

Name: Tchai Tavor

Date: November 2024

CURRICULUM VITAE

1. Personal Details

Name: Tchai Tavor

Permanent Home Address: Hashomer Street, 14 Kiryat Ata, Israel

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2. Higher Education

Undergraduate and Graduate Studies

Period of Study	Name of Institution and Department	Degree	Year of Approval of Degree
2003-2006	Ben-Gurion University of the Negev Economics	Ph.D.	2006
1998-2000	University of Haifa and Technion – Israel Institute of Technology Economics	M. A.	2000
1995-1998	Haifa University Economics	B. A.	1998

3. Academic Ranks and Tenure in Institutes of Higher Education

Dates	Name of Institution and Department	Rank/Position
2023-Present	The Max Stern Yezreel Valley College, Economics and Management	Associate professor
2013-2023	The Max Stern Yezreel Valley College, Economics and Management	Senior Lecturer With Tenure
2011-2013	The Max Stern Yezreel Valley College, Economics and Management	Senior Lecturer
2007-2011	The Max Stern Yezreel Valley College, Economics and Management	Lecturer

4. Offices in Academic Administration

2011 -Present Member, Disciplinary Committee, The Max Stern Yezreel Valley College.

2012- Present Coordinator, Department Seminar, Department of Economics and Management, The Max Stern Yezreel Valley College .

2011-2013 Member, Admissions Committee, Department of Economics and Management, The Max Stern Yezreel Valley College .

2011-2013 Member, Appointments Committee, Department of Economics and Management, The Max Stern Yezreel Valley College .

2011-2012 Member, Committee for College Accommodation and Room Assignment, The Max Stern Yezreel Valley College.

5. Scholarly Positions and Activities outside the Institution

2024- Present Member of the doctoral thesis evaluation committee: Technion and Haifa University

2024- Present Chair of the Professional Committee: Western Galilee College

2024- Present Ethics Reviewer for a Doctoral Thesis Dispute: Haifa University

2024- Present Reviewer for Qualitative Research in Financial

2023- Present Board member: International Journal of Finance and Banking Research

2023- Present Reviewer for Tourism Recreation Research

2022- Present Reviewer for Journal of Asset Management

2021- Present Reviewer for Applied Economics Letters

2019- Present Board member: Journal of International Scientific Publications.

2018- Present Reviewer for Studies in Economics and Finance

2015-2017 Reviewer for Economics Bulletin

6. Participation in Scholarly Conferences

Active Participation

Date	Name of Conference	Place of Conference	Subject of Lecture/discussion	Role

*2024	41st Business & Economics Society International (B&ESI)	Loutraki, Greece	A Study on Airbnb Announcements and Their Impact on North American Capital Markets	Presenter
*2024	41st Business & Economics Society International (B&ESI)	Loutraki, Greece	Event-Study Approach: The Case of Airbnb and Hotel Stocks	Presenter
*2023	ICMS XXXII 32nd International Multidisciplinary Conference "Recent Studies and Research"	Brussels, Belgium	The Relationship Between the Level of Income and the Sense of Ability	Presenter (Virtual)
*2023	ICMS XXXII 32nd International Multidisciplinary Conference "Recent Studies and Research"	Brussels, Belgium	The Hindsight Bias Effect and Investment Decision Making	Presenter (Virtual)
*2023	Social Policy as Multigenerational Sustainability. ESPANET 2023	Haifa University	Comprehensive Integration of People With Mental Disabilities in the Community	Presenter (Virtual)
2022	21st International Conference Economy & Business	Burgas, Bulgaria	Optimal Factor for Building an Optimal Investment Portfolio	Presenter
2022	21st International Conference Economy & Business	Burgas, Bulgaria	Market Segmentation as a Revenue Promotion Tool	Presenter
2022	The 14th International Conference on Modern Research in Management, Economics and Accounting	Dublin, Republic of Ireland	Positive Effect of Aging: the Case of Wine	Co-author, presented by Limor Dina Gonen
2021	37th Business & Economics Society International (B&ESI) Conference	Rome, Italy	Airbnb Announcements and Their Impact on Stock Returns	Presenter (Virtual)

