

CURRICULUM VITAE**1. Personal Details**

Keren Borenstein-Nativ

4/11 Sosnovsky St., Kfar Saba

Political Science Department and The M.A. Program in Public Administration and Public Policy, The Max Stern Yezreel Valley Academic College, D.N. Emek Yezreel, Zip Code 1930600

kerenb@yvc.ac.ilORCID ID: <https://orcid.org/0000-0003-4522-7041>**2. Higher Education****A. Undergraduate and Graduate Studies**

Period of Study	Name of Institution and Department	Degree	Year of Approval of Degree
2015-2021	The Hebrew University of Jerusalem, The Federmann School of Public Policy and Governance.	Ph.D.	Submitted: 12/2020 Approved: 3/2021
2005-2007	The College of Management Academic Studies, The School of Business Administration.	MBA	2007
1998-2003	University of Haifa, School of Political Sciences.	M.A. The thesis dissertation entitled: "From the Nation-State to the Regulatory State: A Comparison between the Change Process of Telecommunications and Media Sectors in the United Kingdom and Israel." (Academic instructor: Prof. David Levi-Faur). Award for outstanding accomplishments in the studies of Public Administration.	Submitted: 12/2002 Approved: 3/2003
1995-1998	University of Haifa, History of the Middle East, and School of Political Sciences (with	B.A.	1998

	specialization in Public Administration).		
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B. Post-Doctoral Studies

Period of Study	Name of Institution, Department and Host	Year of Completion
10/2021 – 9/2024	Ben-Gurion University of the Negev, Department of Sociology & Anthropology. Academic instructor: Prof. Daniel Maman	2024

* Since receiving the proposed rank: Lecturer (9/2023)

3. Academic Ranks and Tenure in Institutes of Higher Education

Dates	Name of Institution and Department	Rank/Position
*10/2023 – current	Ben-Gurion University of the Negev , M.A. program in public policy and management	Teaching Fellow
*10/2023 – current	The Max Stern Yezreel Valley College , Political Sciences (B.A.); M.A. program in Administration and Public Policy	Lecturer
*10/2023 – current	The Max Stern Yezreel Valley College , Political Sciences (B.A.); M.A. program in Administration and Public Policy	External Lecturer
10/2022 – 9/2023	The Max Stern Yezreel Valley College , Political Sciences (B.A.)	Teaching Fellow
10/2022 - 2/2023	The Hebrew University of Jerusalem , The Federmann School of Public Policy and Governance (M.A. – The Honors Program)	Teaching Fellow
4/2022 – current	The Ono Academic College , MBA program with specialization in Administration and Public Policy	External Lecturer
10/2021 – 9/2024	Ben-Gurion University of the Negev , Department of Sociology & Anthropology. Academic instructor: Prof. Daniel Maman	Postdoctoral Fellow
10/2021 – 9/2023	The Max Stern Yezreel Valley College , M.A. program in Administration and Public Policy	Teaching Fellow
10/2021- 2/2022	The Netanya Academic College , M.A. program in Law Studies	External Lecturer
6-8/2019	The Hebrew University of Jerusalem , The Federmann School of Public Policy and Governance (M.A. – The Honors Program).	Teaching Assistant
2017-2018	The Open University of Israel , Department of Sociology, Political Science and Communication. Research Assistant of Dr. Orr Karassin in the project of writing the book entitled: Regulation – from Theory to Practice.	Research Assistant
2015-2016	The Open University of Israel , Department of Sociology, Political Science and Communication. Research Assistant Prof. Zeev Rosenhek. Chair of the Study Programs Approval Committee. This role included Discourse and Text Analysis while focusing on “Diagnosing and Explaining the Global Financial Crisis”.	Research Assistant
2015-2016	The Hebrew University of Jerusalem , The Federmann School of Public Policy and Governance (M.A. – The Honors Program). In the following courses: Theoretical Lens on Public Administration and Research Methods.	Teaching Assistant

2015-2017	LSE (The London School of Economics and Political Science) , International Research Project: “The Conduct Costs Project”.	Researcher
Before the Doctoral Studies		
1999-2002	University of Haifa , School of Political Science. Teaching Assistant in the following courses: Research Methods. Research Assistant in the following courses: Political Economy, Regulatory Reforms.	Teaching Assistant/ Research Assistant
1999-2000	Israel’s College , Haifa. In the following courses: Introduction to Statistics and Data Processing.	Teaching Assistant

4. Offices in Academic Administration

*10/2023 – current	Academic responsibilities in the Department of Political Science (in collaboration with Dr. Itai Shanir): <ul style="list-style-type: none"> - Coordinate and lead the Departmental seminar - Develop and strengthen research collaborations with internal faculty and scholars from external academic institutions
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5. Scholarly Positions and Activities outside the Institution

