Sébastien Duchêne

Associate Professor of Economics and Finance, Montpellier Business School

Academic address:

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☎ +33 6 31 24 27 05 40 years old

Research Interests

Topics

Ethical Finance, Environmental/Green finance, market finance, behavioral and experimental economics, socially responsible investment, experimental finance, public economics and ethics, bounded rationality, collective choices and inequality, health.

Methodologies used in my research

Experimental economics in the laboratory and in the field, behavioral modeling, econometrics of experimental data, agent-based models, analytical philosophy

Professional Position

2022- **- Associate Professor of economics and finance, Montpellier Business School**

2021-2025 **- Research Fellow Institute Louis Bachelier, Institute Europlace Finance**

2018-2022 **- Habilitation to supervise research in economics and finance (HDR, sept 2021)**

- Co-founder and head of the Green Finance University Diploma of the University of Montpellier, in partnership with CIC Bank (first university diploma in green finance in France)

- Head of the Green asset management research Partnership between Mirova (Natixis subsidiary) and the University of Montpellier

- Founder and leader of the Green Finance Group at the University of Montpellier

	- Associate Professor of Economics and Finance, Department of Economics, University of Montpellier **Researcher** at the joint research unit CEE-M (Center For Environmental Economics – UM, CNRS, INRA, Supagro)
2018- 2019	**Assistant Professor of Economics and Finance**, Department of Economics, University of Montpellier **Researcher** at the joint research unit CEE-M (Center For Environmental Economics – UM, CNRS, INRA, Supagro)
Oct. 2017 sept. 2018	**Postdoctoral research fellow** under the supervision of Nobuyuki Hanaki, for the BEAM Project, « ANR ORA-Plus: Behavioral and Experimental Analyzes on Macro-Finance »
2014-2017	**PhD in Economics and Finance** (Doctoral grant, fixed-term employment contract), Université Côte d'Azur, and GREDEG (UMR 7321/CNRS), Nice **Lecturer** in the Department of Economics and Management (teaching skills: Mathematics, Statistics, Finance, Economics, Economic conditions, Management)
2010-2013	**Corporate banker** (Coverage, Natixis CIB, BPCE company), Marseille In charge of the deals between companies and Natixis corporate and investment bank
2009-2010	**General Inspection** (BPCE company), Marseille Audit of the « Société Marseillaise de Crédit », of the « Banque Populaire Provençale Corse » Recommendations and reports for the Executive Management
2008-2009	**Portfolio Manager** (Equities and Bonds) (BPCE company, BPVF), Paris Financial analysis, valuation and financial modeling, macroeconomic research, Portfolio Management of wealthy clients, market transactions, trading of stocks and bonds
2007-2008	**Economic research department** (Natixis CIB, BPCE company), Paris Macroeconomic research and asset allocation strategy
2005-2007	**Finance Department** (Apprenticeship contract, Banque Courtois, Société Générale company), Toulouse Middle office IR swaps, Forex ("vanilla" products and exotic derivatives), Balance sheet and cash management
2005	**London Stock Exchange** (internship, Axent Capital, hedge fund) Trading (Equities, bonds, commodities), investor Relations

Education

Nov.2022 Jan. 2022	**Climate Fresk workshop** Attending **recorded Jean-Marc Jancovici's courses on Energy and Climate Change** Mines Paris Tech 2019 online (YouTube)

