

# JOHN GARCIA

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## SUMMARY

Dedicated to fostering lifelong learning and empowering individuals to shape a brighter future, I bring a wealth of experience as an educator, researcher, and professional in finance and analytics. My expertise encompasses finance, accounting, statistics, and predictive modeling, underpinned by a passion for continuous learning and personal development. I strive to leverage this expertise to inspire growth, knowledge, and innovation.

## EDUCATION & CREDENTIALS

- **Doctorate in Business Administration**, Finance & Analytics  
CREIGHTON UNIVERSITY, 2020, (GPA 4.0)  
Dissertation: *Measuring The Effect of Investor Sentiment on Liquidity and Financial Distress*
- **Master of Science in Predictive Analytics**  
NORTHWESTERN UNIVERSITY, 2017, (GPA 4.0)
- **Master of Science in Accountancy**  
UNIVERSITY OF NOTRE DAME, 2000
- **B.S. Business Administration**, Magna Cum Laude  
CALIFORNIA POLYTECHNIC STATE UNIVERSITY, SLO, 1999
- **Certified Analytics Professional**  
(CAP, Lic#1509)
- **Certified Public Accountant**  
(CPA, CA Lic#81753, Inactive)
- **Associate in Captive Insurance**  
(ACI, Lic#291)
- **UNIVERSITY OF MICHIGAN**, Toyota  
Next Gen Executive Leadership  
Program, 2018

## ACADEMIC EMPLOYMENT

**CALIFORNIA LUTHERAN UNIVERSITY** • School of Management • Thousand Oaks, CA  
**ASSISTANT PROFESSOR** • Aug. 2021 - Present

- Develop and Instruct Curriculum: Contribute to graduate and undergraduate finance and analytics programs by creating engaging and educational content. Have consistently received high praise and positive feedback from students.
- Conduct research on finance, machine learning, and data analytics.
- Provide service to the School of Management and University related to higher education.
- Faculty Senator (2022 – Present)
- Selected to the 2022-2023 Culturally-Inclusive & Responsive Curricula for Learning Equity (CIRCLE) Collaborative cohort. Consisted of three workshops (7 days) and a seminal course re-design project.
- Recipient of the 2023 School of Management Advisory Council award for outstanding research achievement.
- Faculty Learning CIRCLE Chair 2023-2024. Facilitate faculty development, promote culturally responsive pedagogical practices, and lead cross-institutional collaboration for course redesign and continuous professional growth.
- Co-created a new undergraduate Bachelor's degree in Data Science (launching 2024), developing a comprehensive curriculum and two advanced machine learning courses, ensuring alignment with industry and academic standards.

**UNIVERSITY OF NORTH TEXAS** • Toulouse Graduate School • Denton, TX  
**CLINICAL ASSISTANT PROFESSOR** • Jan. 2020 - Aug. 2021

- Teach and develop curriculum: M.S. in Advanced Data Analytics and Data Analytics Certificate programs.
- Research machine learning, finance, and data analytics.
- Supervise masters and Ph.D. student research projects.
- Deliver highly rated in-person and online courses in advanced data analytics.

## RESEARCH AND TEACHING INTERESTS

### Research Interests

- Applications of Advanced Analytics in Business
- Machine Learning and Artificial Intelligence
- Sentiment Analysis
- Behavioral Finance and FinTech

### Teaching Interests

- Business Analytics & Business Intelligence
- Data Analytics, Data Mining & Decision Science
- Applied Probability and Statistics
- Finance & FinTech

## PUBLICATIONS, RESEARCH, AND PRESENTATIONS

*Note:* In the business space, authors are listed alphabetically, irrespective of their contributions.

