

EMPLOYMENT	<i>Economist</i> Oesterreichische Nationalbank (OeNB), AT Central, Eastern and Southeastern Europe Section	01/2021 - present
EDUCATION	<i>Dr. rer. pol. (summa cum laude), Economics</i> Berlin School of Economics (DIW Graduate Center) and Humboldt-Universität zu Berlin, DE Dissertation: “Non-Standard Preferences and Beliefs in Financial Decision Making”	10/2015 - 03/2020
	<i>M.Sc., Economics</i> Humboldt-Universität zu Berlin, DE	10/2012 - 11/2014
	<i>B.Sc., Economics</i> Humboldt-Universität zu Berlin, DE	10/2009 - 05/2012
PROFESSIONAL EXPERIENCE	<i>Economist (seconded)</i> Banca D’Italia, IT Research Data Center and Innovation Lab Division	10/2023 - 12/2023
	<i>Research Associate</i> German Institute for Economic Research (DIW Berlin), DE International Economics Department	10/2016 - 12/2020
	<i>Project Coordinator</i> Thailand Vietnam Socio Economic Panel Add-On, TH Project: Behavioral Insights into Over-Indebtedness within a Vulnerable Population	10/2017 - 12/2017
	<i>Research Assistant</i> Thailand Vietnam Socio Economic Panel, TH	06/2017 - 07/2017
	<i>Visiting Graduate Scholar</i> European Bank for Reconstruction and Development, ENG and TR	09/2016 - 12/2016
	<i>Student Research Assistant</i> German Socio-Economic Panel at DIW Berlin, DE	04/2013 - 10/2014
TEACHING	- <i>Instructor for the Joint Vienna Institute</i> - <i>Tutor: Seminar “Topics in Emerging Markets” (Master)</i> - <i>Co-supervision of master theses on financial decision making</i>	ongoing 10/2018 - 01/2019
PEER-REVIEWED PUBLICATIONS	Koch, M., L. Menkhoff and U. Schmidt (2021), Coupled lotteries-A new method to analyze inequality aversion . <i>Journal of Economic Behavior & Organization</i> , 191, 236–256.	

Hübler, O., M. Koch, L. Menkhoff and U. Schmidt (2021), **Corruption and Cheating: Evidence from Rural Thailand**. *World Development*, 145, 105526.

OeNB Journals

Ellmeier, E., M. Koch and T. Scheiber (2023), **Saving along the income distribution during the COVID-19 pandemic**. *Focus on European Economic Integration (FEEL)*, Q1/23, 7–21.

Enzinger, M., M. Koch and A. Riedl (2022), **Financial vulnerabilities of CESEE borrowers and their debt at risk: a cross-country analysis**. *OeNB Financial Stability Report 44*, 25–44.

Scheiber, T. and M. Koch (2022), **Mitigating the impact of the pandemic on personal finances in CESEE: descriptive evidence for 2020**. *FEEL*, Q2/22, 63–96.

Koch, M. and T. Scheiber (2022), **Household savings in CESEE: expectations, experiences and common predictors**. *FEEL*, Q1/22, 29–54.

WORKING PAPERS

The non-linear impact of risk tolerance on entrepreneurial profit and business survival (with L. Menkhoff), *DIW Discussion Paper No. 2067*, Jan. 2024, *resubmitted*.

The Effect of Social Comparison on Debt Taking: Experimental Evidence (with A. Grohmann), *DIW Discussion Paper No. 1996*, Feb. 2022, *under review*.

Entrepreneurial Motive, Ambiguity Attitudes and the Effect of Good News (with J. M. Brock), *CEPR Discussion Paper No. 16559*, Sep. 2021.

Don't Expect Too Much - High Income Expectations and Over-Indebtedness (with T. Klühs and W. Stein), *CRC TRR 190 Discussion Paper No. 200*, Nov. 2019.

STUDIES IN PROGRESS

Perceived sustainable minimum wages — a test of randomization and question scales across countries, AEA RCT Registry, ID: 0010398, November 2022. (with E. Beckmann)

Do talk money – Reducing income nonresponse in surveys, AEA RCT Registry, ID: 0012215, September 2023. (with K. Allinger)

The Currency Co-Holding Puzzle

How financially literate are necessity entrepreneurs? New evidence from an international survey (with M. Langiulli)

What determines households' debt service-to-income ratios across countries? (with M. Enzinger and A. Riedl)

OTHER PUBLICATIONS

-Koch, M. and T. Scheiber, **Household saving behavior and the COVID-19 pandemic: evidence from the OeNB Euro Survey**, CESEE Research Update, May 2022, 3–5.