Sept. 2021	**Habilitation to Supervise Research (HDR), University of Montpellier** Thesis: Ethical Finance and Public Economics **Members of the jury:** Giuseppe ATTANASI, PR, Université Côte d'Azur, Referee Brice CORGNET, PR, EM Lyon Business School, Referee Camille CORNAND, DR, GATE-Lyon, CNRS Agnès FESTRÉ, PR, Université Côte d'Azur Brice MAGDALOU, PR, University of Montpellier, Supervisor Sébastien POUGET, PR, Toulouse Capitole University, Referee Patrick SENTIS, PR, University of Montpellier, President
Feb. 2020	**Bayesian statistics with R** (21-hour Anastats training in attendance, certificate, final grade 10/10)
Jan. 2020	**Introduction to sustainable finance** (United Nations CC: Learn, certificate of completion)
Dec. 2017	**Winner of the thesis prize** in economics from DESPEG doctoral school
Jan. 2014 Sept. 2017	**PhD in Economics and Finance** (Doctoral grant), Université Côte d'Azur and GREDEG (UMR 7321/CNRS) Defended on September 19th, 2017 Thesis: Four essays on bounded rationality in behavioral economics and finance **Supervisors:** Dominique TORRE (Université Nice Sophia Antipolis) Éric GUERCI (Université Nice Sophia Antipolis) **Committee:** Nobuyuki HANAKI (Université Nice Sophia Antipolis, Chairman) Andrei KHRENNIKOV (Linnaeus University, Referee) Ariane LAMBERT-MOGILIANSKY (Paris School of Economics) Nathalie ORIOL (Université Nice Sophia Antipolis) Stéphane PALAN (University of Graz) Marc WILLINGER (Université de Montpellier, Referee)
2011-2012	Executive **Master of Finance**, Institut d'Études Politiques de Paris (ranked 2nd)
2004-2007	**Master of Finance and Management**, specialization in financial markets, Toulouse Business School (in the top 10% students, no ranking achieved by the School)
2005-2007	Training center for the Banking Industry (Institut technique de banque)
2002-2004	Preparatory class, Lycée Pothier, Orléans

Distinction and grants

April 2021	Admissible to the CNRS competition in Economics and Management for being full researcher, 2 positions available

June 2020	Ranked 3rd to the CNRS competition in Economics and Management for being full researcher, 2 positions available
April 2018	Ranked 7th to the CNRS competition in Economics and Management for being full researcher, 4 positions available
Dec. 2017	Winner of the thesis prize in economics from DESPEG doctoral school
2017-2018	Post-doctoral grant in the ANR project ORA-Plus
2014-2017	Doctoral research grant with an assistant teaching position at the Université Côte d'Azur

Teaching

2022-2023	Montpellier Business School, Master 1: Corporate finance (45h) Montpellier Business School, Master of Science: From conventional finance to ESG Investing: Why and How (ESG and financial analysis, 30h)
2021-2022	University of Montpellier, University Green Finance Diploma: Green Finance jobs and Financial Markets (4h)
2020-2021	University of Montpellier, Green Finance Diploma: Green finance and financial markets (22h)
2019-2022	University of Montpellier, Licence 1 (Parcours Réussir: special course career path to success): Statistics (45h) University of Montpellier, Master 2 (Economie Industrielle et des Réseaux): Introduction to Corporate Finance (10h)
2018-2022	University of Montpellier, Master 2 (Monnaie, banque, finance, assurance): Asset Management (20h*2) University of Montpellier, Master 1 (Monnaie, banque, finance, assurance): Financial Macroeconomics (20h), Corporate Finance (20h), University of Montpellier, Licence 3 (Sciences Économiques): International Finance (30h)
2016-2017	Université Côte d'Azur (Licence 1 in Economics): Statistics (60h/ 2016-2017)
2014-2016	Université Côte d'Azur (Licence 3 in Management):

	Economic Conditions and Employment Policies (60h/ 2015, 45h/ 2016)
2015-2016	Université Côte d'Azur (Licence 1 in Economics): Probabilities (15h/ 2016)

Research

Publications in international peer-reviewed journals (PhD 2014-2017; HDR 2021)

[1] Tatarnikova, O., Duchêne, S., Sentis, P., & Willinger, M. (Forthcoming). Portfolio instability and socially responsible investment: experiments with financial professionals and students. ***The Journal of Economic Dynamics and Control*** (HCERES A, CNRS 1)

[2] Thierry Blayac, Dimitri Dubois, Sébastien Duchêne, Phu Nguyen Van, Bruno Ventelou and Marc Willinger (2022). What drives the acceptability of restrictive health policies: An experimental assessment of individual preferences for anti-COVID 19 strategies, ***Economic Modelling***, vol. 116, p. 106047. *(JCR Impact Factor: 3.875, Q1 in Economics with Clarivate Analytics 2022; Cite Score: 4.8, Q1 in Economics and Econometrics with Scimago Journal & Country Rank, HCERES: A, CNRS: 2)*

[3] Anna Bottasso, Sébastien Duchêne, Eric Guerci, Nobuyuki Hanaki and Charles Noussair (2022). Higher order risk attitudes of financial experts, ***Journal of Behavioral and Experimental Finance,*** vol. 34, p. 100658. *(JCR Impact Factor: 8.222, rank 5 out of 111 Clarivate Analytics 2022 in Business and Finance; Cite Score: 6.1, Q1 in Finance with Scimago Journal & Country Rank)*