2021	37th Business & Economics Society International (B&ESI) Conference	Rome, Italy	The Effects of the Gap Between Actual and Expected Income on an Individual's Happiness	Presenter (Virtual)
2019	18th International Conference	“Flora Exposition Center”, Burgas, Bulgaria	The Evolution of Analysts' Recommendations in the State of Israel	Presenter
2019	18th International Conference	“Flora Exposition Center”, Burgas, Bulgaria	Exception on the Classical Laffer Curve	Presenter
2019	International Conference on Economics and Business Management (ICEBM)	Berlin, Germany	Flattening Organizations and ICT	Co-author, presented by Dr. Winer Zvi
2018	ICSS XVI - Paris, 16th International Conference on Social Sciences	Sorbonne Université – Paris, France	The Effects of Actual and Expected Incomes on Individual's Happiness	Presenter (Virtual)
2017	ICSS XI, International Conference on Social Sciences.	Helsinki, Finland	Sorting Process and its Influence on the Demands of Heterogeneous Customers	Presenter (Virtual)
2017	16th International Conference	Elenite Holiday Village, Bulgaria	A Modified Baumol Approach	Presenter
2017	16th International Conference	Elenite Holiday Village, Bulgaria	Character of the Individual's Demographic and Social Factors by Risk Aversion Approach	Presenter
2015	The International Conference on Social Science	Hong Kong SAR, China	Decision-Making in Daily Life and in Tourism	Co-author, presented by Dr. Teitler Regev Sharon

2015	5th Conference of the International Association for Tourism Economics	Hong Kong SAR, China	Decision-Making in Daily Life and in Tourism	Co-author, presented by Dr. Teitler Regev Sharon
2014	3rd Electronic International Interdisciplinary Conference	Electronic Conference	The Impact of Disasters and Acts of Terror on Capital Markets	Presenter (Virtual)
2014	13th Annual Research Conference on Advancement in Business, Science and Technology, ARC	Istanbul, Turkey	Inequality Among Agents in a Supply Chain Process	Presenter (Virtual)
2014	13th Annual Research Conference on Advancement in Business, Science and Technology, ARC	Istanbul, Turkey	Risk Tolerance in the Case of Saving for Retirement Versus That of Purchasing Tangible Assets and Other Financial Instruments	Presenter (Virtual)
2014	The 2nd International Conference on Advanced Scientific Results	Zilina, Slovakia	The Effect of Market Concentration on Total Welfare and its Distribution in a Supply Chain Case	Presenter (Virtual)
2014	13th International Conference	Elenite Holiday Village, Bulgaria	The Effect of Terror Incidents on the Yield of Developing and Developed Markets	Presenter
2014	13th International Conference	Elenite Holiday Village, Bulgaria	The Optimal Supply of Congested Public Goods	Presenter
2013	International Conference on Human and Social Sciences, ICHSS	Rome, Italy	Short-term Decision-Making by Investors and Review of the Hindsight Bias Effect	Presenter (Virtual)
2013	International Scientific Publications. Economy & Business 12th International Symposium	Sunny Beach, Bulgaria	The Impact of Unguided Rocket Firings on the Israeli Capital Market	Presenter

2013	Areuea - UBC Centre for Urban Economics and Real Estate	Jerusalem, Israel	Differentiation in Police Services to City Neighborhoods	Co-author, presented by Prof. Simon Hakim
2013	The EuroMed Academy of Business 6th Annual EuroMed	Estoril, Portugal	Abnormal Investor Response to the Index Effect for Daily and Intraday Data	Presenter (Virtual)
2008	IESE, University of Navarra	Spain	The Network Industry, Monopoly Regulation, and Social Optimum	Presenter
2006	International Symposium	Bilbao, Spain	Profit Maximization and Social Optimum with Network Externality	Presenter

* Since promotion to Associate Professor

7. Research Grants

a. Grants Awarded

Role in Research	Co-Researchers	Topic	Funded by/ Amount	Year
Co-PI	Dr. Sharon Teitler Regev	The Willingness to Accept in Order to Postpone the Retirement Age	National Insurance Institute of Israel. Total requested budget 102,446 NIS	2022
PI	Prof. Akirav Osnat and Dr. Winer Zvi	An Overwhelming Integration of the Entire Mentally Disable Population Into the Community: The Willingness to Pay and the New Public Governability	National Insurance Institute of Israel. Research grant, 200,000 NIS	2019-2021
PI	Dr. Ruslana Rachel Palatnik	The Symptoms of Illness: Does Israel Suffer from "Dutch Disease"?	The Max Stern Yezreel Valley College, Research grant, 9,777 NIS	2019-2020

PI	Dr. Sharon Teitler Regev	Decision-Making in Tourism	The Max Stern Yezreel Valley College, Research grant, 12,600 NIS	2014-2015
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b. Submission of Research Proposals – Pending

