

Kyriaki Kosmidou

Nationality: Greek

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Gender: Female

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Address: Aristotle University of Thessaloniki, School of Economics, 54124 Thessaloniki, Greece

WORK EXPERIENCE

Professor

Aristotle University of Thessaloniki, School of Economics, Thessaloniki, Greece
(08/2019-present)

Associate Professor

Aristotle University of Thessaloniki, School of Economics, Thessaloniki, Greece
(04/2015-08/2019)

Assistant Professor

Aristotle University of Thessaloniki, School of Economics, Thessaloniki, Greece
(07/2012-04/2015)

Assistant Professor with tenure

Aristotle University of Thessaloniki, School of Economics, Thessaloniki, Greece
(04/2008-07/2012)

Adjunct Professor

Athens University of Economics and Business, Athens, Greece (2006-2008)

Adjunct Professor

Technical University of Crete, Greece (2003-2006)

Adjunct Professor

University of Crete, Greece (2003-2006)

EDUCATION AND TRAINING

PhD in Banking and Finance

Technical University of Crete, Department of Production Engineering and Management, Greece, (1999-2002)

Master of Science (MSc) in Finance and Economics

University of Montreal, Canada, (1996-1998)

Diploma in Mathematics

Aristotle University of Thessaloniki, Greece, (1990-1995)

LANGUAGE SKILLS

Mother tongue:

Greek

Other languages:

English

LISTENING C2 READING C2 WRITING C2 SPOKEN PRODUCTION C2 SPOKEN INTERACTION C2

French

LISTENING C2 READING C2 WRITING C2 SPOKEN PRODUCTION C2 SPOKEN INTERACTION C2

German

LISTENING B2 READING B2 WRITING B2 SPOKEN PRODUCTION B2 SPOKEN INTERACTION B2

Spanish

LISTENING B2 READING B2 WRITING B2 SPOKEN PRODUCTION B2 SPOKEN INTERACTION B2

DIGITAL SKILLS

Microsoft Office (Microsoft Word, Microsoft Excel, Microsoft Powerpoint, Microsoft Access) / Video Conferencing (Zoom, Cisco Webex, Skype, Teams) / Social Media (Facebook, Instagram, LinkedIn, YouTube)

PUBLICATIONS

Publication journal papers

- Kosmidou K., Spathis Ch., (2000) "Euro and profitability of Greek Banks", European Research Studies Journal, Vol. 3, No. 3-4, 43-56.
- Spathis Ch., Kosmidou K., Doumpou M., (2002) "Assessing Profitability Factors in the Greek Banking System", International Transactions in Operational Research, Vol. 9, No. 5, 517-530.
- Kosmidou K., Doumpou M., Zopounidis C., (2002), "A Multicriteria Hierarchical Discrimination Approach for Credit Risk Problems", European Research Studies Journal, Vol. V, No. 1-2, 53-68.
- Doumpou M., Kosmidou K., Baourakis G., Zopounidis C., (2002), "Credit Risk Assessment using a multicriteria hierarchical discrimination approach: A comparative analysis", European Journal of Operational Research, Vol. 138, No. 2, 392-412.
- Kosmidou K., Zopounidis C., (2002), "An Optimization Scenario Methodology for Bank Asset Liability Management", Operational Research: An International Journal, vol.2 , no 2, 279-287.
- Matsatsinis N., Kosmidou K., Doumpou M., Zopounidis C., (2003), "A fuzzy decision aiding method for the assessment of corporate bankruptcy", Fuzzy Economic Review ,vol. 8, no 1, 13-24.

