

# Guncha Babajanova

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## EMPLOYMENT

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<b>Amazon</b> Economist, Amazon Core AI	Seattle, WA June, 2022–
<b>Cambria</b> Assistant to Controller	Belle Plaine, MN May, 2015–June, 2017
<b>Federal Reserve Bank of Minneapolis</b> Consultant to the Community Development Department	Minneapolis, MN July–October, 2011

## EDUCATION

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<b>Clemson University</b> Ph.D. in Economics, GPA: 3.92/4.00 – Fields: Industrial Organization, Public Economics, Applied Econometrics	Clemson, SC 2022
<b>Clemson University</b> M.A. in Economics, GPA: 3.92/4.00	Clemson, SC 2019
<b>Minnesota State University, Mankato</b> M.S. in Applied Statistics, GPA: 3.76/4.00	Mankato, MN 2014
<b>Minnesota State University, Mankato</b> B.A. in Economics, Summa Cum Laude, GPA: 4.00/4.00	Mankato, MN 2011

## RESEARCH INTERESTS

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Industrial Organization, Public Economics, Urban and Spatial Economics, Applied Microeconomics

## PUBLICATIONS

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“Smartphone Diffusion and Consumer Price Comparison Shopping Behavior: Implications for the Marketplace Fairness Act.” *Economics Bulletin*, vol. 36(3), 2016, pp. 1337–1353 with Ishuan Li, Robert Simonson, and Matthew Tuomala.

## WORKING PAPERS

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“Specialization and Bank Exit: The Case of Minority Depository Institutions” ([Job Market Paper](#)).

“Bank Branching Decisions with Endogenous Location Choices and Competition.”

“The Political Economy of Forgiving Student Loans.”

## TEACHING

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### **Clemson University**

Clemson, SC

#### *Instructor of Record*

- Principles of Microeconomics (UG): Summer 2019, 2020; Spring 2020, 2021; Fall 2020; 2021

#### *Head Teaching Assistant*

- Principles of Microeconomics (UG): Fall 2019

#### *Teaching Assistant*

- Econometrics I - Probability and Statistics for Econometrics (GR): Spring 2022
- Econometrics III - Nonlinear Estimation and Inference (GR): Fall 2021
- Principles of Microeconomics (UG): Fall 2017, 2018
- Principles of Macroeconomics (UG): Spring 2019

### **Minnesota State University, Mankato**

Mankato, MN

#### *Adjunct Instructor*

- Current Economic Issues (UG): Summer 2013; Fall 2014
- Business Statistics (UG): Fall 2014
- The Economics of Women's Issues and Public Policies in the U.S. (UG): Summer 2013; Fall 2014

#### *Instructor of Record*

- College Algebra (UG): Fall 2012, 2013; Spring 2013, 2014

#### *Teaching Assistant*

- Current Economic Issues (UG): Fall 2013; Spring 2014
- The Economics of Women's Issues and Public Policies in the U.S. (UG): Fall 2013; Spring 2014

## SELECTED AWARDS AND FELLOWSHIPS

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- Charles G. Koch Annual Fellowship, Clemson University, 2021–2022.
- Best Third Year Paper Award, Clemson University, 2021.
- John T. Warner Annual Fellowship, Clemson University, 2019–2020.
- Hugh H. Macaulay Award for Outstanding Graduate Student, Clemson University, 2019.
- The Hoover Institution Summer Policy Boot Camp Completion with Distinction, the Hoover Institution, Stanford University, 2018.
- John E. Walker Department of Economics Assistantship, Clemson University, 2017–2022.
- Annual Faculty-Student Publication Recognition, Minnesota State University, Mankato, 2017.
- Winner of Community Development Finance Competition sponsored by the Federal Reserve Banks of Atlanta, Dallas, Minneapolis, and St. Louis, 2011.
- The Legacy Faculty Award for the Highest Academic Achievement, Minnesota State University, Mankato, 2011.
- The Legacy Faculty Award for the Best Senior Research Seminar Paper, Minnesota State University, Mankato, 2011.
- Undergraduate Research Grant, Minnesota State University, Mankato, 2010.

## CONFERENCE PRESENTATIONS AT PROFESSIONAL MEETINGS

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- “Specialization and Bank Exit: The Case of Minority Depository Institutions,” ASSA/AEA 2022 Virtual Annual Meeting, MA, 7–9 January 2022.
- “Specialization and Bank Exit: The Case of Minority Depository Institutions,” Southern Economics Association 91st Annual Meetings, Houston, TX, 20–22 November 2021.
- “The Political Economy of Forgiving Student Loans,” ASSA/AEA 2021 Virtual Annual Meeting, 3–5 January 2021.
- “The Political Economy of Forgiving Student Loans,” Southern Economics Association 90th Annual Meetings, New Orleans, LA, 21–23 November 2020.
- “Restructuring the New Markets Tax Credit Program: Three Proposed Changes for Increasing Efficiency,” Annual Exploring Innovation: A Conference on Community Development Finance, St. Louis, MO, 9–11 May 2011.
- “An Analysis of the Impact of Affirmative Action on Gender Wage differential in the United States,” Undergraduate Research Conference, Minnesota State University, Mankato, Mankato, MN, April 2011.

## SELECTED SEMINARS AND WORKSHOPS ATTENDED

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- 2021 Summer School in Urban Economics (online), September 2021.
- Policy Summit 2021: Pathways to Economic Resilience in Our Communities (online), June 2021.
- Online Spatial & Urban Seminar (online), June 2020 – July 2021.
- Tollison Teaching Workshop with Gail Hoyt, Clemson University, Clemson, May 2021.
- GIS Fundamentals Workshop Series, Clemson University, Clemson, SC, Fall 2020.
- Machine Learning with R, Clemson University, Clemson, SC, Fall 2019.
- The Hoover Institution Summer Policy Boot Camp, The Hoover Institution, Stanford, CA, August 2018.

## SKILLS

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- **Programming Languages:** R, Python, Stata, MATLAB.
- **Machine Learning:** Supervised models (e.g., Linear Regression, Logistic Regression, Random Forest,  $k$ -Nearest Neighbors, SVM) and Unsupervised models (e.g., Clustering and Dimension Reduction).
- **Presentation Skills:** L<sup>A</sup>T<sub>E</sub>X, Microsoft Office Suite.
- **Other Skills:** ArcGIS Pro, QGIS, Clemson Palmetto Cluster (UNIX parallel computing environment), Web Scraping.

## LANGUAGES

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- **English:** fluent
- **Russian:** fluent
- **Turkmen:** native

## REFERENCES

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[Paul W. Wilson](#)

J. Wilson Newman Professor of Economics  
and Professor of Computer Science

**Clemson University**

[pww@clemson.edu](mailto:pww@clemson.edu)

[Andy Hanssen](#)

Professor of Economics

**Clemson University**

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[Babur De los Santos](#)

Associate Professor of Economics

**Clemson University**

[babur@clemson.edu](mailto:babur@clemson.edu)

[Scott L. Baier](#)

Department Chair and  
Professor of Economics

**Clemson University**

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[Matthew S. Lewis](#)

Professor of Economics

**Clemson University**

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[Devon Gorry](#)

Assistant Professor of Economics

**Clemson University**

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