Role in Research	Co-Researchers	Topic	Funded by	Year
PI	Dr. Sharon Teitler Regev	Financial Literacy of Women During the COVID-19 Epidemic	Israel Securities Authority. Total requested budget 38,500 NIS	2022

c. Submission of Research Proposals – Denied- 5 last years

Role in Research	Co-Researchers	Topic	Funded by	Year
*Co-PI	Dr. Michal Man, Miss Tal Jabotinsky and Dr. Ruthie Levy	Establishing the Bridge Between Academia and Employment	Edmond de Rothschild Foundation. Total requested budget 1,900,000 NIS	2023
*PI	Dr. Sharon Teitler Regev	Financial Awareness Among Women During the COVID-19 Epidemic	Israel Securities Authority (ISA). Total requested budget 38,500 NIS	2022
Co-PI	Prof. Akirav Osnat and Dr. Winer Zvi	The Economic Aspects of Community Integration for People With Mental Disabilities.	The Shalem Fund. Total requested budget 30,000 NIS	2018

* Since promotion to Associate Professor

8. Scholarships, Awards and Prizes

- President's Excellence Scholarship 2000 - University of Haifa
- Scholarship 1998-2000 - University of Haifa

9. Teaching

Courses Taught in Recent Years

Year	Name of Course	Type of Course	Degree	Number of Students
*2024	Strategies in the Capital Market - Valuation and Technical Analysis	Lecture	B.A.	30
2021-Present	Implementation of Data-Based Economic Models	Workshop	B.A.	25
2021-Present	Cost-Benefit Analysis Under Conditions of Uncertainty	Lecture	B.A.	25
2019- Present	Learning Combines Experience	Workshop	B.A.	20
2012-2014	Decision-Making in Economic and Financial Networks	Workshop	B.A.	25
2008-2009	Economics of Uncertainty	Lecture	B.A.	30
2007- Present	Introduction to Operations Research	Lecture	B.A.	150
2007- Present	Selected Topics in Economics and Capital Markets	Empirical Seminar	B.A.	25
2007- Present	Selected Topics in Economics and Capital Markets	Theoretical Seminar	B.A.	25
2007- Present	Industrial Organization	Lecture	B.A.	30
2007-2011	Advanced Finance and Portfolio Investments	Lecture	B.A.	60
2006- Present	Investment Management	Lecture	B.A.	80
2006- Present	Financial Management	Lecture	B.A.	50
2006-2018	International Trade	Lecture	B.A.	30
2002- Present	Introduction to Finance	Lecture	B.A.	60

1998- Present	Introduction to Economics A and B	Lecture	B.A.	30
1998-2012	Microeconomics A and B	Lecture	B.A.	60
1998-2008	Macroeconomics A and B	Lecture	B.A.	60

* Since promotion to Associate Professor

10. Professional Experience

- 2001-2012 External Consultant for the Yahav employment agency.
 1998-2000 CEO at the Call Job employment agency.
 1997-1998 Chief Economist at the Alubin factory.

PUBLICATIONS

Throughout my extensive academic career, I have conducted comprehensive research across various domains, including finance, behavioral finance, economics, environmental economics, and marketing. In finance, for instance, I have tested the efficient market hypothesis utilizing both parametric and non-parametric methods across diverse contexts, such as the sharing economy, terrorism, and natural disasters. My contributions to economics include examining critical issues in optimal pricing, with several publications focusing on optimal price discrimination strategies. Additionally, my work explores the use of pricing policies to manage the efficient utilization of goods and inventory. I further demonstrate optimal pricing and discount strategies tailored to different customer types, including the differentiation between transaction-prone customers and their counterparts. My research directly informs the workshops and seminars I conduct in economics and finance, creating a dynamic link between theory and practice in these fields.

Contribution to paper:

- a- conceptualization (e.g. developing the theory and prediction).
- b- developing the research design (e.g. choice of research tools, create the measures).
- c- research supervision (e.g. administration of the research, data collection).
- d- data analysis and/or writing the results section.
- e- co-wrote the paper with the other authors.
- f- wrote the paper alone.
- g- paper revision (during the publication process).

A. Ph.D. Dissertation

Title: "Information Technology and Its Implication for Market Efficiency," 130 pages,
 Language: Hebrew (2006), Ben Gurion University.
 Supervisors: Prof. Uri Ben-Zion and Prof. Uriel Spiegel.

