MARINA SANCHEZ DEL VILLAR

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EDUCATION

Ph.D. in Economics   *European University Institute, Italy*   2020 - Present
   Topic: Financial innovation

MRes. in Economics   *European University Institute, Italy*   2019 - 2020

MSc. in Industrial Organization *Toulouse School of Economics, France*   2015 - 2017

B.A. in Economics *Universidad Carlos III de Madrid, Spain*   2011 - 2015
   Exchange Programmes:
   Università Commerciale Luigi Bocconi Di Milano, Italy   Sep. 2014 - Feb. 2015
   University of California, Santa Cruz, United States   Sep. 2013 - Jun. 2014

PROJECTS

Technology and Credit Market Information Asymmetries
This project explores the impact that technologically oriented lenders have on 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.

Technology and privacy regulation in credit markets
with Sebastian Doerr, Leonardo Gambacorta and Luigi Guiso

Assessing the impact of roundups on savings
with Noriko Amano-Patino and Sam Jindani

PROFESSIONAL EXPERIENCE

Senior Associate, Innovation and Digital Economy Unit and Innovation Hub   Apr. - Sep. 2022
Bank for International Settlements, Basel, Switzerland
- 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
- Contribute to the Eurosystem Centre's pre-opening projects

Economist, Antitrust and Competition Practice   Apr. 2017 - Jun. 2019
NERA Economic Consulting, Paris, France and Madrid, Spain
- 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

TEACHING EXPERIENCE

TA Game Theory *European University Institute, Italy*   Nov. 2020 - Jan. 2021
   Teaching assistant for PhD-level course taught by Dr. David Levine

Guest Lecturer, App. Contemporary Econ. *École des Hautes Études Commerciales de Paris, France*   Mar. 2018
   Co-delivered one session of the MSc-level course organized by Dr. Jacques Potin

TA Macroeconomics *Toulouse School of Economics, France*   Jan. - May 2017
   Teaching assistant for undergraduate-level course taught by Dr. Sumudu Kankanamge

AWARDS AND SCHOLARSHIPS

YES Prize in honour of Oleh Havrylyshyn *Croatian National Bank (HNB)*	2022
SAEe Ph.D. Student Grant *Fundación Ramón Areces*	2022
Salvador de Madariaga Scholarship *Ministerio de Universidades*	2019 - Present
Study Abroad Grant *Ministerio de Educación, Cultura y Deporte*	2014
Excellence Scholarship *Universidad Carlos III de Madrid*	2011
Excellence Scholarship *Comunidad de Madrid*	2011
Ruta Quetzal Fellowship *Banco Bilbao Vizcaya Argentaria (BBVA)*	2010

ACADEMIC ACTIVITIES AND SERVICE

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

CONFERENCES AND PRESENTATIONS

2022 Symposium of the Spanish Economic Association (*Valencia*), HEC Paris Conference on Banking in the Age of Challenges (*Paris*), OCC Symposium on the Implications of Financial Technology for Banking (*Washington D.C.*), Naples School of Economics and Finance workshop (*Naples*), Jornadas de Economia Industrial (*Gran Canaria*), Finance Forum PhD session (Santiago de Compostela), Young Economist Seminar at the Dubrovnik Economic Forum (*Dubrovnik*), Bank for International Settlements research meeting (*Basel*)

OTHER INFORMATION

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

REFERENCES

Giacomo Calzolari (Main advisor)
European University Institute
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Thomas Crossley (Co-advisor)
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