacy and Attitudes to Devolution: The Cases of the EU and the Scottish Referendum". To be submitted to the American Economic Review (September 2021).
- 9) Panos Georgios A. and Robert Wright (2021). "The Origins of Financial Literacy". To be submitted to the Economic Journal (December 2021).
- 10) Panos Georgios A., and Ioannis Theodossiou (2021). "Job Satisfaction and Reference Income: The Informational Impact of Peer Comparisons". Revise and Resubmit at the Manchester School.
- 11) Panos Georgios A., and Ioannis Theodossiou (2019). "Trade Unions, Asymmetric Wage Comparisons and Job Satisfaction". To be submitted to the European Journal of Industrial Relations.
- 12) Panos Georgios A. and Robert Wright (2019). "Financial Literacy and Attitudes to Immigration". Work in progress.
- 13) Panos Georgios A. and Keiran Everden (2018). "Financial Literacy in Scottish Schools: An Experiment". Work in progress.
- 14) García-Gallego Aurora, Georgantzis Nikolaos, Panos Georgios A., and Ioannis Theodossiou (2017). "Ultimatum Bargaining and Preference Elicitation in Real Task Experimental Labour Markets". Work in progress.

VI) TEACHING:

ARISTOTLE UNIVERSITY OF THESSALONIKI (Department of Economics)

- 1) *12EE12* International Financial Management, 2023 (Honours, Autumn)
- 2) *12EZ01* Investments, 2023 (Undergraduate, Autumn)

DEMOCRITUS UNIVERSITY OF THRACE (Department of Economics)

- 3) Behavioural Economics and Personal Finance, 2021-2023 (Postgraduate, Spring)

HELLENIC OPEN UNIVERSITY

- 4) *MBA50 Managerial Economics* 2020-2023 (Postgraduate, MBA, Full-year)

AMERICAN COLLEGE OF GREECE

- 5) *Research Methods Executive Education Course* 2019-2020 (Executive, Summer school)

UNIVERSITY OF IOANNINA (Department of Economics)

- 6) Advanced Applied Microeconomics 2016-2017 (Postgraduate, Spring)

UNIVERSITY OF GLASGOW (Adam Smith Business School, Accounting & Finance Division)

- 7) *BUS5012-ACCFIN5031* International Financial Management and Corporate Finance, 2019-2022 (MBA, Autumn)
- 8) *ACCFIN5017* Financial Management in Banking, 2021-2022 (Postgraduate, Spring)
- 9) *ACCFIN4015* International Financial Management, 2014-2022 (Honours, Autumn)
- 10) *ACCFIN5209* Responsible Banking and Development Finance, 2015-2017 (Postgraduate, Spring)
- 11) *ACCFIN4012* Financial Markets and Financial Institutions, 2014-2015 (Honours, Spring)
- 12) *ACCFIN5014* International Banking and Financial Markets, 2014-2015 (Postgraduate, Spring)

UNIVERSITY OF STIRLING (Stirling Management School, Economics Division)

- 13) *BFIPIB* International Banking and Development Finance, 2012-2014 (Postgraduate, Spring)
- 14) *ECN3AY* Applied Economics II, 2013-2014 (Undergraduate, Spring)
- 15) *ECN312* Advanced Macroeconomics, 2011-2013 (Undergraduate, Spring)
- 16) *ECN3LB* Labour Economics, 2012-2013 (Undergraduate, Autumn)
- 17) *ECN211* Intermediate Microeconomics, 2013-2014 (Undergraduate, Autumn)
- 18) *ECN212* Intermediate Macroeconomics, 2011-2012 (Undergraduate, Spring)

UNIVERSITY OF ESSEX (Essex Business School, Entrepreneurship and Innovation Group)

- 19) *BE201* Business Economics, 2010-2012 (Undergraduate, Full-Year)
- 20) *BE337* International Finance, 2010-2012 (Undergraduate, Autumn)
- 21) *BE338* Corporate Finance, 2010-2011 (Undergraduate, Autumn)
- 22) *BE955* Business Research Methods, 2010-2011 (Postgraduate, guest lecturer)

UNIVERSITY OF ABERDEEN (University of Aberdeen Business School, Departm. of Economics)

- 23) *SAI9SO*, Summer School for ACCESS, Social Science: Economics and Politics, Centre for Lifelong Learning (Summer School, Module Leader and Lecturer: 2008; Lecturer: 2007; 2009)
- 24) *EC2502* Macroeconomics II Undergraduate, (Tutorial Organiser: Spring 2007 – 2009)
- 25) *EC1503* Macroeconomics I. (Undergraduate, Tutorial Organiser: Spring 2007 – 2009)
- 26) *EC1003* Microeconomics I (Undergraduate, Tutorial Organiser: Autumn 2006 – 2008)
- 27) *BU5303* Macroeconomics for Finance, University of Aberdeen, U.K. (Postgraduate, Computer Workshops: Autumn Term 2006 – 2008)

UNIVERSITY OF MACEDONIA (Department of Economics, Thessaloniki, Greece)

- 28) Microeconomics I (Undergraduate, Tutorial Organiser: Autumn 2004)
- 29) Microeconomic Theory I (Postgraduate, Tutorial Organiser: Autumn 2004)

THE INTERNATIONAL CENTER FOR LEADING STUDIES (Greece)

- 30) International Development (Summer School, Module Leader, 2014-2016)

VII) SUPERVISION:

Completed PhD students:

