

## Florian Hett

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CONTACT INFORMATION      Johannes Gutenberg University Mainz      Phone: +49 6131 39 26918  
Chair of Digital Economics      [florian.hett\(at\)uni-mainz.de](mailto:florian.hett@uni-mainz.de)  
Jakob-Welder-Weg 4      <http://www.flo-hett.de/>  
D-55128 Mainz, Germany      <http://digital.economics.uni-mainz.de/>

RESEARCH FIELDS      Behavioral and Social Economics, Digital Economics, Household Finance

AFFILIATIONS      **Johannes Gutenberg University Mainz**, Germany

Associate Professor (W2) of Digital Economics,  
Gutenberg School of Management and Economics (GSME), 2018-

Researcher,  
Research Unit Interdisciplinary Public Policy (IPP), 2018-

**Goethe-University Frankfurt**, Germany

Researcher,  
Frankfurt Laboratory for Experimental Economic Research (FLEX), 2014-

Associate,  
Center for Leadership and Behavior in Organizations (CLBO), 2015-

SAFE Fellow,  
Leibniz Institute for Financial Research SAFE, 2020-

PostDoc/Akademischer Rat a.Zt. (Group of Michael Kosfeld),  
Department of Management and Microeconomics, 2014-2018

Researcher,  
LOEWE Center Sustainable Architecture for Finance in Europe (SAFE), 2016-2019

**Verein fuer Socialpolitik**

Member, Committee for Organizational Economics, 2017-

Member, Sozialwissenschaftlicher Ausschuss, 2020-

EDUCATION      **Graduate School of Economics, Finance, and Management**,  
University of Frankfurt, University of Mainz, University of Darmstadt

Dr. rer. pol. (Supervisor: Isabel Schnabel), 2014

REFEREED PUBLICATIONS      **The Structure and Behavioral Effects of Revealed Social Identity Preferences**  
(with Markus Kröll, and Mario Mechtel)  
*Economic Journal*, 130(632) (2020), 2569-2595.

**Do Children Cooperate Conditionally? Adapting the Strategy Method for First-Graders** (with Henning Hermes, Mario Mechtel, Felix Schmidt, Daniel Schunk, and Valentin Wagner)  
*Journal of Economic Behavior & Organization*, 179 (2020), 638-652.

**Bank Rescues and Bailout Expectations: The Erosion of Market Discipline During the Financial Crisis** (with Alexander Schmidt)  
*Journal of Financial Economics*, 126 (2017), 635-651.

**Social Identity and Social Free Riding** (with Mark Bernard and Mario Mechtel)  
*European Economic Review*, 90 (2016), 4-17 (lead article).

**How individual characteristics shape the structure of social networks**  
(with Yann Girard and Daniel Schunk)  
*Journal of Economic Behavior & Organization*, 115 (2015), 197-216.

WORKING  
PAPERS

**Time Inconsistency and Overdraft use: Evidence from Bank Transaction and Behavioral Measurement Data**  
(with Andrej Gill and Johannes Tischer)  
*Journal of Finance*, revise and resubmit.

**Partisan group identity predicts polarization**  
(with Kevin Bauer, Yan Chen, and Michael Kosfeld)

**Individual heterogeneity and the performance effects of rank feedback** (with Felix Schmidt and Patrick Schneider)

**Distributional Effects of a Globalized Digital Economy**  
(with Jakob Schwab)

**Choosing Identity**  
(with Evgeniya Chabanova and Kevin Bauer)

FURTHER  
PUBLICATIONS

**The Impact of an Interest Rate Cut on Corporate Activities in a Low Interest Rate Environment**  
(with Christian Eufinger, Andrej Gill, Yann Girard, and Tobias Waldenmaier)  
*Grundlagen für die Wirtschaftspolitik*, Nr. 27. Staatssekretariat für Wirtschaft SECO, Bern, Schweiz. (2021)

**Zinssenkung erhöht Unternehmensinvestitionen – auch im Tiefzinsumfeld**  
(with Christian Eufinger, Andrej Gill, Yann Girard, and Tobias Waldenmaier)  
*Die Volkswirtschaft* (2021).

**Measuring Present-Bias using Transaction Data**  
(with Andrej Gill and Johannes Tischer)  
*SAFE White Paper*, No. 55 (2018).

