



Associate Professor Jérôme MONNE

Academic Department: Finance, Accounting and
Management Control

Email: jerome.monne@essca.fr

RESEARCH INTERESTS

- Consumers' savings, investment and borrower prudence
- Behavioural Economics/Finance
- Financial Institutions
- Microfinance
- Quantitative methods
- Micro-econometrics

EDUCATION

Highest degree :

- | | |
|------|--|
| 2017 | Doctorate/PhD, Finance, Audencia, France
<i>"Barriers between Financial Institutions and Financially Vulnerable Customers: A Behavioral Approach"</i> |
| 2010 | Master, Applied Economics, Université Paris Nanterre - Paris 10, France |
| 2008 | Maîtrise (Master), European and International Studies, Université de Cergy-Pontoise, France |
| 2007 | Licence (Bachelor), Economic Sciences, Université Paris Nanterre - Paris 10, France |

PROFESSIONAL EXPERIENCE

Academic experience and positions

- | | |
|-------------|---|
| Since 2024 | Associate Professor, ESSCA School of Management, France |
| 2020 - 2024 | Assistant Professor, ESSCA School of Management, France |
| 2017 - 2019 | Post-doctoral Researcher, Centre for Public Understanding of Finance, Open University, United Kingdom |
| 2012 - 2017 | Research assistant, Audencia, France |

Professional experience

- | | |
|-------------|---|
| 2011 - 2011 | Task officer for Economic studies, MEDEF, France |
| 2010 - 2010 | Economist (economic monitoring), Caisse des dépôts et consignations, France |

Peer-reviewed Articles

ASSAF, C., MONNE, J. and HARRIET, L. (2025). Gender and ESG Investing: Same Behavior but Different Motivations. *International Review of Financial Analysis*, 104(A), pp. 104327.

MONNE, J., RUTTERFORD, J. and SOTIROPOULOS, D. (2024). Risk taking in the context of financial advice: Does gender interaction matter? *The European Journal of Finance*, 30(3), pp. 249-268.

ASSAF, C., MONNE, J., HARRIET, L. and MEUNIER, L. (2024). ESG investing: Does one score fit all investors' preferences? *Journal of Cleaner Production*, 443, pp. 141094.

DELIS, M., GALARIOTIS, E., IOSIFIDI, M. and MONNE, J. (2023). Poverty and seeking bank advice: Evidence from a survey experiment. *Journal of Financial Stability*, 67, pp. 101156.

GALARIOTIS, E. and MONNE, J. (2023). Basic debt literacy and debt behavior. *International Review of Financial Analysis*, 88, pp. 102673.

AGUNSOYE, A., MONNE, J., RUTTERFORD, J. and SOTIROPOULOS, D. (2022). How gender, marital status, and gender norms affect savings goals. *Kyklos*, 75(2).

DELIS, M., GALARIOTIS, E. and MONNE, J. (2021). Economic condition and financial cognition. *Journal of Banking & Finance*, 123, pp. 106035.

MONNE, J., LOUCHE, C. and VILLA, C. (2016). Rational Herding toward the Poor: Evidence from Location Decisions of Microfinance Institutions within Pakistan. *World Development*, 84, pp. 266-281.

Conference paper (with selection committee)

MONNE, J., LOUCHE, C. and VILLA, C. (2014). Rational herding toward the poor: Evidence from location decisions of microfinance institutions within Pakistan. In: 29e Congrès annuel de l'European Economic Association. Toulouse School of Economics.

MONNE, J., LOUCHE, C. and VILLA, C. (2014). Rational herding toward the poor: Evidence from location decisions of microfinance institutions within Pakistan. In: World Finance Annual Conference. Ca' Foscari University, Venice.

MONNE, J., LOUCHE, C. and VILLA, C. (2014). Rational herding toward the poor: Evidence from location decisions of microfinance institutions within Pakistan. In: Conférence européenne de la Financial Management Association. Maastricht University.

Research / consulting reports

MONNE, J. (2019). Managing my money for the “just about managing”, in Financial capability, Strategy for the UK Report. United Kingdom.

MONNE, J. (2019). White paper: Does a rising tide lift all boats? A review of social mobility in financial services. Centre for the Public Understanding of Finance. Milton Keynes: United Kingdom.

Presentation in a research seminar

MONNE, J., RUTTERFORD, J. and SOTIROPOULOS, D. (2019). Advisor's gender, gender identity concerns, and individual investors' portfolio risk-taking. In: Open University research seminar. Milton Keynes.

MONNE, J., DELIS, M. and GALARIOTIS, E. (2016). Economic condition and financial cognition. In: Séminaire de recherche : Quelles Perspectives Théoriques Pour Analyser Les Incitations Aux Changements Comportementaux ? Audencia, Nantes.

MONNE, J. and GALARIOTIS, E. (2016). Present-biased preferences, financial anxiety, and the

intention to take a savings commitment device. In: Jeudi de la recherche. Audencia, Nantes.

Practice-oriented contributions

MONNE, J., AGUNSOYE, A., SOTIROPOULOS, D. and RUTTERFORD, J. (2022). Being in a couple can leave women with less savings – here's how to make nest eggs more equal. *The Conversation* July.

RESEARCH ACTIVITIES

Service to the academic discipline

Scientific committee of an academic conference

- 2021 - 2021 Discussant, 37th International Conference, Association Française de Finance (AFFI)
- 2015 - 2015 Organising committee, 5th International Conference, Financial Engineering and Banking Society (FEBS), France