

PROFESSIONAL EXPERIENCE	<i>Senior Economist</i> Oesterreichische Nationalbank (OeNB), AT Central, Eastern and Southeastern Europe Section	01/2021 - present
	<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, EN and TR	09/2016 - 12/2016
	<i>Student Research Assistant</i> German Socio-Economic Panel at DIW Berlin, DE	04/2013 - 10/2014
EDUCATION	<i>Dr. rer. pol. (summa cum laude), Economics</i> PhD-program (with 1-year coursework) by Berlin School of Economics, DIW Graduate Center and Humboldt-Universität zu Berlin, DE	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
TEACHING	- Instructor for the <i>Joint Vienna Institute</i>	ongoing
	- Tutor: Seminar "Topics in Emerging Markets" (Master's Level)	10/2018 - 01/2019
	- Co-supervision of master theses on financial decision making and inclusion	
MISCELLANEA	-Refereeing service Journal of Behavioral and Experimental Finance, Journal of Development Studies, 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

-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)

-Voluntary work

Since 2006: youth group leader in a scouting group, German Scout Association (DPSG)

**GRANTS &
AWARDS**

<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
- OeNB Summer School "Text-based analysis", by Kristof Coussement, Aug. 2023
- Shortcourse "Machine Learning: Applications in Empirical Microeconomics", by Jann Spiess, Sep. 2019
- Summer School "Econometrics of Panel Data and Network Analysis", by Steven Durlauf and Jeffrey Wooldridge, Aug. 2017

PERSONAL

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

PUBLICATIONS

PEER-REVIEWED Koch, M., L. Menkhoff and U. Schmidt (2021), [Coupled lotteries-A new method to analyze inequality aversion](#). *Journal of Economic Behavior & Organization*, 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 (FEEI)*, 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](#). *FEEI*, Q2/22, 63–96.

Koch, M. and T. Scheiber (2022), [Household savings in CESEE: expectations, experiences and common predictors](#). *FEEI*, 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, *under review*.

STUDIES IN PROGRESS

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

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

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

The Currency Co-Holding Puzzle

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

OTHER PUBLICATIONS

- Beckmann, E. and M. Koch, **Euro-Bargeld als sicherer Hafen außerhalb des Euroraums** [“Euro cash as safe haven outside the euro area”, in German], OeNB Blog, June 2024.
- Brock, J. M. and M. Koch, **Inflation expectations in low- and high-inflation environments**, Box 1 in EBRD Regional Economic Prospects, May 2024, 20–22.
- Koch, M. and E. Beckmann, **Warten auf den Euro** [“Waiting for the euro”, in German], OeNB Blog, April 2024.
- 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.

SCIENTIFIC PRESENTATIONS

- 2024:** World Finance Conference, Cyprus (scheduled); SABE/IAREP conference, Dundee (scheduled); Ann. congress of the European Economic Association, Rotterdam (scheduled); NOeG conference, Vienna (scheduled)
- 2021-23:** Bulgarian Economic Council Conference, Sofia; WU Behavioral and Experimental Economics Seminar, Vienna (invited); 88. OeNB East Jour Fixe, virtual; Ann. meeting of the *Verein für Socialpolitik*, virtual
- 2017-19:** 6th Retreat of the CRC TRR 190, Tutzing; 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; 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 conference, London; ESA World Meeting, Berlin; DIW GC Summer Workshop, Potsdam; Insights from PHF and SOEP-IS for Household Finance Workshop, Berlin; TVSEP User Workshop, Hannover