ANNIKA M. MUELLER
Faculty of Economics and Business, University of Groningen

Room 5411.0857, Duisenberg Building
Faculty of Economics and Business
University of Groningen
Nettelbosje 2, 9747 AE Groningen
The Netherlands

Phone: +31 (0) 50 363 7974
A.M.Mueller@rug.nl
https://www.rug.nl/staff/a.m.mueller/

CURRENT POSITIONS

Associate Professor (with ius promovendi), Department of Economics, Econometrics & Finance, Faculty of Economics and Business, University of Groningen (since Jan 2021).
Program Director, MSc Financial Management (since September 2026).

AFFILIATIONS

External

Affiliate, CESifo Research Network.
Member, CoRE-IPD.
Member, Dutch Development Economics Network (DUDE).

At the Faculty of Economics and Business, University of Groningen

EEF Fellow, FEB Research Institute (FEBRI).
Member, GrEELab Committee (since 2017).

PAST POSITIONS

Assistant Professor, Department of Economics, Econometrics & Finance, Faculty of Economics and Business, University of Groningen (Feb 2015-Dec 2020).
Assistant Professor, Wang Yanan Institute for Studies in Economics (WISE), Xiamen University (2013 - 2015).
Harvard Business School and London Business School Post-Doctoral Fellow in Economics of Innovation (2011- 2013).

EDUCATION

Ph.D. in Economics, University of Michigan (2011).
Dissertation: Three Essays on Field and Lab-in-the-Field Experiments in Economics.
Dissertation Committee: Dean Yang (Chair), David Lam, Rebecca Thornton, Stephen Leider (Cognate Member).

Ph.D. FIELDS

Development Economics, Industrial Organization, Advanced Theory.

RESEARCH INTERESTS AND EXPERTISE

Development Economics, Behavioral Economics, Contests (Empirical); Lab-in-the-field and Field Experiments.

PUBLICATIONS

"Effects of cash-transfer programs: New evidence from Uganda." (with E. van Dongen and R. Lensink). *Journal of Alternative Finance*, 2.2 (2025).
"Uptake, Use and Impact of Islamic Savings: Evidence from a field experiment in Pakistan." (with S. Ahmad and R. Lensink). *Journal of Development Economics*, 163 (2023).
"Religion, Social Desirability Bias and Financial Exclusion: Evidence from a List Experiment on Islamic (Micro-)Finance in Pakistan." (with S. Ahmad and R. Lensink). *Journal of Behavioral and Experimental Finance*, 32 (2023).
"Boosting Survey Response Rates by Undefined Lottery Prizes in Invitation Email Subject Lines: Evidence from a Global Randomized Controlled Trial." (with S. Ahmad and R. Lensink). *Survey Research Methods*, 16.2 (2022).
"Trapped by the lack of control over savings: Evidence from Pakistan." (with E. van Dongen, S. Ahmad and R. Lensink). *Frontiers in Psychology*, 13 (2022).
"The double bottom line of microfinance: A global comparison between conventional and Islamic microfinance." (with S. Ahmad and R. Lensink). *World Development*, 136 (2020).
"Transforming agribusiness in developing countries: SDGs and the role of FinTech." (with R. Hinson and R. Lensink). *Current Opinion in Environmental Sustainability*, 41 (2019).
"Improving intergroup relations through actual and imagined contact: field experiments with Malawian shopkeepers and Chinese migrants." (with J. Gu, I. Nielsen, J. Shachat, and R. Smyth). *Economic Development and Cultural Change*, 68.1 (2019).

WORKING PAPERS

"Long-term impact of Islamic savings: Evidence from a field experiment in Pakistan." (with E. van Dongen, S. Ahmad, and R. Lensink).
"Impact of Differently Framed Public Commitment Interventions on Healthy Food Choices - Evidence from Type 2 Diabetes Patients in China." (with Y. Chen, R. Lensink, Z. Lu, J. Yang, and S. Wang).
"Aspirations and Hope of Smallholders Regarding Financial Well-Being in Old Age: Evidence from an RCT in Rural Ghana." (with F. Amon-Armah, J. Wu, E. Asiedu, R. Lensink, and F. Owusu-Ansah).

