



**Jérémie BERTRAND**

**Ph.D. in Finance**

**Subject: "Nature et gestion de l'information : impact sur le  
financement relationnel bancaire"**

**Superviseur : Prof. Jean-Christophe Statnik**

**Associate Professor, Finance**

**Academic Director**

## **EDUCATION**

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- 2022** HDR in Finance  
Subject: "Nature et Gestion de l'information : Du découragement aux conditions de crédit"  
Supervisor: Prof. Laurent Weill, EM Strasbourg, France
- 2017** Ph.D. in Finance  
Subject: "Nature et gestion de l'information : impact sur le financement relationnel bancaire"  
Superviseur : Prof. Jean-Christophe Statnik, University of Lille, France
- 2013** Master 2 Research « Banking and Finance Advanced Program », University of Lille, France
- 2012** Master 2 of Engineering in Management, Finance option, Institut Supérieur d'Agriculture (ISA), France

## **PROFESSIONAL CERTIFICATION**

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- 2018** Web Analytics and Textual Statistics, University of Lille, France
- 2018** Big Data, University of Lille, France
- 2012** AMF Certificate, Institut Supérieur d'Agriculture (ISA), France

## **PROFESSIONAL EXPERIENCE**

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### **ACADEMIC:**

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**2022 - Present** Deputy Academic Director - Master PGE, IÉSEG School of Management, France

**2019 - Present** Professor of Finance, IÉSEG School of Management, France

**2019 - 2022** Academic director Master Apprenticeship in Risk, Compliance and Data Analytics, IÉSEG School of Management, France

**2018 - 2019** Researcher in Open Leadership for Diversity and Inclusion Laboratory, EDHEC Business School, Lille, France

**2016 - 2018** Lecturer in Finance, Institut Supérieur d'Agriculture (ISA), Lille, France

**2013 - 2016** Contractual PhD Student - Lecturer, Institut Supérieur d'Agriculture (ISA), Lille, France

**2012 - 2013** Lecturer AMF Certificate, Institut Supérieur d'Agriculture (ISA), Lille, France

## **COURSES TAUGHT**

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- Financial market, Grande école (bachelor cycle)
- Financial and banking regulation, Grande école (bachelor cycle)
- Corporate finance, Grande école (bachelor cycle)

## **INTELLECTUAL CONTRIBUTIONS**

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### **Papers in refereed journals**

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#### **Published**

Bertrand J., Burietz A., (2023), (Loan) Price and (Loan Officer) Prejudice, *Journal of Economic Behavior & Organization*, 210(June), pp. 26-42

Bertrand J., Klein P.-O., Delanghe M., (2023), Does Relationship Lending Help Firms to Ask for Credit? European Cross-country Evidence, *Economic Modelling*, 124(2023), pp. 106303

Bertrand J., Weill L., (2023), Too Sunny to Borrow: Sunshine and Borrower Discouragement, *Research in International Business and Finance*, 65(2023), pp. 101988

Perrin C., Bertrand J., Klein P.-O., (2023), Women Self-Perception and Access to Credit: The Power of Role Models, *Finance Research Letters*, 58(B), pp. 104426

Bertrand J., Burietz A., Perrin C., (2022), Just the two of us, we can('t) make it if we try: Owner-CEO gender and discouragement, *Economics Letters*, 216(0), pp. 110596

Bertrand J., Klein P.-O., Soula J.-L., (2022), Liquidity Creation and Trust Environment, *Journal of Financial Services Research*, 62(0), pp. 201-232

Bertrand J., Mazza P., (2022), Borrowers' Discouragement and Creditor Information, *International Review of Law and Economics*, 72(2022), pp. 106098

Bertrand J., Murro P., (2022), Firm-bank "odd couples" and trade credit: Evidence from Italian small- and medium-sized enterprises, *Economic Modelling*, 111(2022), pp. 105829

Bertrand J., Perrin C., (2022), Girls Just Wanna Have Funds? The Effect of Women-Friendly Legislation on Women-Led Firms' Access to Credit, *International Review of Law and Economics*, 72(2022), pp. 106101

Bertrand J., Weill L., (2022), In December Days Are Shorter but Loans Are Cheaper, *Economic Inquiry*, 60(3), pp. 1335-1356

Bertrand J., Weill L., Osei-Tutu F., (2022), Language Gender-Marking and Borrower Discouragement, *Economics Letters*, 212(2022), pp. 110298

