

CURRICULUM VITAE

Konstantinos Drakos

1. Personal & contact details

Citizenship: Greek

Date of Birth: 11/10/1974

Family Status: Married, Father of three

Tel: ++30 (210) 8203461 (office) (269 Vice Rectorate)

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2. Publications in academic journals

1. “The Skewness-Kurtosis plane for cryptocurrencies' universe”, (with A. Karagiorgis and A. Ballis), *International Journal of Finance and Economics*, 2023.
2. “Can the Tone of Central Bankers’ Speeches Discourage Potential Bank Borrowers in the Eurozone? ”, (with D. Anastasiou, S. Krokida, and D. Tsouknidis), *Journal of International Money and Finance*, 2023.
3. “A stochastic analysis of hedge funds’ higher moments”, (with A. Karagiorgis), *Research in International Business and Finance*, 66, 2023.
4. “Credit Rationing Prevalence for Eurozone Firms”, (with D. Anastasiou and Ch. Kallandranis), *Journal of Business Research*, 158, 2023.
5. “Investment under uncertainty and irreversibility: Evidence from the shipping markets”, (with D. Tsouknidis), *International Journal of Finance and Economics*, 1-16, 2023.
6. “The Skewness Kurtosis Plane for non-Gaussian Systems: The Case of Hedge Fund Returns”, (with A. Karagiorgis), *Journal of International Financial Markets, Institutions and Money*, 80, 2022.
7. “Borrower Discouragement Prevalence for Eurozone SMEs: Investigating the Impact of Economic Sentiment” (with D. Anastasiou and Ch. Kallandranis), *Journal of Economic Behavior and Organization*, 194, 161-171, 2022.

8. "On the Construction of a Positive Sentiment Index for COVID-19: Evidence from G20 Stock Markets" (with D. Anastasiou and Ch. Kallandranis), *International Review of Financial Analysis*, 81, 2022.
9. "European Depositors' Behavior and Crisis Sentiment", (with D. Anastasiou), *Journal of Economic Behavior and Organization*, 18, 117-136, 2021.
10. "Self-Rationing in European Businesses: Evidence from Survey Analysis", (with Ch. Kallandranis), *Finance Research Letters*, 41, 101807, 2021.
11. "Nowcasting the Greek (Semi-) Deposit Run: hidden uncertainty about the future currency in a Google search?", (with D. Anastasiou), *International Journal of Finance and Economics*, 26, 1133-1150, 2021.
12. "The Explosion of Cryptocurrencies: A Black Hole Analogy", (with A. Ballis), *Financial Innovation*, 7, 2021.
13. "Cryptocurrencies' Price Crash Risk and Crisis Sentiment", (with D. Anastasiou and A. Ballis), *Finance Research Letters*, 101928, 2021.
14. "Borrowers' Perceptions of Lending Conditions: Worlds Apart or Closer than Close?", (with D. Anastasiou), *International Journal of Banking, Accounting and Finance*, 12(3), 2021.
15. "Global vs. non-Global Banks: A Capital Ratios Based Analysis", (with I. Malandrakis), *Journal of Central Banking Theory and Practice*, 2021.
16. "Testing for Herding in the Cryptocurrency Market", (with A. Ballis), *Finance Research Letters*, 33, Article 101210, 2020.
17. "Inflation Uncertainty and Inflation Expectations: Micro-Level Evidence from the Eurozone", (with P. Konstantinou and F. Thoma), *Journal of Economic Asymmetries*, 2020.
18. "Global Banks, non-Global Banks and Leverage Ratio", (with I. Mallandrakis), *Interdisciplinary Journal of Economics and Business Law*, 9(2), 40-56, 2020.
19. "Credit Terms and Conditions and the Business Cycle: Evidence from the Euro-Area", (with D. Anastasiou), *Applied Economics Quarterly*, 2019.
20. "Determinants of Trust in Institutions in Times of Crisis: Survey-based Evidence from the European Union", (with C. Kallandranis and S. Karidis), *Journal of*

Common Market Studies, 57 (6), 1228-1246, 2019.