"Are Rural Road Investments Alone Sufficient to Generate Transport Flows?" (with G. Raballand, R. Thornton, D. Yang, J. Goldberg, and N. Keleher). *World Bank Policy Research Working Paper No. 5535.*

WORKS IN PROGRESS

"Labor Supply Decisions under Different Market Structures: Experimental Evidence from Malawi." (with J. Shachat and W. Zheng).
"Competition or Collusion: Evidence from an Imperfect Information Setting in the Field." (with J. Shachat and W. Zheng).
"The Personal Wellbeing Index: An Application to Urban and Rural Samples in Malawi." (with J. Gu, I. Nielsen, J. Shachat, and R. Smyth).
"Norms of Distributive Justice in Rural Malawi."
"In the Public Eye: Distributional Choices in Rural Malawi under Perfect and Imperfect Information."
"Impact of Differently Framed Public Commitment Interventions on Healthy Food Choices - Evidence from Type 2 Diabetes Patients in China." (with Y. Chen, R. Lensink, Z. Lu, J. Yang, and S. Wang).

COMPETITIVE RESEARCH GRANTS

J-PAL Social Protection Initiative Travel Grant. Grant amount: USD 8,757 (2026).
Impact Case (Research Award), University of Groningen (2024).
3ie proposal preparation grant – Ghana (1st stage). Grant amount: USD 20,000 (2016).
AGRA grant – Ghana (2nd stage). Grant amount: USD 380,000 (2018).

ONGOING INTERNATIONAL RESEARCH PROJECTS

"Information Transparency system as a low-cost scalable solution to farmers' access to credit and services in Ghana"
[Funding: NWO-WOTRO, via Wageningen University; Country: Ghana]
"Nebbi Inclusive Development Project"
[Country: Uganda]

SUPERVISION AT THE RUG

PhD co-supervision and day-to-day supervision

Yu Chen. "Analyzing the impacts of behavioral interventions on promoting healthy food choices: Experimental evidence from China." (Completed in 2026).
Elisa Maria Angela van Dongen. "Essays on financial inclusion through cash transfers and savings accounts." (Completed in 2025).
Frederick Amon-Armah. "Harvesting prosperity: Unveiling intergenerational dynamics in smallholder farmers' aspirations and savings decisions." (Joint with Dr. Kristina Czura; completed in 2024).

Syedah Ahmad. “Experiments and quasi-experiments in Islamic microfinance: New evidence on outreach, use and savings.” (Completed in 2020).

Research Master in E&B co-supervision

Jilong Wu. “Can we use visual media to enhance savers' aspirations and actual savings: Evidence from an RCT in Ghana.” (Completed in 2020).

Other thesis supervision

Annual supervision of Master’s Theses in Financial Management (since academic year 2026-2027).
Annual supervision of Master’s Theses in International Financial Management (academic year 2020-2021 – 2025-2026).
Annual supervision of Master’s Theses in Finance (academic year 2017-2018 – 2023-2024).
Annual supervision of Bachelor’s Theses in E&BE-Economics (academic year 2016-2017 - 2021-2022).

MANAGEMENT AND ORGANIZATIONAL DUTIES

Course Coordinator, MSc Financial Management Master’s Thesis Course (since September 2026).
Course Coordinator, MSc International Financial Management Master’s Thesis Course (Sep 2024-August 2026).
Program Director, MSc International Financial Management (April 2026-August 2026).
Program Coordinator, MSc International Financial Management (Sep 2023-Mar 2026).
Member, Board of Examiners FEB (since Mar 2022-Mar 2026).
Member, FSG Advisory Board (since academic year 2024-2025).
Member, FEB Curriculum Working Group International Financial Management (Sep 2023- Aug 2024).
Member, Curriculum Working Group/Curriculum 2024 Subproject *Visualizing Active and Blended Learning* (Feb 2023-Feb 2024).
Member, FEB Curriculum Working Group International Business (“Research Driven Education”, “Technology Enhanced Learning”; “Learning Line Economics”; Sep 2021- Aug 2024).

PROFESSIONAL DEVELOPMENT AT THE RUG

Academic Leadership II Course (Semester 2 2024-25).
Active Bystander Training (May 2023).
Collegial Learning Project (Group 2a; 2022).
Coaching PhD Students Course (Fall 2021).

Certificate "Assessment and Testing in Higher Education: Construction and Analysis of Open Questions" (November 2018).
University Teaching Qualification (November 2018).

TEACHING EXPERIENCE AT THE RUG

Co-instructor, Faculty of Economics and Business, University of Groningen

Graduate

Entrepreneurial Finance and Private Equity (Block 1.A, 2026).
Finance and Development (Block 2.B, 2015 - 2016).
Inclusive Finance (Block 2.B, 2017 - 2022).

