

# Roberto Melis

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## Research Interests

Banking; Development Finance; Financial Inclusion; Microfinance.

## Education

**University of Bergamo & University of Agder (co-tutelle)** *Nov 2023 – Nov 2026*

PhD in Management, Accounting, and Finance

Supervisors: Prof. Laura Viganò; Prof. Roy Mersland

**KU Leuven, Brussels, Belgium**

*Sep – Nov 2025*

Visiting Scholar

Host: Prof. Bert D'Espallier

**University of Bergamo, Italy**

*2020 – 2022*

Master's in Management, Finance, and International Business

Grade: 106/110

Supervisor: Prof. Davide Castellani

**University of Sassari, Italy**

*2017 – 2020*

Bachelor's in Economics and Management

Supervisor: Prof. Alessandro Trudda

## Advanced Training and Summer Schools

**Barcelona School of Economics (BSE), Spain**

*Jul 7 – 18, 2025*

*Empirical Banking: Methodological Aspects* (Prof. Gianni De Nicolò, Johns Hopkins)

Topics: competitive dynamics, systemic risk, stress testing

*Difference-in-Differences with Panel Data* (Prof. Jeffrey Wooldridge, Michigan State)

Topics: two-way fixed effects, heterogeneity, staggered adoption, nonlinear DiD

**European University Institute (EUI), Italy**

*Mar 10 – Apr 11, 2025*

Executive Course in Panel Data Econometrics (Prof. Jeffrey Wooldridge, Michigan State)

Topics: Fixed/random effects, instrumental variables, heterogeneous trends, dynamic models, nonlinear panels, banking applications in Stata

## Teaching Experience

**University of Bergamo, Italy**

*Sep 2024 – Present*

Lecturer (Master's level courses):

- Sep 2025–Dec 2025 — *Management of Insurance Companies* (12h)
- Sep 2024–Dec 2024 — *Management of Insurance Companies* (12h): Life annuities, InsurTech, insurance balance sheets
- Sep 2024–Dec 2024 — *Bank and Insurance Management* (12h): Internal and external credit ratings, LGD, interest rate risk, credit risk transfer

- Sep 2024 — *Introduction to Corporate Finance and Intermediaries* (16h): Financial management, fundamentals of corporate finance

### **IES Abroad, Milan, Italy**

*Feb – Apr 2024*

Lecturer (BSc.): *Banking and Financial Intermediation* (45h)

Topics: financial intermediation theory, banking operations and risk management, and commercial banking institutions

## **Work Experience**

**Credit Analyst**, Generalfin S.r.l., Bergamo

*Aug - Dec 2022*

Assessed SME creditworthiness, analyzed financial statements and market positioning

## **Conference and Workshop Presentations**

**4th ICAFR Conference**, Kristiansand, Norway

*Jun 2–4, 2025*

*Bank Proximity and Financial Inclusion: Evidence from Ethiopia* (A. Adera, R. Melis)

**PhD Workshop**, University of Bergamo

*Apr 29, 2025*

*The Role of Public Banks in Pioneering Credit Markets: Banco Agrario in Colombia* (R. Melis, D. Castellani, L. Viganò)

**51st EBES Conference**, Rome

*Apr 11–13, 2025*

*Bank Proximity and Financial Inclusion: Evidence from Ethiopia* (A. Adera, R. Melis)

**8th European Research Conference on Microfinance**, Bergamo

*Jun 24–26, 2024*

*Banco Agrario and Uncharted Credit Markets* (R. Melis, D. Castellani, L. Viganò)

## **Skills**

**Languages:** Italian (Native), English (Professional), Spanish (Basic)

**Software:** Stata (Advanced), R, Python, Gretl (Basic), MS Office, LibreOffice (Advanced), L<sup>A</sup>T<sub>E</sub>X (Proficient)

## **Organization of seminars and conferences**

8th European Research Conference on Microfinance, Bergamo

*Jun 24–26, 2024*

Member of the Organizing Committee

## **Research Groups**

Center for Research on Social Enterprises and Microfinance (**CERSEM**)

## **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.

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Bergamo, 11/09/2025