Mingze Gao

Room 431, H69
University of Sydney
Sydney, NSW Australia

高铭泽
mingze.gao@sydney.edu.au
https://mingze-gao.com

Education

Ph.D., Finance, University of Sydney, Australia	2017 - 2021
M.IT, Information Technology, University of New South Wales, Australia	2023 (planned) -
Grad.Cert., Computing, University of New South Wales, Australia	2022 - 2023
B.Com. (Hon), Finance, University of Sydney, Australia	2016
B.Com., Econometrics and Finance, University of Sydney, Australia	2013 - 2015

Academic Appointment & Position

Postdoctoral Research Fellow, University of Sydney 2021 -

Publications

1. Organization Capital and Executive Performance Incentives, ***Journal of Banking & Finance***, 2021, with Henry Leung and Buhui Qiu.
   - The 2020 Financial Management Association (FMA) Annual Meeting (Virtual)
   - The 3rd Global PhD Colloquium – ***Outstanding PhD Student Paper Award***
   - The 32nd Annual PhD Conference in Economics and Business
   - University of Sydney
2. Closer Than Ever: Growing Business-level Connections Between Australia and Europe, ***European Management Journal***, 2023, with Boris Choy, Teresa Davis, Hanyun Ding, Massimo Garbuio, Catherine Hardy, Henry Leung, Thanh Son Luong, Greg Patmore, Sandra Peter, Buhui Qiu, Kai Riemer, John Shields, Catherine Sutton-Brady, Carlos Vazquez-Hernandez, and Eliza Wu.

Working Papers

1. Lone (Loan) Wolf Pack Risk, with Iftekhar Hasan (Fordham University; University of Sydney), Buhui Qiu (University of Sydney) and Eliza Wu (University of Sydney).
   - The 2023 Western Finance Association (WFA) Annual Meeting (scheduled)
   - The 2022 Financial Research Network (FIRN) Banking and Financial Stability Meeting
   - Bank of Finland Research Discussion Paper No. 4/2023
   - University of Queensland† (scheduled)
   - Curtin University†
   - Massey University†
   - National Central University†
   - University of Essex†
   - University of Sydney

2. **Anomalous Lending and Bank Risks**, with Iftekhar Hasan (Fordham University; University of Sydney), Buhui Qiu (University of Sydney), Eliza Wu (University of Sydney) and Yan Yu (University of Cincinnati).
   - The 2022 Business Financing and Banking Research Group Annual Workshop
   - Deakin University† (scheduled)
3. **Borrower Technology Similarity and Bank Loan Contracting**, with Yunying Huang (University of Sydney), Steven Ongena (University of Zurich; Swiss Finance Institute; KU Leuven; NTNU Business School; CEPR) and Eliza Wu (University of Sydney).
   - The 35th Australasian Finance and Banking Conference†
4. **Corporate Real Estate Holdings and Mergers and Acquisitions**, with Thanh Son Luong (University of Sydney) and Buhui Qiu (University of Sydney).
   - The 2022 Financial Management Association (FMA) Annual Meeting
   - The 2022 Financial Research Network (FIRN) Annual Conference†
   - University of Sydney

Presentations marked with † are delivered by coauthor(s).

Work in Progress

1. Differentiated Lending and Bank Risks: Evidence from Global Syndicated Loans, with Hanyun Ding (University of Sydney), Buhui Qiu (University of Sydney) and Eliza Wu (University of Sydney).
2. Environmental Premium and Primary Market Catering, with Henry Leung (University of Sydney), Tse-Chun Lin (University of Hong Kong) and Tracy Thi Vu (University of Sydney).
3. Consumer Behaviour and Credit Supply: Evidence from an Australian FinTech Lender, with Henry Leung (University of Sydney) and Linhui Liu (University of Sydney).
4. Liquidity and Price Impact at the 52 Week High, with Joshua Della Vedova (University of San Diego), Andrew Grant (University of Sydney) and Joakim Westerholm (University of Sydney).

Research Interest

Machine learning in bank risk detection; FinTech and regulations' implications on consumers and institutions; Textual analysis to gauge creditor screening and monitoring; Technology innovation; M&A, and Climate risk.

Academic Service & Experience

Grant Writing

Australian Research Council (ARC) Discovery Project (DP210102611) 2020

- A successful $500,000 grant financing my postdoctoral fellowship based on the fourth chapter of my PhD thesis, in collaboration with Chief Investigators.
- Machine learning on high-dimensional bank loan data to devise an early-warning bank risk measure.

Discussant

2022 Financial Management Association (FMA) Annual Meeting 2022

2020 Financial Management Association (FMA) Annual Meeting (Virtual) 2020

Ad Hoc Referee

Abcaus 2023

Visiting Scholar

Invited to visit Prof. Tse-Chun Lin at HKU Business School, University of Hong Kong 2019

Honors, Grants & Awards

Publication Award, University of Sydney 2022
Business School Research Travel Scheme, University of Sydney 2022
The Paulette Isabel Jones PhD Completion Scholarship, University of Sydney 2020
American Finance Association (AFA) PhD Student Travel Grant Award 2020
Outstanding PhD Student Paper Award, 3rd Global PhD Colloquium 2019
Nomination for Business School Tutoring Excellence Award, University of Sydney 2019
University of Sydney Honours Scholarship, University of Sydney 2016
1st Prize - National Olympiad in Informatics in Provinces (NOIP), Jiangsu, China 2010

Teaching Experience

University of Sydney

Undergraduate level, tutorial
- FINC2011: Corporate Finance I (2018S2, 2019S1, 2021S1)
- FINC2012: Corporate Finance II (2016S2, 2017, 2018, 2019, 2020S1, 2021S2, 2023S1)
- FINC3011: International Financial Management (2017S1)
- FINC3013: Mergers and Acquisitions (2017S2, 2022S2)

Postgraduate level, tutorial
- FINC5090: Finance in the Global Economy (2022S1)
- FINC6001: Intermediate Corporate Finance (2020S2)
- FINC6010: Derivative Securities (2019S2, 2020S2)
- FINC6013: International Business Finance (2021S1)
- FINC6021: Corporate Valuation (2022S1)

Doctoral level, TA and consultation
- BUSS7902: Quantitative Business Research Methods (2023S1)

Student Supervision

Meitong He, Honours student (co-supervised by Buhui Qiu). 2023

Professional Experience

Quantitative Consultant (2017-2021) at Infinitas Asset Management (ABN 78129953724 / AFSL 326087), a boutique financial adviser and investment manager with a wide client base, including high and ultra-high net worth individuals, family offices, SMSFs, foundations and not-for-profit groups.

- Developed several automated market monitoring systems and a portfolio back-testing suite on the Bloomberg BQuant platform.

Miscellaneous

Languages

English and Chinese Mandarin: native or bilingual

Programming

- C/C++, Python, SAS, Stata, Haskell, SQL, JavaScript, etc.
- Algorithms, database, cryptocurrency and distributed ledge technology, etc.

Research applications

- `specurve` - a Stata command to perform specification curve analysis, listed in Harvard Business School Research Computing Services Blog.
- frds - a Python framework to compute a collection of academic measures used in the finance literature.
- mktstructure - a command-line tool to download Refinitiv Tick History data and compute some market microstructure measures.
- Option Pricing Explained - a web application to provide an interactive pricing process for European options.

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Most recent version