

## Chen, Hsiao-Jung (陳曉蓉)

Department of Finance  
Southern Taiwan University of Science and  
Technology  
No. 1, Nan-Tai Street, Yung Kang Dist., Tainan City  
71005, Taiwan

Office S408-2A  
☎ 886-6-2533131 ext.  
5321  
📠 886-6-3010006  
✉ hjchen@stust.edu.tw



### Education

- Ph.D, Finance, National Sun Yat-Sen University, 2004/01.
- Master, Department of Money and Banking, National Chengchi University, 1997/06.
- Bachelor, Department of Finance, National Sun Yat-Sen University, 1995/06.

### Area of Specialty

- Financial Institutions and Markets, Corporate Finance, Risk Management, Corporate Governance, Behavior Finance

### Academic Experience

- Professor and Associate Dean of Academic Affairs, Southern Taiwan University of Science and Technology, 2023/08-present.
- Professor and Chairperson of Department of Finance, Southern Taiwan University of Science and Technology, 2018/08-2023/07.
- Professor, Department of Finance, Southern Taiwan University of Science and Technology, 2017/02 to present.
- Associate Professor, Department of Finance, Southern Taiwan University of Science and Technology, 2009/08 to 2017/01.
- Assistant Professor, Department of Finance, Southern Taiwan University of Science and Technology, 2004/02 to 2009/07.
- Instructor, Department of Finance, Southern Taiwan University of Science and Technology, 1999/08 to 2004/01.

### Journal Papers

1. Hsiao-Jung Chen. 2021. Financial Derivatives Usage and Bank Risks: The Roles of Female Executives. *Journal of Financial Studies* 29 (3): 1-59. [TSSCI]
2. Hsiao-Jung Chen and I Gusti Agung Musa Budidarma. 2021. Performance of Banks in Indonesia: The Importance of Bank Diversification and Corporate Governance. *Review of Integrative Business and Economics Research* 10(1): 91-104. [Econlit]
3. Hsiao-Jung Chen and I Gusti Agung Musa Budidarma. 2020. The Roles of Regulation, Concentration, and Corporate Governance in the Relationship of Non-Interest Income and Bank Risk. *International Review of Accounting, Banking and Finance* 12(1): 34-60. [Econlit]
4. Hsiao-Jung Chen. 2018. Should Overconfident Managers Engage in Corporate Social Responsibility Activities? Evidence from the Accounting Performance of the Banking Industry. *Journal of Financial Studies*, 26(4): 45-99. [TSSCI]

### Conference Papers

1. Hsiao-Jung Chen. 2023. The Relationship between Financial R&D and M&As: The Role of Corporate Social Responsibility, World Finance Conference, Kristiansand, Norway, Aug. 2-4, 2023. (MOST109-2410-H-218-001)
2. Hsiao-Jung Chen. 2023. Corporate Social Responsibility Activities and Accounting Performance in the Banking Industry: The Roles of Characteristics of Decision-makers, 12th International Conference of the Financial Engineering and Banking Society (FEBS), Chania, Greece, June 1-4, 2023. ( MOST 108-2410-H-218-004)
3. Thi Hong Nhung Nguyen, Chia-Hua Chang, Ping-Chen Tsai, Hsiao-Jung Chen. Comparative Analysis of Estimating Capacity Factor for Wind Energy: An Application, 2023 International Conference on

Science, Education, and Viable Engineering, Osaka, Japan, Apr. 12-16, 2023.