- Kosmidou K., Zopounidis C., (2004) "Bank Asset Liability Management Programming Techniques: An Overview", *Foundations of Computing and Decision Sciences*, vol. 29, no3, 193-204.
- Kosmidou K., Pasiouras F., Doumpos M., Zopounidis C. (2004) "Foreign versus domestic banks' performance in the UK: A multicriteria approach", *Computational Management Science*, vol. 1, no 3-4, 329-343.
- Kosmidou K., Doumpos M., Voulgaris F., Zopounidis C. (2004) "Economic and technological aspects of the European competitiveness: A multicriteria approach", *Journal of Economic Integration*, vol. 19, no 4, 690-703.
- Kosmidou K., Pasiouras F., Floropoulos J. (2004) "Linking Profits to Asset-Liability Management of domestic and foreign banks in the UK", *Applied Financial Economics*, vol. 14, no 18, 1319-1324.
- Kosmidou K., Zopounidis C., (2004) "Combining Goal Programming Model with Simulation Analysis for Bank Asset Liability Management", *Information Systems and Operational Research Journal*, vol. 42, no 3, 175-187.
- Kosmidou K., Pasiouras F., Zopounidis C., Doumpos M. (2004) "A multivariate analysis of the financial characteristics of foreign and domestic banks in the UK", *Omega: The International Journal of Management Science*, vol. 34, no 2, 189-195.
- Doumpos, M., Kosmidou, K., Pasiouras, (2005) « Prediction of Acquisition Targets in the UK : A multicriteria approach », *Operational Research : An International Journal*, vol. 4, no 2, 191-211.
- Kosmidou, K., Pasiouras, F., Tsaklanganos, A. (2005) "Factors influencing the profits and size of Greek banks operating abroad: A pooled time-series study", *Applied Financial Economics*, vol.15, no 10, 731-738.
- Kosmidou, K., Zopounidis, C., (2005) "Evaluating the performance of the Greek banking system", *Operational Research: An International Journal*, vol. 5, no 2, 319-326.
- Kosmidou K., Pasiouras F., Doumpos M., Zopounidis C., (2006) "Assessing Performance Factors in the UK banking sector: A multicriteria methodology", *Central European Journal of Operations Research*, vol. 14, no 1, 25-44.
- Bakatsaki – Manoudaki M., Kosmidou K., Papadopoulou Y., Zopounidis C. (2006) "The Venture Capital Investment Process in Greece: Some Evaluation Aspects", *Investment Research and Analysis Journal*, vol. 1, no 2, 94-106.
- Kosmidou K., Doumpos M. (2006) "Assessing the competitiveness of European countries: A multicriteria approach", *The Southeuropean Review of Business Finance and Accounting*, vol. 4, no 2, 47-67.
- Kosmidou K., Pasiouras F., Tsaklanganos A. (2007) "Domestic and multinational determinants of foreign bank profits: The case of Greek banks operating abroad", *Journal of Multinational Financial Management*, vol. 17, no 1, 1-15.
- Kosmidou K., Pasiouras F. (2007) "Factors influencing the profitability of domestic and foreign commercial banks in the European Union", *Research in International Business and Finance*, vol. 21, no 2, 222-237.
- Kosmidou K., Zopounidis, C. (2008) "Measurement of Bank Performance in Greece", *South-Eastern Journal of Economics*, vol. 6, no 1, 79-95.
- Kosmidou K., Zopounidis C. (2008) "Predicting US commercial bank failures via a multicriteria approach", *International Journal of Risk Assessment and Management*, vol. 9, issue 1/2, 26-43.
- Kosmidou K., Zopounidis C. (2008) "Generating Interest Rate Scenarios for Bank Asset Liability Management", *Optimization Letters*, vol. 2, no 2, 157-169.
- Kosmidou K. (2008) "The Determinants of Banks' Profits in Greece during the period of EU financial integration", *Managerial Finance*, vol. 34, no 3, 146-159.
- Dimitras A., Kosmidou K., Apostolou A., (2010) "Bank efficiency estimation and the change of the accounting standards: Evidence from Greece", *International Journal of Managerial and Financial Accounting*, vol.2, no1, 20-39.

