Summary of interest in AI and for attending this workshop

I am Vinod Dharmarajan, a 4th PhD student at the Department of Economics, University of Washington, Seattle. My research interest are in the areas of empirical industrial organization and applied microeconomics. I am interested in attending the 2020 PhD Workshop in Economics of AI.

One of the chapters of my thesis, I study how the introduction of online banking services and customer support services has affected consumers financial behavior. Using data on the Indian banking sector, I analyze – (i) how the introduction of online banking services affect customers' usage of different services measured in terms of frequency of branch visits, type and frequency of transactions; (ii) how the introduction of automated chat facilities affect customer usage of banking services and their awareness about financial products. With the first automated chat facility in India introduced in 2015, I use an exogenous shock created through a nation-wide demonetization exercise in November 2016 for my identification strategy.

My thesis also consists of developing a structural model with multimarket contact between banks to: (i) Identify the appropriate model of market structure in the Indian banking industry before and after the change in policy; (ii) analyze the impact of this policy change on the determinants of deposit and loan interest rates offered by banks. I use district-level data for branches of all scheduled commercial banks in India to measure substantial changes in banks' branch networks between the announcement of the policy change and its implementation to estimate the "cross-price" elasticities between banks. These estimates are then used to predict the effect of this policy change on welfare. I find that the policy induced dynamic changes in behavior of existing banks as they alter their network of branches based on their expectations about potential new entrants and their markets.

Vinod Dharmarajan

Contact Information

Savery Hall 319A
Department of Economics
University of Washington, Seattle

Mobile: (206) 226-5908
E-mail: vinodd@uw.edu

Education

University of Washington, Seattle, Washington USA
Graduate Student, Economics, August 2016 - Present

- Research interests: Empirical IO, Contract Theory and Applied Microeconomics
- Coursework: Empirical IO, Dynamic Structural Models, Noncooperative Game Theory, Econometric Theory I, Econometric Theory III (non-parametric econometrics), Applied Microeconometrics, Contract Theory, Research Issues in Microeconomics

Delhi School of Economics, University of Delhi, India
M.A., Economics, June, 2014

St.Stephen's College, University of Delhi, India
B.A. Honors, Economics, June, 2011

Professional Experience

Amazon, Seattle, Washington
Economist Intern **July-September 2019; June-August 2020**

Landesa,Seattle, Washington
Research Assistant **April, 2018 - June, 2019**

Centre for Advanced Financial Research and Learning, Reserve Bank of India, Mumbai India
Research Associate **July, 2014 - June, 2016**

Center for Development Studies, Trivandrum, India *Intern* **May-July 2013**

GE Healthcare, Bengaluru, India *Project Trainee* **May-June 2012**

Academic Experience

University of Washington, Seattle, Washington USA
Teaching experience **August, 2016 - present**

- Instructor, ECON 100 Survey of Economic Principles at Shoreline Community College, Washington (August-December 2017)
- Instructor, ECON 200 Introduction to Microeconomics at University of Washington, Seattle (August-December 2018, January-March 2019, April-June 2019, January-March 2020)
- Instructor, ECON 2110 Principles of Microeconomics at Seattle University, Washington (August-December 2019, March-June 2020)
- Teaching Assistant, ECON 200 Introduction to Microeconomics at Department of Economics, UW Seattle (March-June 2017, March-June 2018, September-December 2019)
- Teaching Assistant, HMBA ECON 510 Microeconomics for Managers at Foster School of Business, UW Seattle (January - March 2018)
- Teaching Assistant, TMMBA 501 Managerial Economics at Foster School of Business, UW Seattle (September-December, 2017)
- Grader, Reading Comprehension, Critical Thinking and Writing Skills Assessment (RTW) at Department of Economics, UW Seattle (January 2018 - Present)

Publications

"Furthering the Financial Inclusion Agenda : Can Interest-Free Banking Help", with Saibal Ghosh, *Economics and Political Weekly*, Vol 51, Issue No 12, 19 March, 2016.

"What Constraints Financial Inclusion for Women: Evidence from Indian Household Data", with Saibal Ghosh, *World Development*, Vol 92, pp. 60-81, April, 2017.

Honors and Awards

Awarded Junior Researach Fellowship by University Grants Commission (2013).

Awarded Ronnojit Khanna Memorial Scholarship for excellent academic performance in all three years, 2008-09, 2009-10, 2010-11, at St.Stephen's College, University of Delhi.

Statistical Packages & Languages

STATA, R, MATLAB, Python