

Maria Semenova

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[Maria Semenova](#) is a Deputy Director at the Center for Institutional Studies at HSE University, a Senior Research Fellow at the International Laboratory for Institutional Studies (CInSt HSE) and an Associate Professor at the School of Finance (FES HSE).

Education

Maria received her PhD (Candidate of Sciences) at the HSE University in 2010. In 2007 she got a Master's degree in Banking and in 2005 she received a Bachelor's degree in Economics, both at HSE University. She has an additional higher education degree in Publishing and Editing from the School of Publishing Business, Moscow University of Publishing (2008).

Research

Maria is the head of the CInSt Banking research group. Her research interests are related to microeconomics of banking, empirical banking, bank regulation, banking in transition and developing economies, banking in Russian regions, household finance and financial strategies.

The projects realized and realizing by the Banking research unit under Maria's supervision include market discipline analysis in different banking markets, information sharing in credit markets and its efficiency, Russian household financial strategies analysis, COVID-19 influence on various banking markets, banking disclosure and transparency, etc.

She has publications in Journal of Financial Stability, Journal of International Financial Markets, Institutions and Money, Annals of Finance, Emerging Markets Finance and Trade, Personality and Individual Differences, Eastern European Economics, Comparative Economic Studies, Review of Pacific Basin Financial Markets and Policies, etc, as well as in Russian high-quality journals like Corporate Finance Journal, Voprosy Ekonomiki, HSE Economic Journal, Journal of New Economic Association, Bankovskoe delo, Bank retail and others.

Maria is a frequent guest at the reputable international conferences related to banking and finance, including those by IFABS, FEBS, IRMC, CIRET, ISNIE, GdRE Annual International Symposium on Money, Banking and Finance and others - as well as at Russian international conferences like HSE April Conference, HSE Nizhny Novgorod META Conference, HSE Perm iCare Conference.

Maria regularly participates in the international summer schools and courses focused on banking or empirical analysis methodologies, including Barcelona Banking Summer Schools,

Barcelona Graduate School of Economics intensive courses, CEMFI Summer Schools, New Economic School special courses and courses by the European University in Saint Petersburg.

In 2010 and 2015 Maria was a visiting researcher at the Bank of Finland Institute for Emerging Economies.

Since 2014 Maria is the managing editor of the HSE Working Paper Series in Financial Economics ([WP BRP Series: Financial Economics / FE](#))

Teaching

In 2009-2015 as an Associate Professor at the Department of Applied Economics Maria lectured the undergraduate-level course on Microeconomics of Banking at the HSE Economics department.

As an Associate Professor at the HSE School of Finance in 2015-2019 she taught a “Banking Research Scientific Seminar” course for 4th year undergrads and 2nd year Masters.

As a Visiting Lecturer at the Economics Department in the European University at Saint-Petersburg she lectured Microeconomics of Banking course at the 2d year graduate **level**.

Starting from 2019 – when student projects were introduced as an obligatory element of student academic program at the HSE Faculty of Economic Sciences - she heads 2-3 student projects annually, covering 15-30 students each academic year.

For almost 10 years she has been supervising numerous student term papers and diploma papers at FES and ICEF. As a member of state examination commission she regularly participates in the student defenses. Five of her students were among the winners at the annual HSE Student research paper contest (in 2015, 2018, 2019, 2020, 2021).

In 2020 her PhD student successfully defended his PhD thesis. Now three PhD students work under her supervision.

Administrative work

Maria heads the organizing committee of the [International Annual CInSt Banking workshop](#) (2011 – p.t). For ten years, in 2008-2018, she was also the part of the organizing committee of the Russian School for Institutional Analysis ([RSSIA](#)).

In 2019-2020 Maria was an Academic Director of the Student research projects program at HSE Faculty of Economic Sciences. She organized the whole student project activities system and run it for the first year of its functioning.