### Peer-Reviewed Journal Publications

1. Dunham, L, **Garcia, J.**, Grandstaff J, Wei, S. (2023) "Do Employees Waive Financial Red Flags Through the Glassdoor?" *Journal of Forensic Accounting Research*, 1-28. <https://doi.org/10.2308/JFAR-2022-008> | *Role: Methodology; Data analysis and interpretation; writing of the methodology, results, and conclusion.*
2. Garcia, J. (2023), "Measuring Valuation Uncertainty: A PCA Approach". *Applied Finance Letters*, 12(1), 12-21. <https://doi.org/10.24135/afl.v12i1.605>
3. Garcia, J. (2022), "Analyst rating changes and the predictive value of news and Twitter sentiment." *Investment Analysts Journal*, 51(4), 236-252. <https://doi.org/10.1080/10293523.2022.2108651>
4. Garcia, J. (2022), "An evaluation of bankruptcy prediction algorithms using synthetic samples." *Machine Learning with Applications*, 9, 100343. <https://doi.org/10.1016/j.mlwa.2022.100343>
5. Dunham, L., **Garcia J.** (2021), "Measuring the effect of investor sentiment on financial distress." *Managerial Finance*, 47(12), 1834-1852. <https://doi.org/10.1108/MF-02-2021-0056> | *Role: Lead Author [research from my dissertation]*
6. Garcia, J. (2021), "Analyst herding and investor sentiment." *Financial Markets and Portfolio Management*, 35(4), 461-494. <https://doi.org/10.1007/s11408-021-00382-8>
7. Dunham, L., **Garcia, J.** (2021), "Measuring the effect of investor sentiment on liquidity," *Managerial Finance*, 47(1), 59-85. <https://doi.org/10.1108/MF-06-2019-0265> | *Role: Lead Author [research from my dissertation]*

### Articles Under Review

1. Garcia, J. "Herding the Crowds: Effect of Sentiment on Crowdsourced Earnings Forecasts." *Financial Markets and Portfolio Management*
2. Garcia, J. "Sentiment Divergence and its Impact on Share Liquidity." *Multinational Finance Journal*

### Working Papers

1. Garcia, J. "Divergent Investor Sentiment and Excessive Attention: A Catalyst for Financial Distress?"
2. Garcia, J. "The Role of Sentiment in Driving Robinhood Stock Popularity."
3. Garcia, J. & Lu-Andrews, R., "The Impact of Investor Sentiment on Share Liquidity: Examining the Roles of Religiosity and the COVID-19 Pandemic."
4. Garcia, J. "The Ripple Effect: Examining How Macroeconomic Attention Influences the Link Between Investor Sentiment and Share Liquidity."

### Conference Presentations and Proceedings

1. Garcia, J. (2023). "Divergent Investor Sentiment and Excessive Attention: A Catalyst for Financial Distress." Financial Management Association Annual Meeting, Chicago, IL.
2. Garcia, J. (2023). "Financial Distress - Unraveling the Impact of Divergent Investor Sentiment and Excess Attention." Annual Meeting of the Academy of Behavioral Finance & Economics, Woodland Hills, CA.
3. Garcia, J. (2023). "Liquidity in Flux: The Role of Sentiment Disagreement in Share Liquidity." Research Symposium on Finance & Economics Conference, Sri City, India (Virtual).
4. Garcia, J. (2023). "Sentiment Divergence and its Impact on Share Liquidity." Financial Markets and Corporate Governance Conference, Melbourne, Australia (Virtual).
5. Garcia, J. (2023). "Herding the Crowds: How Sentiment Affects Amateur Analysts' Earnings Estimates" at the Southwestern Finance Association, Annual Conference, Houston, TX
6. Garcia, J. (2023). "Measuring Valuation Uncertainty: A PCA Approach." Southwest Decision Sciences Institute Annual Conference, Houston, TX
7. Garcia, J. (2022). "Do Employees Waive Financial Red Flags Through the Glassdoor?" Southern Finance Association Annual Meeting, Key West, FL.
8. Garcia, J. (2022). "Herding the Crowds." Financial Markets and Corporate Governance Conference, Virtual.
9. Garcia, J. (2022). "Bankruptcy Prediction Using Synthetic Sampling." Southwestern Finance Association Annual Meeting, New Orleans, LA.
10. Garcia, J. (2021). "Analyst Stock Ratings and the Predictive Value of News and Twitter Sentiment." Financial Management Association Annual Meeting, Denver, CO.
11. Garcia, J. (2021). "Analyst Rating Changes and the Predictive Value of News and Twitter Sentiment." Southwestern Finance Association Annual Meeting, Virtual.
12. Garcia, J. (2020). "Analyst herding and firm-level investor sentiment." Decision Sciences Institute, Virtual.