21. “A Note on Bank Loan Officers’ Expectations for Credit Standards: Evidence from the European Bank Lending Survey”, (with D. Anastasiou), *International Journal of Finance and Economics*, 24(1), 49-53, 2019.
22. “Self and Bank Credit Rationing: A Trivariate Probit with Double Selection”, (with N. Giannakopoulos), *Research in International Business and Finance*, 44, 124-134, 2018.
23. “Are Bank Credit Standards Affected by the Business Cycle? Evidence from the Euro Area (with D. Anastasiou, S. Giannoulakis), *Applied Economics Quarterly*, 64(1), 5-16, 2018.
24. “The Impact of Sovereign Ratings on Eurozone SMEs Credit rationing”, (with M. Demousis και N. Giannakopoulos), *Journal of Economic Studies*, 44(5), 745-764, 2017.
25. “A Note on Trust in the ECB in the Era of Sovereign Debt Crisis”, (with C. Kallandranis and S. Karidis), *Applied Economics Letters*, 25(6), 366-368, 2017.
26. “Calculating the Return on Investment for IFN-Free DAAS: The Case of Greece”, (with M. Kakouros, X. Efthymiou, and D. Anastasiou), *Value in Health*, 20(9), A783, 2017.
27. “A Generalized Polynomial Logistic Distribution and Applications”, (with V. Koutras), *Communications in Statistics: Theory and Methods*, 45(18), 5478-5494, 2016.
28. “Bank Loan Terms and Conditions: Is There a Macro Effect?” (with S. Anagnostopoulou), *Research in International Business and Finance*, 37, 269-282, 2016.
29. “Investigating Persistence in the US Mutual Fund Market: A Mobility Approach” (with N. Giannakopoulos και P. Konstantinou), *Review of Economic Analysis*, 7, 54-83, 2015.
30. “The Net Stable Funding Ratio of US Bank Holding Companies: A Retrospective Analysis”, (with P. Arvanitis), *International Journal of Economic Sciences*, 4(2), 1-9, 2015.
31. “A Note on the Effect of Terrorism on Economic Sentiment”, (with C.

- Kallandranis), *Defence and Peace Economics*, 26(6), 600-608, 2015.
32. "A Polynomial Logistic Distribution and its Applications in Finance", (with V. Koutras, M. Koutras) *Communications in Statistics: Theory and Methods*, 43(10- 12), 2045-2065, 2014.
 33. "Terrorism Shocks and Public Spending: Panel VAR Evidence from Europe", (with P. Konstantinou), *Defence and Peace Economics*, 25(4), 349-361, 2014.
 34. "Bank Loan Terms & Conditions for Eurozone SMEs", *Small Business Economics*, 41(3), 717-732, 2013.
 35. "A Migration Approach for USA Banks' Capitalization: Are the 00's the same with the 90's?", (with V. Koutras), *International Review of Financial Analysis*, 30, 131- 140, 2013.
 36. "Investment Decisions in Manufacturing: Assessing the Effects of Real Oil Price and their Uncertainty", (with P. Konstantinou), *Journal of Applied Econometrics*, 28(1), 151-165, 2013.
 37. "On the determinants of terrorism risk concern in Europe", (with C. Muller), *Defence and Peace Economics*, 25(3), 291-310, 2013.
 38. "USA Banks' Capitalization Speed of Adjustment: A Microeconomic Approach", *Journal of Financial Economic Policy*, 4(3), 270-286, 2012.
 39. "Extent and Intensity of Investment with Multiple Capital Goods", *Applied Economics*, 44(22), 2799-2810, 2012.
 40. "A Microeconomic Analysis of Credit Rationing in Transition Countries", (with N. Giannakopoulos), *Journal of International Money and Finance*, 30(8), 1779-1790, 2011.
 41. "Terrorism Risk Perception in Europe", (with C. Muller), *Economics Letters*, 112, 195-197, 2011.
 42. "Testing Uncertainty's Effect in Real Options Theory with Multiple Capital Goods", *Economica*, 78, 330-346, 2011.
 43. "Behavioral channels in the cross-market diffusion of major terrorism shocks", *Risk Analysis*, 31(1), 143-159, 2011.
 44. "Economics of Security: A Guide to Data Availability and Needs", *Defence and Peace Economics*, 22, 147-159, 2011.

