



Egor Krivosheya

Title: Assistant Professor

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Nationality: Russia

TEACHING DOMAINS

- Blockchain & Fintech
- Entrepreneurship and Innovation
- Strategic management

EDUCATION

Highest degree:

- | | |
|------|---|
| 2020 | PhD, National Research University Higher School of Economics, Russia |
| 2016 | M.Sc., Financial Economics, National Research University Higher School of Economics, Russia |
| 2014 | B.Sc., Banking & Finance, University of London, USA |
| 2014 | B.Sc., Economics, National Research University Higher School of Economics, Russia |

PROFESSIONAL EXPERIENCE

Academic experience

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| Since 2021 | Assistant Professor, Moscow School of Management SKOLKOVO, Russia |
| Since 2020 | Head of Research, Centre for Research in Financial Technologies and Digital Economy SKOLKOVO-NES, Russia |
| 2016 - 2021 | Research Fellow, Financial Innovations and Cashless Economy Centre (SFICE), Moscow School of Management SKOLKOVO |

Professional experience

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| 2016 - 2018 | Legate, Global Innovations and Knowledge Academy (GIKA) |
| 2016 - 2017 | Consultant, Transit Oriented Development in Moscow Region, Central Passenger Transit Company (ЦППК), Russia |
| 2016 - 2016 | Chair, 9th EuroMed Conference, Poland |

Scholarly articles in int'l refereed journals

KRIVOSHEYA, E. (2020). Determinants of Benefits in the Retail Payments Market: Evidence from Russian Consumers. *Journal of Promotion Management*, 26 (5).

KRIVOSHEYA, E. (2020). The role of financial innovations in consumer behavior in the Russian retail payments market. *Technological Forecasting and Social Change*.

Articles in professional journals

KRIVOSHEYA, E., SEMERIKOVA, E. (2021). Digital Ruble: new economics or yet another payments factor. *Plus Journal*.

KRIVOSHEYA, E., SEMERIKOVA, E. (2020). Online life: how the pandemic changed Russians' attitudes towards e-commerce. *Retail and Loyalty*.

PERDEREAU, A., KRIVOSHEYA, E. (2019). How to create blockchain energy in Russia. *Neftegazovaya vertikal*.

Articles in reputable business journals

KRIVOSHEYA, E., SEMERIKOVA, E. (2021). Blockchain can create a new ideal market. *Vedomosti*.

KRIVOSHEYA, E., SEMERIKOVA, E. (2021). Consumer the empowered. *BRICS Business Magazine*.

KRIVOSHEYA, E., SEMERIKOVA, E. (2021). Building up digital sovereignty. *Vedomosti*.

KRIVOSHEYA, E. (2018). Cashless Economy: how will Russia get returns from the World Cup. *Forbes Russia*.

KRIVOSHEYA, E., SEMERIKOVA, E. (2017). Direct economy: why do industries need uberization? *Retail & Loyalty*.

KRIVOSHEYA, E., SEMERIKOVA, E. (2017). Will Russia become a country without cash? *Forbes Russia*.

Studies and reports commissioned by companies and gov't agencies

KRIVOSHEYA, E., SEMERIKOVA, E., SHIBANOV, O. (2021). Digital Ruble: response to the consultation report by the Bank of Russia. Centre for Research in Financial Technologies and Digital Economy SKOLKOVO.

KRIVOSHEYA, E., SEMERIKOVA, E., SHIBANOV, O. (2021). Ecosystems regulation: response to the consultation report by the Bank of Russia. Centre for Research in Financial Technologies and Digital Economy SKOLKOVO.

KRIVOSHEYA, E., SEMERIKOVA, E., KOROLEV, A. (2017). Cashless Economy in Russia 2030: Scenarios for the Market and Industry. *Centre for Research in Financial Technologies and Digital Economy SKOLKOVO*.

Practice-oriented studies and reports

KRIVOSHEYA, E., SEMERIKOVA, E. (2022). Consumer payment instruments bundle: formation criteria. Centre for Research in Financial Technologies and Digital Economy SKOLKOVO.

KRIVOSHEYA, E., SEMERIKOVA, E. (2021). Central Bank Digital Currencies: taxonomy, design & Russian specifics. *Centre for Research in Financial Technologies and Digital Economy SKOLKOVO*.

SEMERIKOVA, E., KRIVOSHEYA, E. (2021). Non-cash retail payment services market in Russia 2021: consumer. *Centre for Research in Financial Technologies and Digital Economy SKOLKOVO*.

SEMERIKOVA, E., KRIVOSHEYA, E. (2021). Payment Market 2021: Merchants. *Centre for Research in Financial Technologies and Digital Economy SKOLKOVO*.

KRIVOSHEYA, E., SEMERIKOVA, E. (2021). Consumer payment instruments bundle: overview.

SHIBANOV, O., KRIVOSHEYA, E., SEMERIKOVA, E. (2020). Russian travelers' payment behavior: why do they prefer cash to cashless in trips? *Centre for Research in Financial Technologies and Digital Economy SKOLKOVO*.

