

James H. Rauch

University of Oklahoma

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Home

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Education:

Ph.D. in Economics from Colorado State University.
Fort Collins, CO, summer 1997. *Dissertation* on bank consolidation and bank lending

15 graduate credit hours in finance.

Master of Arts in Monetary Economics from the University of Nebraska-Lincoln.
Lincoln, NE, May 1992.

Bachelor of Arts in Economics from St. Cloud State University.
St. Cloud, MN, May 1989. Graduated with *Cum Laude* Honors.
Studied in England for 6 months. Economics Scholarship Award, 1989.

Employment History:

Associate Professor

Director of Wealth Management Track

Director of Commercial Banking Track:

University of Oklahoma, Price College of Business, Division of Finance
Norman, OK. August 2023 – present.

Courses taught: Commercial Banking; Financial Intermediaries and Markets; Principles of Insurance; Retirement Planning.

Associate Professor; Vision Bank Endowed Professor:

East Central University, Ada, OK. August 2004 – May 2023.

Courses taught: Financial Management; Financial Intermediaries and Markets; Managerial Finance; Investments; Personal Finance; Commercial Bank Management; Entrepreneurial Finance; Principles of Insurance; Money and Banking; Real Estate Development and Investment; Financial Literacy; Applied Finance; Graduate Finance for Managers; Microeconomics; Business Statistics; Foundations of Data Analytics; Essentials of Banking and Finance; Introduction to Graduate Business Studies.

Chair, University Assessment Committee

Consultant: Chickasaw Nation

Ada, Oklahoma. February 2005 – present.

- Conduct economic analysis of optimal market for new Chickasaw hospital
- Build and interpret multiple regression models for revenue and headcount
- Construct a monthly economic report of SE Oklahoma and North Texas
- Conduct financial ratio analysis of their businesses
- Present financial ratio analysis to board of directors
- Conduct economic impact study of their businesses
- Estimate value of M&A targets and negotiate price
- Develop investing model to value private/public companies
- Assist in development of budget and capital budget
- Teach financial analysis classes to Chickasaw Nation managers
- Develop model to evaluate economic benefits of local procurement
- Develop model to project spending for chronic diseases at CN Hospital

Consultant: Oklahoma Heritage Bank

Ada, Oklahoma. February 2022 – present.

- Loan Auditor
- Audit commercial and consumer loans for the bank (over 60 loans audited so far)
- Analyze loan documents: appraisals, titles, mortgages, insurance, financial statements, tax returns, credit reports, and promissory notes
- Grade each loan based on debt-to-income, debt service coverage ratio, loan-to-value, debt-to-equity, liquidity, and credit quality.
- Present findings to bank manager and board of directors of bank

Professor: Gustavus Adolphus College, St. Peter, MN. September 1998 – 2004.

- Taught Corporate Finance; Investments; Financial Markets and Institutions; and Contemporary Vietnam.
- Teaching evaluations were consistently above college average
- Student Advisor
- Faculty sponsor for student internships
- Organized a finance seminar
- Advisor of SIFE club and Investments Club

Visiting Fellow: University of Economics, Ho Chi Minh City, Vietnam. Spring of 2002.

- Conducted a commercial banking seminar for graduate students
- Wrote a paper on developing a small business bank lending market in Vietnam.
- Assisted graduate students with theses

Adjunct Instructor: University of St. Thomas, St. Paul, MN. September 1996 – 2004.

- Taught MBA Applied Economics (5 years).
- Taught Money, Banking, and Financial Markets; International Economics; Principles of Macroeconomics.

Graduate Assistant: Colorado State University

Fort Collins, CO. January 1993 – 1994. August 1995 – May 1996.

- Taught an auditorium Principles of Macroeconomics course as well as recitations for Microeconomics and Econometrics.

Credit Analyst: Green Tree Financial Corporation (Home Improvement Division).

St. Paul, MN. May 1994 – March 1995.

- Analyzed credit bureaus and other financial documents as well as conditioned loans.
- Contacted loan applicants with approval or denial.
- Processed loan documentation.

Graduate Assistant: University of Nebraska-Lincoln, Lincoln, NE. Aug 1990 – May 92.

- Taught economics classes and assisted professors on various research projects.

Publications:

“Optimizing Offline and Online Selling Prices in a Monopolistic Environment,” Co-authors Hongkai Zhang and Ma Jiehui, *Journal of Applied Business and Economics*, Volume 21 (4) 2019, pages 169 - 177.

“Incremental Revenue and Headcount from a Casino Promotion,” Co-authors Hongkai Zhang and Richard Strickler, *Proceedings of the 2019 Annual Meeting of Association of Collegiate Marketing Educators*, March 2019, Houston, TX.

