

# Seyma Kalay

## Curriculum Vitae

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### Education

- 2017–Present **Doctor of Philosophy in Applied Economics and Management**,  
*Department of Economics and Management, University of Bergamo (Italy).*  
(Expected graduate in Feb 2021)
- 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).*
- 2016 - 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 technique 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–Present **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 some application.
- 2016 **Internship** - Portfolio,  
*Ziraat Portfolio, Istanbul (Turkey),*  
Observed equity and bond market, familiar with the behavioral finance, created a statistical model to maximize the portfolio,Â’s return and proved the model efficiency by tracing 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 of recording accounting cycle and kept tracking consistence balances on both suppliers and purchasers on the company,Â’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 :** Turkish mother tongue, advance in English, intermediate in Italian, beginner in Spanish.

**Computer :** Latex, Microsoft Office, Rstudio, Shiny Application, Stata.

**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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## Awards and Honors

2017–Present 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

**Mr. Birkan Karatas :** Ziraat Portfolio ; Fund Manager ; bkaratas@ziraatportfoy.com.tr ; (90) 532 511 1997

**Prof. Zikri Altun :** Marmara University ; Head of the department of Physic ; zikalt@marmara.edu.tr

**Prof. Claudio Pacati :** Department of Economics and Statistics ; claudio.pacati@unisi.it