B. Articles in Refereed Journals

1. ***Tavor T.** (2024). Impact of Announcements on Capital Market Performance in Emerging Markets: A Parametric and Non-Parametric Analysis. *International Journal of Emerging Markets*. **IF (JCR) 2023: 2.7, Q2Business, Management and Accounting**.
<https://www.emerald.com/insight/content/doi/10.1108/IJOEM-05-2023-0852/full/html>
2. ***Tavor T.** (2024). Uber's Impact on Asia Pacific Industries: An Examination of Strategic Initiatives and Market Dynamics. *Quantitative Finance and Economics*, 8(3), 610-634. **IF (JCR) 2023: 3.2, Q1Economics, Econometrics and Finance**.
<https://www.aimspress.com/aimspress-data/qfe/2024/3/PDF/QFE-08-03-023.pdf>
3. ***Tavor T.** (2024). Analyzing the Influence of Airbnb Announcements in the Asia Pacific Region: A Sectoral Perspective on Travel, Tourism, and Real Estate. *Eurasian Economic Review*, 1-33. **IF (JCR) 2023: 2.5, Q2Economics, Econometrics and Finance**.
<https://link.springer.com/article/10.1007/s40822-024-00289-5>
4. ***Tavor T., & Teitler-Regev S.** (2024). Event study approach: The case of Airbnb and hotel stocks. *Journal of Applied Economics*, 27(1). **IF (JCR) 2023: 1.4, Q2Economics, Econometrics and Finance**.
<https://www.tandfonline.com/doi/full/10.1080/15140326.2024.2316970>
5. ***Tavor T.** (2024). Assessing the Financial Impacts of Significant Wildfires on US Capital Markets: Sectoral Analysis. *Empirical Economics*, 1-34. **IF (JCR) 2023: 1.9, Q1Mathematics**.
<https://link.springer.com/journal/181/aims-and-scope>
6. ***Gonen L.D., Tavor T., & Spiegel S.** (2024). Adapting and Thriving: Global Warming and the Wine Industry, *SAGE Open*, 14(1). **IF (JCR) 2023: 2, Q2 Social Sciences. (contribution: a,b,d,e)**.
<https://journals.sagepub.com/doi/full/10.1177/21582440241227750>
7. ***Tavor T.** (2024). Exploring the Heterogeneity of Stock Market Responses to Uber Announcements: A Comparative Analysis of Developed and Emerging Economies in Asia Pacific. *Quantitative Finance and Economics*, 8(2), 315-346. **IF (JCR) 2023: 3.2, Q1Economics, Econometrics and Finance**.
<https://www.aimspress.com/aimspress-data/qfe/2024/2/PDF/QFE-08-02-012.pdf>
8. ***Tavor T.** (2024). The Influence of Airbnb Announcements on North American Capital Markets: Insights for Stakeholders. *International Journal of Financial Studies*, 12(1), 6. **IF (JCR) 2023: 2.1, Q2Economics, Econometrics and Finance**.
<https://www.mdpi.com/2227-7072/12/1/6>
9. ***Teitler-Regev S. & Tavor T.** (2024). Analyzing the Varied Impact of COVID-19 on Stock Markets: A Comparative Study of Low- and High-Infection-Rate Countries. *PLOS ONE*, 19(1), e0296673. **IF (JCR) 2023: 2.9, Q1Multidisciplinary. (contribution: a,b,c,d,e,g)**.
<https://journals.plos.org/plosone/article?id=10.1371/journal.pone.0296673>

