

Roberto Melis

 Roberto Melis |  roberto-melis |  roberto.melis@unibg.it |  +39 351 323 0800

SUMMARY

Joint PhD Candidate in Finance at the University of Bergamo (Italy) and the University of Agder (Norway), and Adjunct Lecturer in Banking and Insurance at the University of Bergamo. My research focuses on financial intermediation, banking, development finance.

EDUCATION

Nov 2023 – Present Joint PhD in Management, Accounting, and Finance, **University of Bergamo** (Italy) & **University of Agder** (Norway)
Supervisors: Prof. Laura Viganò, Prof. Roy Mersland

2020 – 2022 Master's Degree in Finance and International Business, **University of Bergamo** (Italy)

2017 – 2020 Bachelor's Degree in Economics and Management, **University of Sassari** (Italy)

VISITING POSITIONS

Sep–Nov 2025 **KU Leuven**, Finance Department, Brussels, Belgium
Host: Prof. Bert D'Espallier

ADDITIONAL TRAINING

Jul 7–18, 2025 **Barcelona School of Economics (BSE)**, Spain
Empirical Banking: Methodological Aspects
Instructor: Prof. Gianni De Nicolò (Johns Hopkins University)
Topics: competitive dynamics, systemic risk, stress testing

Difference-in-Differences with Panel Data
Instructor: Prof. Jeffrey Wooldridge (Michigan State University)
Topics: extended two-way fixed effects, heterogeneity, staggered adoption, nonlinear DiD

Mar 10–Apr 11, 2025 **European University Institute (EUI)**, Florence, Italy
Executive Course in Panel Data Econometrics
Instructor: Prof. Jeffrey Wooldridge (Michigan State University)
Topics: fixed and random effects, instrumental variables, heterogeneous trends, dynamic models, nonlinear panels, banking applications in Stata

TEACHING EXPERIENCE

- Feb – Jun 2026 **University of Bergamo**, Italy
Lecturer (Master's): *Bank and Insurance Management* (164013) – 12 hours
Topics: interest rate risk management, reinsurance, analysis of bank and insurance financial statements
- Oct 22, 2025 **KU Leuven**, Belgium
Guest Lecture (Master's): *Sustainable Finance* (HMA69A)
Topic: "State-Owned Banks: Why they Matter, When they Work"
- Sep – Dec 2025 **University of Bergamo**, Italy
Lecturer (Master's): *Management of Insurance Companies* (165017) – 12 hours
Topics: life annuities, InsurTech, insurance balance sheets
- Sep – Dec 2024 **University of Bergamo**, Italy
Lecturer (Master's): *Management of Insurance Companies* (165017) – 12 hours
Topics: life annuities, InsurTech, insurance balance sheets
Lecturer (Master's): *Bank and Insurance Management* (164013) – 12 hours
Topics: internal/external credit ratings, LGD, interest rate risk, credit risk transfer
- Aug – Sep 2024 **University of Bergamo**, Italy
Lecturer (Master's): *Introduction to Corporate Finance and Intermediaries* – 16 hours
Topics: financial management, fundamentals of corporate finance
- Feb – Apr 2024 **IES Abroad**, Milan, Italy
Lecturer (Bachelor's): *Banking and Financial Intermediation* – 45 hours
Topics: financial intermediation theory, banking operations and risk management, commercial banking institutions

WORK EXPERIENCE

- Aug – Dec 2022 **Credit Analyst**, Bergamo
Assessed SME creditworthiness, analyzed financial statements and market positioning

CONFERENCE AND WORKSHOP PRESENTATIONS

- Jul 7–8, 2026 **15th MoFiR Workshop on Banking, PhD Poster Session**
Varese, Italy
Pioneering Unbanked Markets: The Catalytic Role of a Public Commercial Bank
(with D. Castellani, L. Viganò)
- Jun 24–27, 2026 **35th Annual European Financial Management Association Meetings**
University of Agder, Kristiansand, Norway
Pioneering Unbanked Markets: The Catalytic Role of a Public Commercial Bank
(with D. Castellani, L. Viganò)
- Jun 15, 2026 **6th Tri-City-PhD Workshop on Empirical Research in Finance**
Frankfurt School of Finance & Management
Oil Price Shocks and Local Banking Markets: Evidence from Colombia
(single-authored)
- Apr 8–10, 2026 **5th International Conference on Accounting and Finance Research**
Malaga, Spain
Public Commercial Banks and Local Growth: Evidence from Colombia
(with A. Adera, R. Mersland, K. Andersson, B. D'Espallier)