KRIVOSHEYA, E., SEMERIKOVA, E., SHIBANOV, O. (2020). Russian e-Commerce consumers: new consumer habits after the Great Reset. *Centre for Research in Financial Technologies and Digital Economy SKOLKOVO*.

SHIBANOV, O., KRIVOSHEYA, E., SEMERIKOVA, E., KALCHEVSKY, A., FURSOVA, A. (2020). Measures to stimulate the tourism industry during the COVID-19 pandemic: world experience. *Centre for Research in Financial Technologies and Digital Economy SKOLKOVO*.

KRIVOSHEYA, E., SEMERIKOVA, E., SHIBANOV, O. (2019). "Digital Russia" index. *Centre for Research in Financial Technologies and Digital Economy SKOLKOVO*.

KRIVOSHEYA, E., SEMERIKOVA, E., SHIBANOV, O. (2019). Digital transformation of financial services: models and strategies for market participants. *Centre for Research in Financial Technologies and Digital Economy SKOLKOVO*.

KRIVOSHEYA, E., SEMERIKOVA, E., SHIBANOV, O. (2019). Data-based city: which information is needed for it to be possible. *Centre for Research in Financial Technologies and Digital Economy SKOLKOVO*.

SEMERIKOVA, E., KRIVOSHEYA, E. (2019). Payment instruments: attitudes and perceptions of Russian consumers. *Centre for Research in Financial Technologies and Digital Economy SKOLKOVO*.

KRIVOSHEYA, E., SEMERIKOVA, E., SHIBANOV, O. (2019). Financial awareness: the effect of cognitive biases on the decisions of the financial services market participants. *Centre for Research in Financial Technologies and Digital Economy SKOLKOVO*.

KRIVOSHEYA, E., SEMERIKOVA, E., SHIBANOV, O. (2019). Skills and knowledge: how to prepare for work in financial services industry? *Centre for Research in Financial Technologies and Digital Economy SKOLKOVO*.

YSUFOV, R., CHALENKO, E., PERDEREAU, A., KRIVOSHEYA, E. (2019). Blockchain in electroenergy: projects and investors landscape. *Centre for Research in Financial Technologies and Digital Economy SKOLKOVO*.

SEMERIKOVA, E., KRIVOSHEYA, E. (2019). Regulation of crypto industry: current state, strategies & effects. *Centre for Research in Financial Technologies and Digital Economy SKOLKOVO*.

KRIVOSHEYA, E., SEMERIKOVA, E. (2018). Financial inclusion beyond access. *Centre for Research in Financial Technologies and Digital Economy SKOLKOVO*.

KRIVOSHEYA, E., SEMERIKOVA, E. (2018). Russian merchants and cashless payments: attitudes, strategies, preferences. *Centre for Research in Financial Technologies and Digital Economy SKOLKOVO*.

KRIVOSHEYA, E., SEMERIKOVA, E. (2018). Classification of digital wallets. *Centre for Research in Financial Technologies and Digital Economy SKOLKOVO*.

KRIVOSHEYA, E., SEMERIKOVA, E. (2018). Russian cashless payments consumers: behavior, customer journey, payment types. *Centre for Research in Financial Technologies and Digital Economy SKOLKOVO*.

KRIVOSHEYA, E., SEMERIKOVA, E. (2018). Measures for stimulating cashless economy in Russia: results and new approaches. *Centre for Research in Financial Technologies and Digital Economy SKOLKOVO*.

KRIVOSHEYA, E., SEMERIKOVA, E. (2018). Payment Ecosystems. *Centre for Research in Financial Technologies and Digital Economy SKOLKOVO*.

KRIVOSHEYA, E., SEMERIKOVA, E. (2018). Retail payments study in Russia 2017. *Centre for Research in Financial Technologies and Digital Economy SKOLKOVO*.

KRIVOSHEYA, E. (2018). Technologies of crypto industry: current state, strategies & effects. *Centre for Research in Financial Technologies and Digital Economy SKOLKOVO*.

KRIVOSHEYA, E., SEMERIKOVA, E., SHIBANOV, O. (2017). The market of retail payment services in Russia. *Centre for Research in Financial Technologies and Digital Economy SKOLKOVO*.

PLAKSENKOV, E., KOROVKIN, V., KRIVOSHEYA, E. (2015). Cashless Russia: trends, perspectives, opportunities.

KRIVOSHEYA, E., PLAKSENKOV, E., KOROLEV, A. (2015). Stimulation of cashless payments measures.

Chapters in book

KRIVOSHEYA, E. (2021). Network Effects at retail payments market: Evidence from Russian Individuals. (pp. 369-394). Risk Assessment and Financial Regulation in Emerging Markets' Banking. Advanced Studies in Emerging Markets Finance.

Papers in academic conferences

KRIVOSHEYA, E., SEMERIKOVA, E. (2022). Action, Activism, or Activities: A Theory of Managerial Response to Environmental Change. Strategic Management Society Annual Meeting.