13. Garcia, J. (2020). "An evaluation of bankruptcy prediction algorithms using synthetic samples." Decision Sciences Institute, Virtual. **DSI National Conference Regional Best Paper Award Finalist.**
14. Garcia, J. (2020). "Measuring the effect of investor sentiment on financial distress." INFORMS Annual Meeting, Virtual.
15. Garcia, J (2020). "Comparative analysis of bankruptcy prediction models with synthetic sampling." Southwest Decision Sciences Institute, San Antonio, TX. Awarded the **SW DSI Best Paper award.**
16. Garcia, J. (2019). "Measuring the effect of investor sentiment on liquidity." Decision Sciences Institute, New Orleans, LA.

## **PROFESSIONAL EXPERIENCE**

**TOYOTA NORTH AMERICA • Plano, TX • Apr 2005- Jan 2020**

**EXECUTIVE - CORPORATE FINANCE ANALYTICS • 2018-2020**

- A key member of the corporate finance leadership team providing comprehensive business and strategic insights into the key drivers, financial models, and business analytics that enable value creation.
- Defined strategic direction of analytics projects and delivered critical and actionable financial insights and business analytics for strategic decision-making.
- Provided C-suite senior executive management with advice on the financial implications of business activities and recommendations to optimize performance.
- Defined and evaluated business metrics to track risk, pricing, and profitability for the financial services division.
- Built, led, and developed a diverse team of data scientists, actuaries, and finance directors while working cross-functionally to enhance business outcomes and identify growth opportunities.
- Collaborated with stakeholders to leverage data and analytics to drive faster, optimal business decisions.
- Member of the cross-functional executive credit committee responsible for managing credit policy.

**EXECUTIVE - PRICING & ANALYTICS • 2007-2018**

**SR. DIRECTOR, PRICING & ANALYTICS • 2011-2016 |MANAGER, PRICING & ANALYTICS • 2007-2010**

- Delivered expert services, including developing pricing, underwriting, risk management, performance measurement, predictive analytics, financial and capital management strategies, and action plans.
- Worked with stakeholders to formulate pricing and incentive testing plans, measurement and analysis of A/B testing and multivariate tests, surveys, and developed statistical models.
- Guided and inspired a team of experienced finance, underwriting, actuarial, and analytics professionals.
- Interfaced with senior leadership and cross-organizational management to influence, obtain buy-in on performance optimization strategies, and support the execution of strategic action plans.
- Implemented a strategy to decentralize analytics and execute initiatives enabling enhanced consultative value. Optimized the existing business model and identified new U.S. and global business opportunities.

**ASSISTANT CONTROLLER • 2005-2007**

- Steered execution of financial planning, accounting, financial reporting, and tax optimization strategies.
- Developed asset-liability matching (ALM) strategies leading to more effective duration risk management.
- Chaired a cross-organizational team on the execution of the SOX compliance framework.
- Directed tax project and compiled financial models leading to a \$1.7 billion favorable tax adjustment, one of the largest tax adjustments in IRS history.
- Strategically anticipated and implemented numerous tax strategies leading to over \$50M in tax savings.
- Diligently developed a new process to mitigate bad debt expense and reduced bad debt by 90%+.