- Kosmidou K., Moutsianas, K. (2010) "The impact of financial crisis on the efficiency of the Greek banking sector" *International Journal of Engineering and Management*, Research Science Press, vol. 2, no 2, 85-94.
- Kosmidou K., Zopounidis, C. (2010) "Assessing the macroeconomic competitiveness of European countries using multicriteria analysis", *Journal of Computational Optimization in Economics and Finance*, vol. 2, no 2, 99-108.
- Ganopoulou M., Giapoutzi F., Kosmidou K., Moysiadis Th. (2013) "Credit scoring and bank lending policy in consumer loans", *International Journal of Financial Engineering and Risk Management*, vol. 1, no 1, 90-110.
- Kosmidou, K., Kousenidis, D., Negakis, Ch., (2015), "The impact of the EU/ECB/IMP bailout programs on the financial and real sectors of the ASE during the Greek sovereign crisis", *Journal of Banking and Finance*, vol. 50, 440-454.
- Sotiriadis M., Tsotsos R., Kosmidou K. (2016) "Price and Volatility Interrelationships in the Wholesale Spot Electricity Markets of the Central-Western European and Nordic Region: A Multivariate GARCH Approach", *Energy Systems*, vol.7, no 1, 5-32.
- Kosmidou, K., Moutsianas, K., (2015) "Stress Testing the Greek Banking System", *Journal of Finance and Economics*, vol. 3, issue 3, 89-102.
- Kosmidou, K., Moutsianas, K., (2016) "Bank Earnings Volatility in the UK: Does size matter? A comparison between commercial and investment banks", *Research in International Business and Finance*, vol. 38, 137-150.
- Kosmidou, K., Moutsianas, K., (2016) "Do the Troika's financial assistance programs reduce systemic risk? Evidence from Eurozone countries", *International Journal of Banking Accounting and Finance*, vol. 7, no 2, 149-171.
- Kosmidou, K., Kousenidis, D., Ladas, A., Negkakis, Ch., (2017), "Determinants of risk in the banking sector during the European financial crisis", *Journal of Financial Stability*, vol. 33, 285-296.
- Gounopoulos, D., Kosmidou, K., Kousenidis, D., Patsika, V., (2019), "The Investigation of the Dynamic Linkages between Real Estate Market and Stock Market in Greece", *The European Journal of Finance*, vol. 25, issue 7, 647-669.
- Kosmidou, K., Kousenidis, D., Ladas, A., Negkakis, Ch., (2019), "Do Institutions Prevent Contagion in Financial Markets? Evidence from the European Debt Crisis", *The European Journal of Finance*, vol. 25, issue 7, 632-646.
- Galariotis, E., Kalaitzoglou, I., Kosmidou, K., Papaefthimiou, S., Spyrou, S., (2019), "Could Market Making be Profitable in the European Carbon Market?", *The Energy Journal*, vol. 40, 1, 5-28.
- Ioannidis, F., Kosmidou, K., Makridou G., Andriosopoulos, K., (2019), "Market Design of an Energy Exchange: the case of Greece", *Energy Policy*, vol. 133, 1-11.
- Galariotis, E., Kosmidou, K., Kousenidis, D., Lazaridou, E., Papapanagiotou, T., (2020), "Measuring the effects of M&As on Eurozone bank efficiency: an innovative approach on concentration and credibility impacts", *Annals of Operations Research*, DOI: 10.1007/s10479-020-03586-9
- Kosmidou, K., Kousenidis, D., Ladas, A., Negkakis Ch., (2020), "Regulation of Capital Flows: Effects on Liquidity and the Role of Financial Reporting Quality", *Journal of Economics Behavior & Organization*, vol. 175, 86-97, [10.1016/j.jebo.2020.04.005](https://doi.org/10.1016/j.jebo.2020.04.005)
- Ioannidis, F., Kosmidou, K., Savva Ch., Theodossiou, P., (2021), "Electricity Pricing using a periodic GARCH model with conditional skewness and kurtosis components", *Energy Economics*, vol. 95, 1-17.
- Ioannidis, F., Kosmidou, K., Andriosopoulos, K., Everkiadi, A., (2021), "Assessment of the Target Model Implementation in the Wholesale Electricity Market of Greece", *Energies*, 14, 6397, 1-22.

- Ioannidis, F., Kosmidou, K., Kalaitzoglou, I., Andriosopoulos, K., Galariotis, E. (2023), "Investing in Bridging Fuels: The Unit Commitment Problem of Public vs. Private Ventures", *The Energy Journal* 44 (1) (accepted for publication).
- Ioannidis, F., Kosmidou, K., Papanastasiou, D. (2023), "Public awareness of renewable energy sources and Circular Economy in Greece", *Renewable Energy*, 206, 1086-1096.
- Kalatha, S., Dontis-Charitos P., Kosmidou, K., Andriosopoulos K. (2023), "The Market Reaction to Operations Risk Events in the Energy Sector", *Annals of Operations Research*, <https://doi.org/10.1007/s10479-023-05488-y>
- Kosmidou, K., Kousenidis, D., Ladas, A., Negkakis Ch., (2023), "Climate-Related Performance and Stock Price Crash Risk", *Financial Markets, Institutions & Instruments*, (accepted for publication).
- Ioannidis, F., Georgitsioti, T., Kosmidou, K., Zopounidis, C., Andriosopoulos, K., (2025), "A simulation model for imbalance costs of renewable energy aggregators: The case of Greek balancing market", *Energy Economics*, vol. 142, 108-155 <https://doi.org/10.1016/j.eneco.2024.108155>

BOOKS (IN ENGLISH LANGUAGE)

- Kosmidou K., Zopounidis C., (2004), *Goal Programming Techniques for Bank Asset Liability Management*, Kluwer Academic Publishers
- Kosmidou K., Doumpos M., Zopounidis C. (2008), *Country Risk Evaluation- Methods and Applications*, Springer.
- Kosmidou K., Zopounidis C., (2013), *New Trends in Bank Efficiency*, Nova Science Publishers Inc.

