

Isabelle DUBEC
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Affiliation

Toulouse School of Economics, Université Toulouse I - Capitole since 1994.

Education

- PhD in economics from University of Toulouse I : "L'interbancaireté et la tarification des retraits automatiques de billets", Supervisor : Michel Moreaux, January 1994.
- Master in economics, Toulouse I, 1988-1990.
- Bachelor in economics, Université de Limoges, 1984-1987.

Research Interest

Industrial economics, banking industry, payment systems, ATM industry, education in consumption.

Articles in referred Journals

- "The Role of Interchange Fees in Shared ATM Networks", with J.Donze, in *the International Journal of Industrial Organization*, vol. 24, p. 29-43, 2006.
- "Paying for ATM Usage: Good for Consumers, Bad for Banks?", with J Donze, in *the Journal of Industrial Economics*, vol. 57, p. 583-612, 2009.
- "The Effect of Regulating Interchange Fees at Cost on the ATM Market, with J Donze, in *Economics Letters*, vol. 107, p. 187-189, 2010.
- "ATM Direct Charging Reform: the Effect of Independent Deployers on Welfare", with J.donze, in *Review of Network Economics*, vol. 10, 2011.

Working Papers

- "Tax incidence and Information Campaign within a Differentiated Duopoly" with Patrice Cassagnard and Carole Haritchabalet.

Teaching experience

- Undergraduate: Microeconomics, Industrial Economics.
- Master: Intellectual property, microeconomics of banking.

Other Academic Activities

- Responsible for the master 2 Économie Appliquée since 2017.
- "Orientation active " for students in licence 1 since 2010.
- Departmental coordinator for students international mobility 2007-2010.
- Member of the Faculty council in the department of economics at the "Université Toulouse I - Capitole" 2002-2007.