

CURRICULUM VITAE

January, 2016

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Date and Place of Birth: March 8, 1950, Tokyo, Japan

Degrees:

Ph.D. (economics): Osaka University, 1989.
M.A. (economics): Osaka University, 1981.
B.A. (economics): Osaka City University, 1979.
B.S. (physics): Tokyo University of Education, 1974.

Professional Experiences:

2014-present Professor, Faculty of Economics, Konan University
2014-present Emeritus Professor, Osaka University
2010-2011 Visiting Fellow, University of Amsterdam (Japan Society for the Promotion of Science)
2009-2012 Senior Research Fellow, Ministry of Finance, Policy Research Institute
2008-2014 Professor, Graduate School of Economics, Osaka University
2004-2008 Professor, Director, Research Center for Behavioral Economics, Institution of Social Economic Research
2000-2001 Visiting Fellow, University of California, San Diego (Abe Fellow)
1998-2004 Professor, Graduate School of Economics, Osaka University
1993-1998 Professor, Faculty of Economics, Osaka University
1991-1993 Associate Professor, Faculty of Economics, Osaka University
1990-1992 Special Research Fellow, Institute for Posts and Telecommunications Policy, Ministry of Posts and Telecommunications
1987-1991 Associate Professor, Faculty of Economics, Nagoya City University
1986-1988 Visiting Fellow, Yale University (Fulbright junior researcher)
1984-1987 Lecturer, Faculty of Economics, Nagoya City University
1983-1984 Research Associate, Faculty of Economics, Nagoya City University
1982-1983 Research Associate, Faculty of Economics, Osaka University
1974-1980 High school teacher (physics)

Awards

1988 Nikkei Economic Book Prize from Nippon Keizai Shinbun Sha
2001 Zengin Foundation Award from The Zengin Foundation for Studies on Economics and Finance
2007 Japan Post President's Award

Publications:

Books:

1. *Financial Markets and Banking Industry: Economic Analysis of Industrial Organization*, Tokyo: Toyo Keizai Shinpo Sha, June 1988. (in Japanese, awarded NIKKEI ECONOMIC BOOK PRIZE)
2. *Japanese Capital Markets*, Tokyo: Nippon Hyoron Sha, 1996. (in Japanese, co-edited with Toshiaki Tachibanaki)
3. *The Forefront of Financial Analysis*, Tokyo: Toyo Keizai Shinpo Sha, July 2000. (editor, in Japanese)
4. *Banking and Finance*, Tokyo: Toyo Keizai Shinpo Sha, November 2001. (in Japanese)
5. *Competition and Efficiency in the Banking Industry*, Tokyo: Toyo Keizai Shinpo Sha, June 2005. (in Japanese)
6. *Relationship Banking and Regional Finance*, Tokyo: Nikkei Shinbun-sha, June 2007. (in Japanese, co-edited with Shuichi Uemura)
7. *Japanese Stock Prices*, Tokyo: Toyo Keizai Shinpo Sha, March 2009. (in Japanese with Kenjiro Hirayama)
8. *Happiness in Japan: Inequality, Labor and Family*, Nippon Hyoron Sha, July 2010. (in Japanese, co-edited with Fumio Ohtake and Sayuri Shiraishi)
9. *Behavioral Economics*, Tokyo: Natsume-sha, December 2011. (in Japanese)
10. *Behavioral Interactions, Markets, and Economic Dynamics*, Springer Verlark, Septembreeer 2015. (coedited with Shinsuke Ikeda, Fumio Ohtake, and Hideaki Kato)
11. *Behavioral Economics of Preferences, Choices, and Happiness*, Springer Verlark, January 2016. (coedited with Shinsuke Ikeda, Fumio Ohtake, and Hideaki Kato)

Translations:

1. March 1993, Tokyo, Taga Publishing Ltd.: Center for Popular Economics, *Economic Report of the People*, South End Press, 1986.
2. February 1992, Tokyo, Yuhikaku Publishing Ltd.: David Gowland, *The Regulation of Financial Markets in the 1990s*, Edward Elgar, 1990.
3. May 2001, Tokyo, Nikkei Shinbun-sha: Takeo Hoshi and Hugh Patrick ed., *Crisis and Change in the Japanese Financial System*, Norwell: Kluwer Academic Press, 2000.

Refereed Articles:

1. "Is the Japanese Bank Loan Market in Equilibrium? An Empirical Study," *Economic*

- Studies Quarterly*, Vol. 33, pp. 38-54, April 1982. (in Japanese)
2. "The Determination of the Bank of Japan Loans: Does BOJ Succeed in Controlling?" *Economic Review*, Vol. 34, pp. 139-147, April 1983. (in Japanese, with Hiroshi Izawa)
 3. "Credit Rationing and Competitive Loan Markets: A Comment on Jaffee-Russell Model," *Economic Studies Quarterly*, Vol. 35, pp. 269-276, December 1984.
 4. "Implicit Contracts in the Japanese Bank Loan Market," (with Hiroshi Osano) *Journal of Financial and Quantitative Analysis*, Vol. 20, pp. 211-230, June 1985.
 5. "Credit Rationing and Implicit Contract Theory: An Empirical Study," *International Journal of Industrial Organization*, Vol. 4, pp. 419-438, December 1986. (with Hiroshi Osano)
 6. "Economies of Scale and their Causes in Japanese Banking," *Economic Review*, Vol. 38, pp. 251-262, July 1987. (in Japanese, with Toshikatsu Noma)
 7. "Bank Market Structure and Performance: Evidence from Japan," *Economic Studies Quarterly*, Vol. 40, No. 4, pp. 296-316, December 1989. (with Nobuhiro Mori)
 8. "Market Structure and Performance of the Life Insurance Industry," *Japan Financial Review*, Vol. 12, pp. 21-40, July 1990. (in Japanese)
 9. "Investor Behavior in the October 1987 Stock Market Crash: The Case of Japan," *Journal of the Japanese and International Economies*, Vol. 5, No. 1, pp. 1-13, March 1991. (with Robert J. Shiller and Fumiko Kon-ya)
 10. "The Effect of Branch Regulation in Japanese Banking," *Economic Review*, Vol. 42, No. 3, pp. 221-225, July 1991.
 11. "Long-term Fund Markets and Short-term Loan Markets: Reexamination of Teranishi Model," *Review of Monetary and Financial Studies*, Vol. 2, pp. 43-57, January 1992. (in Japanese, with Li-Li Zhang)
 12. "Scale and Scope Economies of Life Insurance Industry", *Japan Financial Review*, No. 15, pp. 1-15, September 1992. (in Japanese, with Masahiko Sekiguchi and Tsutomu Chano)
 13. "The Industrial Organization of Financial Markets in Thailand," *Asian Economic Journal*, Vol. 7, No. 1, pp. 71-88, March 1993. (with Nobuhiro Mori)
 14. "Why Did the Nikkei Crash? Expanding the Scope of Expectations Data Collection," *Review of Economics and Statistics*, Vol. 78, No. 1, pp. 156-164, February 1996. (with Robert J. Shiller and Fumiko Kon-ya)
 15. "Managerial Objectives in Japanese Banking," *Applied Financial Economics*, Vol. 8, pp. 89-99, February 1998. (with Hiroshi Izawa)
 16. "Threshold Effect in International Linkage of Stock Prices," *Japan and the World Economy*, Vol. 10, pp. 441-453, December, 1998. (with Kenjiro Hirayama)

