

Maya Haran Rosen

mayaharan@gmail.com · maya.haran@mail.huji.ac.il · (+972)54-6575202 · (+1)215-2402199

<https://mayaharan.wixsite.com/website>

EDUCATION

The Wharton School, University of Pennsylvania 2023 – 2024

Visiting postdoctoral scholar at BEPP

The Hebrew University of Jerusalem, Israel 2017 – 2022

Ph.D. in Finance, Business Administration

Fields: Household finance. Advisor: Professor Orly Sade

The Hebrew University of Jerusalem, Israel 2010 – 2012

M.A. in Financial Economics program (*with honors*)

The Hebrew University of Jerusalem, Israel 2007 – 2010

B.A. in Economics and Business Administration (*with honors*)

Research Fields: Household finance, Financial Inclusion, Financial Literacy, Long-term Retirement Savings, Financial Regulation, Financial Institutions, High-tech Finance

RESEARCH ACTIVITY

Published Work

- Maya Haran Rosen and Orly Sade, 2022. [The Disparate Effect of Nudges on Minority Groups](#). *The Review of Corporate Finance Studies*.
- Maya Haran Rosen and Orly Sade, 2022. [Investigating the introduction of a regulatory fintech advancement designed to reduce limited attention regarding inactive saving accounts - data, survey, and field experiment](#). *AEA Papers and Proceedings*.
- Maya Haran Rosen, Ofir Pinto, Olga Kondratjeva, Stephen Roll, Aytakin Huseynli, and Michal Grinstein-Weiss, 2021. [Household Savings Decisions in Israel's Child Savings Program: The Role of Demographic, Financial, and Intrinsic Factors](#). *Journal of Family and Economic Issues*

Working Papers

- Do parents save more for a daughter or a son? Gender bias, cultural norms and economic incentives with Nitsa Kasir, Moriel Malul and Orly Sade

ACADEMIC EXPERIENCE

Presentations (conferences and academic seminars)

- *Do parents save more for a daughter or a son? Gender bias, cultural norms and economic incentives*
BEPP 900 seminar at Wharton (November 2023), Rand BEFI conference (November 2023)
- *Investigating the introduction of a regulatory fintech advancement designed to reduce limited attention regarding inactive saving accounts - data, survey, and field experiment*
Sixth annual Israeli IO day (December 2016), 10th Financial Risks International Forum (June 2017), SPUDM (August 2017), IAERP (September 2017), Data for policy 2017 (September 2017), The BLGDRC Conference (November 2017), The 2018 FUR Conference (June 2018), Joint seminar Hebrew University and FREE University of Berlin (November 2018), The Third Israel Behavioral Finance Conference (June 2019), 26th Annual MFS Conference (July 2019), 2019 FTG financial theory PhD summer school at Wharton, Summer Finance and Accounting Conference (July 2019), ESA Global meeting (September 2020), Netspar (February 2021), Ageing and Financial Markets (February 2021), EF2021 (June 2021), the 29th Colloquium on Pensions and Retirement Research

(December 2021), 2022 AEA meeting (January 2022), ESA Special Meeting Buenos Aires (February 2022).

- *The Disparate Effect of Nudges on Minority Groups*
RCFS Winter Conference (February 2021), 2021 NZFM (December 2021), ESA Job market seminar (December 2021), the Cherry Blossom Institute (April 2022), Economics of Financial Technology Conference (May 2022), WEAI Annual Conference (June 2022), CICF (July 2022), Financial inequality in Israel (April 2023).
- *Household Savings Decisions in Israel's Child Savings Program: The Role of Demographic, Financial, and Intrinsic Factors*
Workshop on Social Status, Inequity and Decision Making (June 2019)

Awards and Prizes

- Osias and Taube Schlomiuk PhD thesis excellence prize from the Hebrew University of Jerusalem 2022
- Gal-Ed scholarship for academic excellence from the Hebrew University Business school 2021
- Third place IAERP student prize award 2017

Grants

- Zanbar Research Institute for Public and Private Economics, School of Business Administration, the College of Management Academic Study

Research Related Workshops and Special Courses

- 2022 Regulation Seminar at the Bank of Israel
- 2021 EF (Experimental Finance) Summer School
- 2021 IMF Topics in Financial Inclusion, Joint Vienna Institute
- 2020 BIG (Behavioral Insights Group) Doctoral Workshop at Harvard
- 2019 FTG (Financial Theory Group) PhD summer school at Wharton
- 2017 EF (Experimental Finance) Summer School in Nice, France
- 2016 Financial Stability at Study Center Gerzensee

Professional Service - Referee:

- Journal of Behavioral and Experimental Finance
- The Israel Central Bureau of Statistics promotion

TEACHING EXPERIENCE (Lecturer)

| | |
|--|-------------|
| Fundamentals of Finance, Hebrew University of Jerusalem | 2023 – 2024 |
| Teaching Assistant, Hebrew University of Jerusalem | 2019 |
| Teaching Assistant, IDC Herzliya | 2013 – 2020 |