Academic and Professional

Dates	Field
2022 – current	Haverot, a forum of women researchers in the field of business-commercial law
2021-2022	Culture, Society, and Technology Research Group, Department of Sociology & Anthropology, Ben-Gurion University of the Negev
2015-2017	Researcher in the project “The Conduct Costs Project,” an international research project coordinated by The London School of Economics and Political Science
2015-2016	Member of the Democracy and Neo-liberalism Research Group. The Van Leer Jerusalem Institute
2015-2016	Member of the Regulation Research Group. The Center for Social Justice in Memory of Yaakov Chazan at The Van Leer Jerusalem Institute

Reviewer of Scientific Journal

Dates	Journal
*10/2023	Regulation & Governance
10/2022	Regulation & Governance
09/2022	Regulation & Governance
08/2019	Regulation & Governance
07/2017	Regulation & Governance
06/2017	Regulation & Governance
02/2017	Regulation & Governance
12/2017	Public Administration
12/2015	Regulation & Governance
07/2015	Regulation & Governance

6. Participation in Scholarly Conferences

a. Active Participation in International Conference

Date	Name of Conference	Place of Conference	Subject of Lecture/Discussion	Role
06/2022	The 38th Annual Conference of the Association for Israel Studies	Bar-Ilan University, Ramat Gan	Structural Power, State Capacity and Social Protest: The Case of Israeli Banking Fees	Lecture
07/2017	7th Berlin Workshop in Social Sciences: Social Struggle and Globalization	WZB Berlin Social Science Center, Germany	The Evolution of the Banks as Political Actors in the Neoliberal Era: The Case of Regulatory Affairs Departments	Lecturer/ Discussant
07/2016	The 24th World Congress of Political Science	Poznan, Poland	Corporate Political Actors Vs State Actors: The Case of Israeli Banks from the Early 1990s to 2013	Lecturer
07/2016	6th ECPR Summer School on Interest Group Politics: Interest Groups and Public Policy, Mobilization, Lobbying Strategies, and Influence	Hamburg University, Germany	Corporate Political Actors Vs State Actors: The Case of Israeli Banks from the Early 1990s to 2013	Lecturer/ Discussant
12/2015	The 11th Annual Graduate Conference in Political Science, International Relations, and Public Policy in Memory of the late Yitzhak Rabin	The Hebrew University of Jerusalem	The Evolution of the Israeli Banks as Political Actors: Arena-Shopping in the Parliamentary and Regulatory Arenas	Lecture
06/2015	The ECPR Standing Group Regulation and Governance Conference	University of Tilburg, Netherlands	Corporate Political Actors Vs State Actors: The Case of Israeli Banks from the Early 1990s to 2013	Lecture/ Discussant

Active Participation in Local Conferences

Date	Name of Conference	Place of Conference	Subject of Lecture/Discussion	Role
*07/2024	The 19th College Research and Teaching Fair	The Max Stern Yezreel Valley College	The Bank of Israel and the Rebuilding of the Payment Card System	Poster Presentation
02/2023	The Annual Conference of the Israeli Association of Political Science, Political & Democracy in an Era of Fateful Transitions	Tel Aviv University	The Political Economy of Payment Systems in Israel: The Case of Implementing EMV Technology	Lecture

b. Organization of Conferences or Sessions

Date	Name of Conference	Place of Conference	Subject of Conference	Role
01/2023	Regulation to Where? The Desired and Found from the Point of View of the Stakeholders	The Max Stern Yezreel Valley College	<ul style="list-style-type: none"> To reflect the politics of regulation from diverse perspectives. To present the current issues on the agenda of Public Policy researchers in the field of "The Politics of Regulation" 	<ul style="list-style-type: none"> The initiator and the organizer of the conference, a member of the steering team, and the organizing team. Organizer of a session and panel chairperson

7. Scholarships, Awards and Prizes

Date	Source	Purpose
2020	The Hebrew University of Jerusalem, The Federmann School of Public Policy and Governance	Grant for Linguistic Editing
2019	The Hebrew University of Jerusalem, The Federmann School of Public Policy and Governance	Grant for Linguistic Editing
2018	The Hebrew University of Jerusalem, The Federmann School of Public Policy and Governance	Grant for Linguistic Editing
2017	The Hebrew University of Jerusalem, The Authority for Research Students	Travel Grant
2017	The Hebrew University of Jerusalem, The Federmann School of Public Policy and Governance	Doctoral Fellowship
2016	The Hebrew University of Jerusalem, The Federmann School of Public Policy and Governance	Doctoral Fellowship
2016	The Hebrew University of Jerusalem, The Authority for Research Students	Travel Grant
2015	Technion, Miriam and Aaron Gutwirth Excellence Scholarship Award	Excellence Scholarship
2015	Peter Lougheed Graduate Fellowship in Canadian Studies and the Israel Association for Canadian Studies Graduate Fellowship	Research scholarship
2015	The Hebrew University of Jerusalem, The Federmann School of Public Policy and Governance	Doctoral Fellowship