17. "Do Banks Diversify Portfolio Risk?: A Test of the Risk Cost Hypothesis," *Japan and the World Economy*, Vol. 11, pp. 29-39, January, 1999. (with Shin'ichi Hirota)
18. "The Premium-Dividend Competition in the Pre-War Japanese Life Insurance Industry: A Game Theoretic Interpretation," *Japanese Economic Review*, Vol. 51, No. 4, pp. 519-535, December 2000. (with Masahiko Sekiguchi and Tsutomu Chano)
19. "The Interdependence and Its Cause of the Japanese and U.S. Stock Prices: An Event Study," *Asian Economic Journal*, vol. 16, no. 2, pp. 97-109, June 2002.
20. "Geographical Segmentation in Japanese Bank Loan Markets," *Regional Science and Urban Economics*, vol. 33, no. 2, pp.157-174, March 2003. (with Masaji Kano)
21. "Stock Prices in Japan Rise at Night," *Japan and the World Economy*, vol. 15, no. 4, pp. 391-406, December 2003.
22. "Appropriate Lag Specification for Daily Responses of International Stock Markets," *Applied Financial Economics*, vol. 14, pp. 1017-1025, October 2004. (with Kenjiro Hirayama)
23. "Are the International Portfolio Adjustments a Cause of the Comovements of Stock Prices?" *Pacific Basin Finance Journal*, vol. 12, pp. 463-478, September 2004. (with Kenjiro Hirayama)
24. "Has Competition in the Japanese Banking Sector Improved?" *Journal of Banking and Finance*, vol. 29, no. 2, pp. 419-439, February 2005. (with Hirofumi Uchida)
25. "Exchange rate and the stock prices in Japan," *Applied Financial Economics*, vol. 15, no. 7, pp. 469-478, April 2005. (with Uri Benzion and Tetsushi Homma)
26. "Estimation of the Common and Country-Specific Shock to Stock Prices," *Journal of the Japanese and International Economies*, 19, pp. 322-337, September 2005. (with Kenjiro Hirayama)
27. "Degree of Competition in Japanese Securities Industry," *Journal of Economics and Business*, Vol. 57, No. 4, pp. 360-374, June 2005. (with Akiko Kamesaka)
28. "Special Quotes Invoke Autocorrelation in Japanese Stock Prices" *Asian Economic Journal*, Vol. 21, No. 4, pp. 369-389, December 2007. (with Kenjiro Hirayama, Takahiro Tanaka, and Nobutaka Uesugi)
29. "Are Interest Rate Ceilings in Japanese Consumer Loan Market Justified?: A Behavioral Economic Approach," *Modern Finance*, No. 22, pp. 25-73, 2007. (in Japanese, with Fumihiko Hiruma, Fumio Ohtake, and Shinsuke Ikeda)
30. "On the Experiments on Risk Attitude and Comparative Analysis," *Journal of Financial Research* pp.57-66, November 2007. (in Chinese, with Shiyu Xie, Bibo Sun, Hongxin Zhu, Jie Qin, and Junmin Wan)

31. "Experiments on Risk Attitude: the Case of Chinese Students," *China Economic Review* Vol. 19, No. 2, June 2008, pp. 245-259. (with Shunichiro Sasaki, Shiyu Xie, Fumio Ohtake, and Jie Qin)
32. "Regional Disparity Measured by Subjective Happiness," *Journal of Behavioral Economics and Finance*, vol.1, No.1, December 2008. (in Japanese, with Chisako Yamane and Shoko Yamane)
33. "Banking Sector and Regional Economic Growth: Financial Depth and Convergence Hypotheses," *Review of Monetary and Financial Studies*, vol.28, pp.68-90, April 2009. (in Japanese, with Chisako Yamane)
34. "Degree of Competition of Consumer Loan Industry," in *Modern Finance*, No. 25, pp. 23-51, March 2009. (in Japanese, with Kohei Kubota)
35. "Challenges in the Research Fields of Regional Finance," (Presidential Address to the Japan Society of Monetary Economics," *Review of Monetary and Financial Studies*, No.28, pp1-22. April 2009. (in Japanese)
36. "Time Discounting: Declining Impatience and Interval Effect," *Journal of Risk and Uncertainty*, vol. 39, pp. 87-112, June 2009.(with Yusuke Kinari and Fumio Ohtake)
37. "Does economics of happiness improve traditional economics and social welfare?,"(Presidential address to the Association of Behavioral Economics and Finance), *Journal of Behavioral Economics and Finance*, vol.2, No. 2, August 2009.
38. "Determinants of Share of Risky Assets in Japan," *Review of Monetary and Financial Studies*, vol.29, pp.46-64, October 2009. (In Japanese, with Yusuke Kinari)
39. "Koizumi Carried the Day: Did the Japanese Election Results Make People Happy and Unhappy?" *European Journal of Political Economy*, vol.26 (1), pp.12-24, March 2010. (with Miles Kimball and Fumio Ohtake)
40. "How Fast Do Tokyo and New York Stock Exchanges Respond to Each Other?: An Analysis with High-Frequency Data," *Japanese Economic Review*, vol.61, No.2, pp.175-201, June 2010. (with Kenjiro Hirayama)
41. "Competition in the Japanese Life Insurance Industry," *Health Policy*, vol.97, No.2-3, pp.238-249. October 2010. (with Toshiyuki Souma)
42. "A policy to promote influenza vaccination: A behavioral economic approach," *Health Policy*, vol. 97, no.2-3, pp.238-249, October 2010. (with Uri Benzion, Shosh Shahrabani, and Gregory Yom Din)
43. "Asking about Changes in Happiness in a Daily Web Survey and its Implication for the Easterlin Paradox," *Japanese Economic Review*, vol. 63, no.1, pp.38-56, March 2012. (with Fumio Ohtake)
44. "Time Discounting: Delay Effect and Procrastinating Behavior," forthcoming in *Journal of Behavioral Economics and Finance*. (with Shunichiro Sasaki, Shiyu Xie, Shinsuke Ikeda and Jie Qin)