45. "Terrorism Activity, Investor Sentiment and Stock Returns", *Review of Financial Economics*, 19(3), 128-135, 2010.
46. "The determinants of terrorist shocks' cross-market transmission", *Journal of Risk Finance*, 11(2), 147-163, 2010.
47. "Investment in Greek Manufacturing under Irreversibility and Uncertainty: The Message in Used Capital Expenditures", (with E. Goulas), *Applied Economics*, 42, 1797-1809, 2010.
48. "An Econometric Analysis of Counterterrorism Effectiveness: The Impact on Life and Property Losses", (with N. Giannakopoulos), *Public Choice*, 139(1), 135-151, 2009.
49. "Efficiency and Formation of Expectations: Evidence from the European Investment Survey", *Applied Economics*, 40(8), 1015-1022, 2008.
50. "The Relative Importance of Sector and Country Factors for Leasing Penetration Rates across European Industries", (with E. Goulas), *Applied Economics Letters*, 15(15), 1197-1200, 2008.
51. "Irreversible Investment under Uncertainty: The Message in Leasing Expenditures", (with E. Goulas) *International Journal of Monetary Economics and Finance*, 1(4), 412-426, 2008.
52. "Asset and Lessee Heterogeneity as Determinants of Leasing Contracts Maturity Structure in Europe", (with E. Goulas), *International Research Journal of Finance and Economics*, 15, 72-77, 2008.
53. "The Size of Under-reporting Bias in Recorded Transnational Terrorist Activity", *Journal of the Royal Statistical Society (Series A, Statistics in Society)*, 170(4), 909-921, 2007.
54. "Investment and Cash Flow: Evidence for Asymmetries in European Manufacturing", (with C. Kallandranis), *Applied Financial Economics*, 17(14), 1191-1200, 2007.
55. "New vs. Used Capital Investment Decisions under Liquidity Constraints", (with C. Kallandranis and E. Goulas), *Applied Financial Economics Letters*, 3(1), 15-18, 2007.
56. "Modeling Leasing Penetration Rates in European Industries", (with E. Goulas), *Empirical Economics Letters*, 6(6), 493-499, 2007.

57. "Performance Persistence in the Greek Mutual Fund Market", (with P. Zachouris) *Global Business and Economics Review*, 9(1), 75-91, 2007.
58. "Evidence for the Existence of Under-Reporting Bias in Observed Terrorist Activity: The Message in Press Freedom Status Transitions", (with A. Gofas), *Democracy and Security*, 3(2), 139-155, 2007.
59. "Financial Considerations and Investment Decisions: A Literature Review", (with C. Kallandranis), *Briefing Notes in Economics*, 72, 1-14, 2007.
60. "Investment and Conditional Uncertainty: The Role of Market Power, Irreversibility, and Returns-to-Scale", (with E. Goulas), *Economics Letters*, 96, 169-175, 2006.
61. "Modelling Labour Demand Dynamics beyond the Frictionless Environment", (with C. Kallandranis), *Labour: Review of Labour Economics and Industrial Relations*, 20(4), 699-720, 2006.
62. "In Search of the Average Transnational Terrorist Attack Venue", (with A. Gofas), *Defence and Peace Economics*, 17(2), 73-93, 2006.
63. "The Devil you Know but Fail to Face: Underreporting Bias and Its Distorting Effects in the Study of Terrorism", (with A. Gofas), *Journal of Conflict Resolution*, 50(5), 714-735, 2006.
64. "A Note on Uncertainty and Investment across the Spectrum of Irreversibility", *Applied Economics Letters*, 13(20), 877-880, 2006.
65. "Asymmetries in the Term Structure Sensitivity of Investment Grade Credit Spreads", *International Journal of Applied Business and Economic Research*, 4(1), 2006.
66. "Why Do Financial Markets Move Together: An Analysis of Greek and Turkish Markets", (with A. Kutan), *Eastern European Economics*, 43(4), 5-26, 2005.
67. "Firm-Specific Attributes of Financing Constraints: The Case of Greek Listed Firms", (with C. Kallandranis), *Investment Management & Financial Innovations*, 2, 98- 110, 2005.
68. "The Elasticity of Substitution across Maturities in International Capital Markets: A Simple Test", *Journal of Economic Integration*, 20(4), 727-745,