**ERNST & YOUNG LLP • Los Angeles, CA • 1999-2005 • MANAGER**

- Adeptly planned, performed, and managed professional services for clients, primarily in the financial services industry.
- Developed problem-solving and financial analytical skills through drafting and reviewing financial statements. Researched complex SEC & GAAP technical accounting issues.
- Expertly performed analysis of company operations and internal controls while evaluating the effectiveness of current processes and recommending improvements

## **TECHNICAL PROFICIENCY & FOREIGN LANGUAGE**

- R, Python, JMP, SAS, Hyperion BI, Tableau, @Risk, STATA, SPSS, SQL, H2O, TensorFlow, Keras
- Fluent in Spanish

### **PROFESSIONAL AFFILIATIONS**

- Prospanica: Center for Social Justice – Thought Leadership Committee (2021 - Current)
- INFORMS: DFW Chapter President (2021)
- Prospanica: DFW Chapter VP Education (2021)
- Finance Management Association
- American Finance Association
- Decision Science Institute (DSI)
- Association for Information Systems (AIS)
- Association of Latino Professionals in Finance & Accounting

### **PROFESSIONAL SERVICE**

- Journal Peer Review: Global Finance Journal (October 2023)
- Journal Peer Review: Applied Finance Letters (May 2023)
- Journal Peer Review: Journal of Economics and Finance (December 2023)
- INFORMS Undergraduate Operations Research Prize Committee (2021 to present)
- Journal Peer Review: Expert Systems With Applications (July 2022)
- Journal Peer Review: Journal of Economics & Finance (May 2022)
- Conference Peer Review: Financial Markets and Corporate Governance Conference (April 2022)
- Journal Peer Review: Financial Markets & Portfolio Management (April 2022)
- Conference Peer Review: Southwestern Finance Association Annual Meeting (March 2022)
- Journal Peer Review: Managerial Finance (February 2022)

### **Ad-hoc Journal Referee**

- Applied Finance Letters
- Expert Systems With Applications
- Financial Markets & Portfolio Management
- Global Finance Journal
- Journal of Economics and Finance
- Managerial Finance

### **UNIVERSITY SERVICE**

- Researched & developed a framework for undergraduate data science major (Spring 2023)
- Faculty Senator (Fall 2022 to present)
- Beta Gamma Sigma Faculty Advisor (Spring 2023 - present)
- Ethnic Race Studies Advisory Member (Fall 2022 – present)
- School of Management (SOM) DEIJ Steering Committee Member (Fall 2021 - present)
- Faculty Diversity, Equity, & Inclusion Committee Member (Fal 2022 to present)
- Planned & Moderated SOM Alumni Event: Managing Yourself Through Change (Oct. 25, 2022)
- Faculty Homecoming Talk, on "Blockchain Technology's Disruption of Finance" (October 2022)
- Partner with Admissions to Send Personal Postcards & Drive Enrollment May 5, 2022)
- Planned and supported the School of Management Diversity, Equity & Inclusion event: Women and Leadership: What I Wish I Had Known In College (Apr. 5, 2022)
- Planned and moderated the School of Management Alumni Event: DEI in the Workplace: Impact and Opportunities in the LatinX Business Community (Oct. 6, 2021)

### **COMMUNITY SERVICE**

- Prospanica Center for Social Justice – Thought Leadership Committee (2021 – present)
- Led Prospanica Fellows Development Workshop: From Invisible to Invincible Mastering High-Impact Networking and Personal Branding (Sept. 13, 2023)
- QS Diversity & Inclusion Summit: Panel Discussion (Dec. 2, 2021)
- Prospanica National Conference – Led Panel Discussion: Equity, Identity, & Leading in Corporate America (Sept. 30, 2021)
- University Village Thousand Oaks guest lecture "Digital Currency and Blockchain – What is it and how will it impact our financial lives?" May 25, 2022)

## TEACHING EXPERIENCE

- **Coursera Course** (March 2021): Developed a guided project course on Coursera entitled "Predicting Credit Card Fraud with R." Link to the course: <https://www.coursera.org/projects/predicting-credit-fraud-with-r>

◆=Developed the course; ◆◆= Significant redesign. | UG = Undergraduate, GR= Graduate, IP = In-person

\*For CLU (Fall '21+), based on the question "Compared to other instructors, this instructor was \_\_\_"