Bertrand J., Burietz A., Stefaniutyn de Brébisson H., (2021), Why choosing IFRS? Benefits of voluntary adoption by European private companies, *International Review of Law and Economics*, 65(2021), pp. 105968

Bertrand J., Burietz A., Weill L., (2021), The Month-of-the-Year Effect in Corporate Lending, *Finance Research Letters*, 43(2021), pp. 102014

Bertrand J., Klein P.-O., (2021), Creditor Information Registries and Relationship Lending, *International Review of Law and Economics*, 65(2021), pp. 105966

Bertrand J., Weill L., (2021), Do Algorithms Discriminate Against African Americans in Lending?, *Economic Modelling*, 104(2021), pp. 105619

Bertrand J., Statnik J.-C., (2018), Impact of Banking Competition on the Use of Soft Information, *Management International*, 23(2), pp. 127-146

## **Communications in refereed conferences**

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### **International**

Bertrand J., El Ghassem E. G., (2024), *Financial inclusion: Does cultural heterogeneity matter?* 17th International Behavioural Finance Conference, Londres, United Kingdom

Bertrand J., Perrin C., (2024), *Does Corporate Political Activity (Really) Reduce Discouragement? The Paradox of Women-Led Firms* FEBS 2024, Paris, France

Bertrand J., Perrin C., (2024), *Does Corporate Political Activity (Really) Reduce Discouragement? The Paradox of Women-Led Firms* FMA 2024, Turin, Italy

Burietz A., Bertrand J., Klein P.-O., (2023), *Conflicted Trust in Banking: Broad-Scope and Narrow-Scope Trust* EFMA Annual Meeting, Cardiff, United Kingdom

Bertrand J., Burietz A., Klein P.-O., (2022), *Relationship Lending, A Matter of Trust? The Role of General Trust in Banks* GDRE 2022, Strasbourg, France

Bertrand J., Burietz A., Klein P.-O., (2022), *Relationship Lending, A Matter of Trust? The Role of General Trust in Banks* IFABS, Naples, Italy

Bertrand J., Burietz A., Stefaniutyn de Brébisson H., (2020), *Do IFRS support debt issue for European private companies?* EFMA, Dublin, Ireland

Bertrand J., Klein P.-O., (2020), *Creditor Information and Relationship Lending* ICMAIF, Rethymno, Greece

Bertrand J., Klein P.-O., Delanghe M., (2020), *Discouraged Borrowers and Heterogeneity in Lending Technologies* IRMC2020, Online, France

Bertrand J., Stefaniutyn de Brébisson H., Burietz A., (2020), *Do IFRS support debt issue for European private companies?* European Accounting Association, Bucarest, Romania

Bertrand J., Stefaniutyn de Brébisson H., Burietz A., (2020), *Do IFRS support debt issue for European private companies?* Financial Management & Accounting Research Conference, FMARC, Paphos, Cyprus

Bertrand J., Weill L., (2020), *In December Days are Shorter but Loans are Cheaper* FMA Annual Meeting, New York, USA

Bertrand J., Klein P.-O., Soula J.-L., (2019), *Trust and Liquidity Creation* 7th Bordeaux Workshop in International Economics and Finance, Bordeaux, France

## **Other conference and seminar presentations**

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### **International**

Burietz A., Bertrand J., Klein P.-O., (2023), *Conflicting trust in Banking: Broad-scope and Narrow-scope Trust* Research seminar, Stirling, United Kingdom

Bertrand J., Burietz A., (2022), *What I do is what I think: Loan officer perceptions and loan spread* 31st European Financial Management Association (EFMA), Rome, Italy

## **Working papers**

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Bertrand J., Perrin C., (2022), *Girls Just Wanna Have Funds? The Effect of Women-Friendly Legislation on Women-Led Firms' Access to Credit*, IESEG Working Paper Series 2022-ACF-01

## **EDITORIAL ACTIVITY**

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### **Reviewer in an academic journal**

Journal of Business Ethics

Revue Economique

Review of Development Economics

Risks

International Review of Economics and Finance

Applied Economics

International Review of Financial Analysis

Annals of Public and Cooperative Economics

Economic Modelling

Journal of Business Venturing

### **Reviewer in a non-academic journal**

John Templeton Foundation

## **PROFESSIONAL SERVICE**

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### **Member of the scientific committee of an academic conference**

18th Corporate Finance Day

## **RESEARCH ACTIVITIES**

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### **Supervision of Ph.D. Thesis:**

**2023** Director, Banking behavior, IÉSEG School of Management