- Dr. Ioannis Petrakis (Completed 2023, Glasgow-Caledonian University: "Essays in Household Finance and Inclusive Growth")
- Dr. Dongni Duo (Completed 2023, University of Glasgow: "Essays in Household Finance in China")
- Dr. Yumei Yao (Completed 2023, University of Glasgow: "Essays in Banking and Competition")
- Dr. Tatja Karkainen (Completed 2021, University of Glasgow: "Essays in Financial Technology")
- Dr. Antonio Parlavecchio (Completed 2017, University of Glasgow: "Essays in Labour Market Frictions with Inactive Workers")
- Dr. Bernardo Nunes (Completed 2016, University of Stirling: "Essays in Behavioural Economics")
- Dr. Luis Figueroa (Completed 2015, University of Essex: "Essays in Human Resource Management in the Coffee Industry of Costa Rica")
- Dr. Mohd Hizam-Hanafiah (Completed 2012, University of Essex: Essays on Innovation in Malaysia")

Ongoing PhD supervision:

- Ms. Ioanna Kontoliou (3rd year, University of Glasgow: "Essays in Branding and Behaviour")
- Mr. David Youssef (3rd year, University of Glasgow: "Essays in Alternative Finance")
- Mr. Mohammad Bohindi Alali (3rd year, University of Glasgow: "Essays in Development Finance")
- Ms. Konstantina Christogeorgou (3rd year, University of Ioannina: "Essays in Entrepreneurship and Innovation")

External examiner:

- Mr. Tarryn Valle (University of Cape Town: "Measuring and Characterising the Functional Business Financial Literacy of Entrepreneurs: A Framework and Survey Instrument")
- Ms. Afra Nukhaira Dulaimej Al Hameli (Abu Dhabi University: "Gender Empowerment, Institutions, Corporate Governance and Corporate Performance in the Middle East and North Africa Region")
- Dr. Tiraphap (Mike) Fakhong (University of Aberdeen: "Essays on Worker Diversity")
- Dr. Eguolo May Vanni (University of Aberdeen: "An Analysis of the Effects of Financial Liberalisation on Capital Formation and Economic Growth in Sub-Saharan Africa")
- Dr. Adnan Balloch (University of Durham: "Essays in Household Finance")

Internal examiner:

- Dr. Mariolia Kozubovska (University of Glasgow: "Securitization, Asset-backed commercial paper, information opacity, systemic risk and banks' incentives to become large")

PhD examination convenor:

- Mr. Ahmed Ameya Prapan (University of Glasgow: "Three Essays on Corporate Finance")

MSc/MBA thesis supervision:

- ≥200 students: University of Glasgow, University of Stirling, University of Essex, Queen

Honours thesis supervision:

- 30 students (University of Glasgow)

VIII) ADMINISTRATIVE ROLES:

2021: Adam Smith Business School, University of Glasgow

- Academic programme committee member for new postgraduate programme, titled MSc Behavioural Science (Postgraduate, 1 year)

2020: Adam Smith Business School, Accounting and Finance Division, University of Glasgow

- Academic programme committee member for new undergraduate programme, titled BFin Finance (Bachelors in Finance – 4 years)

2019: Adam Smith Business School, University of Glasgow

- Academic programme committee for new postgraduate programme, titled MSc Financial Technology (Postgraduate, 1 year): <https://www.youtube.com/watch?v=YNwK9CE8Tuw>

2014 – 2023: Adam Smith Business School, University of Glasgow

- Participation in AACSB, EQUIS, and AMBA accreditation processes

2014 - 2023: Adam Smith Business School, University of Glasgow

- Academic lead for financial literacy excellence agenda:
<https://www.youtube.com/watch?v=yzi79ur2LvA>

2014 - 2017: Adam Smith Business School, Accounting and Finance Division, University of Glasgow

- Postgraduate Convenor for Accounting & Finance group: Admissions, Strategy, Curriculum Development and Internationalization

2017 - 2018: Adam Smith Business School, Accounting and Finance Division, University of Glasgow

- Wards Finance seminar organiser: Some 35 seminars
- Senate member
- New Business School Building: Project delivery board member
- Scottish Business School Forum member

2013 - 2014: Stirling Management School, Economics Division, University of Stirling

- Director of MSc Banking and Finance (Economics Division, Stirling Management School, University of Stirling)
- Chief Examiner (PGT programmes Economics Division, University of Stirling)
- Teaching Review Group member/Directors' Forum member (Stirling Management School)
- Junior colleague mentor (Stirling Management School, University of Stirling)

2010 - 2012: Essex Business School, Entrepreneurship & Innovation Group, University of Essex

- 2011-2012: Undergraduate Programmes Director
- 2010-2011: Associate Undergraduate Director
- 2010-2012: International Academy Representative

1998-2002: University of Ioannina, Department of Economics (Greece)

- 1999-2000: Elected Senate Member - Student Representative
- 1998-2001: Elected General Assembly Member - Department of Economics
- 1998-2001: Elected Student Association President

IX) EXTERNAL ACADEMIC ROLES & ACCREDITATION BODIES:

- 1) Oct. 2023 – present: Affiliate – Adam Smith Business School, *University of Glasgow*
- 2) Jan. 2022 – present: Founding member – *G53 Financial Literacy and Personal Finance Research Network*: <https://www.g53network.org/members/>
- 3) Sep. 2017 – Dec. 2021: External examiner – *Postgraduate programmes, Management School University of St. Andrews*
- 4) Jan. 2020 – present: Academic member – **Greek Economists Panel**, *Center for Liberal Studies (KeFiM)*, Greece
- 5) May 2018 – present: Research Fellow – *Hellenic Financial Literacy Institute*, Greece
- 6) Mar. 2015 – present: Research Fellow – *Centre for Responsible Banking and Finance, University of St. Andrews*
- 7) Sep. 2014 – present: Core member – *CR&DALL: Centre for Research & Development in Adult and Lifelong Learning, University of Glasgow*
- 8) Feb. 2017 - present: Chair & Accreditation Committee Member – *Higher Education Quality Assurance and Accreditation Committee (AIIIAE)* – Ministry of Education, Culture, Sports, and Youth, Cyprus Republic.
- 9) Mar. 2022: Academic Promotions External Evaluator – *University of Stirling*
- 10) Jun. 2021: External Expert – Staff Research Training, Finance & Economic Modelling Research Group – *London South Bank University*
- 11) Apr. 2021: External Evaluator for Recruitment – *Cyprus University of Technology*
- 12) Mar. 2021: External Examiner for New Undergraduate Programme Proposal: BSc Fintech and Data Analytics – *University of Westminster*
- 13) May. 2019: Academic Promotions External Evaluator – *University of Stirling*
- 14) Dec. 2019: Ad hoc External Evaluator for Research Excellence Exercise – Research Excellence Framework (REF) 2021 – *University of Coventry*
- 15) Nov. 2019: Ad hoc External Evaluator for Research Excellence Exercise – Research Excellence Framework (REF) 2021 – *University of Durham*
- 16) Apr. 2019: External Examiner for New Undergraduate Programme Proposal: BSc Finance – *Queen Mary University London*
- 17) Mar. 2017: Academic Promotions External Evaluator – *Qatar University*
- 18) Apr. 2012 – Apr. 2015: Visiting Researcher – *Essex Business School, University of Essex*
- 19) Sep. 2010 – Feb. 2012: Core Member – *Centre for Entrepreneurship Research (CER), Essex Business School, University of Essex*
- 20) Sep. 2006 – Jul. 2010: Research Fellow – *Centre for the European Labour Market Research (CELMR), University of Aberdeen*

X) EDITORIAL & REFEREEING ROLES:

a) Editorial Roles

- 1) Jan. 2020 – present: **Associate Editor** – *European Journal of Finance*
- 2) Mar. 2018 – present: **Editorial Board Member** – *Journal of General Management*, SAGE
- 3) May 2016 – present: **Editorial Board Member** – *Small Business Economics: An Entrepreneurship Journal*, SPRINGER

b) Invited Editorials

- European Journal of Finance (2019): *Special issue on financial literacy and responsible finance in the Fintech Era*. Jointly with John O.S Wilson

c) Journal Refereeing

- | | |
|---|---|
| 1) American Economic Review | 24) Journal of Money, Credit and Banking |
| 2) Economic Journal | 25) Review of Finance |
| 3) European Economic Review | 26) Journal of Banking and Finance |
| 4) Journal of Economic Geography | 27) Journal of Corporate Finance |
| 5) Economica | 28) International Financial Markets, Institutions & Money |
| 6) Industrial Relations: A Journal of Economy and Society | 29) International Review of Financial Analysis |
| 7) Small Business Economics: An Entrepreneurship Journal | 30) International Journal of Banking, Accounting and Finance |
| 8) Journal of Economics and Management Strategy | 31) Journal of Banking Regulation |
| 9) Journal of Economic Behavior and Organization | 32) Qualitative Research in Financial Markets |
| 10) Empirical Economics | 33) Financial Innovation |
| 11) BE Journal of Journal of Theoretical Economics | 34) Journal of Financial Risk Management |
| 12) Scottish Journal of Political Economy | 35) Finance Research Letters |
| 13) Economic Modelling | 36) Review of Behavioral Finance |
| 14) Journal of Economic Psychology | 37) International Journal of Financial Studies |
| 15) Economic Modelling | 38) British Accounting Review |
| 16) Bulletin of Economic Research | 39) Journal of Accounting and Public Policy |
| 17) Economic Change and Restructuring | 40) European Management Journal |
| 18) Economic Systems | 41) Journal of General Management |
| 19) Economics and Human Biology | 42) Journal of Adult & Continuing Education |
| 20) South African Journal of Economics | 43) International Journal of Environmental Research and Public Health |
| 21) PLOS ONE | 44) Ageing & Society |
| 22) Journal of International Development | 45) Sustainability |
| 23) Journal of Development Studies | |

d) Refereeing for Funding Bodies

- 1) Economic and Social Research Council (ESRC)
- 2) British Academy/Leverhulme
- 3) Social Sciences and Humanities Research Council of Canada
- 4) Croatian Science Foundation
- 5) Estonian Research Council
- 6) National Science Centre Poland
- 7) University of Cyprus Internal Research Funding Programme

e) Refereeing for Publishers

- | | |
|-------------------------------|----------------------------|
| 1) MIT Press | 5) Elsevier Academic Press |
| 2) Oxford University Press | 6) Routledge |
| 3) Cambridge University Press | 7) Kogan Page |
| 4) Palgrave MacMillan | |

XI) FUNDED RESEARCH & GRANT INCOME:

a) Large Grants

1) Jan. 2024 - Jan. 2027:

Funder: European Commission, Horizon

Project: "**TRAILS: Enabling Data Analytics for Actions Tackling Skills Shortages & Mismatch**"

Call: HORIZON-CL2-2023-TRANSFORMATIONS-01 (RIA)

Status: **Grant Agreement Signed**

Role: Principal Investigator.

Total funding: **€3.0 million**

Institutional funding: **€415,000** (University of Glasgow)

2) Jan. 2016 – Dec. 2018:

Funder: European Commission, Horizon 2020

Project: "**PROFIT: PROMoting FInancial awareness and sTability**"

Call: ICT-10-2015 *Collective Awareness Platforms* (RIA)

Status: **Successfully completed**

Role: Principal Investigator.