45. "Investigation of the Characteristics of Risk Aversion: An Experimental Study," *Journal of Behavioral Economics and Finance*, vol. 5, pp.26-44, April 2012. (with Fumio Ohtake)
46. "Economic and Behavioral Factors in an Individual's Decision to Take the Influenza Vaccination in Japan," *Journal of Socio-Economics*, vol.41 no.5, pp594-602, October 2012. (with Uri Benzion and Shosh Shahrabani)
47. "Weather and Individual Happiness," *Weather Climate and Society*, vol.5 no.1, pp.70-82, January 2013.
48. "Socio-Emotional Status, Education, and Time-Discounting in Japanese Non-Smoking Population: A Multi-Generational Study," *Psychology*, vol. 4, pp.124-132, February 2013. (Shoko Yamane, Taiki Takahashi, Akiko Kamesaka, Yoshiro Tsutsui and Fumio Ohtake)
49. "Smokers, Smoking Deprivation and Time Discounting," *Journal of Socio-Economics*, vol.45, pp. 47-56, August 2013, (Shoko Yamane, Hiroyasu Yoneda, Taiki Takahashi, Yoshio Kamijo, Yasuhiro Komori, Fumihiko Hiruma, and Yoshiro Tsutsui) DOI: 10.1016/j.socec.2013.04.005
50. "International Stock Price Co-movement." *Asian Economic Papers* Vol. 12, No. 3, pp. 157-191 , October 2013 (Hirayama, Kenjiro and Yoshiro Tsutsui)
51. "Credit Crunch and its Spatial Differences in Japan's Lost Decade: What Can We Learn from It?" *Japan and the World Economy* Vol. 28, pp. 41–52 December 2013. (Daisuke Ishikawa, and Yoshiro Tsutsui)
52. "Firm Growth and Efficiency in the Banking Industry: A new test of the efficient structure hypothesis," *Journal of Banking and Finance*, vol. 40, pp.143-153, March 2014. (Tetsushi Homma, Yoshiro Tsutsui and Hirofumi Uchida).
53. "Note on the Interpretation of Convergence Speed in the Dynamic Panel Model," *Applied Economics Letters*, vol. 21 no. 8, pp. 533-535, March 2014. (Masahiko Shibamoto and Yoshiro Tsutsui)
54. "Are Maximizers Unhappier than Satisficers? A Comparison between Japan and theUSA," *Journal of Research in Personality*, vol.49, pp.14-20, April 2014. (Shigehiro Oishi, Yoshiro Tsutsui, Casey Eggleston, Iolanda Galinha)
55. "Cultural Variations in Global versus Local Processing: A Developmental Perspective," *Developmental Psychology* , vol. 50 (12), 2654-2665, December 2014. doi: <http://dx.doi.org/10.1037/a0038272> (Shigehiro Oishi, Vikram K. Jaswal, Angeline S. Lillard, Ai Mizokawa, Hidefumi Hitokoto, Yoshiro Tsutsui)
56. "Intraday return and volatility spillover mechanism from Chinese to Japanese stock market," *Journal of the Japanese and International Economies*, Vol. 35, 23-42, March 2015. (Yusaku Nishimura, Yoshiro Tsutsui and Kenjiro Hirayama)
57. "Disposition Effect and Diminishing Sensitivity: An Analysis Based on a Simulated Experimental Stock Market," forthcoming in *Journal of Behavioral Finance*, August

2015. (Youki Kohsaka, Grzegorz Mardyla, Shinji Takenaka, and Yoshiro Tsutsui)

58. "Trust and Happiness: Comparative Study Before and After the Great East Japan Earthquake," *Social Indicators Research*, vol.123(3), 919-935, September 2015. (Eiji Yamamura, Yoshiro Tsutsui, Chisako Yamane, Shoko Yamane, and Nattavudh Powdthavee)
59. "Chinese Stock Market Does Not React to Japanese Market: An Analysis of Return and Volatility Spillovers with Intraday Data," forthcoming in *Japanese Economic Review*, September 2015. (Yusaku Nishimura, Yoshiro Tsutsui, and Kenjiro Hirayama)
60. "Relative Income Position and Happiness: Are Cabinet Supporters Different from Others in Japan?" forthcoming in *Japanese Economic Review*, January 2016. (Eiji Yamamura, Yoshiro Tsutsui, and Fumio Ohtake)

Non-Refereed Articles:

1. "Is the Japanese Bank Loan Market in Equilibrium? A Review," *Shoken Keizai*, Vol. 136, pp. 81-106, June 1981. (in Japanese)RAS
2. "A Comparison of the Stability of Money Demand Function in Japan and the United States," *Kikan Gendai Keizai*, Vol. 50, pp.124-135, Autumn 1982. (in Japanese, with Michio Hatanaka)
3. "The Estimation of New Loan Rates," *Osaka Economic Papers*, Vol. 32, pp. 272-291, December 1982. (in Japanese)
4. "Loan Market," in *Financial Markets and Monetary Policy in Japan*, ed. by Akira Furukawa, Kyoto: Showado, pp. 3-35, March 1983. (in Japanese)
5. "Bond Market," in *Financial Markets and Monetary Policy in Japan* ed. by Akira Furukawa, Kyoto: Showado, pp. 61-101, March 1983,. (in Japanese)
6. "Estimation of New Loan Interest Rates: A Re-examination," *Oikonomika*, Vol. 21, pp. 297-343, March 1985. (in Japanese)
7. "On the Adjustment of New Loan Interest Rates," *Proceedings of Japan Society of Monetary Economics*, Vol. 61, pp. 3-12, December 1985. (in Japanese)
8. "Scale and Technical Efficiency of the Japanese Financial Institutions," *Oikonomika*, Vol. 22, pp. 43-66, March 1986. (in Japanese)
9. "Money Demand Function: A Review," *Oikonomika*, Vol. 23, pp. 1-34, June 1986. (in Japanese)
10. "Industrial Organization of the Japanese Banking," in Ryuichiro Tachi and Shoichi Royama eds. *Banking and Finance in Japan*, pp. 177-220, Tokyo: Tokyo UP, January 1987. (in Japanese, with Shoichi Royama)
11. "Economies of Scale in Japanese Banking Industry: An Examination of Translog Cost

