

**Seyma Kalay**  
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*Residency: Working permit  
starting from 7/10/2022*

**HR Department**

August 23, 2022

Dear Mr/Mrs,

Through this letter, I would like to introduce myself and express my interest for the opening position at your company.

I have a Ph.D. in Applied Economics and Management (AEM) at the University of Bergamo. During my research, I have gained solid practical experience in data manipulation, analysis, visualization, mapping, implementing machine learning (both supervised & unsupervised) algorithms, and building interactive user-faces. In addition, I have theoretical background to do web scraping, text-mining, and network analysis. Thus, I am keen to continue my career in the business sector, under the relevant topics.

I have enclosed my resume and I look forward to hearing from you for an interview opportunity in the near future. For further information, please do not hesitate to contact me, preferably via email.

Sincerely,

**Seyma Kalay**

*Attached: curriculum vitæ*

# Seyma Kalay

## Curriculum Vitae

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### Education

- 2017 - 2022 **Doctor of Philosophy in Applied Economics and Management,**  
*Department of Economics and Management, University of Bergamo (Italy).*
- 2013 - 2016 **Master of Science in Finance,**  
*Department of Economics and Statistics, University of Siena (Italy).*
- 2011 - 2012 **Certificate in Masters of Business Administration Program,**  
*College of Business, University of Auburn (USA).*
- 2006 - 2010 **Bachelor of Science in Astronomy and Space Science,**  
*Department of Science, University of Istanbul (Turkey).*

### Doctoral Dissertation

- Title Access to Credit, Using Machine Learning Techniques.
- Supervisors Prof. Michela Cameletti, Prof. Federica Maria Orgio
- Description Applying machine learning techniques to find out the probability of credit default and implementing web applications.

### Master Thesis

- Title Optimal Portfolio Weights Using Markowitz Portfolio Theory.
- Supervisors Prof. Claudio Pacati
- Description Finding the optimal stock portfolio weights, using both covariance and shrinkage covariance matrix.

### Experiences

- 2017 - 2022 **Researcher** - Statistics,  
*Department of Economics and Management, University of Bergamo (Italy),*  
Applying machine learning technique to find out the probability of credit default and implementing web applications.
- 2016 **Internship** - Portfolio,  
*Ziraat Portfolio, Istanbul (Turkey),*  
Observed equity and bond market, familiar with behavioral finance, created a statistical model to maximize the portfolio's return and proved the model efficiency by tracking the data.
- 2015 **Internship** - Portfolio,  
*Invest-AZ, Istanbul (Turkey),*  
To analyze the companies by looking at their income statements and balance sheets to make sure it is beneficial to invest in those companies.

2012 **Internship** - Accounted,  
*Varkan Group, Istanbul (Turkey),*

Have been effectively responsible for recording accounting cycle and kept tracking consistent balances on both suppliers and purchasers on the company's system.

2007–2010 **Part time** - Real Estate,  
*Emlak Ada, Istanbul (Turkey),*

Was actively involved in the marketing and communications of the firm. Drafted contracts, scheduled meetings, handled negotiations, updated company website, collaborated with other real estate agencies, generated new solutions, and conducted research on customer needs and preferences.

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## Skills and Competencies

**Languages:** Native in Turkish, advance in English, intermediate in Italian, beginner in Spanish.

**Computer:** Competitive in: R, Shiny Application, Latex, Microsoft Office. New in: Html, Python, SQL, Java.

**Strengths:** Creative, analytic thinker, problem solver, good at teamwork, interpersonal skills, determined, disciplined, accountable, highly motivated, responsible, strong work ethics, positive mindset, adaptable, rapid learning capability.

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## Software Packages

**Published** ○ Package Pomodoro CRAN: Comparison of predictive power models. This package is intended to make modeling and comparing the predictive powers easier based on the data-splits and all data set.  
○ Package Pepe CRAN: Is intended to make descriptive statistics easier.

**Expected** ○ Package Oregano CRAN: Is intended to create Shiny Modules to make the visualization easier, expected release late-2023.

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## Awards and Honors

2017–Present UNIBG PhD Fund,  
2013–2016 DSU - Toscana,  
2007–2010 Turkish Gas Foundation Scholarship,  
2007–2010 Turkish Women Community Scholarship,  
2006–2010 Yapi Kredi Bank Scholarship.

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## References

**Asso. Prof.:** Daniel Felix Ahelegbey; Università degli studi di Pavia; Assistant Professor; dfkahey@hotmail.com

**Mgr.:** Birkan Karatas; Ziraat Portfolio; Trading Manager; bkaratas@ziraatportfoy.com.tr

**Prof.:** Claudio Pacati; University of Siena; Full Professor; claudio.pacati@unisi.it