**Richard Thaler - vom Labor in die Welt**  
*Zeitschrift für das gesamte Kreditwesen*, (2017), 1065.

**Undermined Market Discipline: The Role of Bank Rescues and Bailout Expectations**  
(with Johannes Kasinger)  
*SAFE Policy Letter*, No. 59 (2017).

WORK IN  
PROGRESS

**Social Comparison as Motivation**  
(with Julian Detemple and Ferdinand von Siemens)

**Gamifying Financial Behavior: Field Experimental Evidence from a FinTech**  
(with Marius Dietsch, Andrej Gill, Andreas Hackethal, and Michael Kosfeld)

**Predicting heterogeneous treatment effects with financial transaction data**  
(with Marius Dietsch and Andrej Gill)

**Individual Loss-aversion and Discount Framing in E-commerce: a Field Experiment**  
(with Kevin Bauer, Andreas Grunewald, Johanna Jagow, and Maximilian Speicher)

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| RESEARCH<br>GRANTS   | <b>BMBF (KlimFi, Forschung für Nachhaltigkeit)</b> , approx. 430,000 Euro              | 2022 |
|  | <i>(with Andrej Gill and Oxford Economics) ESG Invest</i>                              |      |
|  | <b>SAFE Research group</b> , approx. 150,000 Euro (with Andrej Gill)                   | 2020 |
|  | <i>Household Cash Management</i>   |      |
|  | <b>DFG Research Grant</b> , 147,900 Euro (with Mario Mechtel and Daniel Schunk)        | 2017 |
|  | <i>Enhancing cooperation and investigating peer effects on human capital formation</i> |      |
|  | <b>SAFE Research Grant</b> , 61,000 Euro (with Andrej Gill)                            | 2017 |
|  | <i>Financial decision making and present bias</i>                                      |      |
|  | <b>SAFE Research Grant</b> , 16,080 Euro (with Andrej Gill)                            | 2016 |
|  | <i>Measuring Time Inconsistency Using Bank Account Data</i>                            |      |
| CONFERENCE AND<br>WORKSHOP<br>PRESENTATIONS                            | Workshop on Microeconomics, Lüneburg   | 2022 |
|  | ESA 2021 Global Online Around-the-Clock Conference                                     | 2021 |
|  | Workshop on Microeconomics, Lüneburg   |      |
|  | Annual Meeting sozialwissenschaftlicher Ausschuss VfS, digital                         |      |
|  | ESA 2020 Global Online Around-the-Clock Conference                                     | 2020 |
|  | Annual Meeting Committee for Organizational Economics VfS, Würzburg (digital)          |      |
|  | Workshop on Microeconomics, Lüneburg   | 2019 |
|  | Annual Meeting Sozialwissenschaftlicher Ausschuss VfS, Essen                           |      |
|  | Society for Economic Measurement, Frankfurt  |      |
|  | Workshop on Microeconomics, Lüneburg   | 2018 |
|  | ESA World Meetings, Berlin   |      |
|  | Annual Meeting Committee for Organizational Economics VfS, Cologne                     | 2017 |
|  | Annual Meeting of the Verein fuer Socialpolitik, Vienna                                |      |
|  | Annual Conference of the European Economic Association, Lisbon                         |      |
|  | Arne Ryde Workshop on “Identity, Image and Economic Behavior”                          | 2016 |
|  | Intern. Meeting on Experimental and Behavioral Social Sciences, Rome                   |      |
|  | ESA European Meeting, Bergen   |      |
|  | Workshop on Microeconomics, Lüneburg   |      |
|  | CLBO Research Meeting, Frankfurt   |      |
|  | 7th Maastricht Behavioral and Experimental Economics Symposium                         | 2014 |
| Annual Meeting of the Verein fuer Socialpolitik, Hamburg               |  |      |
| DFG Priority Program 1578 Workshop, Cologne                            | 2013   |      |
| Annual Conference of the Royal Economic Society, Royal Holloway London |  |      |
| International Meeting of Experimental and Behavioral Economics, Madrid |  |      |
| IZA Workshop in Behavioral Organizational Economics, Bonn              |  |      |
| ESA World Meetings, Zurich   |  |      |
| 4th Workshop on Economics, University of Tübingen                      | 2012   |      |
| 1st Research Workshop in Financial Economics, Mainz                    |  |      |
| ESA World Meetings, New York   |  |      |
| Workshop in Behavioral Economics, Mainz                                |  |      |
| 9th Workshop “Money, Banking and Financial Markets”, Düsseldorf        |  |      |
| 3rd Workshop on Economics, University of Tübingen                      | 2011   |      |

