

Curriculum Vitae

Roberto Melis

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EDUCATION

- | | |
|-------------|---|
| 2023 – 2026 | University of Bergamo (Italy) and University of Agder (Norway)
PhD in Management, Accounting and Finance (cotutelle),
expected Nov 2026
Supervisors: Prof. Laura Viganò (Bergamo), Prof. Roy Mersland (Agder) |
| 2020 – 2022 | University of Bergamo (Italy)
MSc in Finance and International Business |
| 2017 – 2020 | University of Sassari (Italy)
BSc in Economics and Management |

RESEARCH INTERESTS

Financial Intermediation, Empirical Banking, Development Finance, State-Owned Banks, Financial Inclusion

APPOINTMENTS

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| 2024 – | University of Bergamo (Italy)
Adjunct Lecturer in Banking and Insurance, Department of Management |
| 2023 – | CERSEM , University of Agder (Norway)
Affiliated PhD Researcher, Centre for Research on Social Enterprises and Microfinance |

RESEARCH VISITS

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| 2025 | KU Leuven (Belgium)
Finance Department, Brussels Campus. Host: Prof. Bert D’Espallier
September – November 2025 |
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WORK IN PROGRESS

1. **Pioneering Unbanked Markets: The Catalytic Role of a Public Commercial Bank**

Working Paper
(with Davide Castellani and Laura Viganò)

2. **Who Benefits from Bank Proximity? Insights on Financial Inclusion from Afrobarometer Surveys in Ethiopia**
[Afrobarometer Working Paper Series, No. 213 \(2025\)](#)
(with Abreham Adera)
3. **Public Commercial Banks and Local Growth: Evidence from Colombia**
(with Abreham Adera, Roy Mersland, Kjetil Andersson, and Bert D’Espallier)
4. **Oil Price Shocks and Local Banking Markets: Evidence from Colombia**
(sole-authored)
5. **Banking and Religion: Evidence from Africa**
(with Abreham Adera)

GRANTS AND AWARDS

2023 PNRR Doctoral Fellowship (NextGenerationEU), University of Bergamo

PRESENTATIONS

2026 Wolpertinger Annual Conference, University of Roma Tre
Oil Price Shocks and Local Banking Markets

15th MoFiR Workshop on Banking (PhD poster session), Varese
Pioneering Unbanked Markets

35th European Financial Management Association Annual Meeting, University of Agder
Pioneering Unbanked Markets

6th Tri-City PhD Workshop on Empirical Research in Finance, Frankfurt School of Finance & Management
Oil Price Shocks and Local Banking Markets

5th International Conference on Alternative Finance Research, Malaga
Public Commercial Banks and Local Growth

2025 Portsmouth–Agder Joint Seminar, University of Portsmouth
Pioneering Unbanked Markets; Public Commercial Banks and Local Growth

AFI Brown Bag Seminar in Finance, KU Leuven
Pioneering Unbanked Markets

PhD Day 2025, University of Bergamo
Pioneering Unbanked Markets; Public Commercial Banks and Local Growth

	4th International Conference on Alternative Finance Research, Kristiansand <i>Bank Proximity and Financial Inclusion: Evidence from Ethiopia</i>
	University of Bergamo – University of Ostrava Joint PhD Workshop, Bergamo <i>Pioneering Unbanked Markets</i>
	51st EBES Conference, Rome <i>Bank Proximity and Financial Inclusion: Evidence from Ethiopia</i>
2024	8th European Research Conference on Microfinance, Bergamo <i>Pioneering Unbanked Markets</i>

TEACHING

2026	University of Bergamo — Lecturer Management of Insurance Companies (165017), Master's, 24 hrs Bank and Insurance Management (164013), Master's, 12 hrs
2025	KU Leuven — Guest Lecturer Sustainable Finance (HMA69A), Master's: "State-Owned Banks: Why They Matter, When They Work"
	University of Bergamo — Lecturer Management of Insurance Companies (165017), Master's, 12 hrs
2024	University of Bergamo — Lecturer Management of Insurance Companies (165017), Master's, 12 hrs Bank and Insurance Management (164013), Master's, 12 hrs
	University of Bergamo — Tutor Introduction to Corporate Finance and Intermediaries, Master's, 16 hrs
	IES Abroad, Milan — Lecturer Banking and Financial Intermediation, Bachelor's, 45 hrs

GRADUATE COURSEWORK

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

REFeree ACTIVITIES

International Review of Financial Analysis

CONFERENCE ORGANIZATION

2024 Organizing Committee, 8th European Research Conference on
Microfinance, Bergamo

OTHER PROFESSIONAL EXPERIENCE

2022 **Credit Analyst**, Bergamo (Italy)
SME creditworthiness assessment; analysis of financial statements
and market positioning. August – December 2022

SKILLS

Software Stata, R, $\text{\LaTeX}$, MS Office (advanced); Python, Gretl (basic)
Languages Italian (native), English (professional), Spanish (intermediate)

REFERENCES

Prof. Laura Viganò
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Prof. Roy Mersland
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the personal data contained in this document.
(Ai sensi del GDPR e del D.Lgs. 196/2003, autorizzo il trattamento dei miei dati personali.)*

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