1999	University of Haifa, School of Political Sciences	Award for outstanding accomplishments in the studies of Public Administration
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8. Teaching

a. Courses Taught in Recent Years

Year	Name of Course	Institution	Type of Course	Degree	Number of Students
*4/2023 – current	The Digital Revolution: Challenges and Opportunities	The Max Stern Yezreel Valley College	Seminar	Undergraduate (Political Science and Criminology)	14
*10/2023 – current	Regulation, Political Strategies and Businesses' Lobbying	Ben-Gurion University of the Negev	Lecture	Graduate	~ 20
*10/2023 – current	Technological Innovation in the Public Sector	The Max Stern Yezreel Valley College	Lecture	Graduate	~ 40
*10/2023 – current	Political Strategies and Businesses' Lobbying	The Max Stern Yezreel Valley College	Online course	Undergraduate	~ 80
2022 – current	The Digital Revolution: Challenges and Opportunities	The Max Stern Yezreel Valley College	Seminar	Undergraduate (Political science and multidisciplinary social sciences)	~ 20
2022 – current	Businesses' Non-Market Strategies	The Ono Academic College	Online course	Graduate	~ 35
2022-2023	Political Strategies and Businesses' Lobbying	The Hebrew University of Jerusalem	Lecture	Graduate (The Honors Program)	25
2021-2022	Introduction to Regulation: Theory, Strategy, and Practice	The Netanya Academic College	Lecture	Graduate	50
2021 – current	Introduction to Regulation: Theory, Strategy, and Practice	The Max Stern Yezreel Valley College	Lecture	Graduate	~ 40
2019	Theories of the Public Policy Process	The Hebrew University of Jerusalem	Lecture	Graduate	~ 30
2015-2016	Theoretical Lens on Public Administration	The Hebrew University of Jerusalem	Lecture	Graduate	~ 30
2015-2016	Research Methods	The Hebrew University of Jerusalem	Lecture	Graduate	~ 30

9. Professional Experience (Business Sector)

2006 – 2014 Senior Manager, Regulatory Affairs Department, Hapoalim Bank

This position included two complementary layers: representing the Bank's position vis-à-vis the regulators, the Government Ministries, and the Knesset Committees while cultivating a deep knowledge and familiarity with various approaches to regulation in different markets and states. More specifically, this position covered:

- Responsibility for the interface between the Bank and the regulators, while being in charge of consolidating the Bank's position, representing it vis-à-vis the legislators retaining and coaching Lobbying companies.
- Responsibility for deployment and implementation of the regulators' decisions, including the Israeli Knesset, Bank of Israel, the Banking Supervision Department, and Israel's Securities Authority.
- Responsible for preparing the Bank's position in various regulatory issues via benchmark studies in Israel and worldwide, employing and guiding external analysts and consultants.
- Writing newsletters and overviews to the senior management cadre in the Bank, covering and analyzing regulatory developments in Israel and worldwide.
- Arranging internal conferences in the Bank regarding regulatory issues.
- Developing an advanced database that includes all the regulatory instructions and the response of the Bank to them, as well as responsibility for keeping that database up to date.

2002 – 2006 Senior Manager, Regulatory Affairs Department, Cellcom Israel Ltd

This position included:

- Responsibility for the interface of Cellcom with regulators and stakeholders such as the Israeli Knesset Committees, the Ministry of Communication, and the Antitrust Authority. This included following and responding to relevant legislative proposals in the Knesset's Committees, assembling the Company's position vis-à-vis the Ministry of Communication, hiring and coaching Lobbying Companies.
- Responsibility for the implementation of the Ministry of Communication's regulation, integrating it into Cellcom's activities.
- Responsibility for tracking regulatory developments in Israel and worldwide and updating the relevant authorities in the Company.
- Responsibility for preparing benchmark studies concerning regulatory issues to serve as the platform for the Company's position papers.
- Participation in international conferences.

2000 – 2002 Head of the Research Unit, Regulatory Affairs Department, Cellcom Israel Ltd.

