

**PASQUALE PALMA, Ph.D. Candidate**  
+39 3299426421  
pasquale.palma@studenti.unimol.it  
<https://sites.google.com/view/pasqualepalma/home>

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## EDUCATION

- 2025 **Summer School “Machine Learning of Dynamic Processes and Time Series Analysis” - Scuola Normale Superiore**  
The summer school focused on the mathematical and computational aspects of dynamic factor models, as well as the probabilistic modelling of time series, including change point detection methods, and random machine learning models for learning dynamic processes.
- 2025 **Summer School “Text Mining for Innovation Management” - University of Pisa**  
The summer school focused on the exploration of Natural Language Processing (NLP) and text mining techniques applied to the analysis of patents and scientific publications.
- 2025 **Visiting Student – University Carlos III of Madrid (4 months)**
- 2024 **ADEIMF Advanced School**  
The summer school covered epistemological issues, advanced econometrics models for economics and finance with a specific focus on endogeneity treatment.
- 2024 **Visiting Student – University of Edinburgh (2 months)**
- 2024 **Advanced models for economics and finance (University of Bari)**  
The course focused on the use of advanced models for the treatment of time series, shock events and systemic crises. Readings were also offered to stimulate the curiosity of researchers from an epistemological point of view.
- 2023 **Capri Summer School IX Edition**  
The summer school covered epistemological issues, data collection methods and analytic techniques such as content and discourse analysis.
- 2022-current **PhD in Law and Economics**  
The project aimed to understand the dynamics of access to credit for both individuals and SMEs. Another goal of the project concerned the opportunity to use machine learning algorithms (supervised and unsupervised) to predict the risk of financial exclusion using both quantitative data and so-called “alternative data” (e.g., browsing activities, social media contacts and interests, and so forth).
- 2022-2023 **Axel Leijonhufvud - Advanced School 2022**  
The summer school covered topics concerning long-term economic growth and methods of overcoming crises generated by exogenous shocks, such as the COVID-19 pandemic or financial crises.
- 2020-2022 **Management, Entrepreneurship and Innovation**  
Final grade: 110/110 cum laude  
*Thesis: The impact of financial inclusion on economic growth: literature review and theories*  
The master's degree aimed to provide graduates with an interdisciplinary and articulated vision of company management both in terms of management processes within the business context and of connection with external systems.
- 2017-2020 **Business economics**  
Final grade: 105/110  
*Thesis: Startup financing: risks, opportunities and perspectives for investors*  
The goal of the degree course was to provide a solid mastery of fundamental economic and managerial knowledge, for effective insertion into the world of work or as a basis for continuing studies towards a master's degree or other higher education activities.

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## ACADEMIC WORKS

- 2025 **Machine learning in corporate finance: where are we and where are we going?**

### Status

Working paper

2025                    **Is your company going public? Using of machine learning to estimate IPO success**

**Status**

Conference paper

2024                    **Prediction of credit risk: a machine learning application on SMEs financial data**

**Status**

Conference paper

2023                    **Access to credit and fintech, A lexicon-based sentiment analysis application on Twitter data**

**Status**

Published (Review of International Business and Finance)

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**SKILLS AND INTERESTS**

**PROGRAMMING**

Excel - Intermediate  
LaTeX - Intermediate  
R - Advanced  
Python - Advanced  
SQL - Basic  
Stata – Basic

**LANGUAGES**

Italian – Mother tongue  
English – B2

**RESEARCH FIELDS OF INTEREST**

Corporate finance; Corporate governance; Credit risk; Deep Learning; Large Language Models (LLMs); Machine Learning; Text Analysis.

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**TEACHING**

2022                    GTA Lecturer at University of Molise, Advanced Corporate Finance

2023                    GTA Lecturer at University of Molise, Advanced Corporate Finance

2024                    GTA Lecturer at University of Molise, Advanced Corporate Finance

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**OTHER ACTIVITIES**

2025                    **National Agency for the Evaluation of Universities and Research Institutes (formally ANVUR)**  
I was in charge of certifying the initial and periodic accreditations of different degree courses, according to the National Agency's parameters.

2025                    **Research grant “e.INS Ecosystem of Innovation for Next Generation Sardinia - Spoke 04 Credit - Mission 4”, University of Cagliari**  
I was responsible for developing a credit scoring system based on neural networks trained on data extrapolated from documentary sets provided by the project partner bank.

2025                    **Peer reviewer, RIBAF (Research in International Business and Finance)**

2024                    **Research project** “Risk Mitigation, Disaster Resilience and Economic Protection through Systemic Oversight and Network Science in the south Adriatic Economy (RESPONSE)” (submitted to INTERREG commission)

2024                    **Clustered Scoring**  
I worked on a clustered scoring model for SMEs to identify similarities between enterprise groups based on the NACE code.

- 2023 **A brief description of WDI package**  
I presented the R package "WDI" for a work related to an international project focused on understanding the socio-economic impacts of climate change on developing countries.
- 2023 **Conference presentation "The augmented company: the impact of AI technologies on SMEs" (AIDEA 2023)**  
I presented a preliminary work which analyses how AI-based technologies are adopted in SMEs, highlighting related constraints and opportunities.
- 2022 **National Agency for the Evaluation of Universities and Research Institutes (formally ANVUR)**  
I was in charge of certifying the initial and periodic accreditations of different degree courses, according to the National Agency's parameters, according to the National Agency's parameters.
- 2021 **Co-Founder of the university spin-off "110 Laude"**  
110 Laude is a university spin-off that operates in fintech sector. The main goal of the company is create new predictive models for anticipate crisis and financial needs.