- Function and Rental Price of Capital,” *Osaka Economic Papers*, Vol. 36, pp. 218-229, March 1987. (in Japanese, with Toshikatsu Noma)
12. “Economies of Scale and its Causes in the Japanese Banking,” *Proceedings of Japan Society of Monetary Economics*, Vol. 64, pp. 61-67, July 1987. (in Japanese, with Toshikatsu Noma)
 13. “What is the Desirable Financial Reform?” *ESP*, pp. 48-53, March 1989. (in Japanese)
 14. “The Aim of the Managers of the Japanese Banks: Is the Expense Preference Hypothesis Supported?” in *Proceedings of Japan Society of Monetary Economics*, No. 69, February 1990. (in Japanese, with Hiroshi Izawa)
 15. “Co-operative Behavior under Regulation: Characteristics of the Banking Industry,” *Japanese Economic Studies*, pp. 53-92, Spring 1990. (translation of Chapter 4 of my book)
 16. “Financial Regulation,” Keimei Kaizuka and Kazuhito Ikee eds. *Theory of Finance and Financial Reform*, pp. 173-207, Tokyo: Yuhikaku, May 1992. (in Japanese)
 17. “Comments on Oritani’s and Cargill’s Papers,” in Y. Oishi and Komada eds. *Networks and Society: The Proceedings of the 1st IPTP Conference*, pp. 197-204, Tokyo: Tokyo UP, May 1992.
 18. “Economies of Scope in Banking Industry,” Akiyoshi Horiuchi and Naoyuki Yoshino eds. *Financial Analysis of Contemporary Japan*, Chapter 6, pp. 141-163, Toyo: Tokyo UP, June 1992. (in Japanese, with Shin-ichi Hirota)
 19. “Estimation of the Deadweight Loss in the Japanese Banking,” *IPTP Review*, No. 3, pp. 1-42, March 1993. (in Japanese, with Hideki Matsuura)
 20. “Financial Systems: What are the Japanese Characteristics?” Susumu Koizumi and Masaaki Homma eds. *Elucidation of the Japanese Market Systems*, Chapter 3, pp. 27-44, Tokyo: Yuhikaku, April 1993. (in Japanese)
 21. “Loan Size and the Scale Efficiency of Banks,” Toshiaki Tachibanaki and Katsumi Matsuura eds. *Financial Markets in Japan*, Chapter 7, pp.181-216, Tokyo: Nippon Hyoron Sha, October 1994. (in Japanese)
 22. “Low Interest Rate Policy and the Efficiency of Banking Industry,” *IPTP Review*, No. 6, pp. 92-131, March 1995. (in Japanese, with Koichi Kamioka, Shin-ya Horaguchi, and Satoshi Horiuchi)
 23. “Interdependence of the Japanese and the U.S. Stock Prices,” in Toshiaki Tachibanaki and Yoshiro Tsutsui eds. *Japanese Capital Markets*, Chapter 4, pp.55-79, Tokyo: Nippon Hyoron Sha, September 1996. (in Japanese)
 24. “Consumption Externalities and Asset Pricing,” in Toshiaki Tachibanaki and Yoshiro Tsutsui eds. *Japanese Capital Markets*, Chapter 2, pp.29-42, Tokyo: Nippon Hyoron Sha, September 1996. (with Shinsuke Ikeda, in Japanese)

25. "Intensifying International Linkage of Stock Prices: Cointegration and VEC Analysis," *Osaka Economic Papers*, vol. 48 no. 1, pp. 1-17, July 1998. (with Kenjiro Hirayama)
26. "Restructuring of Japanese Banks," in Yuzo Honda and Hiroshi Osano eds. *Finance and Policy in Contemporary Japan*, Chapter 8, pp. 196-226, Nippon Hyoron Sha, January 2000. (in Japanese, with Tetsuji Takeuchi and Munehisa Kasuya)
27. "Is the New York Dow Jones A Bubble?: An Analysis Based on Survey Results," *Security Analysts Journal*, Vol. 38, No. 2, pp. 6-24, February 2000. (in Japanese)
28. "Public Financial Intermediaries in Japan: A Survey," *Osaka Economic Papers*, Vol. 49, No. 3&4, March 2000, pp.103-129. (in Japanese)
29. "Industrial Organization of the Banking Industry," in Yoshiro Tsutsui ed. *The Forefront of Financial Analysis*, Chapter 3, pp.69-101, Tokyo: Toyo Keizai Shinpo Sha, July 2000. (in Japanese)
30. "Why Kyoto is Where Shinkin Banks Reign? An Analysis from a Viewpoint of Efficiency Structure Hypothesis," Chapter 4, pp.71-108 in Tsutomu Yuno ed. *Regional Finance in Kyoto*, Nippon Hyoron Sha, March 2003. (in Japanese, with Mitsuhiko Satake)
31. "Adjusted Interest Rates and Segmentation Hypothesis of Japanese Bank Loan Markets," *Osaka Economic Papers*, vol. 53, no. 1, pp. 1-15, June 2003. (with Masaji Kano)
32. "Causes of Nonperforming Loans in the 'Heisei Depression'," *Osaka Economic Papers*, vol. 53, no. 2, pp. 222-246, September 2003. (with Akira Kunikata)
33. "Japanese Life Insurance Industry in the Interwar Period," *Osaka Economic Papers*, vol. 54, no. 1, pp. 1-24, June 2004. (with Masahiko Sekiguchi and Tsutomu Chano)
34. "Managerial Efficiency of Shinkin Banks," *Shinkin Central Bank Monthly Review*, vol. 3, no. 9, pp. 2-22, August 2004. (in Japanese)
35. "Are People Really Risk-averse?: An Experimental Study," *Osaka Economic Papers*, vol. 55, no. 2, pp. 43-69, September 2005. (in Japanese, with Fumihiko Hiruma)
36. "Analysis of Risk Aversion and Time Discounting Using Questionnaire Surveys and Economic Experiments," *Securities Analysts Journal*, vol. 44, no. 2, pp. 70-81, February 2006. (in Japanese, with Shinsuke Ikeda)
37. "The Reason Why You Are Unhappy," *Osaka Economic Papers*, vol. 58, no. 4, pp.20-57, March 2009. (in Japanese, with Fumio Ohtake and Shinsuke Ikeda)
38. "The Financial Crisis and Intraday Volatility: Comparative Analysis on China, Japan and the US Stock Markets," *Osaka Economic Papers*, vol.61, no.3, pp.19-36, December 2011. (in Japanese, with Yusaku Nishimura and Kenjiro Hirayama)
39. "Financial Crises, Bubbles, and Behavioral Finance," in Masaya Sakuragawa and Shinichi Fukuda eds. *Review of Monetary and Financial Studies*, Chapter 5,

