
Svetlana Petrova, Ph.D.

Email: svetlana.petrova@skema.edu

-
- **Financial and behavioral economist** with advanced quantitative and programming skills (Python, R, SAS, Stata), applying data and causal inference for over a decade to drive complex business and regulatory decisions;
 - Certified **Executive Coach**, helping clients to reach peak performance and set goals within high-quality well-being;
 - **AI Scientist: experienced financial AI model trainer**, machine learning, and FinTech professional;
 - A decade in **financial audit** and **managerial consulting**, with expert knowledge of **IFRS** and **US GAAP**;
 - Skilled leader with corporate and academic experience and a strong record of managing high-performance teams;
 - Engaging public **speaker** and a skilled **mentor**, developing junior talent to contribute to the organizational success.
-

Research Interests

FinTech, Behavioral Finance, Labor and Wellness Economics, Empirical Investments, AI in Business

Education

Ph.D. in Finance, University of Florida, Gainesville, FL

Ph.D. in Economics, Middle Tennessee State University, Murfreesboro, TN

M.B.A. in Strategic Management, Moscow International Higher Business School, Moscow, Russia

B.B.A. and M.S. in Finance, Finance University, Moscow, Russia

Current Professional Appointments and Practice

FMI Director, Associate Professor of Finance, SKEMA USA

Aug 2026 - present

- Manage and **grow the FMI program** and expand **industry collaboration** to help with student placement.
- **Teach AI in business and finance** for undergraduate and graduate business programs.
- Build project-based modules linking financial modeling with Python/R/SQL workflows, improving students' analytical fluency and industry readiness.
- Build a strong quantitative-oriented curriculum and program STEM reclassification
- Collaboration with industry partners and certifying bodies
- Maintain an **active applied research agenda** (finance/fintech/cyber risk/corporate wellness) and collaborate with coauthors; translate research insights into project-based student work.

Executive Performance Coach, SP Coaching LLC

June 2024 - present

- Provide executive performance and career coaching focused on sustainable performance, professional growth, decision-making, and work-life harmony.
- Integrate behavioral economics, evidence-based coaching, and mind-body practices to support self-awareness, well-being, and sustainable behavior change.
- Develop and deliver coaching programs and workshops on professional performance, career strategy, and adapting to technological change at a company and group level.

AI Consultant and Finance Expert, SP Consulting LLC

Dec 2024 - present

- Key clients: Meta (contract Aug 2026 - current), **Google LLC** (contract, Jan – Aug 2026), Snorkel AI (since Dec 2024), Handshake AI (since Jan 2026).
- Train and test finance and accounting LLMs; author challenging datasets and question-and-answer pairs; review failure cases to identify weaknesses and improve reasoning robustness; evaluate and correct developing models' output.
- Partner with engineers to refine labeling/evaluation protocols and drive measurable model quality improvements.
- Work with real-world data inputs from EDGAR, Yahoo Finance, and trading platforms to review the model performance on real-time data

Adjunct Professor of Finance, University of Cincinnati

Aug 2025 - present

- Remotely teach personal finance and financial literacy courses for undergraduate programs.
- Develop online courses and curriculum for better student engagement in online asynchronous courses.

Assistant Professor of Finance, Board Member, Center for Business Analytics Oversight Board, University of New Hampshire

Aug 2020 - May 2025

- Produced research in Finance, Teaching (Finance, Accounting, Big Data in Finance)
- Oversaw the Center's work and guided consulting services rendered to clients by students' teams

Economist, Tennessee Consolidated Retirement System, TN Treasury **May 2015 – May 2016**

- Assisted the fixed income (more than \$13.5 billion under management) and equity (more than \$25 billion under management) portfolio management groups by providing daily forecasts and developing automated forecasting and reporting tools using Bloomberg, Python, and R.

Director, Strategic Development, Mouzenidis Group **Dec 2010 – May 2012**

- Developed and implemented a strategy for international and cross-industry expansion of a Greek travel and airline holding (over 1600 employees). Directly managed over 30 employees.

Auditor and Consultant, Ernst&Young, DelProf LLC **Jul 2005 – Apr 2011**

- From Staff to Director in 5 years, two double promotions, over 40 international audit, due diligence, and management consulting projects

- IFRS and US GAAP expert, consolidation and policy development, multinational expansion, FINRA, and SOX compliance

- Focus on international expansion, cross-border tax compliance, and organizational optimization.