This position included:

- Conducting benchmark studies on various regulatory issues in Israel and worldwide to serve as the platform for preparing the Company's position papers.
- Work with analysts and consultants to prepare research reports.
- Preparing a monthly bulletin that explored and analyzed relevant regulatory developments and distributing it to stakeholders.
- Establishing a computerized database incorporating the accumulated knowledge on legislation and regulatory issues.

PUBLICATIONS

A. Ph.D. Dissertation

I hold a Ph.D. from the Feuermann School of Public Policy and Governance, the Hebrew University of Jerusalem. My dissertation focused on the structural power of the Israeli banks and their non-market strategies. The dissertation was written as a collection of three papers compiled into a single compendium (in English), under the supervision of my academic instructor: **Prof. David Levi-Faur**. Total pages: 156, the date of approval: 3/2021. One of the papers was published (See **Articles in Refereed Journals #1**).

In the Ph.D. dissertation entitled: “**The Evolution of the Israeli Banks as Political Actors: An Analysis of their Nonmarket Strategy in the Parliamentary and Regulatory Arenas**”, I filled the empirical and theoretical gaps in the corporate political activity (CPA) literature by illustrating how the main Israeli banking regulators have played a critical role in the evolution of the Israeli banks as political actors through the ways in which they maintain the banks’ financial stability. In this way, I created an important theoretical nexus between the CPA literature and the business power (structural vs. instrumental) literature with respect to the state capacity approach.

Prof. Tazeeb Rajwani, who is one of the leading researchers in the field of business nonmarket strategy, was one of the examiners of my Ph.D. dissertation. He wrote in his examiner’s report the following comments: *I have investigated many Ph.D. documents, but this specific thesis makes a very strong contribution to the nonmarket strategy field by exploring the political behaviors of firms that enjoy a structurally privileged position. More importantly, the thesis captures a nice blend of CPA scholarship/papers and the business power literature using a robust research methodology. Moreover, the operational competence was strong, the data/content was good, and the novelty was there in those three different papers.... As such, the thesis provided critical judgment across the students' work and other scholars in the nonmarket strategy field. It's an outstanding thesis that deserves a prize! Well done for your hard work Ms. Borenstein-Nativ! Great effort!*

* Since receiving the proposed rank: Lecturer (9/2023)

B. Articles in Refereed Journals

Published:

1. **Borenstein-Nativ, K.** (2021). Financial governance in a neoliberal era: Controlling the banks by controlling their managerial recruitment sources. *Journal of Banking Regulation*, 22, 232-249.
DOI: [10.1057/s41261-020-00141-1](https://doi.org/10.1057/s41261-020-00141-1)
(IF = 1.6 [June 2023])

2. Plato-Shinar, R[#], & **Borenstein-Nativ, K[#]**. (2017). Misconduct costs of banks – the meaning behind the figures. *Banking and Finance Law Review*, 32(3), 495-528.
5 (from Google Scholar)
([#]Equal contribution).

Role in the publication: I was involved in all phases of the research, including writing the paper.

Published in a printed issue. Full article appended to CV.

3. **Borenstein, K[#]**, & Schejter, A[#]. (2003). 3G where art thou? On what can and can't be learned from the UMTS spectrum auctions in Europe. *Communications & Strategies*, 50(2), 215-235.
([#]Equal contribution).

Role in the publication: I was involved in all phases of the research, including writing the paper.

Published in a printed issue. Full article appended to CV.

C. Other Works Connected with My Scholarly Field

During the years 2015-2017, I was a researcher in the project, “The Conduct Costs Project,” an international research project coordinated by **LSE (The London School of Economics and Political Science)**. In this role, Prof. Ruth Plato-Shinar and I were the representatives for Israel in conducting research about the fines and damages paid by banks for their misconduct. This included collecting and analyzing data, getting responses from banks and regulators, adjusting the results to the overall research framework, and producing academic articles based on the findings.

D. Submitted Publications

1. **Borenstein-Nativ, K[#]**, & Maman, D[#]. The Bank of Israel and the rebuilding of the payment card system [Hebrew]. Status: **Second Revision Completed and Resubmitted**. *Israeli Sociology*.
2. **Borenstein-Nativ, K[#]**, & Maman, D[#]. Socio-technical arrangements, infrastructural power and central banks: The rebuilding of the payment card system in Israel. Status: **Revised and Resubmitted**. *Journal of Cultural Economy*. [Q1, IF= 1.9].
3. ***Borenstein-Nativ, K**. Entry title: Structural power of business. In Wilson, G. K., & Maguire, M. (eds). *Elgar Encyclopedia of Business and Government*. Edward Elgar Publishing Ltd. Status: **Revised and Resubmitted**.