WORK EXPERIENCE

| | |
|---|-------------|
| Economist, The Bank of Israel, Research Department, Financial Division | 2015 – |
| resent | |
| <ul style="list-style-type: none">• Main thesis project: Effective ways to disseminate information regarding financial regulation to the public• Secondary projects: Research and policy in the fields of Hi-Tech finance, Financial Inclusion, Pensions, Insurance, Shadow Banking, and Private debt.• Advisor to the Banking Supervisor on consumer regulations | |
| Economist, Israel Ministry of Finance, Capital Markets, Insurance and Savings Department, Pension Division | 2012 – 2015 |
| <ul style="list-style-type: none">• Part of the team that regulated and supervised the pension system in Israel Helped develop and held primary responsibility for promotion of new regulations for the Israeli pension system | |

- The regulations, informed by behavioral economics, included simplification of the annual report and the conversion of old accounts to new ones in an opt-out regime.

Accepted for position after internship

Internship, **Koret-Milken Institute Fellow, placed at the Israel Ministry of Finance, Capital Markets, Insurance and Savings Department, Pension Division** 2011 – 2012

- Interned in the Pension division
- Wrote a paper on pension products. [English language summary of project](#)

Junior Economist, **The Bank of Israel, Research Department, Public Sector Division** 2009 – 2011

- Performed research in the fields of public policy and pensions
- Co-authored a paper on the effects of government consumption on the current account

POLICY PUBLICATIONS AND MEDIA

- [Panelist at the Financial Literacy Annual Conference](#), Reichman University June 2023
- [Panelist at the annual Paamonim research conference](#) (from minute 55), March 2023
- [Presentation](#) on the importance of financial literacy at the Bank of Israel's financial literacy for the Arab population strategy launch.
- Podcast "Creative Destruction" on [Financial literacy and financial inclusion](#).
- Bank of Israel "[Eye to Eye Research](#)" publication, September 2022.
- Radio Interview, [Independent in the field](#), 102FM, 20 September 2022 on financial inclusion in Israel.
- Bank of Israel report August 2022, [Assessing the implications of the declines in the capital market for the stability of the Israeli high-tech sector](#)
- Bank of Israel August 2022, [The inter-ministerial Team to Formulate a National Program to Increase Financial Inclusion Report](#)
- Podcast "listening to Investments" on [Hitech funding](#).
- Bank of Israel Financial Stability Report First Half of 2021, [Chapter on Insurance Companies](#)
- Lecture for the Institute of Legal Training for Attorneys and Legal Advisors, Ministry of Justice
- Radio Interview, [The color of money radio show](#), Galatz, March 23rd 2021
- Myers JDC Brookdale publication 2021, "[Characteristics of Borrowers who Postponed Bank Loan Repayments during the COVID-19 Pandemic](#)" with Steven Laufer
- Myers JDC Brookdale publication 2021, "[Israeli Households' Use of Financial Resources and Government Assistance during the COVID-19 Pandemic](#)" with Steven Laufer and Smadar Somekh.
- Myers JDC Brookdale publication 2021, "[Employment, Income and Household Finances in Israel during the COVID-19 Pandemic](#)" with Steven Laufer and Smadar Somekh.
- Paamonim, financial management non-profit advisory firm, [Facebook live webcast on financial assets during a crisis](#)
- [Bank of Israel annual report 2020, Box on Savings withdrawals during the Corona crisis](#) with Dvir Baris
- [Bank of Israel annual report 2019, Chapter 4 on Financing of the private sector in Israel](#)
- [Bank of Israel annual report 2019, Box on Financing characteristics of High-Tech companies in Israel](#)
- Bank of Israel 2018, [Report on Long Term Care](#) with Gilad Cohen Kovacs and Tamar Ramot-Nyska
- [Bank of Israel annual report 2018, Chapter 4 on Credit market development of the business sector and households](#)
- [Bank of Israel annual report 2018, Survey on the shift of the business sector from bank debt to debt from institutional investors: the accessibility of credit for businesses](#)
- [Bank of Israel annual report 2018, Box on Financial literacy and digital interfaces in the banking system](#)
- [Bank of Israel annual report 2017, Box on Israeli institutional investors' private equity and venture capital investments](#), with Roey Stein and Tamar Levi Bona

-
- Bank of Israel 2017, "[Changes in the risk distribution mechanism in the new pension funds in Israel and their effect on the intergenerational subsidy](#)".
 - TheMarker Interview 2017, [The money is on the floor, why don't you pick it up?](#) With Orly Sade
 - Radio Interview, The color of money radio show, Galatz, February 20th 2017
 - Bank of Israel Financial Stability report First half of 2016, Box on [Characteristics and risks of shadow banking worldwide and in Israel](#) with Tali Bank Kolesky
 - Bank of Israel Financial Stability report Second half of 2015, [Chapter on Insurance Companies](#)
 - Bank of Israel Financial Stability report First half of 2015, [Chapter on Insurance Companies](#)

Computer Skills: Experienced with R, Stata and Matlab

Languages: Fluent in Hebrew and English