Total funding: **€1.6 million**

Institutional funding: **€275,000** (University of Glasgow)

b) Small Funding

- 1) Feb. 2022: University of Glasgow, ASBS Research Reinvigoration Funding: **£2,500**
- 2) Dec. 2018: Think Forward Initiative: "Financial Literacy and Attitudes to Cryptocurrencies": **€10,000**
- 3) Apr. 2019: University of Glasgow, Wards Trust Fund: **£3,000**
- 4) Apr. 2018: University of Glasgow, Wards Trust Fund: **£3,000**
- 5) Apr. 2017: University of Glasgow, Wards Trust Fund: **£3,000**
- 6) Apr. 2016: University of Glasgow, Wards Trust Fund: **£3,000**
- 7) Apr. 2015: University of Glasgow, Wards Trust Fund: **£3,000**
- 8) Nov. 2014: University of Glasgow, Wards Trust Fund: **£2,100**
- 9) May 2014: Scottish Institute for Research in Economics Grant, Early Career Grant: **£6,700**
- 10) Jun. 2013: Royal Economic Society, Conference Grant: **£300**
- 11) Nov. 2012: Royal Economic Society, "Workshop organisation: Economics of Entrepreneurship": **£3,500** [workshop organized jointly with Stephan Hebllich (Stirling) and Olmo Silva (LSE)]
- 12) Oct. 2012: Scottish Institute for Research in Economics, "Workshop organisation: Economics of Entrepreneurship": **£2,500** [workshop organized jointly with Stephan Hebllich (Stirling) and Olmo Silva (LSE)]
- 13) Jun. 2012: Carnegie Trust, "Entrepreneurship and Risk Tolerance": **£600**.
- 14) Jun. 2011: Essex Business School, "Novel Database Acquisition and Development": **£1,400**.

c) Knowledge Transfer Partnerships

- 1) Sep. 2016 – Dec. 2016: UK Money Advice Service: UK Financial Capability Report. Peer Review and Presentation, UK Financial Capability Week (**£7,500**)

d) Impact Cases

- "Using Collective Awareness Platforms for Financial Literacy Training of the Unemployed in Greece".
- "Accounting and Personal Finance Education in Scottish Schools" (jointly with Catriona Paisey). Submitted to the Scottish Parliament. Available at:
https://www.parliament.scot/S5_Education/20190308CatrionaPaiseyGPanos.pdf

XII) ESTEEM & AWARDS:

- 2021: 2,380 google scholar citations
- 2022: Bundesbank Best Paper Award – ‘Growing Up with Finance: Special Economic Zoning and Household Finances in China’: Mannheim Institute for Financial Education (MIFE) Conference
- 2022: Pacific-Basin Finance Journal (PBFJ) Best Paper Award - ‘Growing Up with Finance: Special Economic Zoning and Household Finances in China’. Asian Finance Association conference
- 2021: Best paper award – ‘Financial Literacy and Attitudes to Cryptocurrencies’: Sim Kee Boon Institute of Financial Economics
- 2021: Top 10% author ranking – Social Science Research Network (SSRN)
- 2020: [Poets & Quants Top 40 Under 40 MBA Professor](#)
- 2017: Most Innovative Project Award on Financial Inclusion and Open Banking at Deloitte Datathon (Edinburgh): [Link](#)
- 2015: Paper titled "Risk Tolerance and Entrepreneurship" shortlisted for Jensen Prize for the Best Paper Published in the *Journal of Financial Economics* in the Areas of Corporate Finance and Organizations in 2014
- 2014: REF champion: University of Stirling
- 2013: Norges Bank Investment Management: Publication award to co-author Hans Hvide: <https://www.nbim.no/en/investments/research/the-norwegian-finance-initiative-nfi/nfi-publication-bonus/2013-awards/>
- 2012: Best paper award – ‘Informal Origin, Firm Performance & Conduct’: REDETE 2012 - Research in Economic Development and Entrepreneurship in Transition Economies
- 2006 - 2009: Millennium Full PhD Studentship, College of Arts and Social Sciences, University of Aberdeen
- 2002 - 2004: 2-year Graduate Scholarship, Foundation “I. & E. Gkani”
- 1998 - 2002: Full-year Undergraduate Scholarship, Holy Diocese of Ioannina (undergraduate studies)
- 1998 - 1999: 1-year Undergraduate Scholarship, Foundation of State Scholarships (I.K.Y.)
- 1998: University of Ioannina (Greece) Award of Distinction: Panhellenic exams highest grade of admission to the Economics Department.

XIII) PRESS ENTRIES & INTERVIEWS:

a) Press & Blog Entries

- 1) The Conversation (2020). “When safety measures lead to riskier behavior by more people”. [Link](#) (11/03/2020).
- 2) The Times (2019). “Lack of choice in school subjects hits job prospects”. [Link](#) (12/03/2019).
- 3) Forbes (2018). “How the gig economy can help workers thrive through automation”. [Link](#) (31/03/2018).
- 4) The Scotsman (2018). “Why the University of Glasgow is the place to get ahead in fintech”. [Link](#). (13/06/2018)
- 5) The Times (2016). “Financially literate support staying in”. [Link](#) (19/06/2016)
- 8) The Guardian (2015). “Too few voters understand immigrants’ role in UK recovery”. [Link](#) (22/03/2015).
- 9) Royal Economic Society (2015). “BIG BENEFITS OF FINANCIAL LITERACY: New US evidence”. [Link](#).
- 10) Royal Economic Society (2015). “FINANCIAL LITERACY: The impact on political attitudes towards Scottish independence and UK membership of the European Union”. [Link](#).
- 11) Harvard Business Review (2014). “Risk lovers are more likely to start businesses, and to fail in the attempt”. [Link](#).
- 12) National Affairs (2013). “Risk tolerance and entrepreneurship”. [Link](#).
- 13) National Bureau of Economic Research (2007). “The origins of self-employment”. *NBER Reporter*. Number 1 (Spring), p.23. [Link](#).

b) Interviews

– In English:

- 1) 08/11/2012: Central FM Scotland – News Interview on “The Greek austerity vote”.
- 2) 08/11/2012: Central FM Scotland – News Interview on “The latest developments in the UK banking industry and implications for Scotland”.
- 3) 18/06/2012: Central FM Scotland – News Interview on “The Greek election and its implications for Europe”.