10. ***Tavor T.** (2024). The Effects of the Gap between Actual and Expected Income on an Individual's Happiness, *Israel Affairs*, 30(2), 233–248. **IF (JCR) 2023: 0.5, Q2Social Sciences.**
https://www.tandfonline.com/doi/full/10.1080/13537121.2024.2318160?casa_token=yExxf-LyTM8AAAAA%3AJih_At4r6yU7Ttkd4EbxMJdNHh0icYQ200XfE_w_N1ag2TCYUfj9kR7YwJQA1d7T9-x-j8Sd4zI
11. ***Tavor T.** (2023). The Effect of Natural Gas Discoveries in Israel on the Strength of Its Currency. *Australian Economic Papers*, 62(2), 236-256. **IF (JCR) 2023: 1.2, Q2Economics, Econometrics and Finance.**
<https://onlinelibrary.wiley.com/doi/full/10.1111/1467-8454.12296>
12. ***Tavor T., Gonen L.D., & Spiegel S.** (2023). Customer Segmentation as a Revenue Generator for Profit Purpose. *Mathematics*, 11(21), 4425. **IF (JCR) 2023: 2.3, Q2Mathematics. (contribution: a,b,d,e).**
<https://www.mdpi.com/2227-7390/11/21/4425>
13. ***Tavor T. & Teitler-Regev S.** (2023). How COVID-19 and the government actions affected the stock indexes: A comparison of areas. *World Affairs*, 186(3), 603-626. **IF (SJR) 2023: 0.36, Q2Social Sciences.**
https://journals.sagepub.com/doi/full/10.1177/00438200231178323?casa_token=59ebCGsSQ6UAAAAA%3AsTlvPY-4wCQHeZLkXtJXUIrFMegHqypB7cFplaMFakj75SxegvNtukq-Lo4LDj6XqZLeShvtEzU
14. ***Teitler-Regev S. & Tavor T.** (2023). The Effect of Airbnb Announcements on Hotel Stock Prices. *Australian Economic Papers*, 62(1), 78-100. **IF (JCR) 2023: 1.2, Q2Economics, Econometrics and Finance. (contribution: a,b,c,d,e,g).**
<https://onlinelibrary.wiley.com/doi/full/10.1111/1467-8454.12281>
15. ***Tavor T., & Akirav, O.** (2023). Willingness to pay, familiarity and political attitudes: The case of integrating people with intellectual disabilities. *Journal of Applied Research in Intellectual Disabilities*, 36(1), 153-164. **IF (JCR) 2023: 2.1, Q1Social Sciences. (contribution: a,b,d,e)**
https://onlinelibrary.wiley.com/doi/abs/10.1111/jar.13046?casa_token=gC68Pli_iTIAAAAA:JVkufpNPshWyoMQ3dgrrue3VCmm5PM3OUI3fsxPUdWdHIRCKbLhmdhiKn6w6qsdxBnVf2PjAypY
16. ***Tavor T., Gonen L.D., & Spiegel S.** (2022). The Double-peaked Shape of the Laffer Curve in the Case of the Inverted S-shaped Labor Supply Curve. *Mathematics*, 10(6). 858. **IF (JCR) 2023: 2.3, Q2Mathematics. (contribution: a,b,d,e).**
<https://www.mdpi.com/2227-7390/10/6/858>
17. **Tavor T., Gonen, L. D., & Spiegel, U.** (2021). The Sorting Process as a Tool for Promoting the Demand of Heterogeneous Customers. *Mathematics*, 9(2), 152. **IF (JCR) 2023: 2.3, Q2Mathematics. (contribution: a,b,d,e).**
<https://www.mdpi.com/2227-7390/9/2/152>

18. Gonen L.D., **Tavor T.**, & Spiegel S. (2021). The Positive Effect of Aging in the Case of Wine. *Mathematics*, 9(9), 1012. **IF (JCR) 2023: 2.3, Q2Mathematics. (contribution: a,b,d,e).**
[Mathematics | Free Full-Text | The Positive Effect of Aging in the Case of Wine \(mdpi.com\)](#)
19. Teitler-Regev S. & **Tavor T.** (2021). Behavior of financial markets during the COVID-19 crisis: a comparison of Israel and the rest of the world. *Israel affairs*, 27(4), 691-710. **IF (JCR) 2023: 0.5, Q2Social Sciences. (contribution: a,b,c,d,e).**
https://www.tandfonline.com/doi/full/10.1080/13537121.2021.1940604?casa_token=3bXbYESVTgQAAAAA%3A5j2FKyM0Xtm7_9hgYE9cCxGMRok0RQMJ2M7VxMIxuxeCC9HvReb4AuTXNNYv7V92h6SIjZIV
20. **Tavor T.**, Gonen L.D., & Spiegel S. (2021). Reservations on the classical Laffer curve. *Review of Austrian Economics*, 1-15. **IF (JCR) 2023: 0.4, Q2Economics, Econometrics and Finance. (contribution: a,b,d,e).**
<https://link.springer.com/article/10.1007/s11138-019-00483-8>
21. **Tavor T.** & Winer Z. (2020). The evolution of stock market analysts' recommendations in Israel, 2002-17. *Israel Affairs*, 26(5), 650-665. **IF (JCR) 2023: 0.5, Q2Social Sciences. (contribution: a,b,c,d,e).**
<https://www.tandfonline.com/doi/abs/10.1080/13537121.2020.1806522?scroll=top&nedAccess=true&journalCode=fisa20>
22. **Tavor T.**, Gonen L.D., & Spiegel S. (2020). Pricing and inventory policies under a deterministic supply cycle. *International Journal of the Economics of Business*, 1-21. **IF (JCR) 2023: 1.9, Q2Economics and Econometrics. (contribution: a,b,d,e).**
https://www.tandfonline.com/doi/abs/10.1080/13571516.2019.1684637?casa_token=eV8t1hQDgFYAAAAA:lmiZI1-kjMLxhq-59DncTdKSA8aNOytBa5yGgfvwD2YqT8s9ceuljCLhLAtNQW6vyr4fgq60y4u6Xw
23. **Tavor T.** (2019). The theoretical attitude and actual behavior of an individual towards risk. *Journal of Behavioral and Experimental Finance*, 23, 1-11. **IF (JCR) 2023: 4.3, Q1Finance.**
<https://www.sciencedirect.com/science/article/abs/pii/S2214635018302818>
24. Palatnik R.R., **Tavor T.** & Voldman L. (2019) The Symptoms of Illness: Does Israel Suffer from "Dutch Disease"?, *Energies*, 12(14), 1-19. **IF (JCR) 2021: 3, Q2Mathematics. (contribution: a,b,c,d,e).**
<https://www.mdpi.com/1996-1073/12/14/2752>
25. **Tavor T.** (2019). Risk aversion and the character of the individual's place of residence. *Israel Affairs*, 25(4), 1-14. **IF (JCR) 2023: 0.5, Q2Social Sciences.**
https://www.tandfonline.com/doi/abs/10.1080/13537121.2019.1626096?casa_token=CmMV7bsnfH4AAAAA:pyg8KP7te6WfTn_eptz9I90GRqTLUo9ovopO6MJQVJSYtF5IVmBT0IIHRSUiweUQmNES92FRGQJaSg
26. Weber M., **Tavor T.** & Spiegel U. (2019). The Effect of Market Concentration on Total Welfare and its Distribution in a Supply Chain Case. *International Journal of Operational Research*, 35(3), 424-445. **SJR 2023: 0.29, Q3Management Science and Operations Research. (contribution: a,b,d,e).**
<https://www.inderscience.com/info/inarticle.php?artid=101203>