E. Summary of my Activities and Future Plans

I am a lecturer and scholar in the fields of regulatory affairs, political economy, and business power. My work interweaves my experience of working at Regulatory Affairs Departments (for 14 years between 2000-2014) in the Israeli financial and telecom industries with my academic focus. I hold a Ph.D. from the Federmann School of Public Policy and Governance, the Hebrew University of Jerusalem. My dissertation focused on the structural power of the Israeli banks and their non-market strategies.

Between the end of 2021 and 9/2024, I have been a Postdoctoral Fellow in the Department of Sociology & Anthropology, Ben-Gurion University of the Negev, working closely with **Prof. Daniel Maman**. My postdoctoral project, conducted in collaboration with Prof. Maman, focuses on payment and settlement systems in Israel and is titled – The Political Economy of Advanced Payment Systems. These systems constitute a fundamental component of the financial market infrastructure. However, scholarly literature has not devoted sufficient attention to them. As part of this project, we constructed an analytical bridge between the literature that deals with the importance of technology in financial markets and the political economy and economic sociology literature. Empirically, we systematically examined the changes that have taken place over the past decade in one of Israel's most prevalent payment and settlement systems based on card payment. Specifically, the implementation of the EMV (Europay, Mastercard, and Visa) Standard, which is a set of technical specifications embedded in smart payment cards and payment points of sale that aim to provide a uniform and secure format for face-to-face or online payments. We suggest that technological innovations are part of the repertoire of new policy tools that central banks employ.

Thus far, we have written two papers as part of this project, and both are currently at different stages of the peer review process (See **Submitted Publications** section above). One of these papers was also presented as a poster at the 19th Research and Teaching Fair at the college. (See **Active Participation in Local Conferences** section above). The third paper in this project is currently in the writing stage.

Research in Progress:

1. **Borenstein-Nativ, K[#].**, & Maman, D[#]. Fast payment systems and central banks: Israel and Sweden compared.

In this paper, we focus on a fast retail payment system that allows the payers to receive funds within seconds. This system has been adopted in over 60 countries and is crucial to reducing the use of cash and enhancing cross-border payments. In some countries, such as Sweden, the central bank (*Riksbank*) established this system and operates it, while in others, such as Israel, its involvement is less intensive and confined to facilitating the establishment of this system and to determining the operation rules. The *Riksbank* established and operates the *RIX-Instant* payment, despite the widespread use of the mobile application *Swish* – an application that enables making and receiving instant payments. In Israel, in contrast, the *Bank of Israel* encouraged a private company owned by the largest commercial banks that manage the Bank

Automated Settlement System to establish and operate this system. This decision originated from the high costs and from the Israeli central bank's involvement in other financial infrastructural projects. Such comparative analysis enables us to address the diverse roles of central banks in advancing technological innovations.

2. **Borenstein-Nativ, K.** The Bank of Israel and the politics of regulation in the appointment of senior bank executives [Hebrew].

I am writing this paper following an invitation to contribute to a special issue of the journal 'Politika' (Hebrew) on the topic of "The Politics of Regulation and Governance," edited by Prof. David Levi-Faur.

The potential linkage between the 'revolving door' phenomenon of senior bank executives and the global financial crisis of 2007-2008 brought the issue of these executives' professional profiles to public and academic discourse. However, this discourse revolved around 'regulatory capture' in its classical sense, conflicts of interest, and connections between regulators and private financial groups, and did not address the phenomenon that I refer to in this article as 'regulatory capturing', where the regulator influences the professional profile of senior executives in corporations under its supervision. The paper applies an in-depth qualitative study to delineate the recruitment sources of the chairpersons and the CEOs (1948-2023), asserting that Israel's central bank affects the professional profile of the banks' chairpersons and CEOs through both formal and informal measures. This has enabled the banking regulators to wield influence over the banks and maintain their financial stability in the long run.

Future Research Direction:

My future project, titled FinTech Firms and the Future of the Traditional Banks' Privileged Position, will focus on the influence of the FinTech firms' entry into the financial services sector and on the business power (structural vs. instrumental) of the traditional banks. Despite the growth of the financial technology literature in social science research, it does not devote sufficient attention to the ways in which these technological innovations are influencing the reciprocal dependency in capitalist economies between the state and the incumbent traditional banks. This project will aim to bridge this gap in the literature by using a comparison between Israel and the UK.

To summarize, my primary interest is to deepen my academic contribution through research and publications, through my current and future research projects, and through collaboration with other Israeli and international researchers by carrying out projects from a comparative perspective. In addition, in the coming academic year, I plan to present my research at international conferences of Finance and Society and continue developing my teaching skills while contributing to the academic departments I belong to.