Featured in Media/Honors

-Trading Ahead of the Disclosure: Cybersecurity Breaches - **Institutional Investor**, 01/04/2021

-Do Gender and Academic Background Influence Risk Tolerance? Evidence from U.S. Pension Funds - **The Allocator**, 07/19/2024

Global Labor Organization Fellow

Junior **Editor** - Journal of Real Estate Practice and Education

Top Ten download list for SSRN's Demographics, Gender Diversity in Accounting (July 2024)

Top Ten download list for SSRN's Decision-Making under Risk Uncertainty (July - September 2024)

Certifications

ICF Certified Executive Coach & College and Career Coach (ACC)

National Board-Certified Health and Wellness Coach (NBC-HWC)

Licensed Yoga Therapist (RYT 200+300, Hormonal Yoga, Pranayama and Meditation, Yoga Nidra)

Certified in Cybersecurity (ISC2 CC)

SAS Certified Business Analyst: Regression and Modeling

Online Teaching Excellence Certificate (University of Cincinnati)

AWS Academy Graduate:

AWS Cloud Fundamentals

Machine Learning Foundations

Generative AI Foundations

AWS Academy Certified Educator

Bloomberg Certifications:

Bloomberg Market Concepts

Bloomberg BQL Spreadsheet Analysis

Bloomberg ESG

Key Research and Programming Skills

Programming: Python (Pandas, NumPy, SciPy, Scikit-Learn, PyTorch, TensorFlow, PySpark, Seaborn, Matplotlib), R, Stata, SAS, MATLAB, Maple, Orange Data Mining, SQL, Git, GitHub, Spark, LaTeX

Statistical & Econometric Methods: Regressions, Regression Discontinuity, Instrumental Variables, GMM, Event Studies, Time-Series, State-Space Models, Bayesian Statistics, Duration Analysis, Causal Inference

Machine Learning: Linear & Logistic Regression, KNN, SVM, Decision Trees, Random Forest, Gradient Boosting (XGBoost, LightGBM), Clustering, NLP, Neural Networks (PyTorch, TensorFlow, Keras)

Financial Data Platforms: Bloomberg Terminal, Refinitiv Eikon, EDGAR, WRDS, Compustat, CRSP, TAQ

Publications

- Working Capital Management: Concepts and Strategies (edited by H Kent Baker, Greg Filbeck, and Tom Barkley, ISBN-10: 9811259658; author of Chapter 19 - Information Technology in Working Capital Management

- Analysis of the Impact of Federal Funds Rate Change on US Treasuries Returns using SAS (with Max Terekhov), SESUG 2015 Proceedings

- Handbook of Labor, Human Resources, and Population Economics (forthcoming), author of Chapter "Economics of Leisure and Sleep." (forthcoming, 2026)

Under Review:

- Cybersecurity Breaches: Firm Disclosures and Stock Market Responses(with Andy Naranjo, *under submission*)
- Trading Ahead of the Disclosure: Cybersecurity Breaches (with Andy Naranjo, *under submission*)
- Contagion: Cybersecurity Market Reaction to Data Breaches (with Andy Naranjo, in progress)
- Cybersecurity Breaches and Political Trades (with Brandon Cline and Md Nurul Islam, in progress)
- Cybersecurity Breaches and Intraday Market Anomalies (with Artem Meshcheryakov, in progress)

Work in Progress:

- Do Gender and Academic Background Influence Risk Tolerance? Evidence from U.S. Pension Funds (*under submission*)
- Does Background Define Stock-Picking Talent? Evidence from US Pension Funds (*under submission*)
- Are You Overqualified? The Impact of Financial Crises on Returns to Education
- Zen Returns: Corporate Mindfulness Programs and Financial Performance in Public Firms

Climate Finance and Green Real Estate

- Going Greener? Urban Exodus and Green Buildings Market after COVID-19 (with Katya Volkova)
- Economic Crisis Survival: Some Evidence from REITs

Speaker

- Guest Lecture, April 2026, Executive Coaching as a corporate growth tool, Roger Williams University
- Seminar, April 2025, Trading Ahead of the Disclosure: Cybersecurity Breaches, Middle Tennessee State University
- *Presenter*, Contagion: Cybersecurity Market Reaction to Data Breaches, Southern Finance Association Annual Meeting, 2024, West Palm Beach, FL
- *Presenter*, Contagion: Cybersecurity Market Reaction to Data Breaches, Financial Management Association Annual Meeting, October 2024, Dallas, TX
- Seminar, October 2024, Contagion: Cybersecurity Market Reaction to Data Breaches, Syracuse University
- *Presenter*, Going Greener? Urban Exodus and Green Buildings Market after COVID-19, American Real Estate Society Meeting, 2024, Orlando, FL
- *Presenter*, Contagion: Cybersecurity Market Reaction to Data Breaches, Southern Finance Association Annual Meeting, 2023, Fajardo, PR
- Seminar, Going Greener? Urban Exodus and Green Buildings Market after COVID-19, UNH ACFI Department Brown Bag Seminar Series, November 2023
- Seminar, Contagion: Cybersecurity Market Reaction to Data Breaches, UNH Paul College Work in Progress Series, November 2023
- *Committee*, Bretton Woods Accounting and Finance Ski Conference, 2023, Bretton Woods, NH
- *Presenter*, Are U.S. Public Pension Funds CIOs Overpaid? Understanding the Role of the CIOs Pedigree in the Pension Funds' Performance, AFFECT Workshop, 2023, New Orleans, LA
- *Presenter*, Trading Ahead of the Disclosure: Cybersecurity Breaches, Entrepreneurship, Finance, and Innovation Symposium, 2022, Hanoi, Vietnam
- *Presenter*, Trading Ahead of the Disclosure: Cybersecurity Breaches, Southern Finance Association Annual Meeting, 2022, Key West, FL
- *Discussant/Committee/Reviewer*, Southern Finance Association Annual Meeting, 2022, Key West, FL
- *Presenter*, Do Firms Prefer Overqualified Employees? The Impact of Financial Crises on Returns to Education, Northeast Business and Economics Association, 2022, Portsmouth, NH
- *Discussant/Committee/Reviewer*, Financial Management Association Annual Meeting, 2022, Atlanta, GA
- *Presenter*, Trading Ahead of the Disclosure: Cybersecurity Breaches, Financial Management Association Annual Meeting, 2022, Atlanta, GA
- *Executive Committee Member*, FinTech track, Eastern Finance Association Annual Meeting, 2022, Washington, D.C
- *Discussant/Committee/Reviewer*, Financial Management Association Annual Meeting, 2021, Denver, CO
- *Presenter*, Cybersecurity Breaches: Firm Disclosures and Stock Market Responses, Northeast Business and Economics Association, 2020, Portsmouth, NH
- *Presenter*, Trading Ahead of the Disclosure: Cybersecurity Breaches, 8th Annual OptionMetrics Research