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|-----------------------|--|-----------|
|                       | Annual Meeting of the European Public Choice Society, Izmir  | 2010      |
|                       | Spring Meeting of Young Economists, Luxembourg   |           |
|                       | Summer School Incentives and Behavioral Economics, Bronnbach   |           |
|                       | Annual Conference of the European Economic Association, Glasgow  |           |
|                       | Annual Meeting of the Verein fuer Socialpolitik, Kiel  |           |
| INVITED TALKS         | University of Fribourg   | scheduled |
|                       | University of Ulm  | 2022      |
|                       | University of Basel  |           |
|                       | University of Lueneburg  |           |
|                       | University of Hohenheim  | 2021      |
|                       | University of Wuerzburg  |           |
|                       | University of Münster  | 2020      |
|                       | ERINN Workshop, University of Oxford   | 2018      |
|                       | Economics Seminar, University of Marburg   | 2017      |
|                       | SITE Seminar, Stockholm School of Economics  |           |
|                       | CAGE Seminar, University of Warwick  |           |
|                       | SBEE Seminar, University of Michigan   | 2016      |
|                       | Economics Seminar, Krannert School of Management, Purdue University  |           |
|                       | Banque de France - Toulouse School of Economics Workshop<br>“Bailouts, bail-in, and financial stability”   | 2014      |
|                       | Economics Seminar, IAAEU at University of Trier  | 2012      |
|                       | Seminar of the CESifo Group, Munich  |           |
|                       | MPI Econ Workshop, MPI for Research on Collective Goods, Bonn  |           |
| DISCUSSIONS           | <b>Bonus versus malus: Does contract framing affect agents’ reciprocity?</b><br>F. von Bieberstein, A. Essl, K. Friedrich<br>(GEABA, XX. Symposium zur ökonomischen Analyse der Unternehmung, 2019)  |           |
|                       | <b>Bank bias in Europe: Effects on systemic risk and growth</b><br>S. Langfield and M. Pagano<br>(4th Research Workshop in Financial Economics, 2015)  |           |
|                       | <b>Government Guarantees and Bank Risk Taking Incentives</b><br>M. Fischer, C. Hainz, J. Rocholl and S. Steffen<br>(Banque de France - Toulouse School of Economics workshop<br>“Bailouts, bail-in, and financial stability”, 2014)  |           |
|                       | <b>The Limits of Model-Based Regulation</b><br>M. Behn, R. Haselmann and V. Vig<br>(3rd Research Workshop in Financial Economics, 2014)  |           |
| FURTHER<br>ACTIVITIES | <b>Co-Organizer</b><br>IPP Symposium “Science meets Policy” 2022, Mainz<br><b>Co-Organizer</b><br>Conference on Behavioral Measurement 2022, Frankfurt<br><b>Member of the Executive Committee</b><br>Gutenberg Council for Young Researchers 2020-<br><b>Member of the Local Organizing Committee</b><br>6th Annual Conference of the Society for Economic Measurement 2019, Frankfurt<br><b>Organizer of Invited Session</b> “Behavioral Measurement: Time Preferences”<br>6th Annual Conference of the Society for Economic Measurement 2019, Frankfurt<br><b>Main Organizer</b> Workshop on Digital Economics<br>Universities of Frankfurt and Mainz, 2019 |           |