- 2005.
69. "Investment and Cash Flow: Evidence from Greek Listed Companies", (with C. Kallandranis), *Applied Economics Quarterly*, 51(4), 323-344, 2005.
 70. "Competition and Contestability in Transition Banking: An Econometric Analysis", (with P. Konstantinou), *South-Eastern Europe Journal of Economics*, 3(2), 187- 209, 2005.
 71. "Terrorism-Induced Structural Shifts in Financial Risk: The Case of Airline Stocks in the Aftermath of the September 11th Terrorist Attacks", *European Journal of Political Economy*, 20, 435-446, 2004.
 72. "A Note on the Role of Sector, Rating and Maturity on Risk Premia", *International Journal of Business and Economics*, 3(3), 201-216, 2004.
 73. "Expectations Hypothesis or Market Segmentation? A Stochastic Trends-based Approach", *European Review of Economics and Finance*, 3(2), 65-81, 2004.
 74. "The Evolution of Competitive Conditions in US Banking", *SPOUDAI*, 54(2), 44- 58, 2004.
 75. "The Term Structure of Deviations from the Interest Parity", *Journal of International Financial Markets, Institutions and Money*, 13(1), 57-67, 2003.
 76. "Regional Effects of Terrorism on Tourism: Evidence from Three Mediterranean Countries", (with A. Kutan), *Journal of Conflict Resolution*, 47(5), 621-641, 2003.
 77. "Assessing the Success of Reform in Transition Banking: An Interest Margins Analysis", *Journal of Policy Modelling*, 25(3), 309-317, 2003.
 78. "The Dealership Model for Interest Margins: The Case of the Greek Banking Industry", *Journal of Emerging Market Finance*, 1(1), 75-98, 2002.
 79. "A Daily View of the Term Structure Dynamics: Some International Evidence", *De Economist*, 150(1), 1-12, 2002.
 80. "Performance and Market Share: Evidence from the Greek Mutual fund Industry", *Greek Economic Review*, 22(1), 23-42, 2002.
 81. "Common Factors in Eurocurrency Rates: A Dynamic Analysis", *Journal of Economic Integration*, 17(1), 162-182, 2002.

82. "The Efficiency of the Banking Sector in Central and Eastern Europe", *Emerging Markets Finance and Trade*, 38(2), 33-44, 2002.
83. "The Expectations Hypothesis of the Term Structure: The Greek Interbank Market", *Economia Internazionale*, 54(4), 2002.
84. "Myopia, Liquidity Constraints and Aggregate Consumption: Time Series Evidence from Greece", *Journal of Economic Development*, 27(1), 97-105, 2002.
85. "Estimating a Multi-Factor Model for the Greek Mutual Fund Market", *Emerging Markets Finance and Trade*, 38(3), 72-91, 2002.
86. "Fixed Income Excess Returns and Time to Maturity", *International Review of Financial Analysis*, 10(4), 431-442, 2001.
87. "Monetary Policy and the Yield Curve in an Emerging Market: The Greek Case", *Emerging Markets Review*, 2(3), 244-262, 2001.
88. "Testing the Ricardian Equivalence Theorem: Time Series Evidence from Greece", *Journal of Economic Development*, 26(1), 149-160, 2001.

Chapters in Collective Volumes

1. "A Dynamic Gravity Model for Global Bilateral Investment Holdings", (with E. Kyriazidou, I. Polykarpou), in Georgios P. Kouretas, Athanasios P. Papadopoulos (ed.) *Macroeconomic Analysis and International Finance (International Symposia in Economic Theory and Econometrics, Volume 23)*, 2014, Emerald Group Publishing Limited, pp. 125-152.
2. "Terrorism-Induced Structural Shifts In Financial Risk - The Case of Airline Stocks in the Aftermath of 11 September Terror Attacks", in *The Economic Analysis of Terrorism*, Ed. Tilman Bruck, 2006, Routledge Studies in Defence and Peace Economics.
3. "A Sectoral-Level Analysis of Performance Persistence in Greek Manufacturing", (with C. Kallandranis), *Special Edited Volume-University of Pireaus*, vol. 1, 2004.
4. "Has the Reform in Transition Banking Delivered?", *MACROMODELS and AMFET 2001 Conference Proceedings*, Edited by Janusz Brzezczynski, January 2003.

3. Employment History

Current Positions

- August 2017 -: **Professor** in Finance, Dept. of Accounting and Finance, **Athens University of Economics and Business**.

