



August 8, 2022

Dear Selection Committee,

Recommendation for Dr. Seyma Kalay

I am writing this letter in full support of Dr. Seyma Kalay's application for a research or job or opening position in your institution.

I am an Assistant Professor and an Associate Professor in habilitation at the University of Pavia, Department of Economics and Management. I am also a Contract Professor at the African School of Economics (ASE) in Benin, and Affiliated Senior Research Fellow in Econometrics at Baum Tenpers (BT) Research - Centre for Economics and Finance Research in Lagos, Nigeria. As a service, I am also chair of the preparatory certificate program for doctoral studies in Economics and Finance at Baum Tenpers Research and Director of the Econometrics research subgroup.

My interaction with Seyma dates back to November 2017 when I visited the University of Pavia as a faculty member from Boston University where I was a Postdoctoral Associate. Seyma was then a first year of the PhD in Applied Economics and Management (AEM) jointly organized by the University of Bergamo and University of Pavia. Having been working closely with Seyma, I can attest to her solid background in data analytics and application of machine learning techniques in modeling credit risk. To be precise, Seyma has gained solid practical experience in data manipulation, analysis, visualization, mapping, implementing machine learning (both supervised & unsupervised) algorithms, and building interactive user-faces. The two Cran packages published in her name is a testament to her abilities. I believe Dr. Kalay has a great potential, and I am confident that she will have a successful career in your institution.

Seyma is, no doubt, a hardworking and productive individual. She possesses a good research record of accomplishment and a proper exposure to economics research that has benefitted her greatly in her doctoral studies. She is a quick learner and can work very assiduously on advanced research topics in economics, data science, and machine learning. She has demonstrated the ability to work independently with great creativity and enthusiasm. Of the numerous students, I have worked with within the universities across the US, Europe, and Africa, Seyma has distinguished herself as an active and intelligent researcher with a strong thirst for knowledge. I have had the pleasure of learning about her strong work ethics. I can testify to her high intellectual ability and enthusiasm to pursue and complete any goal she sets for herself. She has a pleasant and positive nature and great attention to detail. Her experience as a PhD student has exposed her to the application of various methods and topics in economics and econometric methods, and provided her with the platform to familiarize herself with relevant literature. Without a doubt, she has the capacity to develop intuition and comprehension at the highest level. I can testify to her ability to grasp new concepts quickly.



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Dr. Kalay is not only hard working in the area of research, but also has a great personality, good interpersonal relations, a creative mind and always looking for ways to improve herself. Her combination of intelligence, creativity, commitment, perseverance, strong character, professional and technical expertise, leadership, and people management skills, makes her suitable for your institution.

Without any reservation, I strongly endorse Dr. Seyma Kalay's application for a research or job or opening position in your institution, as I have no doubts that she will make an excellent inclusion and a great asset to your outfit.

Thank you.

Sincerely yours,

Daniel Felix Ahelegbey, PhD

Assistant Professor, University of Pavia, Italy

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