**Co-Organizer** “Finance Practitioners meet Academic Researchers”

TechQuartier Partner Day Frankfurt, 2019

**Mercator Science-Policy Fellowship Program**

Universities of Frankfurt, Mainz, and Darmstadt, 2018, 2019, 2020, 2021, 2022

|            |   |                              |
|------------|---|------------------------------|
| AWARDS     | Sturm & Drang Prize of Goethe University Frankfurt  | 2017                         |
|            | Dissertation Prize of the Deutsche Bundesbank   | 2015                         |
|            | Unicredit & Universities Best Paper Award   | 2013                         |
|            | Junior Member of the Gutenberg Academy for Young Academics  | 2012-2014                    |
|            | Best Paper Award 4th Workshop on Economics, Tübingen  | 2012                         |
|            | Nominated for the 4th Lindau Nobel Laureates Meeting Lindau   | 2011                         |
|            | Full Ph.D. scholarship GSEFM  | 2009-2010                    |
|            | Awarded as best graduate in economics, University of Mainz  | 2009                         |
|            | Award for diploma thesis, University of Mainz   | 2009                         |
| REFEREEING | Deutsche Forschungsgemeinschaft (DFG), European Research Council (ERC), Economic Journal, Economics of Transition, European Economic Review, European Journal of Political Economy, Experimental Economics, Games and Economic Behavior, Journal of Economic Behavior & Organization, Journal of Economic Psychology, Journal of Money, Credit, and Banking, Journal of the Economic Science Association, Management Science, PLOS ONE, Review of Economic Studies, Scandinavian Journal of Economics, The B.E. Journal of Economic Analysis and Policy, World Bank Economic Review, Spring Meeting of Young Economists (2011-14), Jahrestagung Verein fuer Socialpolitik |                              |
| TEACHING   | <b>Instructor, University of Mainz</b>  |                              |
|            | Strategy, GSB Young Professional MBA  | 2021, 2022                   |
|            | Game Theory and Strategic Decision-Making, Bachelor   | 2020, 2021, 2022             |
|            | Microeconomics, Bachelor  | 2018, 2019, 2020, 2021, 2022 |
|            | Microeconomics II, Bachelor   | 2019 2020 2021               |
|            | Digital Economics, Bachelor   | 2018                         |
|            | Measuring Heterogeneity using Behavioral Experiments, Seminar, Bachelor   | 2018                         |
|            | Topics in Digital Economics, Seminar, Bachelor  | 2019, 2020, 2021 2022        |
|            | Advanced Digital Economics, Master  | 2018, 2019, 2021             |
|            | Advanced Microeconomics, Master   | 2018, 2019                   |
|            | Topics in Digital Economics, Seminar, Master  | 2018, 2019, 2020,            |
|            | Green Economics, Seminar, Master  | 2022                         |
|            | Topics in Digital Economics, Seminar, PhD   | 2018                         |
|            | The Economics of Beliefs, Seminar, PhD  | 2019                         |
|            | Behavioral Measurement, Seminar, PhD  | 2020 2021                    |
|            | Learning from Digital Data, Executive MBA   | 2017                         |
|            | Introductory Econometrics, Master   | 2011-13                      |
|            | Economics for Lawyers, Law undergraduates   | 2011                         |
|            | <b>Instructor, Goethe University Frankfurt</b>  |                              |
|            | Management, Bachelor  | 2016, 2017                   |
|            | Economics 6.1, Seminar, Bachelor  | 2016                         |
|            | Measuring Heterogeneity using Behavioral Experiments, Seminar, PhD  | 2017                         |
|            | Behavioral Welfare Economics, Seminar, PhD  | 2016                         |
|            | Intermediate Microeconomics, Bachelor   | 2015                         |
|            | Advanced Microeconomic Theory II - Game Theory, PhD   | 2014, 2015                   |
|            | Does Finance Benefit Society, Seminar, Bachelor   | 2014, 2015                   |
|            | <b>Teaching Assistant, Goethe University Frankfurt</b>  |                              |
|            | Management, Bachelor  | 2014                         |

**Teaching Assistant, University of Mainz**

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|---|---------------|
| Empirical Economics, Diploma and Bachelor                                   | 2009, 2011-13 |
| Economics of Banking, Diploma and Master                                    | 2011          |
| Current Issues in Intern. Financial Regulation, Seminar, Diploma and Master | 2011          |
| Economics of Information, Diploma and Bachelor                              | 2010          |
| Emp. Econ. – Applications w. STATA, Seminar, Diploma and Bachelor           | 2009, 2010    |

PHD SUPERVISION Evgeniya Chabanova (first supervisor, ongoing), Marius Dietsch (first supervisor, ongoing), Maïra Sontag González (second supervisor, ongoing), Alexander Dzionara (second supervisor, ongoing) Markus Eyting (second supervisor, 2021), Tim Klausmann (second supervisor, 2021), Shiwei Yu (second supervisor, 2020), Felix Rutkowski (second supervisor, 2020), Jean Roch Donsimoni (second supervisor, 2019) Nora Grothe (second supervisor, 2019), Felix Schmidt (third supervisor, 2019)