Past Positions

- November 2012 - August 2017: **Associate Professor** in Finance, Dept. of Accounting and Finance, **Athens University of Economics and Business**.
- January 2009 - October 2012: **Assistant Professor** (with tenure) in Finance, Dept. of Accounting and Finance, **Athens University of Economics and Business**.
- October 2005 - 2020: **Adjacent Professor, Hellenic Open University**. Courses: DEO-31 Financial Management, DEO-41 Money and Capital Markets.
- February 2005 - December 2008: **Assistant Professor in Macroeconomics and Finance**, Dept. of Economics, **University of Patras**.
- February 2003 - February 2005: **Lecturer in Macroeconomics and Finance**, Dept. of Economics, **University of Patras**.
- September 2001 - August 2002: **Lecturer in Macroeconomics**, Dept. of Economics, **University of Essex**.
- September 2000 - August 2001: **Lecturer in Macroeconomics and Finance**, Dept. of Economics, **London Guildhall University**.
- 2000 - 2009: **Instructor in Applied Econometrics and Time Series Analysis**, **Essex Summer School in Social Science Data Analysis**, ECPR.

4. Education

- *Ph.D. in Economics, University of Essex, 1997-2000.* Thesis title “The Dynamics of Term Structure Risk and Exchange Rates”; supervisory board: Prof. R. Bailey and Prof. M. Chambers; Examiners: Prof. E. Tzavalis and Prof. J. Richmond.
- *M.Sc. in Economics, University of Essex, 1996-1997.*
- *B.A in Economics, University of Athens, 1992-1996.*

Professional training programs

- Doctoral Summer School in International Finance, ZEI (Center for European Integration), *University of Bonn*, 2000.
- Summer School in Macroeconomics, *London School of Economics and Political Science*, 1995.
- Summer School in Microeconomics, *London School of Economics and Political Science*, 1995.

5. Autonomous Teaching Experience, Dissertation Supervision and Administrative Experience

Autonomous Teaching Experience

- **Postgraduate Level:** Risk Management, Banking, Economics for Business, MacroFinance, Financial Econometrics, Quantitative Methods in Finance & Accounting, Portfolio Management.
- **Undergraduate Level:** Banking, Macroeconomics, Finance of Insurance Organizations, Derivatives, Time Series Analysis, Econometrics, Portfolio Management.

Dissertation Supervision Experience

- Ph.D. Supervisor of: Dr. A. Karagiorgis (2022), Dr. A. Ballis (2021), Dr. A. Thoma (2020), Dr. D. Anastasiou (2019), Dr. C. Papaioannou (2019), Dr. P. Arvanitis (2016), Dr. K. Andriakopoulos (2016), Dr. V. Koutras (2015), Dr. E. Goulas (2008), Dr. C. Kallandranis (2006).
- Currently supervising 2 post-doctoral and 2 Ph.D. students.

Administrative Experience

- 2020 - : **Vice Rector for Financial Planning and Infrastructure**, Athens University of Economics and Business.
- 2017-2023: **Director of the Laboratory of Applied Finance**, Dept. of Accounting and Finance, Athens University of Economics and Business.
- 2018-2020: **Director of Postgraduate Studies Program**, Dept. of Accounting and Finance, Athens University of Economics and Business.
- 2011-2017: **Member of the Executive Committee of the Graduate Program**, Dept. of Accounting and Finance, Athens University of Economics and Business.
- 2009-2018: **Scientific director for Internships**, Dept. of Accounting and Finance, Athens University of Economics and Business.
- 2004-2008: **Member of the Coordinating Committee on Postgraduate Studies Program**, Dept. of Economics, University of Patras.
- 2006-2008: **Professor Advisor** (3rd-4th year), Dept. of Economics, University of Patras.
- 2003-2005: **Coordinator** Undergraduate Studies' Guide, Dept. of Economics, University of Patras.
- 2001-2002: **Internal Research Seminar Organiser**, *University of Essex*.
- 2001-2002: **Board of Examiners for MA in Economics and Politics**, *University of Essex*.
- 2000-2001: **Board of Examiners for MSc in Economics**, *London Metropolitan University*