[4] Xinyue Wen, Ismaël Rafaï, Sébastien Duchêne and Marc Willinger (2022). Did Mindful People Do Better during the COVID-19 Pandemic? Mindfulness Is Associated with Well-Being and Compliance with Prophylactic Measures, ***International Journal of Environmental Research and Public Health***. 2022; 19(9):5051. (JCR Impact Factor: 3.390, Q1 in Public, Environmental & Occupational Health, Q2 in Public Health, Environmental and Occupational Health with CiteScore and Scimago Journal & Country Rank)

[5] Thierry Blayac, Dimitri Dubois, Sébastien Duchêne, Phu Nguyen Van, Ismaël Rafaï, Bruno Ventelou and Marc Willinger (2022). Nudging for lockdown: behavioural insights from an online experiment, ***Social Psychology*** (JCR Impact Factor: 2.473, Q1 journal in Psychology, Social Psychology, and Sociology and Political Science with Scimago Journal & Country Rank, Q2 in Social Psychology by Journal Citation Indicator, Clarivate Analytics)

[6] Rafaï, I., Duchêne, S., Guerci, E., Basieva, I., & Khrennikov, A. (2021). The triple-store experiment: A first simultaneous test of the Law of Total Probability and the Born Rule in Human Decision-Making. ***Theory and Decision,*** Online first, **(**HCERES A, CNRS 2, ABS 2)

[7] Blayac, T., Dubois, D., Duchêne, S., Nguyen-Van, P., Ventelou, B., & Willinger, M. (2021). Population preferences for inclusive COVID-19 policy responses. ***The Lancet Public Health***, 6(1), e9. (JCR Impact Factor: 21.6, ranked 1 out of 171 Clarivate Analytics 2020, ranked 2 out of 559 SJR, for journals in « Public environmental and occupational health »)

[8] Duchêne, S. (2020). Book Review of *Handbook of Green Finance*, edited by Jeffrey D.Sachs, Wing Thye Woo, Naoyuki Yoshino and Fahrad Taghizadeh-Hesary. ***Ecological Economics***, 177, 106766 *(*HCERES A, CNRS 1, ABS 3)

[9] Boyer-Kassem, T., & Duchêne, S. (2020). On discrimination in health insurance. ***Social Choice and Welfare****, 55, 5-23* (HCERES A, CNRS 1, ABS 3)

[10] Rafaï, I., Duchêne, S., Guerci, E., Lambert-Mogiliansky, A., & Mathy, F. (2019). A dual-process memory account of how to make an evaluation from complex and complete information. ***Revue économique***, 70(6), 1079-1093 (HCERES A, CNRS 2)

[11] Duchêne, S., Guerci, E., Hanaki, N., & Noussair, C. (2019). The effects of short selling and borrowing on traders' expectations and market outcomes. ***Journal of Economic Dynamics and Control***, 107, 103734 *(*HCERES A, CNRS 1, ABS 3)

[12] Duchêne, S., Boyer-Kassem, T., & Guerci, E. (2017). Une nouvelle approche expérimentale pour tester les modèles quantiques de l'erreur de conjonction. ***Revue économique***, 68(5), 757-771 (HCERES A, CNRS 2)

[13] Boyer-Kassem, T., Duchêne, S., & Guerci, E. (2016). Quantum-like models cannot account for the conjunction fallacy. ***Theory and Decision***, 81(4), 479-510 (HCERES A, CNRS 2, ABS 2)

[14] Boyer-Kassem, T., Duchêne, S., & Guerci, E. (2016). Testing quantum-like models of judgment for question order effect. ***Mathematical Social Sciences***, 80, 33-46 (HCERES A, CNRS 2, ABS 2)

Other publications

[15] Thierry Blayac, Dimitri Dubois, Sébastien Duchêne, Phu Nguyen Van, Ismaël Rafaï, Bruno Ventelou and Marc Willinger (2022). «Les attendus d'une approche d'économie comportementale pour les décisions individuelles face à la pandémie de COVID-19 : succès et déceptions», **Médecine/sciences**, Volume 38, Numéro 6-7, Juin–Juillet 2022

[16] Thomas Boyer-Kassem, Sébastien Duchêne and Julie Jebeile (2022). «Améliorer l'impartialité de l'expertise scientifique », ***Gestions Hospitalières***, n°614, March 2022, p. 114-116, acte des 17èmes Assises Nationales Hospitalo-Universitaires, Lille, 8 and 9 December 2021.