Term	Course	Description ( <i>R=required / E=Elective</i> )	# of Students	Level	Overall Evaluation*
Fall '23	MBA 503 ◆	Foundations of Business Statistics	6	GR / Online	4.5 / 5
Sum. '23	ECON 562	Advanced Analytics ( <i>R</i> )	2	GR / IP	5.0 / 5
Sum. '23	MBA 503	Foundations of Business Statistics ( <i>R</i> )	17	GR / IP	4.6 / 5
Sum. '23	MBA 503	Foundations of Business Statistics ( <i>R</i> )	15	GR / IP	5.0 / 5
Spring '23	MBA 541	Strategic Financial Analysis ( <i>E</i> )	9	GR / IP	5.0 / 5
Spring '23	MBA 526 ◆	Foundations of Analytics ( <i>R</i> )	3	GR / IP	4.7 / 5
Spring '23	BUS 391	Principles of Finance ( <i>R</i> )	26	UG / IP	4.6 / 5
Spring '23	BUS 256 ◆	Business Analytics I ( <i>R</i> )	24	UG / IP	4.4 / 5
Spring '23	BUS 151 ◆	Introduction to Business ( <i>R</i> )	24	UG / IP	4.6 / 5
Spring '23	MBA 503 ◆	Foundations of Business Statistics ( <i>R</i> )	8	GR / Online	4.7 / 5
Fall '22	BUS 391	Principles of Finance ( <i>R</i> )	26	UG / IP	4.9 / 5
Fall '22	MBA 541	Strategic Financial Analysis ( <i>E</i> )	4	GR / IP	5.0 / 5
Sum. '22	MBA5STI ◆	Innovations in FinTech ( <i>E</i> )	17	GR / IP	4.7 / 5
Sum. '22	MBA 503	Foundations of Business Statistics ( <i>R</i> )	9	GR / Online	4.6 / 5
Spring '22	BUS 391	Principles of Finance ( <i>R</i> )	26	GR / IP	4.6 / 5
Spring '22	MBA 541	Strategic Financial Analysis ( <i>R</i> )	11	GR / IP	4.8 / 5
Spring '22	MBA 521	Corporate Finance ( <i>R</i> )	10	GR / IP	4.8 / 5
Fall '21	BUS 391	Principles of Finance ( <i>R</i> )	24	UG / IP	4.4 / 5
Fall '21	MBA 503 ◆◆	Foundations of Business Statistics ( <i>R</i> )	10	GR / Online	4.8 / 5
Fall '21	MBA 541	Strategic Financial Analysis ( <i>E</i> )	12	GR / IP	4.7 / 5
Spring '21	ADTA 5230	Data Analytics II ( <i>R</i> )	24	GR / Hybrid	4.6 / 5
Spring '21	ADTA 5410	Applications & Deployment of Advanced Analytics ( <i>R</i> )	10	GR / Hybrid	4.6 / 5
Spring '21	ADTA 5410	Applications & Deployment of Advanced Analytics ( <i>R</i> )	19	GR / Online	4.8 / 5
Spring '21	IPAC 4230 ◆	Data Analytics & Computational Statistics 2 ( <i>R</i> )	30	UG / IP	4.7 / 5
Fall '20	ADTA 5410 ◆	Applications & Deployment of Advanced Analytics ( <i>R</i> )	8	GR / Hybrid	4.9 / 5
Fall '20	ADTA 5230 ◆◆	Data Analytics II ( <i>R</i> )	9	GR / Online	4.6 / 5
Fall '20	ADTA 5230 ◆◆	Data Analytics II ( <i>R</i> )	14	GR / Hybrid	4.9 / 5
Sum. '20	ADTA 5130 ◆◆	Data Analytics I (Statistics & Probability) ( <i>R</i> )	15	GR / Hybrid	4.6 / 5
Spring '20	ADTA 5120	Intro. to Data Analytics ( <i>R</i> )	18	GR / Hybrid	4.6 / 5
Spring '20	ADTA 5130	Data Analytics I (Statistics & Probability) ( <i>R</i> )	59	GR / Online	4.7 / 5
Spring '20	ADTA 5130	Data Analytics I (Statistics & Probability) ( <i>R</i> )	21	GR / Hybrid	4.6 / 5