-Enzinger, M., M. Koch, and A. Riedl, **The Impact of COVID-19 on the Financial Vulnerability of Indebted CESEE Households**, *Konjunktur Aktuell* 6/2021, 60–64.

-Klühs, T., M. Koch and W. Stein, **In der Überschuldungsfalle** [“In the debt trap”, in German], *Makronom*, Online Article, June 2020.

- Hamdan, J. and M. Koch, **Financial resilience and the Covid-19 pandemic: The importance of financial literacy in times of crisis**, BSE Insights on the Corona Crisis, Online Article, May 2020.
- Klühs, T., M. Koch and W. Stein, **Haushaltsüberschuldung hängt mit zu hohen Einkommenserwartungen und gelockerter Kreditvergabe zusammen** ["Household over-indebtedness is related to high income expectations and eased lending", in German], DIW Wochenbericht 11/2020, 175–181, March 2020.
- Haaser, E. and M. Koch, **Do Default Assignments Increase Savings of the Poor? Empirical Evidence**, DIW Roundup 130, July 2019.

Presentations & Summer Schools

- 2023:** Bulgarian Economic Council Conference, Sofia; "Text-based analysis" OeNB Summer School taught by Kristof Coussement, Vienna
- 2022:** WU Behavioral and Experimental Economics Seminar, Vienna (invited)
- 2021:** 88. OeNB East Jour Fixe, virtual; Ann. meeting of the *Verein für Socialpolitik*, virtual
- 2019:** 6th Retreat of the CRC TRR 190, Tutzing; Shortcourse "Machine Learning: Applications in Empirical Microeconomics", by Jann Spiess, Berlin; 6th Annual PhD Workshop Experimental Development Economics: Lab in the Field at UEA, Norwich; AEL-FHM Doctoral Meeting, Mannheim; 6th IMEBESS, Utrecht; Ann. conference of the Royal Economic Society, Uni of Warwick; 5th Retreat of the CRC TRR 190, Berlin; Ann. meeting of the American Economic Association, Atlanta
- 2018:** 4th Retreat of the CRC TRR 190, Ohlstadt; 13th Nordic Conference on Behavioural and Experimental Economics, Odense; Ann. meeting of the *Verein für Socialpolitik*, Freiburg; Ann. congress of the European Economic Association, Cologne; SABE/IAREP, London; ESA World Meeting, Berlin; DIW GC Summer Workshop, Potsdam; Insights from PHF and SOEP-IS for Household Finance Workshop, Berlin
- 2017:** "Econometrics of Panel Data and Network Analysis" Summer School taught by Steven Durlauf and Jeffrey Wooldridge, Berlin; TVSEP User Workshop, Hannover

MISCELLANEA

- Organization of Events**
"1. CRC TRR 190 Workshop on Development Economics: Firms and Productivity", Nov. 20-21, 2019 DIW Berlin (with A. Ashraf, V. Bartos, K. Czura, and H. Seitz)
- Refereeing Service**
Journal of Behavioral and Experimental Finance, Journal of Institutional Economics, Empirica, Theory and Decision, Spring Meeting of Young Economists 2020 (Bologna)
- Gender mainstreaming project**
Employee survey in the OeNB on gender-specific motives for (not) applying for promotion, together with OeNB's equal opportunity officers

GRANTS & AWARDS

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| <i>Doctoral Grant</i> , Heinrich Böll Foundation | 07/2017 - 03/2020 |
| <i>Doctoral Grant</i> , DIW Graduate Center | 10/2015 - 03/2017 |
| <i>EBRD Acknowledgment Award</i> | 11/2016 |

SKILLS

- Software**
L^AT_EX, MS Office, Stata, R, Python, SAS (basic), MATLAB (basic), Qualtrics, Survey Solutions, z-tree, oTree
- Languages**
German (native), English (proficient), Thai (oral: advanced, reading: basic), French (basic), Latin

Further Training

- Workshop "Werteorientiertes Führen" (Value oriented leadership), by Julian Zurek, Nov. 2019, Heinrich Böll Foundation
- Workshop "Agiles Projektmanagement" (Agile project management), by Svenja Neupert, Sep. 2020, Potsdam Graduate School
- Workshop "Methoden wissenschaftlicher Politikberatung" (Methods for scientific policy consulting), by Melanie Müller, Feb. 2019, Heinrich Böll Foundation
- Workshop "Wissenschaftliche Politikberatung" (Scientific policy consulting), by Johannes Schuler, Feb. 2020, Heinrich Böll Foundation

PERSONAL

Date and Place of Birth: June 15, 1990, Saarlouis, Germany

Citizenship: German