Carlos Delgado

PhD Student in Economics | Texas A&M University

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LinkedIn • Google Scholar

ACADEMIC EXPERIENCE

Instructor, Texas A&M University — Summer 2026

Research Assistant, Texas A&M University — Summer 2026

Graduate Teaching Assistant, Texas A&M University — 2023–present

Assistant Professor, Universidad de Concepción — 2022–2023

Instructor, Universidad de Concepción — 2017–2021

Lecturer, Universidad de Concepción — 2016–2017

PROFESSIONAL EXPERIENCE

Consultant, Superintendency of Banks and Financial Institutions (SBFI) of Chile — 2017

EDUCATION

Texas A&M University — College Station, USA

PhD in Economics (*in progress*) — 2023–2028

Universidad de Concepción — Concepción, Chile

MSc. in Applied Economics — 2015–2018

Universidad de Concepción — Los Angeles, Chile

B.A. in Management — 2010–2014

RESEARCH INTERESTS

Field: Macroeconomics
Interests: Monetary Economics; Household Finance; Behavioral Macroeconomics; Macroeconomic Expectations

RESEARCH

Working papers

Household (In)attention to Inflation and Balance-Sheet Position: Macroeconomic Implications (2026).

Monetary Policy During Good and Bad Times: The Role of Household Debt and Liquidity (2025). Available at SSRN 5465255. LINK

Publications

First author

1. Credit card repayments in a Latin American country: a psychological perspective (2024). *Academia Revista Latinoamericana de Administración, 37(1)*. 19–38. LINK
2. Use of crowdfunding in Chile: an exploratory approach (2022). *Journal of Technology Management & Innovation, 17(2)*. 21–32. LINK
3. Household debt, automatic bill payments and inattention: Theory and evidence (2021). *Journal of Economic Psychology, 85*. LINK
4. Business cycle synchronization: is it affected by inflation targeting credibility? (2019). *SERIEs – Journal of the Spanish*

Economic Association, 11. 157–177. LINK

5. Automatic bill payments and financial inclusion: evidence in Chile (2018). *Multidisciplinary Business Review, 11(2)*. 48–58. LINK

Co-author

1. Stock, foreign exchange and commodity markets linkages: Implications for risk diversification and portfolio management (2024). *Global Finance Journal, 63*. 101053. LINK
2. Connectedness in the global banking market network: Implications for risk management and financial policy (2024). *International Review of Financial Analysis, 95*. 103470. LINK
3. Institutional environment and market structure as drivers of banking industry performance (2024). *Investigación Económica, 83(328)*. 102–130. LINK
4. Capital structure adjustment in Latin American firms: an empirical test based on the Error Correction Model (2023). *Estudios Gerenciales, 39(166)*. 50–66. LINK
5. Relationship between earnings management and corporate risk in Latin-American firms (2023). *Academia Revista Latinoamericana de Administración, 36(1)*. 1–22. LINK
6. Exchange markets and stock markets integration in Latin-America (2022). *Revista Mexicana de Economía y Finanzas, 17(3)*. 1–24. LINK
7. Impacts of earnings management and institutional-financial development on capital structure choice in Latin-American markets (2022). *Emerging Markets Finance and Trade, 58(9)*. 2695–2709. LINK
8. Earnings management and country-level characteristics as determinants of stock liquidity in Latin America (2022). *Spanish Journal of Finance and Accounting, 51(1)*. 50–76. LINK
9. Effects of MILA on their stock markets: an empirical analysis on market activity and dynamic correlations (2022). *International Journal of Emerging Markets, 17(2)*. 574–599. LINK
10. Announcements effect of corporate bond issuance on stock returns: evidence from Chile (2021). *Cuadernos de Administración, 37(71)*. 1–15. LINK
11. Monitoring and managerial discretion effects on agency costs: Evidence from an emerging economy (2021). *BAR – Brazilian Administration Review, 18(1)*. 1–24. LINK
12. Impact of earnings management on agency costs: evidence from MILA markets (2021). *Baltic Journal of Management, 16(2)*. 247–275. LINK
13. Effects of capital structure and institutional-financial characteristics on earnings management practices: Evidence from Latin American firms (2021). *International Journal of Emerging Markets, 16(3)*. 580–603. LINK
14. Impact of competition and voucher school subsidy law on education quality in Chile (2021). *Ecos de Economía, 25(52)*. 136–159. LINK
15. Do exchange rate regimes affect the exchange risk premium? International evidence (2020). *Perfiles Económicos, 10*. 153–170. LINK
16. Uncovered interest parity and behavior of interest differentials (2020). *Revista Mexicana de Economía y Finanzas, 15(2)*. 173–183. LINK
17. Are the effects of market concentration and income diversification on banking performance persistent? (2020). *Ecos de Economía, 24(50)*. 25–44. LINK
18. Market concentration and income diversification: Do they always promote the financial stability of banking industry? (2020). *Revista Finanzas y Política Económica, 12(2)*. 341–365. LINK
19. Effects of foreign ownership and International Financial Reporting Standards on debt maturity in Chilean firms (2019). *Estudios Gerenciales, 35(153)*. 416–428. LINK
20. Examining the effect of corporate and capital structure on operational efficiency in Chilean firms (2019). *RAN – Revista Academia & Negocios, 5(1)*. 109–122. LINK

Research communication

Author of a public series on monetary policy, household expectations, financial literacy, and household finance. Selected articles and the complete series are available through my personal website and LinkedIn profile.

Research projects

"Impact of earnings management, market integration and financial-institutional development on corporate decisions: Evidence in Latin American markets," Co-researcher. Office of Research and Development at Universidad de Concepción, 2021–2023.

"Banking, automatic bill payments and credit cards in Chile," Principal researcher. Office of Research and Development at

Universidad de Concepción, 2019–2021.
Member of Research Group in Economy and Business. Universidad de Concepción. Code: 19.T1.01.

ACADEMIC SERVICE

Peer reviewer

Economic Modelling, 2021.
International Journal of Emerging Markets, 2019–2022.
Journal of International Money and Finance, 2018.

Editorial service

RAN – Revista Academia & Negocios
2017–2023

CONFERENCES AND WORKSHOPS

Workshop on Theoretical and Experimental Macroeconomics
Barcelona School of Economics Summer Forum
June 4–5, 2026

NBER Behavioral Macro Research Boot Camp
Cambridge, MA
May 14–15, 2026

North Texas Economics Conference (NTxEC)
The University of Texas at Arlington
November 15, 2025

16th BESLAB Experimental Economics Summer School in Macroeconomics
University of Pompeu Fabra, Barcelona, Spain
June 16–22, 2025

Workshop on Theoretical and Experimental Macroeconomics
Barcelona School of Economics Summer Forum
June 19–20, 2025

HONORS AND RECOGNITIONS

Outstanding Teaching Assistant, Department of Economics, Texas A&M University. December 2025.

Academic Evaluation. Qualified with the concept of “OUTSTANDING,” Universidad de Concepción. December 2021.

Best work presented at the XXV National Meeting of Schools and Faculties of Management, Chile (ENEFA). “How does the use of automatic bill payments affect household indebtedness?: theory and evidence,” Chile, November 6–8, 2019.

Best Graduate Student in MSc. in Applied Economics. Universidad de Concepción, 2017.

Best Student in B.A. in Management. Universidad de Concepción, 2015.

SOFTWARE SKILLS

Matlab – Python – RStudio – Stata

NATIONALITY

Chilean

LANGUAGES

English (fluent), Spanish (native).