## DEVELOPMENT ACTIVITIES

- Conference, "Financial Management Association Annual Meeting," Chicago, IL. (October 11-14, 2023).
- Conference, Academy of Behavioral Finance & Economics Annual Meeting, Woodland Hills, CA (Sep. 21-22, 2023)
- Conference "Tenure Project Conference," Philadelphia, PA (July 24-26, 2023)
- Conference, Research Symposium on Finance & Economics Conference, Sri City, India, Virtual (June 14-16, 2023)
- Conference, Financial Markets and Corporate Governance Conference, Melbourne, AUS, Virtual (April 11 – 13, 2023)
- Conference, "Southwestern Finance Association Annual Meeting," Houston, TX. (March 8-11, 2023).
- Conference, "Southwest DSI Annual Meeting," Houston, TX. (March 8-11, 2023).
- Collaborative for Hispanics in Higher Education & Student Success (Project CHESS), Faculty Learning Circle, CLU, Thousand Oaks, CA (Jan. 4, 2023)
- Conference, "Southern Finance Association Annual Meeting," Key West, FL. (November 16-19, 2022).
- Conference "Tenure Project Conference," Seattle, WA (August 1-4, 2022)
- Collaborative for Hispanics in Higher Education & Student Success (Project CHESS), Faculty Learning Circle, CLU, Thousand Oaks, CA (June 1-3)
- Conference, "Hong Kong Conference for Fintech, AI, and Big Data in Business," Virtual May 27-28, 2022).
- CLU Junior Faculty Retreat CLU, Thousand Oaks, CA (May 18-20, 2022).
- Conference, "Financial Markets and Corporate Governance Conference," Virtual. (April 20-22, 2022).
- Conference (Session Chair), "Southwestern Finance Association Annual Meeting, New Orleans, LA (March 2 – 5, 2022).
- CLU Faculty Development Lunch Series (October – November 2021)
- Conference, "Financial Management Association Annual Meeting," Denver, CO. (October 19-23, 2021).
- Workshop, "Financial Management Association Diversity Emerging Scholars Initiative," Finance Management Association, Denver, CO. (October 18-19, 2021).
- Conference, "Northeast Decision Sciences Institute Annual Meeting," Online Conference. (March 26-27, 2021).
- Conference, "Southwestern Finance Association Annual Meeting," Online Conference. (March 18-19, 2021).
- Conference, "Human Rights and Data Science Conference," Southern Methodist University Data Science Institute, Online Conference. (February 25-26, 2021).
- Conference, "RStudio Global 2021," R studio, Online Conference. (Jan. 21, 2021).
- Conference, "American Finance Association Annual Meeting," American Finance Association, Online Conference. (Jan. 3, 2021 –Jan. 5, 2021).
- Conference, "Decision Sciences Institute Annual Meeting," Online Conference. (Nov. 21, 2020 – Nov. 23, 2020).
- Conference, "Southern Finance Association Annual Meeting," Online Conference. (November 19-20, 2020).
- Conference, "INFORMS Annual Meeting," (Nov. 7, 2020 – Nov. 13, 2020).
- Conference, "Financial Management Association Annual Meeting," Online Conference. (Oct. 19, 2020 – Oct. 23, 2020).
- Conference, "Why R? 2020 Conference," Why R Foundation, Online Conference. (Sept. 24, 2020 – Sept. 27, 2020).
- Conference, "Americas Conference on Information Systems," Online Conference. (Aug. 10, 2020 – Aug. 14, 2020).
- Conference, "Southwest DSI Annual Meeting," San Antonio, TX. (Mar. 11, 2020 – Mar. 14, 2020).
- Training Workshop, "Team-Based Learning (TBL)," Univ. of North Texas, Denton, TX. (Feb. 7, 2020).
- Conference, "Decision Sciences Institute Annual Meeting," Decision Sciences Institute, New Orleans, LA. (Nov. 23, 2019 – Nov. 25, 2019).
- Conference, "Financial Management Association Annual Meeting," Financial Management Association, New Orleans, LA. (Oct. 23, 2019 – Oct. 26, 2019).