27. **Tavor T.** & Teitler-Regev S. (2019). The impact of disasters and terrorism on the stock market. *Jamba: Journal of Disaster Risk Studies*, 11(1), 1-8. **IF (JCR) 2023: 1.3, Q2Social Sciences. (contribution: a,b,c,d,e).**
<https://jamba.org.za/index.php/jamba/article/view/534>
28. **Tavor T.**, Gonen L.D., & Spiegel S. (2019). Optimal Pricing and Capacity under Well-Defined and Well-Known Deterministic Demand Fluctuations. *Review of European Studies*, 11(2), 15. **IDEAS 2021: 0.064. (contribution: a,b,d,e).**
<https://heinonline.org/HOL/LandingPage?handle=hein.journals/rveurost11&div=19&id=&page=>
29. **Tavor T.**, Gonen L.D., Weber M. & Spiegel U. (2018). The Effects of Income Levels and Income Inequalities on Happiness. *Journal of Happiness Studies*, 19(7), 2115-2137. **IF (JCR) 2023: 3.1, Q1Social Sciences. (contribution: a,b,c,d,e).**
<https://link.springer.com/article/10.1007/s10902-017-9911-9>
30. Teitler-Regev S. & **Tavor T.** (2018). Decision-making in daily life and in tourism. *Israel Affairs*, 24(3), 467-481. **IF (JCR) 2023: 0.5, Q2Social Sciences. (contribution: a,b,c,d,e).**
<https://www.tandfonline.com/doi/abs/10.1080/13537121.2018.1454003?journalCode=isa20>
31. **Tavor T.**, Gonen L.D., Weber M. & Spiegel S. (2018). The Modified Baumol Equation: Theory and Evidence. *Review of European Studies*, 10(1), 25. **IDEAS 2021: 0.064. (contribution: a,b,d,e).**
<https://heinonline.org/HOL/LandingPage?handle=hein.journals/rveurost10&div=8&id=&page=>
32. Gonen L.D., Weber M., **Tavor T.** & Spiegel U. (2017). Holding Cash and Spontaneous Behavior: A Modification of the Baumol Equation. *Review of European Studies*, 9(1). **IDEAS 2021: 0.064. (contribution: a,b,d,e).**
https://www.researchgate.net/publication/308693915_Holding_Cash_and_Spontaneous_Behavior_A_Modification_of_the_Baumol_Equation
33. **Tavor T.**, Spiegel U. & Weber M. (2017). Price Control Effectiveness in the Context of a Supply Chain. *Review of European Studies*, 9(1), 189-208. **IDEAS 2021: 0.064. (contribution: a,b,d,e).**
<http://www.ccsenet.org/journal/index.php/res/article/view/66273/36106>
34. Buck A.J., **Tavor T.**, Spiegel U. & Morra W.A. (2017). Refrigeration and the Reduction of the Takeoff Rate of Bushmeat. *SAGE Open*, January-March, 1-14. **IF (JCR) 2023: 2, Q2Social Sciences. (contribution: b,d,e).**
<http://journals.sagepub.com/doi/pdf/10.1177/2158244016684174>
35. **Tavor T.** (2017). The Impact of Unguided Rocket Firings on the Israeli Capital Market. *Israel Affairs*, 23(1), 125-143. **IF (JCR) 2023: 0.5, Q2Social Sciences.**
<http://www.tandfonline.com/doi/abs/10.1080/13537121.2016.1244385?journalCode=isa20>
36. **Tavor T.** & Garyn-Tal S. (2016). Risk Tolerance and Rationality in the Case of Retirement savings. *Studies in Economics and Finance*. 33(4), 688-703. **IF (JCR) 2023: 2.3, Q2 Economics, Econometrics and Finance. (contribution: a,b,c,d,e).**