pp.119-140, January 2013.

40. “Are Chinese Stock Investors Watching Tokyo? An Analysis of Intraday High-Frequency Data from Two Chinese Stock Markets and Tokyo Stock Market.” *Japanese Journal of Monetary and Financial Economics* Vol. 1, No. 1, pp. 37-57, August 2013. (with Kenjiro Hiramaya).
41. “Making up One’s Mind to Marry or Have Children: Results of a Questionnaire Survey in Japan,” *Osaka Economic Papers*, vol.63 no.3, pp.1-38, December 2013. (in Japanese, with Akiko Kamesaka, Oleksandr Movshuk and Sayuri Shiraishi)
42. “Note on the Interpretation of Convergence Speed in the Dynamic Panel Model,” *Applied Economics Letters*, vol. 21 no. 8, pp.533-535, 2014 (with Masahiko Shibamoto)
43. “Current Status of the Management of Regional Financial Institutions,” *Business Research*, No.57, 2014. (in Japanese with Hirofumi Uchida, Yoshiaki Ogura, Tadanobu Nemoto, Nobuyoshi Yamori, Shozo Kanki and Wako Watanabe)
44. “Changes in Corporate Environment and the State of Financial Institutions: Summary of the Survey on Corporate Finance in Japan (2014),” *Business Research*, No.61, 2015. (in Japanese with Hirofumi Uchida, Yoshiaki Ogura, Tadanobu Nemoto, Nobuyoshi Yamori, Shozo Kanki and Wako Watanabe)

Book Review and Short Articles:

1. Book Review: “Takashi Okubo: Money Supply and Monetary Policy: Theory and Practice,” *Economic Studies Quarterly*, Vol. 35, August 1984, pp. 190-192. (in Japanese)
2. Book Review: “Akira Furukawa: Financial Analysis of Contemporary Japan: Theory and Practice of Monetary Policy,” *Economic Review*, Vol. 38, January 1987. (in Japanese)
3. Book Review: “Akio Kuroda: Financial Market in Contemporary Japan: Transmission Mechanism of Monetary Policy,” *Economic Studies Quarterly*, Vol. 42, No. 1, pp. 87-89, March 1991. (in Japanese)
4. Book Review: “David Laidler: Demand for Money,” *The Journal of Economics* (Kwansei Gakuin University), Vol. 44, No.1, pp. 71-80, April 1990. (in Japanese)
5. Book Review: “Yasuteru Horie and Sadao Naniwa: Financial Volatility and Monetary Policy in Japan,” *Economic Studies Quarterly*, Vol. 44, No. 2, pp. 186-189, June 1993. (in Japanese)
6. Book Review: “Juro Teranishi: Industrialization and Financial Systems,” *Economic Review*, Vol. 44, No. 4, pp. 376-379, October 1993. (in Japanese)
7. “Financial Regulation and Financial Institutions,” Ryuichiro Tachi ed. *Dictionary of Banking and Finance*, Tokyo: Toyo Keizai Shinpo Sha, 1994. (in Japanese)
8. “Financial Innovation,” Ryuichiro Tachi ed. *Dictionary of Banking and Finance*, Tokyo:

- Toyo Keizai Shinpo Sha, 1994. (in Japanese)
9. Book Review: "Munehisa Kasuya: Management of the Financial Institutions in Japan," *Review of Monetary and Financial Studies*, Vol. 7, pp. 146-148, July 1994. (in Japanese)
 10. Book Review: "Burton Malkiel (translated by Shosuke Ide): Random Walk down Wall Street," *Japanese Journal of Financial Economics*, Vol. 1, No. 1, pp. 113-119, December 1994. (in Japanese)
 11. Book Review: "Keimei Kaizuka and Kazuo Ueda eds.: Financial System during the Transition Era," *Economic Review*, Vol. 48, No. 2, pp. 180-183, April 1997. (in Japanese)
 12. "Banking and Finance" in *Economics of Osaka University*, Osaka UP, pp. 81-88, July 2000. (In Japanese, with Yasuo Maeda)
 13. "Big Bang is Necessary to Local Financial Markets," *Keizai Seminar*, July 2000, pp. 30-34. (In Japanese, with Masaji Kano)
 14. "Looking Back my Researches" *Kinyu* (Japanese Bankers Association) No. 656, pp. 2-15, November 2001. (in Japanese)
 15. Book Review: "Shinichi Fukuda : The role of long-term funds in Japan," *The JCER Bulletin*, No.910, pp. 43, August 2003. (in Japanese)
 16. Book Review: "Randall E. Parker. (translated by Shigeyoshi Miyagawa): Reflections on the Great Depression." *The Nikkei*, March 20th 2005. (in Japanese)
 17. "A prospect for behavioral economics: Can economics investigate feelings?" *Harvard Business Review*, 2005-07, July 2005. (in Japanese)
 18. Book Review: "Norio Tomono: Behavioral Economics" *Ronza*, No.10, pp. 317, October 2006. (in Japanese)
 19. "Economic experiments and questionnaire surveys," *THE KEIZAI SEMINAR*, No.623, pp.28-33, January 2007. (with Shunichiro Sasaki, in Japanese)
 20. "Industrial organization of consumer credit industry," *Japan Consumer Finance Association Report, Year 2007*, October 2007. (in Japanese)
 21. Book Review:"Masuo Koyasu, Kazuo Nishimura : Introduction to Economic Psychology," *The Securities Analysts Journal*, vol46, No.4, pp.101-102, April 2008. (in Japanese)
 22. Book Review: "Mottetlini Matteo, (translated by Noriko Izumi): Enonomia Emotiva / Che Cosa Si Nasconde Dietro i Nostri Conti Quotidiani," *The JCER Bulletin*, August 2008. (in Japanese)
 23. Book Review: "Richard H. Thaler, Cass R. Sunstein(translated by Mami Endo): Nudge: Improving Decisions About Health, Wealth, and Happiness," *The Nikkei*, September 2009. (in Japanese)

