

# CURRICULUM VITAE

Cecilia Hermansson

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## Personal information

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Born: 22 November, 1962

Languages: Swedish, English, French, Portuguese, German

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## Education

Ph.D., Centre for Banking and Finance, KTH, Stockholm	2015
Master in Economics and Business Administration, Stockholm School of Economics, Stockholm	1991
MBA-courses, Fundacao Getúlio Vargas, Sao Paulo, Brazil	1989
Latin American Social and Political Studies, Stockholm University	1988
Portuguese, Stockholm University	1988
Natural Science, Vilunda Gymnasium, Upplands Väsby	1982
North Branch High School, Minnesota, USA	1980

## Employment and professional experience

KTH, Royal Institute of Technology, ABE School, Div. for Banking and Finance, Researcher	2015 (cont)
KTH, Royal Institute of Technology, INDEK School, Teacher in Behavioral Finance	2015 (cont)
Swedbank , Senior Economist, Head of Forecasting and Group Chief Economist	1999-2013
Ministry of Finance, Head of Section, Acting Director	1996-1999
Sida, Senior Economist	1990-1996
EF Foundation, Stockholm	1982-1985

## Other assignments, awards and memberships

HUI Research, Board member	2015 (cont)
Swedish Fiscal Policy Council, Member	2015 (cont)
Swedish National Mediation Office, Board Member (Insynsråd)	2015 (cont)
Folksam Liv, Board member	2015 (cont)
Swedbank, Senior Economist and advisor to Customer Intelligence Unit	2015 (cont)
ALMI, Advisory Council, member	2014 (cont)
Swedish Industrial Economic Council, Member, and Chairman from 2015	2011 (cont)
Influencer of the Year, StrategiTorget Bank och Finans	2012
Economic Council, Skåne region, Member	2012-2014
National Association of Business Economics, (Nabe), USA, Board Member	2011-2014
Swedish Industrial Policy Council, Member, as part of Entrepreneurship Forum	2011-2012
National Business Economic Issues Council, (NBEIC), USA, Member	2010-2015
Centre for Business and Policy Studies (SNS), Member of Advisory Board	2009 (cont)
Dagens Industri, Riksbank Shadow Board, member	2007 (cont)
Commission on Swedish Export and Internationalization, Expert	2007-2008
Statistics Sweden, Board Member (Insynsråd)	2004-2011
Swedish Foundation for Strategic Research, Capital Committee, Member	2003-2006
Swedish Commission on the Review of Economic Statistics, Expert	2000-2002
Heckscher-Ohlin Award (Best Thesis in Economics), Stockholm School of Economics	1991

## Scientific publications

Hermansson, C. (2015). The relationship between bank customers' risk attitudes and their balance sheets, *Working Paper*, Centre for Banking and Finance, KTH.

Eriksson, K. and Hermansson, C. (2015). Relationship attributes of consumers of financial services and the effects on saving behavior, *Conference Paper presented at the European Marketing Academy 2015 Conference in Leuven, Belgium, May 27<sup>th</sup>*.

Eriksson, K., and Hermansson, C. (2015). Do consumers' relational attributes surface in transaction exchange in financial services? Book chapter in the dissertation, *submitted to European Journal of Marketing*.

Hermansson, C. (2015). Using psychological factors to understand the use of financial advisory services. Book chapter in the dissertation, *submitted to Journal of Economic Behavior and Organizations*.

Hermansson, C., and Song, H.S. (2015). Financial advisory meetings and their impact on saving behavior – a difference-in-difference analysis. Book chapter in the dissertation, *submitted to Journal of Financial Services Research*.

Eriksson, K., and Hermansson, C. (2015). Bank customers' subjective views on their bank relations and how these relations affect their saving behavior. Book chapter in the dissertation, *submitted to Journal of Financial Services Marketing*.

Hermansson, C. (2015). *Understanding the relationships between bank-customer relations, financial advisory services and saving behavior*. Doctoral thesis in business studies, Centre for Banking and Finance, School of Architecture and the Built Environment, KTH Royal Institute of Technology, Stockholm, Sweden.

Wilhelmsson, M., Söderberg, I-L., Hermansson, C., Mandell, S., and Carlén, B. (2014), Analys av åtgärder för att stärka konsumentens ställning på marknaden för långsiktigt sparande, del 2 i Konsumentverkets rapport 2014:14: *Långsiktiga finansiella spartjänster till konsument – underlag till bedömningar av åtgärdsalternativ*.

Eriksson, K., and Hermansson, C. (2014). Searching for new saving behavior theories: How relationships between banks' customers and advisors affect household saving, *International Journal of Bank Marketing*, 32 (4), 279-299.

Eriksson, K., and Hermansson, C. (2009). Hur påverkas relationen mellan bank och kund hushållens sparande? in Eriksson & Söderberg (eds). *Finanssektorns roll i samhällsbyggandet*, SparbanksAkademien.

Eriksson, K., and Hermansson, C. (2006). Är kunder som sparar i bank relations- eller transaktionsbenägna, in Kent Eriksson (ed.). *Utveckling av kundrelationer inom bank och finansmarknader*, Studentlitteratur.