

I was a loan officer and a credit director for a large financial institution in Quebec. During my 12 years in those roles, I observed many differences among my teams. This led me to pursue a Master's degree and a Ph.D. degree to learn more about the research and to answer the questions I had about my practice. I am particularly interested in the decision-making process of bankers. I have published several papers on this topic.

According to the literature I have reviewed, there are four main groups of factors that can influence the decision-making process of bankers:

1. Information characteristics
2. Loan officers' functional characteristics
3. Loan officers' personal characteristics
4. Organizational and situational factors

In my most recent papers, I have focused on the impact of personal characteristics, using and modifying the Cognitive Fit Theory. I have studied the impact of emotional intelligence (EI) on the decision-making process. Decision-making can be characterized by two main components: risk perception and decision (yes or no, rate, etc.). I am very familiar with the loan officers' process.

Some papers in psychology define EI as a constellation of emotion-related personality traits, tapping at a wide variety of emotions. However, the main emotion involved in the decision-making of loan officers is likely to be anxiety. I would like to conduct another research project to study the impact of Trait Anxiety (TA) on the decision-making process of bankers.

After discussing this topic with Dr. Simonov, I learned about the differences between the Hawaiian banking industry and the mainland banking industry. We are very curious to compare loan officers in Canada with those in Hawaii. To do this, I have decided to conduct a sabbatical in Hawaii. We want to investigate whether or not loan officers in Hawaii, Canada, and the mainland USA have different levels of anxiety. I believe that conducting this study in Hawaii would be very interesting, given the geographical context related to the research topic and the presence of financial institutions with potential relevance to the proposed experience.

Specifically, we plan to conduct an experimental study. Bankers will be asked to perform a financial analysis and make a decision about a loan request. TA will be measured using a validated tool, the State-Trait Anxiety Inventory (Spielberger, 1983).

Here is the brief plan of the research project:

Investigating the impact of bankers' personal characteristics (professional users of financial statements) on their decision process. One of these studied characteristics will be the anxiety trait (difference between those characteristics for bankers in Hawaii and Canada/ USA)

- Update literature review;
- Reflection about methodology,
- Hypotheses,
- Sample,
- Tests, etc...
- To develop experimental cases by consulting with local financial institutions;
- Pre-testing experimental cases,
- Experiments,
- Analysis of results,
- Paper writing.