

# MARINA SANCHEZ DEL VILLAR

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## EDUCATION

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<b>PhD. in Economics</b> <i>European University Institute, Italy</i> Topic: Financial innovation	2019 - Present
<b>MRes. in Economics</b> <i>European University Institute, Italy</i>	2019 - 2020
<b>MSc. in Industrial Organization</b> <i>Toulouse School of Economics, France</i>	2015 - 2017
<b>B.A. in Economics</b> <i>Universidad Carlos III de Madrid, Spain</i> Exchange Programmes: <i>Università Commerciale Luigi Bocconi Di Milano, Italy</i> <i>University of California, Santa Cruz, United States</i>	2011 - 2015 Sep. 2014 - Feb. 2015 Sep. 2013 - Jun. 2014

## PROJECTS

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### Technology and Credit Market Information Asymmetries

This project explores the impact that technologically oriented lenders have on the credit market information asymmetries. New to other studies in the literature, I employ a differentiated products approach, where differentiation comes on the basis of a preference for lower monitoring. The preference for lower monitoring decreases the informational advantage coming from better screening and implies that the more technologically enabled player may not always have a market presence if its technology is too intrusive.

(To be) Presented at: Naples School of Economics and Finance workshop (2022), Spanish Industrial Economics Association (2022) annual meeting, PhD session of the Spanish Finance Association Forum (2022), Young Economist Seminar at the Dubrovnik Economic Forum (2022), EUI Artificial Intelligence Group (2022), EUI May Forum (2021)

### Technology and privacy in credit markets

with Sebastian Doerr and Leonardo Gambacorta

### Assessing the impact of roundups on savings

with Noriko Amano-Patino and Sam Jindani

## PROFESSIONAL EXPERIENCE

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<b>Senior Associate, Innovation and Digital Economy Unit</b> <i>Bank for International Settlements, Basel, Switzerland</i> - PhD Fellowship to collaborate with members of the BIS on topical issues related to financial innovation - Develop economic models to gauge the importance of privacy in the credit market	Apr. - Sep. 2022
<b>Economist, Antitrust and Competition Practice</b> <i>NERA Economic Consulting, Paris, France and Madrid, Spain</i> - Main contribution: assessed consumer welfare change due to network sharing between two EU mobile operators - Applied research on structural models of demand and supply in the road transport and telecommunications sectors - Extensively worked with Stata and R to conduct data cleaning, organization, econometric analysis, and predictions	Apr. 2017 - Jun. 2019

## TEACHING EXPERIENCE

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<b>TA Game Theory</b> <i>European University Institute, Italy</i> Teaching assistant for PhD-level course taught by Dr. David Levine	Nov. 2020 - Jan. 2021
<b>Guest Lecturer, App. Contemporary Econ.</b> <i>École des Hautes Études Commerciales de Paris, France</i> Co-delivered one session of the MSc-level course organized by Dr. Jacques Potin	Mar. 2018
<b>TA Macroeconomics</b> <i>Toulouse School of Economics, France</i> Teaching assistant for undergraduate-level course taught by Dr. Sumudu Kankanamge	Jan. - May 2017

## AWARDS AND SCHOLARSHIPS

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<b>Salvador de Madariaga Scholarship</b>	<i>Ministerio de Universidades</i>	2019 - Present
<b>Study Abroad Grant</b>	<i>Ministerio de Educación, Cultura y Deporte</i>	2014
<b>Excellence Scholarship</b>	<i>Universidad Carlos III de Madrid</i>	2011
<b>Excellence Scholarship</b>	<i>Comunidad de Madrid</i>	2011
<b>Ruta Quetzal Fellowship</b>	<i>Banco Bilbao Vizcaya Argentaria (BBVA)</i>	2010

## ACADEMIC ACTIVITIES AND SERVICE

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<b>Cluster Assistant</b>	<i>EUI Technological Change and Society Cluster</i>	Nov. 2020 - Present
<b>Co-organizer</b>	<i>EUI Artificial Intelligence Reading Group</i>	Sep. 2020 - Dec. 2021
<b>Editor-in-Chief</b>	<i>The TSEconomist Student Magazine</i>	Apr. 2016 - Apr. 2017
<b>Referee</b>	Financial Innovation	

## OTHER INFORMATION

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<b>Languages:</b>	Spanish, <i>native</i> ; English, <i>C2—proficient</i> ; French, <i>C1—advanced</i> ; Italian, <i>B1—intermediate</i>
<b>Coding:</b>	<i>Advanced:</i> Stata, Excel <i>Intermediate:</i> Mathematica, R <i>Beginner:</i> Python, MATLAB
<b>Nationality:</b>	Spanish

## REFERENCES

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<b>Giacomo Calzolari</b> (Main advisor) <i>European University Institute</i> giacomo.calzolari@eui.eu (+39) 055 4685 952/954	<b>Thomas Crossley</b> (Co-advisor) <i>European University Institute</i> thomas.crossley@eui.eu (+39) 055 4685 956
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