
Svetlana Petrova, Ph.D.

Email: petrovs@ucmail.uc.edu

U.S. Permanent Resident

- Financial Economist with extensive quant skills (Python, R, SAS, Stata), leveraging data and causal inference to solve complex business and regulatory problems
 - Expertise in FinTech, capital markets, behavioral finance, financial reporting (IFRS, GAAP), and business strategy
 - Over 8 years of experience in consulting and audit with Big Four firms
 - Research performance and well-being alignment in academic and professional environments for long-term success and sustainability
 - Skillful leader with corporate and academic background and a strong record of managing high-performance team
 - Engaging public speaker and a skilled mentor, developing junior talent to contribute to the organization success
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Areas of Specialization

FinTech, Empirical Corporate Finance, Empirical Investments, Behavioral Finance, Real Estate Finance

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

Work Experience

Assistant Professor of Finance - Adjunct, University of Cincinnati **Oct 2025 - present**

- Remotely teach investment, applied finance, and data analytics 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.
- Lead remote research teams on empirical finance projects, coordinating asynchronous collaboration and ensuring timely delivery of high-quality analytical results.

Subject Matter Expert, Gerson Lehrman Group (GLG) **Oct 2025 - present**

- Provide financial economist insight to institutional investors and consultants on capital-market dynamics, fintech trends, and regulatory risk.
- Conduct expert calls on real-estate and financial-market developments, advising on data-breach impact mitigation and behavioral-economics factors—including corporate-wellness effects on performance and valuation.

Expert Contributor, Snorkel AI **Dec 2024 - present**

- Designed, trained, and tested finance/accounting LLM/ML evaluations; authored challenging datasets and failure cases to improve reasoning robustness.
- Partnered with domain experts and engineers to refine labeling/evaluation protocols and drive measurable model quality improvements.

Junior Editor, Journal of Real Estate Practice and Education **May 2024 - present**

- Organized the peer-review process for manuscripts and facilitated the publishing process

Assistant Professor of Finance, Center for Business Analytics Oversight Board Member and Faculty Fellow, University of New Hampshire **Aug 2020 - May 2025**

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

Graduate Assistant, University of Florida **Aug 2016 - Aug 2020**

- Produced research in Finance and Real Estate, Teaching (International Finance, Fixed Income)

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.

Graduate Assistant, Middle Tennessee State University

Jul 2013 - Aug 2016

- Produced research in Economics, Teaching (Financial Planning, Business Economics, Macroeconomics)

Director, Innovation and Strategy, 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.

Associate/Manager/Sr.Manager, Ernst&Young, YNS Audit, DelProf

Jul 2005 - Apr 2011

- Actively participated in over 40 international audit and management consulting projects on IFRS, US GAAP policy implementation, multinational expansion, FINRA, and SOX compliance.

- Developed and implemented a strategy for the international expansion of a consulting company's business

- Had fast career growth from associate to senior manager

Corporate Workshops and Executive-level Teaching

- Business Analytics using R (seminar series), University of Florida, Business Gator Club, 2018

- Analytics and Forecasting using R (seminar series), Tennessee Department of Treasury, 2016

- International Financial Reporting Standards IFRS, Certified Internal Auditor, HOCK Training, 2009-2013

Featured in Media

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

Certifications

Certified Financial Planner (CFP, in progress)

Project Management Professional (PMP, scheduled Dec 2025)

Certified in Cybersecurity (CC, scheduled Nov 2025)

SAS Certified Business Analyst: Regression and Modelling

AWS Academy Graduate:

AWS Cloud Fundamentals

Machine Learning Foundations

Generative AI Foundations

Bloomberg Certifications:

Bloomberg Market Concepts

Bloomberg BQL Spreadsheet Analysis

Bloomberg ESG

AWS Academy Certified Educator

Awards/Honors

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

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

AFFECT 2023 Grant Recipient

NBEA 2020 Best Paper Award

Beta Gamma Sigma Honors Society

AFA Student Grant (2019)

ARES Doctoral Student Grant (2015)

SESUG Student Research Grant (2015)

Technical Skills

Programming & ML Libraries: Python (Pandas, NumPy, SciPy, Scikit-Learn, PyTorch, TensorFlow, PySpark, Seaborn, Matplotlib), R, Stata, SAS, MATLAB, Maple, Orange Data Mining

Data Engineering & Collaboration: Spark, SQL, Hadoop, Snowflake, Databricks, Git, GitHub, BigQuery

Cloud Platforms: AWS (Fundamentals, Machine Learning, Generative AI)

Data Visualization & BI: Tableau, Power BI, LaTeX, MS Office

Statistical & Econometric Methods: Regressions, Regression Discontinuity, Instrumental Variables, Binary & Multinomial Choice Models, 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 and Research Projects

Book Chapters and Analytical Work

- 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

FinTech and Market Anomalies

- 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)

Investments, Behavioral Finance, and Pension Funds

- 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

Conferences and Seminars

- *Presenter*, Zen Returns: Corporate Mindfulness Programs and Financial Performance in Public Firms, Financial Management Association Annual Meeting, October 2025, Vancouver, Canada
- 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
- 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
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Managerial Experience: over 30 people under direct supervision as a director of strategic development, managed teams of up to 12 people, and oversaw project implementation in consulting and audit; managed collaborative work with coauthors and multiple teams of senior and master students on their group projects, solving financial problems with the help of statistical programming, research methods, and AI.

Languages

Fluent in English and Russian, actively learning Spanish