<http://www.emeraldinsight.com/doi/abs/10.1108/SEF-10-2015-0240>

37. Becker N., **Tavor T.**, Friedler L. & Bar P. (2016). Consumers' Preferences Toward Organic Tomatoes: A Combined Two-Phase Revealed-Stated Approach. *Journal of International Food & Agribusiness Marketing*, 28(1), 1-17. **SJR 2023: 0.41, Q2Business and International Management. (contribution: b,c,d,e).**

<http://www.tandfonline.com/doi/full/10.1080/13537121.2016.1244385>

38. Ben David N., **Tavor T.** & Winer Z. (2016). Greed Supports Economic Growth But Might Make Us More Miserable. *Theoretical Economics Letters*, 6(3), 494-506. **Google-based Impact Factor 2021: 1.02. (contribution: a,b,d,e).**

<http://www.scirp.org/journal/PaperInformation.aspx?PaperID=67230>

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* Since promotion to Associate Professor

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C. Articles in Conference Proceedings

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* Since promotion to Associate Professor

D. Summary of my Activities and Future Plans

Throughout my extensive academic career, I have conducted comprehensive research across various domains, including finance, behavioral finance, economics, environmental economics, and marketing. In finance, for instance, I have tested the efficient market hypothesis utilizing both parametric and non-parametric methods across diverse contexts, such as the sharing economy, terrorism, and natural disasters. My contributions to economics include examining critical issues in optimal pricing, with several publications focusing on optimal price discrimination strategies. Additionally, my work explores the use of pricing policies to manage the efficient utilization of goods and inventory. I further demonstrate optimal pricing and discount strategies tailored to different customer types, including the differentiation between transaction-prone

customers and their counterparts. My research directly informs the workshops and seminars I conduct in economics and finance, creating a dynamic link between theory and practice in these fields.

1. Research

My doctoral research at Ben-Gurion University of the Negev, supervised by Prof. Uri Ben-Zion and Prof. Uriel Spiegel, encompassed both theoretical and empirical explorations in network economics. The theoretical component focused on the pricing strategies of monopoly firms offering internet services to two distinct customer groups, differentiated by their reservation prices. Through price discrimination, the monopoly produced two product versions: a high-quality version sold at a positive price and a free, lower-quality version supported by advertising revenue. Network externalities played a pivotal role in incentivizing increased output, as larger networks generated greater value for consumers. Our study used a general utility function to determine optimal pricing policies, identifying cases where profit maximization aligned with maximizing social welfare (refer to article 70 in the list of journal articles).

The empirical aspect of my dissertation investigated the influence of information technology on common stock returns and trading volumes, specifically during the high-tech boom. Our findings demonstrated that stock markets responded positively to the launch of company websites, with abnormal stock returns and trading volumes both exhibiting significant positive trends around the event (refer to article 67 in the list of journal articles). This research laid the foundation for subsequent studies, expanding into a wide range of topics in finance, economics, and marketing.

1.1 Finance

In the domain of finance, my research has addressed theoretical and empirical questions, conducted independently as well as in collaboration with esteemed colleagues such as Prof. Uri Ben-Zion from Ben-Gurion University of the Negev, Prof. Nissim Ben David and Prof. Joseph Yagil from Western Galilee College. A major focus has been testing the efficient market hypothesis using both parametric and non-parametric approaches. These methodologies have been applied in a variety of contexts, including studies on the sharing economy, terrorism, and natural disasters.

In recent years, I have placed significant emphasis on exploring the financial dimensions of the sharing economy. My research examines the impacts of industries such as transportation, tourism, and real estate on financial markets across different global regions. I have focused particularly on identifying key distinctions in market behavior between developed, emerging, and frontier economies. Additionally, I have investigated the effects of terrorist incidents on capital and foreign exchange markets, as well as the economic repercussions of natural disasters, including wildfires, on different sectors.

