

Samiha B. Tariq

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Research Interests

Microeconomics; Monetary Economics; Empirical Finance

Additional interests: Applied Econometrics; Behavioural Economics

Education

PhD Candidate in Economics

Expected Summer 2027

College of Business and Analytics, Southern Illinois University Carbondale (SIUC)

M.S. in Economics

2024

College of Business and Analytics, SIUC

M.D.S. in Development Economics

2022

University of Dhaka, Bangladesh

B.S.S. in Economics

2019

BRAC University, Bangladesh

Job Market Paper

Pixels, Scarcity, or Brand? What Visual Features Are Worth in NFT Markets. S. Tariq.

Under review, Computational Economics (Springer, peer-reviewed).

How much of what people pay for art is payment for how it looks? Non-fungible tokens pose the question cleanly, since the image can be copied by anyone and only the ownership record is scarce. Measuring 196 visual descriptors on 23,997 images against 93,701 sales, I find that scarcity is priced and appearance reaches price only through the attributes it reveals. The paper also shows how to value product features more reliably, with lessons for pricing studies of art, housing and consumer products.

Finalist (Top 3), PhD Student Paper Competition, Illinois Economics Association, 2025.

Presented at the **54th IEA Annual Conference** (Chicago, Oct 2025) and the **90th Midwest Economics Association Annual Meeting** (Chicago, Mar 2026), where I also served as **session chair** for a finance session on cryptocurrency markets.

Earlier version circulated as “Pixels to Prices: Visual Traits, Market Cycles, and the Economics of NFT Valuation,” [arXiv:2509.24879].

Peer-Reviewed Publications

Unravelling Determinants and Interconnectedness among Global Risks and Financial Stress in South and Southeast Asia *2026*

with Hoque, Uddin and Bilgili. *International Review of Economics & Finance*, 106, 105013 (Elsevier, peer-reviewed).

Maps how geopolitical risk, oil and gold market uncertainty and global financial conditions transmit into eight South and Southeast Asian economies, and identifies which markets absorb shocks and which send them.

Time-Varying Connectedness Among Oil Price Shocks, Global Conditions, and Financial Stress in South and Southeast Asian Markets *2025*

with Hoque, Akhter, Bilgili and Uddin. *Computational Economics*, 68, 1337–1377 (Springer, peer-reviewed).

Shows that oil-shock and financial-stress spillovers across Asia shift with frequency and crisis episode, with long-run linkages the more persistent and global uncertainty amplifying both.

Under Review

The Fed at the Auction House: A Monetary Transmission Puzzle in Old Master Art

with Zsolt Becsi. *Under review, Empirical Economics (Springer, peer-reviewed)*.

A hawkish Fed surprise moves stocks, yields and gold in their textbook directions, and moves Old Master art the opposite way. Built from a new panel of 478,199 Christie's lots matched to high-frequency policy surprises, and read as a store-of-value channel of monetary transmission.

The Credit-Building Illusion: Who Believes Buy Now, Pay Later Builds Their Credit?

S. Tariq. *Under review, Journal of Consumer Policy (Springer, peer-reviewed)*.

Most Buy Now, Pay Later users believe that paying on time builds their credit score, which was not true when measured. In the Federal Reserve's 2025 Survey of Household Economics and Decisionmaking, the belief is regressive: an estimated 23.0 million U.S. adults hold it, and it is most likely among lower-income and older users.

The Accommodation Trap: Survival Dependence, Communication, and the Allocation of Invisible Work

S. Tariq. *Under review, Journal of Economics (Springer, peer-reviewed)*. [arXiv:2609.33064]

Workers with weak outside options soften how they communicate to protect the job, and a supervisor rationally reads this as a low cost of refusal and assigns them the invisible, low-promotability work. The resulting inequality needs no productivity gap and no taste for discrimination.