24. Opinions as a behavioral economist on the enforcement of the revision of the money lending control law,” *Financial Compliance*, January 2011. (in Japanese)
25. Book Review: “Derek Bok (translated by Naoki Tsuchiya, Tsutomu Chano and Shuko Miyagawa): The Politics of Happiness,” *The Nikkei*, November 2011. (in Japanese)
26. “Economics, Economics of Happiness, and Subjective Happiness,” *Japanese Psychological Review*, vol.55, no.1, pp.22-25, June 2012. (in Japanese)
27. Book Review: “Carol Graham, (translated by Yosuke Tada):The Pursuit of Happiness: An Economy of Well-Being,” *Quarterly of Personal Finance*, vol.8 no.2, pp.138-140, August 2013. (in Japanese)
28. “Nobel Prize in Economics in 2013: Significant contribution to the theory of wealth,” *Economist*, December 2013 (in Japanese)
29. “Professor Robert Shiller,” *Keizai Seminar*, No. 676, pp. 68-69, Feb/Mar 2014. (in Japanese)
30. “Paradox of Happiness,” *Igakuno Ayumi*, Vol.251 No.2, pp. 197-198, October 2014. (in Japanese)
31. Book Review: “Uri Gneezy and John A. List, (translated by Mamoru Mochizuki): The Why Axis: Hidden Motives and the Undiscovered Economics of Everyday Life ,” *Mutsu Shinbun*(Oct. 4), *Daily Tohoku*(Oct. 5), *Kyoto Shinbun* (Oct. 12), *Tokushima Shinbun*(Oct. 12),*Tokachi Mainichi Shinbun*(Oct. 25), *Jomo Shinbun*(Nov. 2) (Newspapers), Oct. - Nov. 2014. (in Japanese)

Unpublished Manuscripts:

1. “Real and Monetary Shocks in the G-7 Countries,” Discussion Paper in Economics (Nagoya City University), May 1988. (with Jai-won Ryou)
2. “Real and Monetary Disturbances in the G-7 Countries: Implications for the Choice of an International Monetary Regimes,” mimeo., May 1989. (with Koichi Hamada and Jai-won Ryou)
3. “Two Step Loans and Financial Markets in the Developing Countries,” Discussion Paper in Economics No.102 (Nagoya City University), March 1990. (in Japanese)
4. “Expectation and Investment Behavior of Stock Investors in the U.S. and Japan: Survey Results,” Discussion Paper in Economics (Nagoya City University), March 1990. (in Japanese, with Fumiko Kon-ya)
5. “Postal Saving and Privatization,” Discussion Paper in Economics (Nagoya City University), May 1990. (in Japanese)
6. “Interdependence of Tokyo and New York stock Markets: the Survey Results,” Discussion Paper in Economics (Nagoya City University), May 1990. (in Japanese with

Fumiko Kon-ya)

7. "Public Banking System and Scope Economies," Discussion Paper in Economics No.126 (Nogoya City University), February 1991. (in Japanese)
8. "The Effect of Public Financial Investment on Business Cycle," mimeo., April 1993. (in Japanese)
9. "Managerial Efficiency in Co-operative Financial Institutions," Discussion Paper in Economics and Business No.03-10 (Osaka University), May 2003. (in Japanese)
10. "Test of Efficiency Structure Hypothesis for Shinkin Banks," ISER Discussion Paper No. 626, February 2005. (in Japanese)
11. "Time Discount Rates: An Analysis Based on Economic Experiments and Questionnaire Surveys," ISER Discussion Paper No. 638, June 2005. (in Japanese, with Fumio Ohtake and Shinsuke Ikeda)
12. "Test of Efficiency Structure Hypothesis for City Banks," RIETI Discussion Paper Series 05-J-027, September 2005. (in Japanese, with Mitsuhiko Satake and Hirofumi Uchida)
13. "Efficiency Structure and Market Structure-Conduct-Performance Hypotheses Revisited," RIETI Discussion Paper Series 06-J-001, January 2006. (in Japanese, with Mitsuhiko Satake and Hirofumi Uchida)
14. "Unhappiness after Hurricane Katrina," NBER working Paper No. 12062, March 2006. (with Miles Kimball, Helen Levy, and Fumio Ohtake)
15. "Understanding Regional Growth Dynamics in Japan: Panel Cointegration Approach Utilizing the PANIC Method," RIEB Discussion Paper Series No. 243, Kobe University, January 2011. (with Masahiko Shibamoto and Chisako Yamane)
16. "Homo Economicus vs. Human Being: Outcomes of Irrationality," ISER Discussion Paper No. 844, May 2012. (Shoko Yamane, Hiroyasu Yoneda and Yoshiro Tsutsui)
17. "Does the Size and Composition of the Board of Directors of Shinkin Banks Affect their Risk Taking and Efficiency?" Discussion Papers in Economics and Business No. 14-20, Osaka University, May 2014. (in Japanese with Tsutomu Chano)
18. "Effect of Major Disasters on Geographical Mobility Intentions: The Case of the Fukushima Nuclear Accident," ISER Discussion Paper No. 903, June 2014. (with Eiji Yamamura, Chisako Yamane and Shoko Yamane)
19. "Inherited Social Capital and Residential Mobility: A Study Using Japan Panel Data," ISER Discussion Paper No. 906, July 2014. (with Eiji Yamamura, Chisako Yamane and Shoko Yamane)
20. "Are Facets of Homo Economicus Associated with Higher Earnings and Happiness?" Discussion Papers in Economics and Business No.14-33, Osaka University, October 2014. (with Shoko Yamane and Hiroyasu Yoneda)