CONFERENCES AND SEMINARS

- 4th Annual Conference of Multinational Finance Society, Thessaloniki, Greece, 24-27 June 1997.
- Chaire Jean Monnet Conference, "L'Union Européenne et son impact sur le Canada", Montreal, Canada, January 1998.
- International Conference "Preparing the Manager of the 21st Century, Thessaloniki, 16-18 December 1999.
- 6th Annual Conference of Multinational Finance Society, Toronto, Canada, 7-10 July 1999.
- 23rd Annual Conference of European Accounting Association, Munich, 29-31 March 2000.
- 51st Meeting of the European Working Group, Multicriteria Aid for Decisions, Madrid, 30 March - 1 April 2000.
- European Financial Management Association Conference, Athens, Greece, 28 June-1 July 2000.

- VII Congress of SIGEF, Chania, Greece, 18-20 September 2000.
- 10th IFORS Special Conference, “New Trends in Banking Management”, Athens, Greece 1-3 April 2001.
- 24th European Accounting Association. Athens, Greece, April 18-20, 2001.
- International Conference on Financial Engineering, e-Commerce and Supply Chain, FEES 2001, Athens, 24-27 May 2001.
- EURO 2001, The European Operational Research Conference, Rotterdam, The Netherlands, 9-11 July 2001.
- PAN-EUROPEAN CONFERENCE On European Integration, Globalization and Transition Economies, EEFS 2002, Iraklio, Greece, 17-20 May 2002.
- International Conference on Financial Engineering, e-Commerce and Supply Chain, FEES 2002, Athens, Greece, 10-12 June 2002.
- 30th International Conference on Computers and Industrial Engineering “Industrial Engineering in the Information Age”, Tinos, Greece, 29 June – 2 July 2002.
- 57th Meeting of the European Working Group, Multiple Criteria Decision Aiding, “MCDA and Economic Evaluation of Environmental Goods”, Viterbo, 27-29 March 2003.
- CMS 2003, Computational Management Science Conference, Almyrida, Chania, Crete, 27-30 May 2003.
- 3rd International Conference: Management of Technological Change, Chania, Greece, 29-30 August, 2003.
- 4th Annual IEFS- UK conference on “Finance in the International Economy”, London, 28-29 November, 2003.
- 34th Meeting of the Euro Working Group on Financial Modelling (EWGFM), Paris, France, 12-14 May 2004.
- 20th European Conference on Operational Research, Rhodes, Greece, 4-7 July 2004.
- 2nd Meeting of Multicriteria Decision Analysis, Chania, Greece, 21-22 October 2004.
- 61th Meeting of the EURO Working Group Multiple Criteria Decision Aiding, Luxembourg, 10-11 March, 2005.
- 37th Annual Conference “Money Macro and Finance Research Group”, Rethymno, Greece, 1-3 September 2005.
- 3rd Meeting of Multicriteria Decision Analysis, Chania, Greece, 29-30 September 2005.

- 63rd Meeting of the European Working Group, Multiple Criteria Decision Aiding, Porto, Portugal, 30-31 March 2006.
- Business & Economics Society International 2006 Conference, Florence, Italy, July 15-19 2006.
- 1st International Conference in Accounting and Finance, Thessaloniki, Greece, 31 August – 1 September 2006.
- Business & Economics Society International 2007 Conference, Antibes, French Riviera, July 16-20 2007.
- European Financial Management Association 2009 Annual Conference, Milan, Italy, June 24-27 2009.
- 17th Annual Conference of Multinational Finance Society, Barcelona, Spain, June 27-30, 2010.
- 72nd meeting of the European Working Group “Multiple Criteria Decision Aiding”, Ecole Centrale Paris, October 7-9, 2010.
- 1st International Conference of Financial Engineering and Banking Society, Chania, Greece, June 10-11, 2011.
- 18th Annual Conference of Multinational Finance Society, Rome, Italy, June 26-29, 2011.
- International Conference on Operations Research, Zurich, Switzerland, August 30 to September 2, 2011.
- 2nd International Conference of Financial Engineering and Banking Society, London, June 7-8, 2012
- 19th Annual Conference of Multinational Finance Society, Krakow, Poland, June 24-27, 2012.
- 3rd International Conference of Financial Engineering and Banking Society, Paris, June 6-8, 2013.
- 20th Annual Conference of Multinational Finance Society, Izmir, Turkey, June 30-July 3, 2013.
- Conference on “Banking, Finance, Money and Institutions: The Post Crisis Era”, 2-3 November 2013, University of Surrey, Guildford, UK.
- 4th International Conference of the Financial Engineering and Banking Society, University of Surrey, Guildford, UK, June 21-23, 2014.
- 5th International Conference of the Financial Engineering and Banking Society, Audencia Nantes School of Management Campus, Nantes, June 11-13, 2015.
- 22th Annual Conference of Multinational Finance Society, Halkidiki, Greece, June 28-July 1, 2015.