Conference, 2019, New York City, Northeast Business and Economics Association 2020

- *Presenter*, Cybersecurity Breaches: Firm Disclosures and Stock Market Responses, Southern Finance Association Annual Meeting, 2019, Orlando, FL
 - *Presenter*, Cybersecurity Breaches: Firm Disclosures and Stock Market Responses, Financial Management Association Annual Meeting, 2019, New Orleans, LA
 - *Committee/Reviewer/Session Organizer*, Financial Management Association Annual Meeting, 2019, New Orleans, LA
 - *Presenter*, Cybersecurity Breaches: Firm Disclosures and Stock Market Responses, Eastern Finance Association Annual Meeting, 2019, Miami, FL
 - *Discussant/Committee/Reviewer*, Eastern Finance Association Annual Meeting, 2019, Miami, FL
 - *Discussant*, American Finance Association Annual Meeting, 2019, Atlanta, GA
 - *Presenter*, Cybersecurity Breaches: Firm Disclosures and Stock Market Responses, Florida Finance Conference, 2019, Tampa, FL
 - *Discussant*, Financial Management Association Annual Meeting, 2018, San Diego, CA
 - *Discussant*, Financial Management Association Annual Meeting, 2017, Boston, MA
 - *Committee/Reviewer*, Eastern Finance Association Annual Meeting, 2017, Jacksonville, FL
 - *Presenter*, Are U.S. public pension funds CIOs overpaid? Understanding the Role of the CIOs Pedigree in the Pension Funds' Performance, Eastern Finance Association Annual Meeting, 2017, Jacksonville, FL
 - *Discussant*, Eastern Finance Association Annual Meeting, 2017, Jacksonville, FL
 - *Discussant/Chair*, Financial Management Association Annual Meeting, 2016, Las Vegas, NV
 - *Presenter*, Whom Are You Working For? Regulation, 340b Drug Program, and the Healthcare Firm Performance, Midwest Economics Association, 2016, Evanston, IL
 - *Discussant*, Midwest Economics Association, 2016, Evanston, IL
 - *Presenter*, Are U.S. public pension funds CIOs overpaid? Understanding the Role of the CIOs in the Pension Funds' Performance, Midwest Finance Association Annual Meeting, 2016, Atlanta, GA
 - *Discussant/Session Chair*, Midwest Finance Association Annual Meeting, 2016, Atlanta, GA
 - *Presenter*, S.O.S.: Hiring and Compensation in the Shadow of an Economic Crisis, Southern Economic Association Annual Meeting, 2015, New Orleans, LA
 - *Discussant/Session Chair*, Southern Economic Association Annual Meeting, 2015, New Orleans, LA
 - *Presenter*, Foreclosure Fears: Psychological Impact of Foreclosures On House Prices, SAS Analytics, 2015, Las Vegas, NV
 - *Presenter*, Dynamic Reporting Systems in Quantitative Portfolio Management and Financial using SAS and R, Financial Management Association Annual Meeting, 2015, Orlando, FL
 - *Presenter*, Analysis of the Impact of Federal Funds Rate Change on US Treasuries Returns using SAS, Southeastern SAS Users Group Annual Meeting, 2015, Savannah, GA
 - *Presenter*, What Makes Firms Survive an Economic Crisis? Some Evidence from REITs, Midwest Finance Association Annual Meeting, 2015, Chicago, IL
 - *Discussant*, Midwest Finance Association Annual Meeting, 2015, Chicago, IL
-