4. Thi Hong Nhung Nguyen, Ping-Chen Tsai, Chia-Hua Chang, Hsiao-Jung Chen. Comparative Analysis of Estimating Capacity Factor for Wind Energy in Taiwan, 2022台灣風能學術研討會, Tainan, Taiwan, Dec. 9, 2022.
5. Hsiao-Jung Chen and Chuan Hsiao. 2022. The Relationship between Word-of-mouth of Issuing Companies and Performance of Their Issued ETFs, 2022 Business and Management Decisions and Practice Conference, Tainan, Taiwan, May 12, 2022. (in Chinese)
6. I Gusti Agung Musa Budidarma and Hsiao-Jung Chen. 2021. The Role of Corporate Governance and Market Competition in the Bidirectional Relationship of CSR and Bank Performance, The 17th International Conference on Knowledge-based Economy and Global Management, Tainan, Taiwan, Nov. 25-26, 2021.
7. Hsiao-Jung Chen. 2021. The Impact of Non-interest Income Activities on Bank Loans: Decision-maker's Ability versus Luck, 2021 Global Finance Conference (Virtual), USA, May. 27-28, 2021. (MOST 108-2410-H-218-001)
8. Hsiao-Jung Chen. 2020. Financial Derivatives Usage and Bank Risks: The Roles of Female Executives, 2020 International Conference of Taiwan Finance Association, Puli, Nantou, Taiwan, Sep. 25-26, 2020. (MOST 107-2410-H-218-003)
9. Hsiao-Jung Chen. 2020. Bank Risks: Female Executives and Derivatives Usage, 2020 World Finance Conference (Virtual), Malta, Sep. 4-6, 2020. (MOST 107-2410-H-218-003)
10. Hsiao-Jung Chen and Yong-Xin, Ge. 2020. A Study on the Efficiency of Banks: The Application of Data Envelopment Analysis Approach, The 17th Conference on Management and Innovation of the Service Industries, Tainan, Taiwan, June 10, 2020. (MOST 108-2410-H-218-004)(in Chinese)
11. Hsiao-Jung Chen and I Gusti Agung Musa Budidarma. 2019. Non-interest income and bank risk: The Roles of Regulation, Concentration, and Corporate Governance, 2019 World Finance Conference, Santiago, Chile, July 24-26, 2019. (MOST 106-2410-H-218-004)
12. Hsiao-Jung Chen and I Gusti Agung Musa Budidarma. 2019. The Performance of Banks in Indonesia: The Importance of Bank Diversification and Corporate Governance, The 11th STUST International Conference on Finance, Accounting and Management Decisions, Tainan, Taiwan, May 17, 2019.
13. Hsiao-Jung Chen and I Gusti Agung Musa Budidarma. 2018. The Importance of Regulations, Bank Concentration, and Corporate Governance in the Relationship of Non-interest Income and Bank Performance, The Fourteenth International Conference on Knowledge-based Economy and Global Management, Nov. 8-9, 2018. (MOST 106-2410-H-218-004)
14. Hsiao-Jung Chen and I Gusti Agung Musa Budidarma. 2018. The Impact of Non-interest Income on Bank Market Performance: The Roles of Regulations, Bank Concentration, and Corporate Governance, The Second International Conference on Finance, Management and Business, Semarang, Indonesia, Aug 1, 2018. (MOST 106-2410-H-218-004)

### Dissertation

- Hsiao-Jung Chen. 2004. Banking Development in Taiwan: The Issues on the Structure Changes and Competition Challenge. Ph. D. Dissertation, National Sun Yat-sen University.

### Professional Certifications

1. E-Enterprise IT Security Management Support Certification, No: 411220800000350, Computer Skills Foundation, 2022.
2. Certified Futures Specialist, No: 00414, Securities and Futures Commission, 1995.
3. Certified Securities Specialist, No: 11428, Securities and Futures Commission, 1995.

### Professional Experience

1. Lecturer, The Program of Financial and Accounting Practice in SME, Bureau of Employment and Vocational Training, Council of Labor Affairs, 2013/08 to 2013/12.
2. Lecturer, The Program of Financial and Accounting Practice in SME, Bureau of Employment and Vocational Training, Council of Labor Affairs, 2011/03 to 2011/08.
3. Lecturer, The Program of Financial and Accounting Management, Bureau of Employment and Vocational Training, Council of Labor Affairs, 2009/04 to 2009/08.
4. Lecturer, Financial Management Workshop, Taiwan Sugar Corporation, 2008.

5. Lecturer, The Project of Risk Management Training, First Commercial Bank, 2005.
6. Staff, Department of Risk Management, Chinatrust Commercial Bank, 1997/7 to 1998/8.

## Grants

1. National Science and Technology Council, No: 112-2410-H-218-014, "Future-Time Framing : Language, M&A Threats, and Bank Complexity" 2023/08-2024/07.
2. Ministry of Science and Technology, No: 111-2410-H-218-020, "Bank Complexity and Risks: The Role of Corporate Social Responsibility" 2022/08-2023/07.
3. Ministry of Science and Technology, No: 110-2410-H-218-005, "Financial Innovation and Brand Values in the Banking Industry: A Cross-country Analysis" 2021/08-2022/07.
4. Ministry of Science and Technology, No: 109-2410-H-218-001, "Financial Innovation: The Role of Corporate Social Responsibility" 2020/08-2021/11.
5. Ministry of Science and Technology, No: 108-2410-H-218-004, "Bank Decisions and Performance : The Roles of Characteristics of Decision Makers" 2019/08-2021/01.
6. Ministry of Science and Technology, No: 107-2410-H-218-003, "Two Issues in Bank Risk Management: Is Gender Diversity Important?" 2018/08-2019/10.

## Entrusted Practical Projects

- President Securities Co., Ltd., No: 23001110107, "2022 National Colleges and High Schools Virtual Investment Competition (1)", 2022/04-2023/03.

## Honors and Awards

1. Research Paper Award of Journal of Financial Studies, Taiwan Finance Association, 2020.
2. Advisor for Research Creation Award of Research Project of College Students, Ministry of Science and Technology, 2018.
3. Excellent Teacher of Service Learning Course, Southern Taiwan University of Science and Technology, 2018.