21. "Which Prefecture is the Best to Live?: Regional Characteristics of Preferred Prefecture in Japan," Discussion Papers in Economics and Business No.14-34, Osaka University, November 2014. (in Japanese with Chisako Yamane and Shoko Yamane)
22. "Why Are Cabinet Supporters Happy?" ISER Discussion Paper No. 923, January 2015. (with Shoko Yamane and Fumio Ohtake)
23. "Happiness Before and After an Election: An Analysis Based on a Daily Survey around Japan's 2009 Election," ISER Discussion Paper No. 924, January 2015. (with Yusuke Kinari, Fumio Ohtake, Miles Kimball and Shoko Morimoto)
24. "Activity, Time, and Subjective Happiness: An Analysis Based on an Hourly Web Survey," ISER Discussion Paper No. 926, February 2015. (with Hideaki Sakawa and Fumio Ohtake)

Conference Presentations:

- 1981 The Western Meeting of the Japan Association of Economics and Econometrics, held at Nanzan University
- 1982 The Annual Meeting of the Japan Association of Economics and Econometrics, held at Kyoto Sangyo University
- 1983 The Annual Meeting of the Japan Association of Economics and Econometrics, held at Sophia University
- 1984 The 22nd Econometric Conference (Rokko Conference)
- 1984 The Autumn Meeting of the Japan Society of Monetary Economics held at Hokkaido University
- 1984 Chubu Local Meeting of the Japan Society of Monetary Economics held at Chukyo University
- 1986 Chubu Local Meeting of the Japan Society of Monetary Economics held at Sugiyama University
- 1986 The Spring Meeting of the Japan Society of Monetary Economics held at Hosei University
- 1986 The Western Meeting of the Japan Association of Economics and Econometrics held at Kagawa University
- 1987 The Western Meeting of the Japan Association of Economics and Econometrics held at Kinki University
- 1988 The Annual Meeting of the Japan Association of Economics and Econometrics held at Kyoto University
- 1988 The Autumn Meeting of the Japan Society of Monetary Economics held at Tohoku University

- 1989 Far Eastern Meeting of the Econometric Society held at Doshisha University
- 1990 Kansai Local Meeting of the Japan Society of Monetary Economics held at Kinki University
- 1990 Econometric (Biwakao) Conference
- 1991 Kansai Local Meeting of the Japan Society of Monetary Economics held at Doshisha University
- 1991 TCER Conference
- 1991 The Spring Meeting of the Japan Society of Monetary Economics held at Nippon University
- 1992 The Spring Meeting of the Japan Society of Monetary Economics held at Hitotsubashi University
- 1992 The Annual Meeting of the Japan Association of Economics and Econometrics, held at Kyushu University
- 1993 The Western Meeting of the Japan Association of Economics and Econometrics held at Osaka City university
- 1993 The Autumn Meeting of the Japan Society of Monetary Economics held at Nagasaki University
- 1993 Conference of the Finance Forum
- 1994 The Kansai Local Meeting of the Japan Society of Monetary Economics held at Osaka University
- 1994 Conference of the Finance Forum
- 1995 Conference of the Finance Forum
- 1996 International Conference on Business History of Insurance
- 1996 Finance Workshop held at Sumitomo Life Mutual Company
- 1996 The Autumn Meeting of the Japan Society of Monetary Economics held at Kumamoto Gakuen University
- 1997 Conference of the Finance Forum
- 1997 Conference on Economics of Risk and Information
- 1997 The Annual Meeting of Nippon Finance Association
- 1997 The Spring Meeting of the Japan Society of Monetary Economics held at Chiba University of Commerce

- 1997 The Autumn Meeting of the Japan Society of Monetary Economics held at Hokkaido University
- 1997 Conference of the Finance Forum
- 1998 Conference of the Finance Forum
- 1998 Finance Workshop held at Nippon Life Mutual Company
- 1999 The Spring Meeting of the Japan Economic Association held at Kagawa University
- 1999 The Autumn Meeting of the Japan Society of Monetary Economics held at Tohoku University
- 2000 The Annual Meeting of Nippon Finance Association held at Jochi University
- 2000 The Spring Meeting of the Japan Society of Monetary Economics held at Yokohama City University
- 2000 The Autumn Meeting of the Japan Society of Monetary Economics held at Kyushu University
- 2001 The Annual Meeting of Nippon Finance Association held at Waseda University
- 2001 Conference at Aichi University
- 2001 Conference at Niigata University
- 2001 Conference at Hitotsubashi University
- 2002 The Autumn Meeting of the Japan Economic Association held at Hiroshima University
- 2002 The Kansai Local Meeting of the Japan Society of Monetary Economics held at Osaka Bankers Association
- 2003 The Annual Meeting of Nippon Finance Association held at Musashi University
- 2003 The Spring Meeting of the Japan Economic Association held at Oita University
- 2003 The Autumn Meeting of the Japan Society of Monetary Economics held at Shiga University
- 2004 The Spring Meeting of the Japan Society of Monetary Economics held at Kanagawa University
- 2004 The Annual Meeting of Nippon Finance Association held at Chuo University
- 2004 The Spring Meeting of the Japan Economic Association held at Meiji Gakuin University
- 2004 The Autumn Meeting of the Japan Society of Monetary Economics held at Aichi University