– In Greek:

- 1) 07/10/2021: Greek Economists Panel – “Φορολογική Αποκέντρωση”. [Βίντεο σχόλιο](#) για την [Καθημερινή](#)
- 2) 03/02/2021: Greek Economists Panel – “Εκμάθηση Οικονομικών στη Δευτεροβάθμια Εκπαίδευση”. [Βίντεο σχόλιο](#) για την [Καθημερινή](#)
- 3) 13/08/2020: EPT – 1st Programme: “Τα σχέδια εξυγίανσης των Ελληνικών τραπεζών”. [Σύνδεσμος](#).
- 4) 27/05/2020: EPT – 1st Programme: “Προσωπική χρηματοοικονομική στην εποχή των FinTech εφαρμογών και του Covid19”. [Σύνδεσμος](#).
- 5) 03/05/2020: Cosmos FM – New York: “Οι συνέπειες της πανδημίας στην απασχόληση και την οικονομία σε παγκόσμιο επίπεδο”. [Σύνδεσμος](#).
- 6) 16/04/2020: EPT – 1st Programme: “Τα υπέρ και τα κατά έκδοσης κοινού ομολόγου ειδικού σκοπού”
- 7) 02/04/2020: EPT – 1st Programme: “Τα οικονομικά της πανδημίας”
- 8) 02/01/2019: EPT – 1st Programme: “Η παγκόσμια οικονομική ανασκόπηση του 2019”.
- 9) 04/12/2018: EPT – 1st Programme: “Το Eurogroup εγκρίνει τον ελληνικό προϋπολογισμό - τι απαιτείται για μία μακροπρόθεσμη ανάπτυξη και μία ισχυρή οικονομία”

- 10) 28/08/2018: EPT – 1st Programme: “Πρώτη επισύναψη ομολογιακού δανείου από την Παγκόσμια Τράπεζα, χρησιμοποιώντας την τεχνολογία blockchain”.
- 11) 19/07/2018: EPT – 1st Programme: “Το τέλος της λιτότητας; Η επιστροφή της Ελλάδας στις αγορές”.
- 12) 24/04/2018: EPT – 1st Programme: “Χρηματοοικονομικός αλφαριθμητισμός, επιχειρηματικότητα και θέσεις εργασίας”. [Σύνδεσμος](#).
- 13) 08/02/2018: EPT – 1st Programme: “Η επιστροφή της Ελλάδας στις αγορές”. [Σύνδεσμος](#).
- 14) 04/12/2017: EPT – 1st Programme: “Το ιρλανδικό πρότυπο στις ελληνικές τράπεζες για την τακτοποίηση των στεγαστικών χαρτοφυλακίων”. [Σύνδεσμος](#).
- 15) 17/10/2017: EPT – 1st Programme: “Οι επικείμενες αλλαγές στη νομισματική πολιτική της ΕΚΤ και πως επηρεάζουν την Ελλάδα”.
- 16) 19/09/2017: EPT – 1st Programme: “Ο ρόλος διεθνών οίκων στις κρίσεις S&P, Moody's, Fitch: Πώς και πόσο επηρέασαν τους επενδυτές;”
- 17) 20/07/2017: EPT – 1st Programme: “Η ελληνική προσπάθεια εξόδου στις αγορές”.
- 18) 20/04/2017: EPT – 1st Programme: “Ο χρηματοοικονομικός αλφαριθμητισμός στην Ελλάδα και διεθνώς”. Εκπομπή μίας ώρας.
- 19) 04/04/2017: EPT – 1st Programme: “Διαπραγματευτικά αδιέξοδα και BREXIT”.
- 20) 02/01/2017: EPT – 1st Programme: “Η παγκόσμια οικονομική ανασκόπηση του 2017”.
- 21) 24/11/2015: EPT – 1st Programme: “Η ανακεφαλαιοποίηση των τραπεζών, τα κόκκινα δάνεια κι η υπεύθυνη τραπεζική στην Ελλάδα”.
- 22) 04/08/2015: EPT – 1st Programme: “Το 3^ο Πακέτο Στήριξης για την Ελλάδα, οι συνέπειές του και οι προοπτικές επιστροφής στην ανάπτυξη”.
- 23) 26/07/2015: EPT – 1st Programme: “Οι χρηματοοικονομικές συνέπειες μιας πιθανής εξόδου από το Ευρώ”.

XIV) CONFERENCE & WORKSHOP ORGANISATION:

- 1) 4th Financial-Literacy Forum in Greece (28th April 2021, Hellenic Stock Exchange): Lead by the Hellenic-Financial Literacy Institute
- 2) 2012-2020: REDETE - Researching Economic Development and Entrepreneurship in Transition Economies, Annual Conference: University of Banja Luka (Banja Luka, Belgrade, Graz)
- 3) 3rd Financial-Literacy Forum in Greece (23rd April 2019, Hellenic Stock Exchange): Lead by the Hellenic-Financial Literacy Institute. [Σύνδεσμος](#).
- 4) 3rd International Workshop on the Internet for Financial Collective Awareness & Intelligence (12-13th November 2018, Glasgow): Co-organised with Prof. John O.S. Wilson (University of St. Andrews), Robert E. Wright (University of Strathclyde) and Dr. Sotirios Diplaris (CERTH): <http://ifin-workshop.iti.gr/>
- 5) CAPS Community Workshop – PROFIT Summer School: Volos – 13/07/2017
- 6) 2nd International Workshop on the Internet for Financial Collective Awareness & Intelligence (22nd November 2017, Thessaloniki): Co-organised with Dr. Ioannis Pragidis (DUTH) and Dr. Anna Satsiou (CERTH): <http://ifin-workshop.iti.gr/>
- 7) 2nd Financial-Literacy Forum in Greece (20th April 2018, Hellenic Stock Exchange): Lead by the Hellenic-Financial Literacy Institute. [Ομιλία](#) και [Σύνδεσμος](#).
- 8) 1st Financial-Literacy Forum in Greece (19th April 2017, Greek Stock Exchange): Lead by the Hellenic-Financial Literacy Institute. [Σύνδεσμος](#).
- 9) 1st International Workshop on the Internet for Financial Collective Awareness & Intelligence (12th September 2016, Florence): Co-organised with Dr. Ioannis Pragidis (DUTH) and Dr. Anna Satsiou (CERTH): <http://ifin-workshop.iti.gr/>
- 10) 1st PROFIT User Day at Global Money Week (26th February 2016). Co-organised with partners at the PROFIT project: <http://projectprofit.eu/userday1/>
- 11) HFA 2015: Hellenic Finance Association Annual Conference
- 12) Chania-Med Forum (07/2014; 07/2015)
- 13) Workshop: Frontiers in Empirical Entrepreneurship Research (29-30 January 2013, University of Stirling): A workshop sponsored by the Royal Economic Society under the special project grant scheme. It is intended primarily for young lecturing staff and research students and is being promoted through SIRE (the Scottish Institute for Research in Economics) in Scotland and the Spatial Economics Research Centre at the LSE.
- 14) European Academy of Management Conference (EURAM 2012)
- 15) SGPE Conference (Peebles, 2012)

XV) PRESENTATIONS IN INTERNATIONAL CONFERENCES & WORKSHOPS:

a) Keynote addresses

- 1) Οικονομική Ολυμπιάδα (2021). «Η οικονομική εκπαίδευση στην Ελλάδα και πως θα την ενισχύσουμε». Υπό τη διοργάνωση του Κέντρου Φιλελευθέρων Μελετών (ΚεΦιΜ).
- 2) “Digital Financial Literacy and its Link to National Strategies”, Keynote address at: Workshop on Digital Financial Literacy (DFL) for ASEAN (Malaysia, Nov. 2020)
- 3) Deloitte Datathon (2018). “Financial Services for Good”.
- 4) HFA 2018: Hellenic Finance Association Annual Conference (University of Piraeus, Greece: 12/2018)
- 5) REDETE 2018: Researching Economic Development and Entrepreneurship in Transition Economies (Banja Luka, 04/2018)
- 6) REDETE 2016: Researching Economic Development and Entrepreneurship in Transition Economies (Belgrade, 10/2016)
- 7) REDETE 2015: Researching Economic Development and Entrepreneurship in Transition Economies (Graz, 10/2015)
- 8) Landscape of Knowledge EU-COST Action TD1210 (Milan, 09/2015)
- 9) 2nd Financial Literacy and Inclusion Summit (Istanbul, 10/2014)
- 10) 2nd Conference on Entrepreneurial Processes (Aalborg, 11/2013)

b) Invited talks to policy makers and the civil society

- 1) Public Lecture at the University of Malaya (Malaysia, 12/2020)
- 2) G20 conference in Tokyo, organized by #ADBI and #WSBI (Tokyo, 06/2019)
- 3) “Wage Against the Machine”. Geopolitics for Business Workshops. Impact Hub. Bucharest (09/2019).
- 4) Politeia 2019, An International Conference of Political Scientists (Athens, 09/2019)
- 5) Finance Club 2019 (University of Macedonia, Greece: 03/2019)
- 6) Ημερίδα Fintech (Aristotle University of Thessaloniki, Greece: 02/2019)
- 7) 2nd Economic and Social Policy Forum: Central Bank of Cyprus (Nicosia, 11/2018)
- 8) “Financial Literacy and Financial Stability”: 20th Anniversary of the Department of Economics of the University of Ioannina (12/2018)
- 9) “Responsible Banking and Finance”: Cyprus University of Technology (11/2018)
- 10) “Financial Literacy and Entrepreneurship”: 2nd Economic and Social Policy Forum: Central Bank of Cyprus (11/2018)
- 11) "The Return of Political Economy and Greece in the New Era": Scottish-Hellenic Society (University of Aberdeen, 11/2018)
- 12) Address to the University of Glasgow Beta Gamma Sigma society on 'Your Money, Your Future: A Conversation with Georgios Panos' (03/2018)
- 13) European Union Digital Social Innovation Fair (Rome, 02/2017)
- 14) Free Market Roadshow (Athens, 05/2017)
- 15) European Union CAPS community meeting and workshop (Berlin, May 2016)
- 16) UK Financial Capability Week (11/2016)
- 17) Chania Med Forum (Chania, 07/2014; 07/2015)
- 18) FIRS 2013 - Financial Intermediation Research Society Annual Conference (Dubrovnik, 06/2013)
- 19) Global Financial Literacy Summit (Amsterdam, 11/2012; 11/2013)
- 20) Oxford Entrepreneurship Residence Week (Oxford, 07/2012; 07/2013)
- 21) World Pension Summit (Amsterdam, 11/2013)
- 22) "The Greek Economy in Crisis": Scottish-Hellenic Society (University of Aberdeen, 12/2012)
- 23) Financial Literacy: Landscape of Knowledge EU-COST Action TD1210 (Milan, Università degli studi de Milano - Bicocca, 09/2015)
- 24) International Development - International Center for Leading Studies (Chania, Mediterranean Agronomic Institute, 07/2014; 07/2015)