KRIVOSHEYA, E., SEMERIKOVA, E. (2022). Out of Strategy: How Should We Account for Blockchain in Strategic Management?. Strategic Management Society Annual Meeting.

KRIVOSHEYA, E., SEMERIKOVA, E. (2022). An Integrated View on Sustained Competitive Advantage. Academy of Management Annual Meeting (Strategic Management division).

KRIVOSHEYA, E., SEMERIKOVA, E. (2022). External Enablers and Entrepreneurial Action. Academy of Management Annual Meeting (Entrepreneurship division, best paper award recipient).

KRIVOSHEYA, E., SEMERIKOVA, E. (2021). Convenience & speed, financial benefits or security? Explaining the use of modern payment instruments by Russian consumers. ACIEK.

KRIVOSHEYA, E., SEMERIKOVA, E. (2021). Success Factors of Interorganizational Foresight Practices: the Case of the Russian Cashless Economy. ACIEK.

KRIVOSHEYA, E., SEMERIKOVA, E. (2021). Trend-proofing: A Strategic Framework for Decision-making Regarding Trends. Strategic Management Society Annual Meeting 2021.

MITAL, M., KRIVOSHEYA, E. (2020). Stimulating Cashless Economy: the roles of Tariff Regulations & National Payment Systems Creation. XXI April International Scientific Conference on the Development of Economy and Society, Higher School of Economics.

KRIVOSHEYA, E. (2020). Financial Innovations Role in Consumer Behavior at Russian Retail Payments Market. *Proceedings of Economics and Finance Conferences 9511955, International Institute of Social and Economic Sciences.. ACIEK.*

KRIVOSHEYA, E. (2019). Determinants of benefits at payments card market: Evidence from Russian end-users (INEKA). INEKA 2019 KNOWLEDGE, BUSINESS, AND INNOVATION. ECONOMIES AND SUSTAINABILITY OF FUTURE GROWTH.

KRIVOSHEYA, E., BELYAKOVA, P. (2019). Financial Innovations role in consumer behavior at Russian retail payments market. *Proceedings of the 12th Economics & Finance Conference, Dubrovnik. IISES.*

SEMERIKOVA, E., KRIVOSHEYA, E., DOBRYNIN, A. (2019). Perception of acceptance barriers and cashless payments value: Evidence from Russian merchants. *Proceedings of the 12th Economics & Finance Conference, Dubrovnik.*

KRIVOSHEYA, E. (2019). Determinants of benefits at retail payments market: evidence from Russian end-users (IARMEA). *Proceedings of The 2nd International Conference on Applied Research in Management, Economics and Accounting (IARMEA).*

KRIVOSHEYA, E., SEMERIKOVA, E. (2018). Network Effects at retail payments market: Evidence from Russian Individuals. *Proceedings of the 10th Economics & Finance Conference, Rome. IISES.*

KRIVOSHEYA, E. (2018). Evaluating Efficient Multilateral Interchange Fees: Evidence from End-User Benefits. 8th Annual CInSt Banking Workshop “Banking in Emerging Markets: Challenges and Opportunities”.

KRIVOSHEYA, E. (2018). Network effects at retail payments market: evidence from Russian merchants. *Proceedings of the 10th Economics & Finance Conference, Rome. IISES.*

KRIVOSHEYA, E. (2018). Evaluating Effective Interbank Fees in the Non-Cash Retail Payment Services Market Using User Benefits. XIX April International Scientific Conference on the Development of Economy and Society, Higher School of Economics.

KRIVOSHEYA, E., KOROLEV, A. (2017). Benefits of the retail payment cards market: empirical mechanism for efficient multilateral interchange fee evaluation. XVIII APRIL INTERNATIONAL ACADEMIC CONFERENCE ON ECONOMIC AND SOCIAL DEVELOPMENT (HSE).

KRIVOSHEYA, E. (2017). Benefits of the retail payment cards market: empirical mechanism for efficient multilateral interchange fee evaluation. 2nd American Academic Research Conference on Global Business, Economics, Finance and Social Sciences.

KRIVOSHEYA, E. (2017). Benefits of the retail payments card market: Russian cardholders' evidence (GIKA). The 7th Global Innovation and Knowledge Academy (GIKA), Lisbon.

KRIVOSHEYA, E. (2017). Benefits of the retail payments card market: Evidence from Russian merchants (European Business Research Conference). The 8th European Business Research Conference, Paris.

KRIVOSHEYA, E., KOROLEV, A. (2017). Benefits of the retail payments card market: Evidence from Russian merchants (IISES). The 31st International Academic Conference, London.

Papers in professional conferences

KRIVOSHEYA, E. (2021). Convenience and speed, financial benefits or security? Modeling the demand of Russian consumers for modern payment instruments. *Bank of Russia webinar.*

KRIVOSHEYA, E. (2021). Digital currencies of central banks: local specifics and development trends. *Mastercard Operational Forum 2021.*

KRIVOSHEYA, E. (2021). The main trends in the retail payments market a year after the start of the pandemic. *Mastercard Operational Forum 2021*.