- 2005 The Annual Meeting of Nippon Finance Association held at University of Tokyo
- 2005 The 2nd Symposium of Research Center for Behavioral Economics held at Osaka University
- 2006 The Spring Meeting of the Japan Society of Monetary Economics held at Waseda University
- 2006 The 3rd Symposium of Research Center for Behavioral Economics held at Osaka University
- 2006 The Autumn Meeting of the Japan Economic Association held at Osaka City University
- 2007 The Annual Meeting of the Japan Society of Household Economics held at Okinawa Seinenkaikan
- 2007 The Spring Meeting of the Japan Economic Association held at Osaka Gakuin University
- 2007 Osaka University Forum Groningen University (Netherland)
- 2007 The Autumn Meeting of the Japan Society of Monetary Economics held at Doshisha University
- 2007 The Autumn Meeting of the Japan Economic Association held at Nihon University
- 2007 Setsuken Academic Seminar, Development Bank of Japan, Institute of Capital Investment
- 2008 The Spring Meeting of the Japan Economic Association held at Nihon University
- 2008 The First Meeting of the Regional Finance Conference held at Osaka University
- 2008 The Autumn Meeting of the Japan Economic Association held at Kinki University
- 2008 The Autumn Meeting of the Japan Society of Monetary Economics held at Hiroshima University
- 2008 Kansai Local Meeting of the Japan Society of Household Economics held at Kansai University
- 2008 The Annual Meeting of the Association of Behavioral Economics and Finance held at Hitotsubashi University
- 2008 The 5th Symposium of Research Center for Behavioral Economics held at Osaka University
- 2008 Finance Council WORKING GROUP of Financial Services Agency, The Japanese Government
- 2008 Research Office of House of Councillors, the National Diet of Japan

- 2008 The Second Meeting of Regional Finance Conference held at Nagoya University
- 2009 The Spring Meeting of Nippon Finance Association held at Aoyama Gakuin University
- 2009 The Spring Meeting of the Japan Society of Monetary Economics held at Tokyo University
- 2009 The Legal Training And Research Institute in Saitama
- 2009 The 2nd Association of Behavioral Economics and Finance held at Sophia University
- 2009 The Securities Analysts Association of Japan in Tokyo
- 2009 MPT Forum held at Toyo Keizai Shinpo sha
- 2009 The Spring Meeting of the Japan Economic Association held at Kyoto University
- 2009 The Securities Analysts Association of Japan held at Osaka Bank Association
- 2009 The third RISS Lecture on Economics Policy held at Kansai University
- 2009 Economic Seminar held at Toyama University
- 2009 Keizai Doyukai(Japan Association of Corporate Executives) held in Tokyo
- 2009 Osaka Gas Seminar of Regulations and Mitigation Policy held in Osaka
- 2009 Japan Federation of Bar Association held in Tokyo
- 2009 The Autumn Meeting of the Japan Economic Association held at Senshu University
- 2009 The 7th International Conference of Socionetwork Strategies(RISS): “Does Cloud Computing Contribute to Solve Social Problems?” held at Kansai University
- 2009 The Autumn Meeting of the Nippon Finance Association held at Kagawa University
- 2009 The 3rd Association of Behavioral Economics and Finance held at Nagoya University
- 2010 Defined Contribution Pension Investment Seminar held by National Pension Fund Association
- 2010 Workshop held at Heidelberg University
- 2010 The 4th MESS Workshop on Innovation in Internet Interviewing
- 2010 KAFEE Lunch Seminar held by FEB, at University of Amsterdam
- 2011 The Spring Meeting of the Japan Economic Association held at Kumamoto Gakuen University
- 2011 The Spring Meeting of the Nippon Finance Association held at Meiji University

- 2011 Musashi University Seminar
- 2011 The Legal Training and Research Institute of Japan
- 2011 The 5th Annual Meeting of the Association of Behavioral Economics and Finance held at Kansai Gakuin University
- 2012 The Spring Meeting of the Nippon Finance Association held at Taisho University
- 2013 Symposium “Theory, Empirical Analysis, and Policy of Global Financial Crisis” held at Hosei University
- 2013 The Spring Meeting of the Nippon Finance Association held at Musashi University
- 2013 Berclays Lecture at The Peninsula Tokyo
- 2013 The 72nd Annual Meeting of the Japanese Society of Public Health held at the Mie Center for the Arts
- 2013 Symposium “Stability of Financial System and Competition in Financial Business,“ held at Kyoto University
- 2014 The Spring Meeting of the Nippon Finance Association held at Keio University
- 2014 The 8th Annual Meeting of the Association of Behavioral Economics and Finance held at Keio University
- 2015 MEW (Monetary Economic Workshop) at Konan University

Academic Activities

Associate Editor of *Economic Studies Quarterly*, April 1994 - March 1995

Editor of *Review of Monetary and Financial Studies*, May 1996 - October 1999

Editor of *Modern Finance*, August 1996 - continuing

A member of the Council of the Japan Society of Monetary Economics, April 1994 - April 1998, May 2000 – continuing

A member of the Council of the Nippon Finance Association, February 1995 - April 1996, June 2008 – May 2011

Editorial board of *International Quarterly Journal of Finance*, April 2001 - continuing

Editor-in-chief of *Review of Monetary and Financial Studies*, May 2001 - May 2005

Editor of *Shinkin Central Bank Monthly Review*, November 2003 - May 2008

President of the Association of Behavioral Economics and Finance, December 2007-

December 2009

President of the Japan Society of Monetary Economics, May 2008 – May 2010

A member of the Council of the Society of Socionetwork Strategies, April 2010 – continuing

Editor-in-chief of *Journal of Behavioral Economics and Finance*, December 2011 – continuing

A member of the Council of the Association of Behavioral Economics and Finance, December 2011 – continuing

A member of Science Council of Japan, October 2011 – continuing

An Auditor of Japanese Economic Association, June 2014 – continuing

Referee's Service:

American Economic Review

Asian Economic Journal

Economic Studies Quarterly

Emerging Markets Finance and Trade

Empirical Economics

Financial Engineering and the Japanese Markets

International Economics and Finance Journal

International Journal of Industrial Organization

International Review of Economics and Finance

Japan and the World Economy

Journal of Economic Review

Journal of Applied Economics

Journal of Economic Psychology

Journal of Happiness Studies

Journal of Industrial Economics

Journal of International Money and Finance

Journal of the Japanese and International Economies

Journal of Money, Credit, and Banking

Journal of Public Health

Manchester School

The Review of Socionetwork Strategies

【Journals in Japanese】

Japan Financial Review

Modern Finance

The Economic Review

The Economic Analysis

Review of Monetary and Financial Studies

Journal of Personal Finance and Economics

References:

Koichi Hamada, Professor of Economic Growth Center, Yale University, New Haven, Connecticut, U.S.A.

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