“Economic Validation for Performance Improvement Initiative Based on an Extensive Team Development Campaign,” Co-authors Karli Peterson and Scout Lee, *Performance Improvement Journal*, March 2013 Volume 52 Issue 3.

“A Note on Modeling Service Capacity Allocation Under Varying Intensities of Competition,” Co-author Hongkai Zhang, *Journal of Marketing Development and Competitiveness*, North American Business Press, Volume 5, Issue 1, 2010, pp. 64 – 70.

“Bob’s Gaming Center: A Business Case Study,” Co-author Brian Campbell, *Journal of Finance Case Research*, Institute of Finance Case Research, 2008/2009 Volume 10 Number 2, ISSN 1527-5426, pp. 27 – 38.

“Creating a Casino Budget,” accepted in Proceedings of the Southwest Finance Association Conference, Oklahoma City, (February 2009).

Finance Training Manual, Chickasaw Nation Division of Commerce, (2007).

“On Modeling Capacity Allocation Policies for a Monopolistic Service Provider,” Proceedings of the Association of Collegiate Marketing Educators Conference, San Diego, (March 2007).

“Carter Company Case Study” Proceedings of the Southwest Finance Association Conference, Oklahoma City, (March 2006).

“Are Small Banks Safer in the Presence of Large Banks?” Proceedings of the Southwest Finance Association Conference, Dallas, (March 2005).

“Does Bank Consolidation Hurt the Small Business Borrower?”

Co-author, Jill Hendrickson, *Small Business Economics*, Kluwer Academic Publishers, (October 2004), pp. 219 - 226.

Conference Presentations:

“Global Sensitivity Analysis of a Capacity Allocation Model Under Alternative Pricing Strategies,” presented at the 2022 Annual Meeting of the Decision Sciences Institute, March 2022, New Orleans, LA.

“Product Allocation in a Multi-Segment Market Under Uniformly Distributed Demand,” presented at the 2021 Annual Meeting of Association of Collegiate Marketing Educators, March 2021, online. This paper received the award, “Best Paper in the Track.”

“Incremental Revenue and Headcount from a Casino Promotion,” presented at the 2019 Annual Meeting of Association of Collegiate Marketing Educators, March 2019, Houston, TX.

“A Note on Modeling Service Capacity: Allocation under Uncertain Aggregate Demand” presented at the Association of Collegiate Marketing Educators, Federation of Business Disciplines meetings in Oklahoma City, OK (March 2016)

“Incremental Revenue from an Entertainment Venue: Day of, Before, and After Event” presented at the Association of Collegiate Marketing Educators, Federation of Business Disciplines meetings in Houston, TX (March 2015)

“Economic Validation for Team Development Initiative,” presented at the Federation of Business Disciplines Conference in Albuquerque, NM (March 2013).

“Regression Analysis for a Gaming Center,” presented at the Southwest Finance Association Conference in Houston, TX (March 2011).

“Creating a Casino Budget,” presented at the Southwest Finance Association Conference, Oklahoma City, (February 2009).

“A Note on Modeling Service Capacity Allocation Under Varying Intensities of Competition,” co-author Hongkai Zhang, accepted to be presented at the Association of Collegiate Marketing Educators (ACME) Conference, Oklahoma City, (February 2009). **This paper received the 2009 McGraw-Hill/Irwin Distinguished Paper Award for outstanding paper in the 2009 Association of Collegiate Marketers conference.**

“Bob’s Gaming Center: A Business Case Study,” presented at the Southwest Finance Association Conference, Houston, (March 2008).

“On Modeling Capacity Allocation Policies for a Monopolistic Service Provider,” co-author Hongkai Zhang, presented at the Association of Collegiate Marketing Educators Conference, San Diego, (March 2007).

“Carter Company Case Study” presented at the Southwest Finance Association Conference, Oklahoma City, (March 2006).

“Are Small Banks Safer in the Presence of Large Banks?” presented at the Southwest Finance Association Conference, Dallas, (March 2005).

“Local Market Structure and Small Bank Risk: Is There a Connection?” presented at the Journal of Entrepreneurial Finance Annual Conference, Chicago, (November 2002).

“Developing a Formal Market in Vietnam for Lending to Small Businesses,” presented to graduate students at the University of Economics in Ho Chi Minh City (2002).

“Does Bank Consolidation Hurt the Small Business Borrower?” presented at the Southern Economic Conference (November 2001).

“Examining Small Business Loan Rates at Large and Small Banks?” presented at the International Atlantic Economic Conference (October 1999) in Montreal.

“Bank Consolidation and Credit Access for Small Businesses,” presented at the Southern Economic Meetings, (November 1997).

Current Working Paper:

“COVID 19 Effect on Casino Revenue”