Skill, Luck, or Imitation? What Actually Pays in Creator Markets

S. Tariq. *Under review, Information Economics and Policy (Elsevier, peer-reviewed)*. [arXiv:2609.32925]

Linking 3,728 thumbnails, 385 hours of speech and the view histories of 56,419 YouTube videos, what goes into a video explains at most 1.1% of views within a channel, while a channel's first hit raises the views of everything it publishes afterwards by 164%.

Working Papers

Hype Has Worth: Attention, Sentiment, and NFT Valuation in Major Ethereum Collections

S. Tariq. [arXiv:2602.01531] (2026).

If appearance is not what moves these prices, what is? Merging 87,696 secondary-market sales with Reddit discourse across 25 collections, valuations track sustained community attention rather than short-term noise.

Smiles Before Vows? Positive Affect and the Marriage Decision

with Zsolt Becsi. *Preparing for submission, 2026*.

National happiness appears unrelated to partnership because censuses count people who decided decades ago alongside people deciding now. Separating the two across 109 countries, affect moves partnership sharply among the cohorts still choosing.

Research & Professional Experience

Billing Administrator (Graduate Assistant)

May 2024 – Present

Evaluation and Developmental Center (EDC), Southern Illinois University Carbondale

- **Grew annual revenue 23%, from \$614,592 in FY2024 to \$755,051 in FY2026**, by developing new client referral channels with Illinois Department of Human Services, Division of Rehabilitation Services (IDHS-DRS) counselors, identifying billable services that had been under-claimed, and renegotiating contract terms at annual revision. Revenue from job placement services rose 86% over the

same period.

- **Averted an estimated \$27,000 per month in lost billings during a building flood** by quantifying the exposure for directors and proposing relocation of all clients to an unaffected floor; coordinated the move across program staff, Physical Plant, the Dean’s office and the Board of Trustees.
- **Created a tracking system that keeps every client’s services billable**, monitoring each service authorization (the approval that allows EDC to bill for a client’s services) and working closely with DRS counselors to renew each one on time.
- Trained case managers to write monthly status reports evidencing service delivery, the documentation on which DRS reimbursement depends.
- Prepared annual reports, budgets and business function reports; advised directors on hiring capacity against projected revenue.
- Supported CARF International reaccreditation; co-developed the Job Seeking Skills Training curriculum and trained the graduate assistants who deliver it; delivered biannual diversity and communication training to unit staff.
- Documented asset losses and filed insurance claims following the flood; maintained IT equipment inventory; provided direct client services including task tracking and job-readiness training.

Research Associate

Oct 2021 – Jul 2022

Research & Professional Development Center, BRAC Business School, BRAC University

- Collaborated with the Bangladesh Foreign Trade Institute (BFTI), a public–private trade policy institute under the Ministry of Commerce, designed a diploma curriculum to train government officials in international trade and e-commerce, drafted grants and contracts for partnerships, planned events and prepared budgets, coordinated research seminars, wrote research reports on Bangladesh stock market and women entrepreneurship.

Teaching Experience

Graduate Teaching Assistant

Aug 2022 – May 2024

Courses: ECON 310 (Labor Problems); ECON 315 (Money and Banking); ECON 540B (Microeconomic Theory II), SIUC

- Held review sessions, guided students through exercise problems, held office hours to address questions, graded quizzes and exams using calibrated rubrics, updated course assignments & grades in D2L, prepared solution keys.

Awards & Fellowships

PhD Student Paper Competition, Illinois Economics Association, 2025, Finalist (Top 3)

Doctoral Fellowship, SIUC (Awarded, offer date: May 07, 2024)

Undergraduate Academic Merit Scholarship, BRAC University, 2017–2019

Second Runner-up, EconMaster’s Inter-University Data Analysis Competition, Bangladesh, 2019

Skills

Languages: Python, Stata, L^AT_EX, SQL

Methods: Mixed-effects and hedonic models; Bayesian estimation (MCMC); wild cluster bootstrap and permutation inference; multiple-testing corrections; high-frequency event studies; cointegration and VECM; TVP-VAR connectedness

Machine learning: gradient boosting, regularised selection, CNN and style embeddings, large-scale computer-vision feature extraction

References

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