Lingnan University 嶺南大學 香港 Hong Kong | Faculty of Business 嶺南大學商學院 | HKIBS Hong Kong Institute of Business Studies 香港商學研究所 | Lingnan University 嶺南大學 香港 Hong Kong Department of Accountancy

Interbank Credit Information-Sharing and Trade Credit: Worldwide Evidence

This seminar contains two parts. In the first part of the seminar, Prof. Kim will share his wisdom on publications in premier journals from his experience as Editors and Reviewers. In the second part of seminar, Prof. Kim will share a specific setting in which many countries adopted credit market information sharing systems by establishing public credit registries (PCRs).

Professor Jeong-Bon KIM, Lingnan Fellow

Distinguished SFU Professor,
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Professor Jeong-Bon Kim is Distinguished SFU Professor at the Beedie School of Business, Simon Fraser University (SFU). He is currently Lingnan Fellow at the Lingnan University Institute for Advanced Studies (LUIAS). Prior to joining SFU, he was Chair Professor of Accountancy, with concurrent appointment of Dean/Acting Dean of College of Business and Head of the Department of Accountancy, City University of Hong Kong (CityU). Prior to joining CityU, he was the Wadsworth Chair in Accounting and Finance, University of Waterloo where he served as the Ph.D. Program Director. Professor Kim was Honored Professor at the School of Management, Fudan University, and Distinguished Honorary Professor at the Business School, Sun Yat-sen University. Professor Kim also served as Canada Research Chair (Tier 1) in Financial Reporting and Corporate Governance at John Molson School of Business, Concordia University. Professor Kim has published over 150 papers at leading scholarly journals out of which over 40 were published/accepted in premier journals such as *TAR, JAE, JAR, CAR, RAST, JFE, JFQA, JIBS, MS and MIS-Quarterly*. He served as JIBS Editor (2019-2022) for accounting area and is currently a Consulting Editor (2023-2025) for *JIBS*. He was Editor-in-Chief for *China Journal of Accounting Research* and is currently Editor for *Asia-Pacific Journal of Accounting and Economics*. He is serving on the Editorial Board of various journals, including *CAR* and *AJPT*. Professor Kim has placed his Ph.D./Post-doctoral students internationally at leading universities, including HEC-Paris, University of Alberta, Norwegian School of Economics, University of Ottawa, The Hong Kong Baptist University, Fudan University, Shanghai Jiatong University, Xian Jiatong University, and University of Science and Technology of China.

Abstract

Exploiting the country-level adoption of public credit registries (PCRs), we find that interbank credit information-sharing via PCRs has a positive effect on firms' use of trade credit. This effect is more pronounced in firms with higher agency costs, less transparent information environments, greater operating uncertainty, and larger credit risks, as well as in countries with weaker legal environments. PCRs with wider coverage, better accessibility, and stronger regulation also exhibit a greater impact on firms' use of trade credit. Our findings are unlikely attributable to a credit redistribution or changes in the availability of other credit sources. The results are consistent with the notion that interbank credit information-sharing enables lending institutions to better monitor customer firms' credit quality. This enhanced monitoring mitigates suppliers' concern about customers' default risks, thereby facilitating the supply of and demand for trade credit.

October 22 2024 (TUE)

3:00pm – 4:30pm(HKT)

SEK210

English

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Due date: 23 October 2024

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