Another research area, in collaboration with Dr. Sharon Teitler Regev from Max Stern Yezreel Valley College, explores financial literacy among various demographic groups, with a particular focus on women and individuals nearing retirement. Additionally, I developed and currently teach a course titled *Strategies in the Capital Market – Valuation and Technical Analysis*, which provides students with practical insights into stock valuation and trading strategies.

1.2 Economics and Marketing

In economics and marketing, my research spans both theoretical analysis and empirical investigation. I have collaborated with leading scholars, including Prof. Uriel Spiegel

from Bar-Ilan University, Prof. Simon Hakim and Prof. Erwin Blackstone from Temple University, Dr. Joseph Templeman, and Dr. Michal Weber from Ono Academic College. One of my key research interests in public finance involves exploring the role of income inequality in shaping consumer behavior and determining collective contributions to public goods. This line of inquiry also addresses the relationship between income inequality and welfare disparities. Another critical aspect of my public finance research is taxation. I have examined how well-established tax results for homogenous populations compare with those derived under heterogeneous population models, specifically in scenarios with rectangularly distributed demand curves. These studies contribute valuable insights into the ongoing debate over efficiency, fairness, and equality in tax systems.

Another major area of my research has been the study of network positive externalities, where I have published several articles. Along with my colleagues, I developed pricing strategies for monopolies that serve loyal and non-loyal customers, as well as sender-receiver dynamics, in markets where mutual interest is necessary for connections to form.

2. Style of work

While I have authored articles independently, I have a strong preference for collaborative research. Rather than establishing a strict division of tasks, my collaborative approach fosters a dynamic and productive dialogue that permeates all stages of the research process—from formulating research questions and developing theoretical models to data collection, analysis, and writing. I find this approach to be both intellectually stimulating and highly productive, as working on diverse topics with a shared core focus continuously generates mutual insights and enriches the research outcomes.

3. Present and future research plans

A. Expansion of Research on the Sharing Economy

I intend to extend my research on the sharing economy to areas not yet explored, such as financial services within this sector. For example, there is a growing interest in understanding how peer-to-peer lending platforms and other financial services operate within the sharing economy. This line of inquiry will examine how these platforms affect traditional lending institutions, the factors influencing interest rates and loan default risks, and the implications for regulatory frameworks. I plan to explore the financial dynamics of the sharing economy, assessing risks and returns for lenders and borrowers and the broader implications for the financial industry.

B. Financial Literacy and Retirement Age Research with Dr. Sharon Teitler Regev (Max Stern Yezreel Valley College)

Together with Dr. Sharon Teitler Regev, I am exploring financial literacy across different demographic groups, with particular attention to women and individuals approaching retirement age. Additionally, we are conducting a separate study, funded by a grant from the National Insurance Institute, to investigate the willingness to postpone retirement age. As life expectancy rises, there is growing concern about the sustainability of pension systems and the need to extend workforce participation beyond the official retirement age. This study seeks to determine the compensation required by individuals to accept delayed retirement, assessing whether the current allowance increment of 5% is sufficient or whether other incentives are necessary to encourage longer workforce participation.

C. Game Theory Research with Dr. Limor Gonen (Ariel University)

I am collaborating with Dr. Limor Gonen on a study applying game theory to the dynamics of marital infidelity. Our research focuses on the "cheating game" between spouses and the resulting effects on relationships and the social fabric. Marital infidelity, characterized by conflicting interests and decision-making under uncertainty, significantly impacts both the individuals involved and the broader community. This study aims to develop a theoretical framework for analyzing infidelity through a game-theoretic lens. We use a game-theoretic model to predict decision-making processes of unfaithful partners, involving two players and their strategic choices between loyalty and betrayal. The research employs static game models to study interactions, focusing on the identification of Nash equilibria, capturing the complexity and uncertainty of decisions related to infidelity, using both pure and mixed strategies.

4. Contribution of the research to teaching

My research deeply integrates with my teaching, fostering a strong connection between theoretical insights and practical classroom application. At the college, I teach a seminar and a workshop on decision-making and market efficiency, where I integrate empirical models from economics and capital markets to demonstrate their impact on the financial and economic decision-making processes of firms, consumers, and investors. These courses emphasize the practical implications of theoretical models, enabling students to understand how empirical research influences real-world economic and financial behaviors. In addition, I developed and currently teach the course Strategies in the Capital Market – Valuation and Technical Analysis, which equips students with practical skills in stock valuation and trading techniques. The course bridges theoretical concepts with hands-on experience, preparing students to apply valuation methods and technical analysis tools in professional market settings.