Dec 1–4, 2025	University of Portsmouth & University of Agder Joint Seminar University of Portsmouth, England <i>Pioneering Unbanked Markets: The Catalytic Role of a Public Commercial Bank</i> (with D. Castellani, L. Viganò) <i>Public Commercial Banks and Local Growth: Evidence from Colombia</i> (with A. Adera, R. Mersland, K. Andersson, B. D’Espallier)
Oct 9, 2025	AFI Brown Bag Seminar in Finance KU Leuven, Belgium <i>Pioneering Unbanked Markets: The Catalytic Role of a Public Commercial Bank</i> (with D. Castellani, L. Viganò)
Sep 26, 2025	PhD Poster Presentation University of Bergamo, Italy <i>Pioneering Unbanked Markets: The Catalytic Role of a Public Commercial Bank</i> (with D. Castellani, L. Viganò) <i>Public Commercial Banks and Local Growth: Evidence from Colombia</i> (with A. Adera, R. Mersland, K. Andersson, B. D’Espallier)
Jun 2–4, 2025	4th International Conference on Accounting and Finance Research Kristiansand, Norway <i>Bank Proximity and Financial Inclusion: Evidence from Ethiopia</i> (with A. Adera)
Apr 29, 2025	University of Bergamo and University of Ostrava Joint PhD Workshop University of Bergamo, Italy <i>Pioneering Unbanked Markets: The Catalytic Role of a Public Commercial Bank</i> (with D. Castellani, L. Viganò)
Apr 11–13, 2025	51st EBES Conference Rome, Italy <i>Bank Proximity and Financial Inclusion: Evidence from Ethiopia</i> (with A. Adera)
Jun 24–26, 2024	8th European Research Conference on Microfinance Bergamo, Italy <i>Pioneering Unbanked Markets: The Catalytic Role of a Public Commercial Bank</i> (with D. Castellani, L. Viganò)

SKILLS

Languages	Italian (Native), English (Professional), Spanish (Intermediate)
Software	Statistical/Programming: Stata (Advanced), R, Python, Gretl (Basic) Productivity: MS Office, LibreOffice (Advanced), L ^A T _E X (Proficient)

ORGANIZATION OF SEMINARS AND CONFERENCES

Jun 24–26, 2024	8th European Research Conference on Microfinance , Bergamo Organizing Committee Member
-----------------	--

RESEARCH GROUPS

- 2023–Present **Center for Research on Social Enterprises and Microfinance (CERSEM)**
University of Agder, Norway
Supervisor: Prof. Roy Mersland
- 2023–Present **Financial System Evolution in Africa**
University of Bergamo, Italy
Supervisor: Prof. Laura Viganò
- 2023–Present **The Role of New Development Banks**
University of Bergamo, Italy
Supervisor: Prof. Laura Viganò
- 2024–Present **The Role of Public Banks in Pioneering Uncharted Credit Markets**
Focus: Banco Agrario in Colombia
University of Bergamo, Italy
Supervisor: Prof. Davide Castellani

WORKING PAPERS AND PUBLICATIONS

1. Adera, Abreham and Melis, Roberto. (2025). *Who benefits from bank proximity? Insights on financial inclusion from Afrobarometer surveys in Ethiopia.*
Afrobarometer Working Paper Series, No. 213, August 2025.

REFEREEING ACTIVITIES

- Referee: *International Review of Financial Analysis*

In compliance with the GDPR and Italian Legislative Decree No. 196/2003, I hereby authorize the processing of my personal data contained in this document.

(Ai sensi del GDPR e del D.Lgs. 196/2003, autorizzo il trattamento dei miei dati personali contenuti nel presente curriculum.)