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EDUCATION

University of South Carolina

Ph.D. (Economics)

Columbia, SC, USA

12/2021 - Present

Allameh Tabatabaie's University

Master of Arts (Financial Management)

Tehran, Iran

*9/2011 - 9/2014**

Payam Noor University

Bachelor of Arts (Business Administration)

Mianeh, Iran

*9/2005 - 7/2010**

RESEARCH INTERESTS

Financial Economics, Banking, Fintech, Corporate Finance, Household Finance, Financial Innovation, Applied Artificial Intelligence

PEER-REVIEWED PUBLICATIONS

- Heidari, H., Babaei Balderlou, S., & Ebrahimi Torki, M. (2016). Effects of the Import of Consumption, Intermediate and Capital Goods on Transmission of Crude Oil Price Volatility to the Industry and Mining Sector in Iran. *Journal of Energy Planning And Policy Research*, 2(2), 195-234. (In Persian)
[Full text available at: click here](#)
- Heidari, H., Babaei Balderlou, S., & Ebrahimi Torki, M. (2016). Energy Intensity of GDP: A Nonlinear Estimation of Determinants in Iran. *International Journal of Economics and Management Studies (IJEMS)*, 1(2), 1-19.
[Full text available at: click here](#)

WORKING PAPERS

- Human-AI Synergy in Marketplace Lending: Complementary Strength or Redundancy? (Job market paper)
- Harnessing Artificial Intelligence: Impact of AI Adoption on Bank Loan Performance with Hugh H. Kim (Under review, Management Science)
[Full text available at: click here](#)
- Who Can We Rely on? Banks, Marketplace Lenders, or People. with Sarah Carroll
[Full text available at: click here](#)
- Heidari, H., Ebrahimi Torki, M., & Babaei Balderlou, S. (2015). How Do Different Oil Price Shocks Affect the Relationship Between Oil and Stock Markets?
[Full text available at: click here](#)

WORK IN PROGRESS

- Learning the Wrong Lesson: How AI Mislabels Borrower Risk During Crises (Solo paper)
- Built in discrimination: How fair algorithms are unfair (Solo paper)
- Unveiling the Role of AI Recommender Systems in Safeguarding Against Financial Misinformation
- Understanding AI Regulation: Measuring State-Level Legislative Restrictiveness, with Shishir Shakya

RESEARCH EXPERIENCE

- **Research Intern finance**, Menard Family Initiative, University of Wisconsin - La Crosse, La Crosse, WI, USA (August 2024 - May 2025)
- **Research Assistant**, Supervisor: Dr. Sarah Carroll, Darla Moore School of Business, University of South Carolina, Columbia, SC, USA (Summer 2022)

TEACHING EXPERIENCE

Instructor

College of Business Administration, University of Wisconsin - La Crosse

Data Analysis for Business Applications (4 sections)

Evaluation Indicator: In Progress

La Crosse, WI, USA

2024 - 2025

In-Person

Fall 2024 & Spring 2025

Instructor

Darla Moore School of Business, University of South Carolina

Introduction to Economics

Evaluation Indicator: 4.2/5.0

Columbia, SC, USA

2021 - 2022

In-Person

Spring 2023

Teaching Assistant

Darla Moore School of Business, University of South Carolina

Principle of Macroeconomics

Intermediate Macroeconomics

Columbia, SC, USA

2021 - 2024

PROJECTS

- Master's Thesis, Dept. of Management and Accounting, Allameh Tabatabaie'i University (2013 - 2014)
"The Relationship between the Oil Price and Stock Markets in Oil Importing and Oil Exporting Countries"

PROFESSIONAL PRESENTATIONS

- Who can we rely on? Banks, Marketplace lenders, or People. Oral presentation at the Financial Management Association (FMA), Grapevine, TX, USA (2024).
- Harnessing Artificial Intelligence: Impact of AI Adoption on Bank Loan Performance. Oral presentation at Economics Department PhD symposium, Columbia, SC, USA (2024).
- Who can we rely on? Banks, Marketplace lenders, or People. Oral presentation at Southern Economic Association (SEA), New Orleans, LA, USA (2023).
- Who can we rely on? Banks, Marketplace lenders, or People. Oral presentation at Western Economic Association International (WEAI), San Diego, CA, USA (2023).
- The Effect of Oil Price Shocks on the Dynamic Correlation between Oil Price and Stock Index Return in Oil-Exporting Countries. Oral presentation at 10th International Energy Conference, Tehran, Iran (2014).

FELLOWSHIPS AND HONORS

Moore School Research Grant, Darla Moore School of Business, U of SC

2023–2024

Ph.D. Graduate Assistantship, Darla Moore School of Business, U of SC

2020–Present

PROFESSIONAL SERVICES AND ACTIVITIES

Casual Inference Bootcamp by Scott Cunningham

Fall 2023

Texas Tech University (CARMA) web scraping short course

Fall 2022

Vice President of the Iranian Student Association, University of South Carolina

2021 – 2022

SHARP Grad (Skills, Habits, and Research) Program for Graduate Students, University of South Carolina

Fall 2021

Trade and analysis certificate by Securities and Exchange Organization of Iran (SEO)

2014 - Present

TECHNICAL SKILLS AND CERTIFICATES

Certificates

Natural Language Processing with Classification and Vector Spaces – Issued by: DeepLearning.AI (2025)

Advanced Learning Algorithms – Issued by: Stanford Online, Stanford University (2024)

Supervised Machine Learning – Issued by: Stanford Online, Stanford University (2024)

Unsupervised Learning – Issued by: Stanford Online, Stanford University (2024)

Skills

Econometrics (Causal Inference, Panel Data, Cross Sectional, and Time Series Methods), Machine learning

STATA, Python, R, Matlab, LaTeX, MS Office Suite

Languages

English (Fluent), Persian (Native), Azerbaijani-Turkish (Native)

MEMBERSHIPS

- American Economic Association (AEA)
- American Finance Association (AFA)
- Financial Management Association (FMA)

REFERENCES

Hugh Hoikwang Kim, Ph.D.

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La Crosse, WI 54601

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* Mandatory military service