Course coordinator and Co-instructor, Faculty of Economics and Business, University of Groningen

Undergraduate

Statistical Modelling for EOR (Block 2.B, 2016 - 2021).
[*Nomination for Quality of Education for Students (Quest) Faculty of Economics and Business (FEB) Newcomer of the Year Award in 2016*].

Development Finance (Block 1.A, since 2015).
[*Course Design and Development in Summer 2015*].

Course coordinator and instructor, Faculty of Economics and Business, University of Groningen

Undergraduate

Economics for International Business (Block 2.A, 2015 - 2026).

Tutor, Faculty of Economics and Business, University of Groningen

Undergraduate

Economics for International Business (Block 2.A, since 2027).
Statistics I for International Business (Block 2.A, 2022 - 2023).

OTHER TEACHING EXPERIENCE

Instructor, Wang Yanan Institute for Studies in Economics, Xiamen University

Graduate

Advanced Microeconomics (for the Economics of Globalization and European Integration Joint European Studies Program, Fall 2013).
Mathematics for Economists (for the Economics of Globalization and European Integration Joint European Studies Program, Fall 2013).

Undergraduate
Microeconomics (for the Study Abroad Program, Fall 2014).
Experimental Economics (for the International Undergraduate Experimental Program, Winter 2014).
[*Best Instructor Award for excellence in teaching in the International Undergraduate Experimental Program*].

Graduate teaching assistant, University of Michigan

Graduate
Micro-Econometrics, Grader for Prof. Jeff Smith (Fall 2009).
Economics of Development, Grader for Prof. Dean Yang (Fall 2007).
Undergraduate
International Finance, GSI for Prof. Jean-Marie Viaene (Winter 2009).
[*Letter of Commendation for excellence in teaching at the Department of Economics*].
[*Nomination for (university-wide) Outstanding Graduate Student Instructor Award 2009*].
Strategy (Introduction to Game Theory and Mechanism Design), GSI for Prof. Emre Ozdenoren (Winter 2006, Fall 2006, Winter 2007).
[*Letter of Commendation for excellence in teaching at the Department of Economics*].
Introductory Microeconomics, GSI for Janet Gerson (Fall 2004, Winter 2005, Fall 2005), GSI for Chad Hogan (Winter 2008).

FELLOWSHIPS, AWARDS AND STUDENT/FACULTY GRANTS

Visiting Fellow, Max Planck Institute for Tax Law and Public Finance (30 April-27 May 2024).
Teaching Innovation Grant, University of Groningen (2024).
Teaching Innovation Grant, University of Groningen (2023).
WISE Faculty Research Grant (2013-2014).
Visiting Fellow, Max Planck Institute for Tax Law and Public Finance (Jul 2011).
International Institute Conference Travel Grant (2011).
Rackham International Travel Grant (2010/2011, 2011/2012).
Rackham Graduate Student Research Grant, University of Michigan (2010).
Research Grant, African Studies Centre, University of Michigan (2010).
Rackham International Research Award, University of Michigan (2009).
Rackham Graduate Student Research Grant, University of Michigan (2008).
I L Sharfman Economics Fellowship, University of Michigan (2004, 2005).
Rackham Regents Fellowship, University of Michigan (2003-2007).
Scholarship from the German National Academic Foundation (2002-2003).

CONFERENCES, PRESENTATIONS AND INVITED SEMINARS

2024
ESA European Meeting; Tax Day, Max Planck Institute for Tax Law and Public Finance.

2023
XLIII. Tax Day, Max Planck Institute for Tax Law and Public Finance; Summer School on Financial Inclusion and Sustainable Growth, University of Groningen; ESA World Meeting; SABE/IAREP Conference 2023; IMEBESS 2023.

2022
Galapagos Experimental Economics Conference; 7th European Research Conference on Microfinance.

2021
Workshop for NWO-WOTRO Project "Information Transparency system as a low-cost scalable solution to farmers' access to credit and services in Ghana".

2019
ESA North American Meeting.

2018
The Inaugural Wuhan Workshop in Experimental Economics, University of Wuhan.

2017
Maastricht Lecture Series in Economics, University of Maastricht.

2016
Graduate Institute of International and Development Studies; Summer School on Experiments in Developing Countries, University of Groningen; SABE/IAREP Conference 2016; SEEDEC 2016; ESA North American Meeting.

2015
Summer School on Experiments in Developing Countries, University of Groningen.

2014
Department of Economics, Econometrics & Finance, University of Groningen; Monash-WISE Workshop Session, 2014 China Meeting of the Econometric

Society; Tsinghua School of Economics and Management, Department of Economics.