6. Distinctions & International Esteem Indicators

- According to IDEAS, ranked in the **top-5%** and **top-8%** of Greece-based and Europe-based authors respectively.
- *Google Scholar* metrics: **3340 citations, h-index 26; i10-index 52.**
- **Teaching Excellence Award**, Postgraduate Programs, Athens University of Economics and Business for the academic years: 2008-2009; 2010-2011; 2012-2013; 2015-2016, 2016-2017, 2018-2019, 2020-2021, 2021-2022, 2022-2023, 2023-2024.
- **January 2015-January 2016:** Research funding from *John S. Latsis Public Benefit Foundation* for Scientific Project as the best proposal from a young scientist under the age of 40.
- **Best Paper Award** at the 3rd Economics & Finance Conference, Rome, Italy (April 14-17, 2015).
- **Guest Editor** (with Tilman Bruck, Michaek Brozka), **Defence and Peace Economics**, Special Issue on "*European Security Economics*", 22, 99-104, 2011.
- **Highly Commended Award Paper** at Literati Network Awards for Excellence 2011, for the research article "The Determinants of Terrorist Shocks Cross-Market Transmission", *Journal of Risk Finance*.
- **Full Ph.D. Scholarship**, *Greek State Scholarships Foundation*, 1997-2000.
- **Scholarship for excellent academic performance in the Department of Economic at University of Athens**, *Greek State Scholarships Foundation*, 1995-1996.
- February 2008 - February 2011: **Member of Expert Group** (Network for the Economic Analysis of Terrorism - NEAT) for the Directorate-General for Justice, Freedom and Security of the European Commission.
- March 2008-March 2012: **Deputy Data Co-Ordinator:** Academic consortium (16 European academic and research institutions). Funding by the *Seventh Framework Programme (FP7)*, Theme 10: Security, Call FP7-SEC-2007-1. Project title: "*A New Agenda for European Security Economics*".

- **Scientific Project Advisor** at the research “*A Survey on the Economics of Security: The State of Play of Research*”, conducted on behalf of the Directorate-General for Justice, Freedom and Security of the European Commission.

Citations appearing in:

Econometrica, Science; Journal of Financial Stability; Journal of Economic Dynamics and Control; Journal of Risk and Uncertainty; Risk Analysis; Journal of Economic Behaviour & Organization; Journal of Banking and Finance; Journal of Applied Econometrics; Journal of Economic Perspectives; Journal of Public Economics; European Financial Management; Review of Income and Wealth; Oxford Economic Papers; Small Business Economics; Journal of International Money and Finance; European Journal of Political Economy; International Small Business Journal; Journal of Fixed Income; American Journal of Political Science; Journal of Politics; Quantitative Finance; Pacific-Basin Finance Journal; Global Credit Review; Journal of Risk and Insurance; Quarterly Review of Economics and Finance; Journal of International Financial Markets, Institutions and Money; Journal of Accounting and Finance Research; Financial Review; Applied Financial Economics; International Review of Economics and Finance; Accounting and Finance; Journal of Real Estate Portfolio Management; Corporate Ownership & Control; Journal of Economics and Finance; Economics and Politics; Economic Inquiry; International Journal of Theoretical and Applied Finance; Regional Studies; German Economic Review; Economic Modelling; Applied Economics; Academy of Accounting and Financial Studies Journal; Journal of Economic Studies; Applied Economics Letters; Emerging Markets Review; Bulletin of Economic Research; Defence and Peace Economics; Public Choice; Economics of Transition; Journal of Policy Modelling; Applied Financial Economics Letters; Emerging Markets Finance and Trade.

Ad Hoc referee for:

Journal of Banking and Finance; Journal of Economic Behaviour & Organization; European Economic Review; Oxford Economic Papers; Journal of Macroeconomics; Journal of Money, Credit, and Banking; Banking and Finance Review; Journal of Economics and Finance; Economic Modelling; Public Choice; Economic Inquiry; Journal of Applied

Statistics; Applied Economics; Southern Economic Journal; Eastern Economic Journal; Defence and Peace Economics; Journal of International Financial Markets, Institutions and Money; Journal of Policy Modelling; International Review of Economics and Finance; International Review of Financial Analysis; Research in International Business and Finance; Journal of Comparative Economics; Journal of Economic Studies; Journal of Economic Integration; Journal of Emerging Market Finance; European Review of Economics and Finance; Emerging Markets Finance and Trade; Journal of Interdisciplinary Economics; Journal of Conflict Resolution; Journal of Politics; Journal of Peace Research; Conflict Management and Peace Science; Cambridge University Press.