[17] Blayac, T., Dubois, D., Duchêne, S., Nguyen-Van, P., Ventelou, B., and Willinger, M. (2021). « Covid : ces mesures sanitaires que les Français sont prêts à accepter » , (with Thierry Blayac, Dimitri Dubois, Phu Nguyen Van, Bruno Ventelou, Marc Willinger), ***Le Point*** (link: https://www.lepoint.fr/sante/covid-ces-mesures-sanitaires-que-les-francais-sont-prets-a-accepter-05-01-2021-2408213_40.php)

[18] Blayac, T., Dubois, D., Duchêne, S., Nguyen-Van, P., Ventelou, B., and Willinger, M. (2020). **Quelles mesures sanitaires les Français** sont-ils **prêts à accepter ?** ***The Conversation*** (lien : https://theconversation.com/quelles-mesures-sanitaires-les-francais-sont-ils-prets-a-accepter-152326), and also in ***Le Point, La Tribune, Le Journal du Dimanche, Sud Ouest, Slate***

[19] Duchêne, S. (2019). Green Money. (English Book Review of *Climat un défi pour la finance* by Ducret and Scolan 2016) in ***Books & ideas*** (link: https://booksandideas.net/Green-Money.html*)*

[20] Oriol, N., & Duchêne, S. (2018). Too fast, Too furious? Une réflexion historique et contemporaine sur l'emballement des marchés financiers. *1024 : Bulletin de la Société Informatique de France*. ***1024 – Bulletin de la société informatique de France,*** 12, 47-65

[21] Duchêne, S. (2018). Lorsque la finance s'empare de l'enjeu climatique. (English Book Review of *Climat un défi pour la finance* by Ducret and Scolan 2016), in ***La Vie des Idées*** (link: https://laviedesidees.fr/La-monnaie-verte.html)

Submitted working papers

[22] Duchêne, S., Nguyen-Huu, A., Dubois, D., & Willinger, M. (2022). Risk-return trade-offs in the context of environmental impact: a lab-in-the-field experiment with finance professionals. Working paper. R&R in ***The Review of Finance*** (HCERES A, FNEGE 1, CNRS 1, ABS 4, FT50)

[23] Boyer-Kassem, T, Duchêne, S., New moral challenges for the precautionary principle -- around discrimination and civil liberties. Working paper. Submitted

[24] Blayac, T., Dubois, D., Duchêne, S., Nguyen-Van, P., Rafaï, I., Ventelou, B., & Willinger, M. (2022). Stated preferences outperform elicited preferences for predicting compliance with Covid-19 prophylactic measures. R&R in ***the Journal of Behavioral and Experimental Economics*** (CNRS 3, ABS 2)

[25] Duchêne S., Guillon, M., & Rafaï, I. (2022). Association between mindfulness and risk and time preferences. Working paper. Submitted

Contributed talks in international peer-reviewed conferences

« Risk-return trade-offs in the context of environmental impact: a lab-in-the-field experiment with finance professionals », ASFEE Conference, Montpellier University, Montpellier, May 25-26, 2023

« Risk-return trade-offs in the context of environmental impact: a lab-in-the-field experiment with finance professionals », ASIA Pacific ESA conference, Seoul University, Seoul, May 18-21, 2023

« Why finance professionals hold green and brown assets? A lab-in-the-field experiment », Experimental Finance Conference, University of Innsbruck, Innsbruck, online conference, June 16-18, 2021

« Green angels and brown devils: implausible dirty tradeoffs? », virtual 2021 international conference, Western Economic Association International, March 17-19, 2021

« Financial Market Professionals' Higher Order Risk Attitudes », 11th Annual Meeting of the Academy of Behavioral Finance & Economics, DePaul University, Chicago, October 17-20, 2018.

« The effects of short selling and borrowing on traders' expectations and market outcomes », Behavioral and Experimental Analyses on Macro-finance (BEAM) Workshop, University of Amsterdam, Amsterdam, August 24 and 25, 2018.

