

Roberto Melis

PhD Candidate in Finance | University of Bergamo (Italy) & University of Agder (Norway)

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RESEARCH INTERESTS

Financial intermediation and empirical banking; development finance; state-owned banks; financial inclusion.

EDUCATION

2023–present	PhD in Management, Accounting and Finance (cotutelle) University of Bergamo (Italy) & University of Agder (Norway) <i>Supervisors:</i> Prof. Laura Viganò (Bergamo), Prof. Roy Mersland (Agder)
2020–2022	MSc in Finance and International Business University of Bergamo (Italy)
2017–2020	BSc in Economics and Management University of Sassari (Italy)

RESEARCH VISITS

Sep–Nov 2025	KU Leuven , Finance Department, Brussels, Belgium <i>Host:</i> Prof. Bert D’Espallier
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ACADEMIC APPOINTMENTS

2024–present	Adjunct Lecturer in Banking and Insurance Department of Management, University of Bergamo (Italy)
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WORKING PAPERS

1. “Pioneering Unbanked Markets: The Catalytic Role of a Public Commercial Bank.”
With D. Castellani and L. Viganò.
2. “Who Benefits from Bank Proximity? Insights on Financial Inclusion from Afrobarometer Surveys in Ethiopia.”
With A. Adera. [Afrobarometer Working Paper Series, No. 213 \(2025\)](#).

WORK IN PROGRESS

1. “Banking and Religion: Evidence from Africa”
With A. Adera.
2. “Oil Price Shocks and Local Banking Markets: Evidence from Colombia.”
Sole-authored.
3. “Public Commercial Banks and Local Growth: Evidence from Colombia.”
With A. Adera, R. Mersland, K. Andersson and B. D’Espallier.

CONFERENCE AND SEMINAR PRESENTATIONS

Jul 2026	15th MoFiR Workshop on Banking (PhD poster session), Varese, Italy <i>Pioneering Unbanked Markets</i> (with D. Castellani, L. Viganò)
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Jun 2026	35th European Financial Management Association Annual Meeting , University of Agder, Norway <i>Pioneering Unbanked Markets</i> (with D. Castellani, L. Viganò)
Jun 2026	6th Tri-City PhD Workshop on Empirical Research in Finance , Frankfurt School of Finance & Management <i>Oil Price Shocks and Local Banking Markets</i> (sole-authored)
Apr 2026	5th International Conference on Alternative Finance Research , Malaga, Spain <i>Public Commercial Banks and Local Growth</i> (with A. Adera, R. Mersland, K. Andersson, B. D'Espallier)
Dec 2025	Portsmouth–Agder Joint Seminar , University of Portsmouth, UK <i>Pioneering Unbanked Markets; Public Commercial Banks and Local Growth</i>
Oct 2025	AFI Brown Bag Seminar in Finance , KU Leuven, Belgium <i>Pioneering Unbanked Markets</i> (with D. Castellani, L. Viganò)
Sep 2025	PhD-day 2025 , University of Bergamo, Italy <i>Pioneering Unbanked Markets; Public Commercial Banks and Local Growth</i>
Jun 2025	4th International Conference on Alternative Finance Research , Kristiansand, Norway <i>Bank Proximity and Financial Inclusion: Evidence from Ethiopia</i> (with A. Adera)
Apr 2025	University of Bergamo–University of Ostrava Joint PhD Workshop , Bergamo, Italy <i>Pioneering Unbanked Markets</i> (with D. Castellani, L. Viganò)
Apr 2025	51st EBES Conference , Rome, Italy <i>Bank Proximity and Financial Inclusion: Evidence from Ethiopia</i> (with A. Adera)
Jun 2024	8th European Research Conference on Microfinance , Bergamo, Italy <i>Pioneering Unbanked Markets</i> (with D. Castellani, L. Viganò)

TEACHING EXPERIENCE

Feb–Jun 2026	University of Bergamo — Lecturer (Master's) <i>Bank and Insurance Management</i> (164013), 12 hrs: interest-rate risk management, reinsurance, bank and insurance financial statements
Oct 2025	KU Leuven — Guest Lecture (Master's) <i>Sustainable Finance</i> (HMA69A): “State-Owned Banks: Why They Matter, When They Work”
Sep–Dec 2025	University of Bergamo — Lecturer (Master's) <i>Management of Insurance Companies</i> (165017), 12 hrs: life annuities, InsurTech, insurance balance sheets
Sep–Dec 2024	University of Bergamo — Lecturer (Master's) <i>Management of Insurance Companies</i> (165017), 12 hrs; and <i>Bank and Insurance Management</i> (164013), 12 hrs: internal/external credit ratings, LGD, interest-rate risk, credit-risk transfer
Aug–Sep 2024	University of Bergamo — Lecturer (Master's) <i>Introduction to Corporate Finance and Intermediaries</i> , 16 hrs
Feb–Apr 2024	IES Abroad, Milan — Lecturer (Bachelor's) <i>Banking and Financial Intermediation</i> , 45 hrs: intermediation theory, banking operations and risk management, commercial banking

GRADUATE COURSEWORK (SELECTED)

Jul 2025	Barcelona School of Economics , Spain <i>Empirical Banking: Methodological Aspects</i> — Prof. Gianni De Nicolò (Johns Hopkins) <i>Difference-in-Differences with Panel Data</i> — Prof. Jeffrey Wooldridge (Michigan State)
Mar–Apr 2025	European University Institute , Florence, Italy <i>Panel Data Econometrics</i> — Prof. Jeffrey Wooldridge (Michigan State)

PROFESSIONAL SERVICE

Refereeing	<i>International Review of Financial Analysis</i>
2024	Organizing Committee, 8th European Research Conference on Microfinance , Bergamo

RESEARCH AFFILIATIONS

2023–present	Centre for Research on Social Enterprises and Microfinance (CERSEM) University of Agder — Prof. Roy Mersland
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OTHER PROFESSIONAL EXPERIENCE

Aug–Dec 2022	Credit Analyst , Bergamo, Italy SME creditworthiness assessment; analysis of financial statements and market positioning
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SKILLS

Languages	Italian (native), English (professional), Spanish (intermediate)
Software	Stata, MS Office, R, L ^A T _E X (advanced); Python, Gretl (basic)

REFERENCES

Prof. Laura Viganò University of Bergamo PhD supervisor [laura.vigano@unibg.it]	Prof. Roy Mersland University of Agder PhD supervisor [roy.mersland@uia.no]	Prof. Bert D’Espallier KU Leuven Research-visit host [bert.despallier@kuleuven.be]
Prof. Davide Castellani University of Bergamo Reference [davide.castellani@unibg.it]		Prof. Kjetil Andersson University of Agder Reference [kjetil.andersson@uia.no]

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