- 6th International Conference of the Financial Engineering and Banking Society, School of Business and Economics, University of Malaga, Malaga, June 10-12, 2016.
- 23rd Annual Conference of Multinational Finance Society, Stockholm Business Scholl, Stockholm, Sweden, June 26-June 29, 2016.
- Spring 2017 Conference of the Multinational Finance Society, Lemesos, Cyprus, April 7-9, 2017
- 2nd HAEE International Conference, Metropolitan Hotel Athens, May 18-20, 2017.
- 7th International Conference of the Financial Engineering and Banking Society, University of Strathclyde, June 1-3, 2017.
- 3rd HAEE International Conference, Wyndham Grand Athens Hotel, May 3-5, 2018.
- 8th International Conference of the Financial Engineering and Banking Society, University of Rome III, Rome, June 4-6, 2018.
- 4th HAEE International Conference, Divani Caravel Hotel, Athens, May 6-8, 2019.
- 9th International Conference of the Financial Engineering and Banking Society, University of Economics, Prague, May 30-June 1, 2019.
- 27th Annual Virtual Conference of Multinational Finance Society, June 28-29, 2020.
- 5th HAEE International Conference, Theoxenia Palace Hotel, Athens, Sept. 30-Oct. 2, 2020
- 37th International Conference of the French Finance Association (AFFI), Audencia, France, 26-28 May 2021.
- 11th International Conference of the Financial Engineering and Banking Society, University of Portsmouth, Portsmouth, United Kingdom, June 10-12, 2022.
- 17th IAEE European Energy Conference, The American College of Greece, Athens, Sept. 21-24, 2022
- 12th International Conference of the Financial Engineering and Banking Society, Conference Center of the Mediterranean Agronomic Institute of Chania, Chania, June 1-4, 2023.
- 29th Annual Conference of Multinational Finance Society, Paphos, Cyprus, July 2-5, 2023.
- 13th International Conference of the Financial Engineering and Banking Society, Paris School of Business, Paris, France, June 20-22, 2024.
- 2024 MENA-Asian Conference of the Financial Engineering and Banking Society, Dubai-Sharjah, United Arab Emirates, November 21-23, 2024.

PROJECTS

- “Strategic Planning for Agriculture & Rural Transformation & Action (SPARTA)” – RAS Greece – Agriculture & Food Global Practice. The World Bank, (2020-2021)
- THALIS “Risk Assessment and Stress Testing on European Banks” (2010-2014) (participation as a researcher).
- Educational programs/seminars “Institutional Framework of capital market and a1” for Alpha Bank (2010-present) (scientific responsible).
- Educational programs/seminars “Mutual Funds” for Alpha Bank (2010-present) (scientific responsible).
- PYTHAGORAS II – Funding of research groups in Technical University of Crete – M2.2-Operational Programme for Education and Initial Vocational Training, Third Community Support Framework co-financed by the European Social Fund (participation as post PhD researcher).
- Coventry University, Small Grants Research Project “Determinants of Commercial Bank Profitability in the UK” (participation as a researcher).

HONOURS AND AWARDS

Memberships/Honours

- International Who’s Who of Professional and Business Women, (2003), 9th Edition, American Biographical Institute.
- Referee in several high-ranked international scientific journals.
- Managing Editor: International Journal of Corporate Finance and Accounting, IGI Global.
- Visiting Professor at Hellenic Open University (2006-2020)
- Visiting Professor at the Joint post graduate program of Hellenic Open University and University of Nicosia (2019-present)
- Visiting Professor at International Hellenic University (2010-2019)
- Vice President at the Hellenic Association of Energy Economics (2019-present)
- Member of the Board of Directors of the Hellenic Finance and Accounting Association (2019-present).
- Member of the Board of Directors of the Multinational Finance Society (2020-present).

MANAGEMENT AND LEADERSHIP SKILLS

- Head of the School of Economics, Aristotle University of Thessaloniki (09/2020-08/2022)
- Director of the Postgraduate Program Master in Business Administration-MBA (2015-present)
- Director of the Division of Business Administration, School of Economics, Aristotle University of Thessaloniki (2015-2017)
- Member of the Board of Directors of A.U.Th. Research Committee (2018-present).

COMMUNICATION AND INTERPERSONAL SKILLS

Communication skills

Good communication skills; ability to work as member of a team; very good ability to adapt to multicultural environments.