



Prof. Giampaolo Gabbi
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Siena, 17th February 2017

To the Selection Committee
PhD programme in Economics
University of Siena

I confirm that I have known Seyma Kalay for 2 years.

Seyma studied at the MSc in Finance of the University of Siena, where she deeply analysed the economics of financial markets and banking, added with the most advanced quantitative methodologies applied to economics and finance.

I highly recommend Seyma as a candidate for the PhD in Economics. As far as I could find out in my position, she is well organized and able to manage both theoretical and empirical approaches. Overall, Seyma has good analytical skills and excellent communication skills. Throughout the courses I taught, Seyma demonstrated great perseverance and initiative. Not only was she interested in and motivated to learn the material, but she also put great work into assimilating it to her own experience and developing his own ideas about each economic and financial topic that we discussed.

I am confident she will contribute not only with her professional skills, but also for the attitude in team work and challenging tasks.

If you have any further questions with regard to her background or qualifications, please do not hesitate to contact me.

Yours faithful

Giampaolo Gabbi
Professor of Financial Investments and Risk Management, University of Siena