2013
4th Annual Xiamen University International Workshop on Experimental Economics; ESA North American Meeting; Development Economics Group, Wageningen University; CESifo Area Conference on Employment and Social Protection; Department of Economics, Econometrics & Finance, University of Groningen; CSAE 2013 Conference; LICOS, KU Leuven; Development Lunch, Harvard University; RES PhD Presentation Meeting.

2012
ESA North American Meeting; INFORMS Annual Meeting; Development Seminar, University of Michigan; ESA European Conference; IAREP Conference 2012; 10th International Open and User Innovation Workshop; SABE Conference 2012; WEAI 87th Annual Conference; 2nd World Bank Conference on Equity; ASFEE 3rd Annual Meeting; CISEPS, University of Milan-Bicocca Interdisciplinary Workshop; MEA Annual Meeting 2012; CSAE 2012 Conference.

2011
IAREP / SABE / ICABEEP Conference; WEAI 86th Annual Conference; ASFEE 2nd Annual Meeting; Max Planck Institute for Tax Law and Public Finance.

Pre 2011
Development Lunch, University of Michigan (2009, 2010); Social Science Research Center (Market Processes and Governance Research Unit, Berlin) (2008).

OTHER PROFESSIONAL SERVICE

Referee activity
Journals
Development in Practice, Economics of Transition and Institutional Change, Spatial Economic Analysis, World Bank Economic Review, Journal of Economic Behavior and Organization, Frontiers of Economics in China, International Journal of Environment and Sustainable Development.
Other
International Initiative for Impact Evaluation (3ie), Macmillan International Higher Education.

Professional activities at the RUG

Presenter, Student for a Day, Economics and Business Economics (March 2026; December 2025; February 2025; December 2024; March 2024).

Member of PhD examining committee

- Titissari Rumbogo (2024).
- Yiqing Peng (2021).
- Emmanuel Abokyi (2020).

Recruitment Committee Member for the position of

- Program Coordinator of MSc (International) Financial Management (March 2026).
- Program Coordinator of MSc Finance (May 2024).
- Program Director of MSc Finance (April 2024).
- Program Director of MSc IFM (April 2023).
- TT Corporate Finance (November 2022 - June 2023).
- Professor by Special Appointment Sustainable Development and Economics (June 2022).
- Professor of Practice of Business Ethics (June 2022).
- Director of the BSc E&BE (April - May 2022).

Reviewer, Groningen-Venice PhD Exchange Program (for 2021-2022 and 2022-23).

Discussant: 7th Annual Workshop "Finance and Development" co-organized by CoRE IPD (2025); 12th Dutch Development Economics Workshop (2023); Summer 2021 SOM Conference.

Other professional activities

Interview Committee Member, Study Abroad Program, Xiamen University (2014).

Interview Committee Member, Singapore Management University Master of Science in Applied Finance Program (2014).

Committee Member, WISE-SOE International Master's Program, Xiamen University (2013 - 2015).

Thesis Committee Member, WISE-SOE International Master's Program, Xiamen University (2014).

Member of Organizing Committee for the Annual International Workshop on Experimental Economics, Xiamen University (2013, 2014).

Member of the International Initiative for Impact Evaluation's (3ie's) Expert Roster (2012 - present).

Session Chair: CSAE 2013 Conference, ESA European Conference 2012, SABE Conference 2012, WEAI 87th Annual Conference 2012, ASFEE 3rd Annual Meeting 2012, CSAE 2012 Conference, WEAI 86th Annual Conference 2011.

Supervision and mentorship
Wang Yanan Institute for Studies in Economics, Xiamen University
Master's
Thesis supervision (2 students; Economics of Globalization and European Integration, and Economics and Financial Engineering programs).
Undergraduate
Thesis supervision (3 students; Double Degree Program).
Mentoring (4 students; International Undergraduate Experimental Program).

Project management
Project Manager for ''Transportation and Isolation in Rural Malawi'' (May-Aug 2009).
Project Affiliate for ''Biometric and Financial Innovations in Rural Malawi'' (May-Nov 2008).

Research assistance
Research Assistant to Prof. Dean Yang (2008).
Research Assistant to Prof. William J. Adams (2004, 2005).
Research Assistant to Prof. Kai A. Konrad (2001-2002).

PROFESSIONAL MEMBERSHIPS
Economic Science Association.

LANGUAGES
English (fluent), German (native), Dutch (pre-intermediate), French (beginner), Han Chinese (beginner), Latin (Latinum).

CITIZENSHIP
German.