- 25) CEDEFOP expert workshop on “Skills mismatch and firm dynamics: Integrating skills with the world of work” (London, 04/2012)
- 26) OECD LEED Conference on "Managing Accountability and Flexibility in Labour Market Policy" (Aarhus, 04/2011)

c) Departmental Seminars

- 2023: University of Coventry (03/2023); Aristotle University of Thessaloniki (03/2023)
- 2022: University of Piraeus (03/2022)
- 2021: Portsmouth University (05/2021), Qatar University
- 2020: University of Southampton (12/2020), University of Derby (11/2020), Leeds University Business School (10/2020)
- 2019: University of Stirling (10/2019), Aristotle University of Thessaloniki (03/2019)
- 2018: University of Sheffield (05/2018), University of Swansea (03/2018)
- 2017: University of Aberdeen (04/2017)
- 2015: University of Strathclyde (03/2015)
- 2014: University of St. Andrews (05/2014), University of Dundee (03/2014), Durham Business School (02/2014)
- 2013: University of Glasgow (10/2013), KU Essex Business School (05/2013), KU Leuven (04/2013)
- 2012: University of Stirling (12/2012)
- 2011: University of Stirling (03/2011)
- 2010: University of Birmingham (07/2010), Queen’s University Belfast (06/2010), University of Ioannina (05/2010), University of Essex (04/2010), University of Amsterdam (02/2010), University of Aberdeen (04/2010)
- 2009: University of Aberdeen (05/2009; 06/2009)
- 2008: University of Aberdeen (11/2008)
- 2007: University of Aberdeen (01/2007; 09/2007)
- 2006: Universitat Jaume I (04/2006)

d) Presentations in International Conferences

- 2023:
- 1) CRETE 2023, The 21th Conference on Research on Economic Theory and Econometrics (Naxos, 07/2023)
 - 2) AMEF 2023, 7th International Conference on Applied Theory, Macro and Empirical Finance (Thessaloniki, 04/2023)
- 2022:
- 3) CRETE 2021, The 20th Conference on Research on Economic Theory and Econometrics (Naxos, 07/2021)
 - 4) AMEF 2022, 6th International Conference on Applied Theory, Macro and Empirical Finance (Thessaloniki, 04/2022)
 - 5) HFAA 2022, 21st Annual Conference of Hellenic Finance and Accounting Association (Athens, 12/2022)
- 2021:

- 6) HFAA 2021, 20th Annual Conference of Hellenic Finance and Accounting Association (Thessaloniki, 12/2021)
 - 7) Sim Kee Boon Institute in Financial Economics (Singapore, 11/2021)
 - 8) CRETE 2021, The 19th Conference on Research on Economic Theory and Econometrics (Naxos, 07/2021)
- 2019:
- 9) Cherry Blossom Financial Literacy Institute (Washington DC, 04/2019)
 - 10) CRETE 2019, The 18th Conference on Research on Economic Theory and Econometrics (Tinos, 07/2019)
- 2018:
- 11) IMAEF: Ioannina Meeting of Applied Economics and Finance (University of Ioannina: 06/2018)
 - 12) QFRA 2018, Quantitative Finance and Risk Analysis Symposium (Mykonos, 06/2018)
 - 13) ICMAIF 2018, International Conference on Macroeconomic Analysis and International Finance (Rethymno, 05/2018)
- 2017:
- 14) World Finance Society Annual Conference, 2017 (Bangkok, 12/2017)
- 2016:
- 15) FMA 2016, Financial Management Association Annual Conference (Las Vegas, 10/2016)
 - 16) World Finance Society Annual Conference, 2016 (New York, 07/2016)
 - 17) DynIper 2016 – *The Dynamics of Inequalities and their Perceptions* (Marseille, 05/2016)
 - 18) IMAEF: Ioannina Meeting of Applied Economics and Finance (University of Ioannina: 06/2016)
 - 19) REDETE – Research in Economic Development and Entrepreneurship in Transition Economics (Banja Luka, 10/2016)
 - 20) Scottish Economic Society, SES 2016 Annual Conference (Perth, 04/2016)
- 2015:
- 21) British Accounting and Finance Association, *Accounting and Finance in Emerging Economies Special Interest Group* (Nottingham-Trent University, Nottingham, 11/2015)
 - 22) IFABS 2015 Oxford Conference: International Finance and Banking Society: *Institutions, Governance and Finance in Globally Connected Environment* (Saïd Business School, University of Oxford, 09/2015)
 - 23) EU-COST Action TD1210 on Financial Literacy (University of Milano-Bicocca, Milan, 09/2015)
 - 24) MFS 2015: Multinational Finance Society Annual Conference (Halkidiki, 06/2015)
 - 25) Cherry Blossom Financial Literacy Institute (Washington DC, 04/2015)
 - 26) Royal Economic Society Annual Conference: RES 2015 (University of Manchester, 03/2015)
 - 27) Scottish Economic Society, SES 2015 Annual Conference (Perth, 04/2015)
 - 28) REDETE – Research in Economic Development and Entrepreneurship in Transition Economics (Banja Luka, 10/2015)
- 2014:
- 29) REDETE – Research in Economic Development and Entrepreneurship in Transition Economics (Banja Luka, 04/2014)
 - 30) Durham MMF: Money, Macro and Finance Conference (Durham, 09/2014)
 - 31) IMAEF: Ioannina Meeting of Applied Economics and Finance (Corfu: 06/2014)
 - 32) IOS Regensburg - Labour in East and Southeast Europe: Institutions and Practices Between Formality and Informality (Regensburg, 06/2014)
- 2012:
- 33) REDETE – Research in Economic Development and Entrepreneurship in Transition Economics (Banja Luka, 10/2012)
 - 34) ZEW CODE 2012 – International Conference on the Dynamics of Entrepreneurship (Mannheim, 10/2012)
 - 35) IMEBE 2012 –International Meeting on Experimental and Behavioural Economics (Castellion, 03/2012)
 - 36) IMAEF: Ioannina Meeting of Applied Economics and Finance (06/2012)
- 2011:

37) REDETE – Research in Economic Development and Entrepreneurship in Transition Economics (Banja Luka, 10/2011)

38) Perspectives on Well-Being at Work (London: 09/2011)

39) ISNIE 2011 – 15th Annual Conference on *New Institutional Economics* (Stanford: 06/2011)

40) 9th International Workshop on Pension, Insurance and Saving (Paris, 05/2011)

2010:

41) Workshop: “Financial Literacy around the World (FLat World)” (Tunin. 12/2010)

42) 25th Congress of the European Economic Association (Glasgow: 08/2010)

43) ISNIE 2010 – 14th Annual Conference on *New Institutional Economics* (Stirling: 06/2009)

44) 1stDIW/IZA Workshop on Entrepreneurship Research (Bonn: 02/2010)

45) IMAEF: Ioannina Meeting of Applied Economics and Finance (University of Ioannina: 06/2010)

2009:

46) ISNIE 2009 – 13th Annual Conference on *New Institutional Economics* (Haas Business School, University of California at Berkeley: 06/2009)

47) Max Planck Institute 2009 Ringberg Conference in Experimental Methods in Entrepreneurship (Ringberg: 06/2009)

48) *Cornell/Edinburgh Conference* on “Relativity, Inequality and Public Policy” (Edinburgh, 06/2009)

49) *Edinburgh Workshop* on “Firm-Level Data Analysis in Transition and Developing Economies” (Edinburgh, 04/2009)

50) 5th International Meeting on Experimental & Behavioral Economics, IMEBE 2009 (Granada, 04/2009)

51) United Nations University – World Institute in Development Economics Research (WIDER) Workshop on “*Entrepreneurship and Conflict*” (Londonderry, 03/2009)

52) IMAEF: Ioannina Meeting of Applied Economics and Finance (University of Ioannina: 06/2009)

53) Scottish Graduate Programme in Economics Annual PhD Conference (Peebles: 01/2009)

54) Scottish Economic Society, SES 2009 Annual Conference (Perth, 04/2009)

2008:

55) Royal Economic Society Annual Conference: RES 2008 (University of Warwick, 03/2008)

56) IAREP/SABE 2008 World Meeting (LUISS, Rome: 09/2008)

57) IMAEF: Ioannina Meeting of Applied Economics and Finance (University of Ioannina: 06/2008)

58) IZA 11th Summer School in Labor Economics (Ammersee/Bavaria: 05/2008)

59) Scottish Graduate Programme in Economics Annual PhD Conference (Dunblane: 01/2008)

2007:

60) European Association of Labor Economists Annual Conference, EALE 2007 (Oslo: 09/2007)

61) SIRE/CELMR Health & Well-Being Conference (Aberdeen: 07/2007)

62) NBER Entrepreneurship Working Group (Cambridge, MA: 03/2007)

63) World Bank DRGFP & WBER Access to Finance Conference (Washington, DC: 03/2007)

64) Scottish Graduate Programme in Economics Annual PhD Conference (Dunblane: 01/2007)

2006:

65) European Commission (Brussels: 04/2006)

2005:

66) 2nd International Meeting on Experimental & Behavioral Economics, IMEBE 2005 (Valencia, Spain, 12/2005)

2004:

67) EPICURUS Workshops (Helsinki: 10/2004)

2003:

68) EPICURUS Workshops (Copenhagen: 10/2003)

e) Training and Seminars

1) ILO Skills Mismatch Course (Online, 03/2022)

2) Ioannina Summer School in Advanced Econometrics (Syros, Greece: 07/2019)

3) NBER Entrepreneurship Research Boot Camp (Boston, MA: 07/2009)

- 4) Entrepreneurship Intensive PhD Course (Aberdeen, U.K.: 09/2009, by Scott Shane)
- 5) SGPE/SIRE Course on Empirical Industrial Organisation and Structural Estimation (University of Edinburgh, 05/2010, by Fiona Scott Morton)
- 6) ESRC/SGPE Workshop in Health Econometrics (Dundee, U.K., 03/2009)
- 7) ESRC/SGPE Workshop in Economics of the Family (Glasgow, U.K., 02/2009)
- 8) ESRC/SGPE Workshop in Empirical Methods of Programme and Policy Evaluation (Stirling, U.K., 07/2008)
- 9) IZA 11th Summer School in Labor Economics (Ammersee/Bavaria, Germany, 05/2008)
- 10) ESRC/SGPE Workshop in International Trade (Glasgow, U.K., 02/2008)
- 11) NHH FIN501, Topics in Corporate Finance (Bergen, Norway, 12/2007)
- 12) ESRC/SGPE Workshop in Experimental Economics (Aberdeen, U.K., 11/2007)
- 13) ESRC/SGPE Workshop in Panel Data Econometrics (Stirling, U.K., 06/2007)
- 14) ESRC/SGPE Workshop in Behavioral Economics (Edinburgh, U.K., 03/2007)
- 15) International Institute for Political & Economic Studies (IIPES 2002), organized by The Fund for American Studies, Georgetown University & the Greek Association for Atlantic and European Cooperation (Chania, Greece, 4 weeks, 07-08/2002)

XVI) REFERENCE LETTERS:

Available Upon Request