« Financial Market Professionals' Higher Order Risk Attitudes », Experimental Finance Conference, University of Heidelberg, Heidelberg, June 20-22, 2018.

« Financial Market Professionals' Higher Order Risk Attitudes », 9th French association of Experimental Economists (ASFEE) annual meeting, Université Côte d'Azur, Nice, June 14 and 15, 2018.

« The effects of short selling and borrowing on traders' expectations and market outcomes », 35th Annual Conference of the French Finance Association (AFFI), ESCP Europe, Paris, May 22-24, 2018.

« On discrimination in health insurance », International Network for Economic Methodology, San Sebastián, 28-30 August 2017

« The effects of short selling and borrowing on market prices and traders' behaviors. », Experimental Finance Conference, Université Côte d'Azur, Nice, 14-16 June 2017

« The effects of short selling and borrowing on market prices and on traders' expectations in an experimental asset market», Behavioral and Experimental Analyses in Macro-finance (BEAM) Workshop, Waseda University, Tokyo, 24 Feb. 2017

« The effects of short selling and borrowing on traders' expectations and market outcomes », Behavioral and Experimental Analyses in Macro-finance (BEAM) Workshop, Université Côte d'Azur, 30 Sept. 2016

« Memory vs mental picture: Can learning be quantum? An experimental study », 10th international conference on Quantum Interaction (QI 2016), San Francisco, 20-22 July 2016

« The effects of short selling and borrowing on traders' expectations and market outcomes », 7th French association of Experimental Economists (ASFEE) annual meeting, ESSEC Cergy-Pontoise, 9-10 June 2016

« Quantum-like Learning: a theoretical and experimental study », 2nd symposium on quantum models of cognition, MSHS du Sud-Est, 15 January 2016, Nice

« Testing quantum-like models of Judgment for the conjunction fallacy », 6th French association of Experimental Economists (ASFEE) annual meeting, Paris, 15-16 June 2015

« Testing quantum-like models of Judgment for the conjunction fallacy », 20th Workshop « on the Economic Science with Heterogeneous Interacting agents (WEHIA) », Nice Sophia Antipolis, 21-23 May 2015

« Testing quantum-like models of judgment for question order effects », symposium on quantum models of cognition, MSH Sud-Est, 8 January 2015, Nice

Communication in seminars, web discussions

« Risk-return trade-offs in the context of environmental impact: a lab-in-the-field experiment with finance professionals », internal Seminar, Radboud University, Nijmegen, March 13, 2023

« Why finance professionals hold green and brown assets? A lab-in-the-field experiment » SFB webinar, University of Innsbruck, December 15, 2021.

«De gustibus et coloribus: Motives for Holding Green or Brown Assets », Web seminar Paris 8 LED, 3 May 2021.

« Green is the new Black, Brown is in the dark side. Individual factors of portfolio compositions with green and brown assets, Web seminar Paris School of Economics, 3 dec. 2020

« Climate finance preferences on financial markets », Web discussion with Michael Kirchler, University of Innsbruck, 15 june 2020.

« Climate finance preferences on financial markets », Web discussion with Felix Holzmeister, University of Innsbruck, 8 june 2020.

« Financial Market Professionals' Higher Order Risk Attitudes », internal Seminar Kedge Business School, 18 april 2019, Marseille.

« The effects of short selling and borrowing on traders' expectations and market outcomes », Internal Seminar Montpellier Business School, 22 feb. 2018, Montpellier.

« The effects of short selling and borrowing on traders' expectations and market outcomes », Internal Seminar GREDEG – Université Côte d'Azur, 15 feb. 2018, Sophia Antipolis.

« The effects of short selling and borrowing on traders' expectations and market outcomes », Seminar of the University of Montpellier (LAMETA, LEEM), Montpellier, November, 30th 2017

« The effects of short selling and borrowing on traders' expectations and market outcomes », Workshop of the experimental economics laboratory of Montpellier (LEEM), Montpellier, 1st July 2016

« Quantum-like Models Cannot Account for the Conjunction Fallacy », Internal Seminar GREDEG, 15 Oct. 2015, Sophia Antipolis

« Quantum-like Learning: a theoretical and experimental study », Experimental Seminar, ISEM, 25 Sept. 2015, Nice

