



Adrian Buss Insead

Michael Seilmaier



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The Implications of Financial Innovation for Capital Markets and Household Welfare Adrian Buss, Raman Uppal, Grigory Vilkov, 2018 Our objective is to understand how financial innovation affects investors optimal asset allocation decisions and the economic mechanisms through which these decisions influence financial markets welfare and wealth inequality We show that when some investors such as households are less confident than other investors about the dynamics of the new asset made available by financial innovation but learn over time many intuitive results are reversed financial innovation increases the return volatility and risk premium of the new asset along with volatilities of investors portfolios Despite the increase in volatilities financial innovation improves the welfare of all investors but worsens wealth inequality because experienced investors benefit more from it

Asset Prices in General Equilibrium with Recursive Utility and Illiquidity Induced by Transactions Costs Adrian Buss, 2019 In this paper we study the effect of proportional transaction costs on consumption portfolio decisions and asset prices in a dynamic general equilibrium economy with a financial market that has a single period bond and two risky stocks one of which incurs the transaction cost Our model has multiple investors with stochastic labor income heterogeneous beliefs and heterogeneous Epstein Zin Weil utility functions The transaction cost gives rise to endogenous variations in liquidity We show how equilibrium in this incomplete markets economy can be characterized and solved for in a recursive fashion We have two main findings One costs for trading a stock lead to a substantial reduction in the trading volume of that stock but have only a small effect on the trading volume of the other stock and the bond Two even in the presence of stochastic labor income and heterogeneous beliefs transaction costs have only a small effect on the consumption decisions of investors and hence on equity risk premia and the liquidity premium

Option-Implied Correlations, Factor Models, and Market Risk Adrian Buss, 2017 Implied correlation and variance risk premium stand out in predicting market returns However while the predictive ability of implied correlation lasts for up to a year the variance risk premium predicts market returns only for one quarter ahead Contrary to the accepted view implied correlation predicts the market return not through a diversification risk average correlation channel but by predicting a concentration of market exposure which defines the level of non diversifiable market risk or systematic diversification Economy wide implied correlation built exclusively from option prices of nine sector ETFs and the S P500 efficiently predicts future market returns and systematic diversification risk in the form of market betas dispersion Newly developed implied correlations for economic sectors provide industry related information and are used to extract option implied risk factors from sector based covariances

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