« Modèles quantiques de la cognition appliqués au jugement », Internal Seminar, MSH Sud-Est, 25 Nov. 2014, Nice

Administration and research activities

Organization of Conferences

13th international conference of the French Association of Experimental Economics, Montpellier, May 25 and 26, 2023 (member of the scientific committee)

9th international conference of the French Association of Experimental Economics, Nice, 2018

Experimental Finance Conference (SEF), Nice, 14-16 june 2017

2nd symposium on « quantum models of cognition », MSHS- ISEM Nice Sophia Antipolis, 15 Jan. 2016

« 20th Annual Workshop on the Economic Science with Heterogeneous Interacting Agents » (WEHIA), Skema Nice Sophia Antipolis, 21-23 May 2015

« 32nd International Symposium on Money Banking and Finance », ISEM Nice Sophia Antipolis, 11-12 June 2015

1st symposium on « quantum models of cognition », MSH Sud-Est, 8 Jan. 2015

Seminar on « order effects quantum models of cognition », MSH Sud-Est, 25 Nov. 2014, Nice

Referee

Journal: *Journal of Mathematical Psychology*, *Journal of Banking and Finance, Revue Economique, PLOS ONE, Dutch Research Council Projects*

Memberships

American Economic Association, European Finance Association, Society for Experimental Finance, French Association of Experimental Economics

Participation in research projects

2020-2023	Member of the "RESPIRE" project, financed by the ANR (75K€, Principal Investigator Bruno Ventelou, AMSE)
2020-2023	**Principal investigator** of IEF project “Investing in a Negative Interest Rate World after COVID-19 pandemic”, funded by the Europlace Finance Institute (10K€)
2020-2023	Member of the "CONFINOBS" project, co-financed by the ANR and the Occitanie Region (145K€, Principal Investigator Marc Willinger, CEE-M)
2020-2023	**Principal investigator** of IEF project “Factors affecting the green premium: experimental evidence”, funded by the Europlace Finance Institute (10K€)

2019-2021	**Principal investigator** of the SRUM project "Investigate and understand preferences for socially responsible investment", funded by the University of Montpellier (18K€)
2020-2021	**Principal investigator** of the MSHS project "Modification of individual decisions in the face of risk: an effect of meditation", funded by the CNRS and the MSHS (10K€)
2016-2019	Member of the international project ORA-PLUS "Behavioral and Experimental Analyses on Macro-finance (BEAM)", funded by ANR (450K€, principal investigator Nobuyuki Hanaki, GREDEG)
2017-2019	Member of the project complexity: Quantum models of cognition (8K€, PI: Eric Guerci)
2015-2016	Member of the project MSHS Sud-Est PEPS « Quantumtest », (10K€, PI: Eric Guerci, GREDEG)

PhD official Co-Supervision

Olga Tatarnikova, "*Portfolio instability and SRI investment: behavioral insights*", joint supervision with Marc Willinger (Professor) and Patrick Sentis (Professor), 2018 (contrat doctoral), University of Montpellier, defended her thesis in May 2023.

Rassul Kalfane, "*SRI and present bias: Do short term securities prices reflect CSR ratings? An experimental approach*", joint supervision with Patrick Sentis (Professor) and Marc Willinger (Professor), 2018 (contrat doctoral), University of Montpellier, defense expected in 2023.

FERHATI Amazigh, "The impact of risks on Green Investments", joint supervision with Brice Magdalou (Professor) and Adrien Nguyen-Huu (Ass Professor), 2022 (contrat doctoral LABEX), University of Montpellier.

Juan Felipe Trillos, "Experimental study of joint preferences for environment and risk.", joint supervision with Adrien Nguyen-Huu (Ass Professor), 2022 (contrat de thèse CIFRE with Crédit Agricole Languedoc), University of Montpellier.

Master Thesis official Supervision

Sara Mustafazade, "Investing in a negative interest rate world", with Eric Guerci, University of Nice

Supervision of theses at the University of Montpellier and at Montpellier Business School

Thesis supervision committee

Sara Mustafazade (Université de Montpellier)

Thesis jury

Bertrand Robillard (Thesis of Medicine, University of Montpellier)

Olga Tatarnikova (Thesis of Economic, University of Montpellier)

Languages and computer skills

Languages: French: mother tongue

English: fluent

Computer skills: R, STATA, Matlab, Latex, Ztree