

Curriculum Vitae (short version)

Dr Danilo V. Mascia

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Current position

Associate Professor in Banking & FinTech (since 1st November 2020)

Areas of interest

Banking; Finance; SME Finance; FinTech.

Positions

2020–ongoing	Director , MSc Banking & International Finance Deputy Director , PhD Accounting & Finance Deputy Director , The Centre for Advanced Studies in Finance (CASIF)
July 2020–Feb 2021	Member of the National Connectivity workstream – Government Review of the UK FinTech sector (so called, Kalifa Review).
April 2019–Oct 2020	Lecturer in Banking and FinTech at the Leeds University Business School (LUBS) – University of Leeds
Jan 2018–March 2019	Assistant Professor in Banking at the Nottingham University Business School (NUBS) – University of Nottingham
May 2015–May 2017	Research Fellow in Banking and Finance at the Department of Economics and Business – University of Cagliari
Feb. 2016–Mar. 2016	Visiting Academic Research Fellow at the Leeds University Business School (LUBS) – University of Leeds
Nov. 2013–Feb. 2015	Visiting Research Fellow at the Leeds University Business School (LUBS) – University of Leeds

Qualifications and Education

2018 – 2026	Qualified as an Associate Professor in Banking and Finance by the Italian Ministry of Education, University, and Research
2018	Associate Fellow of the Higher Education Academy (HEA)
2012 – 2015	PhD Business Administration – Banking track
2010 – 2011	MSc Business Economics – Finance track (University of Amsterdam)
2007 – 2009	MSc Economics
2004 – 2007	BSc Economics and Finance

Publications

1. **Mascia, D.V.**, Rossi, S.P.S. (2017) Is there a gender effect on the cost of bank financing? **Journal of Financial Stability** 31, 136–153.
2. Crespi, F., Giacomini, E., **Mascia, D.V.** (2019) Bail-In Rules and the Pricing of Italian Bank Bonds. **European Financial Management** 25 (5), 1321–1347.
3. Galli, E., **Mascia, D.V.**, Rossi, S.P.S. (2020) Bank Credit Constraints for Women-Led SMEs: Self-Restraint or Lender Bias? **European Financial Management** 26 (4), 1147–1188.
4. Chevapatrakul, T., **Mascia, D.V.** (2019) Detecting overreaction in the Bitcoin market: A quantile autoregression approach. **Finance Research Letters** 30, 371–377.
5. Galli, E., **Mascia, D.V.**, Rossi, S.P.S. (2018) Does Corruption Influence the Self-Restraint Attitude of Women-Led SMEs towards Bank Lending? **CESifo Economic Studies** 64 (3), 426–455.

Books

6. Crespi, F., **Mascia, D.V.** (2018). Bank Funding Strategies: The Use of Bonds and the Bail-in Effect. *Palgrave Macmillan Studies in Banking and Financial Institutions*.

Other publications and book chapters

Entrepreneurial Finance papers

7. **Mascia, D.V.** (2018) Young Enterprises and Bank Credit Denials. ADBI Working Paper 844. Tokyo: Asian Development Bank Institute.
8. Galli, E., **Mascia, D.V.**, Rossi, S.P.S. (2017) Does Corruption Affect Access to Bank Credit for Micro and Small Businesses? Evidence from European MSMEs. ADBI Working Paper 756. Tokyo: Asian Development Bank Institute.
9. Galli, E., **Mascia, D.V.**, Rossi, S.P.S. (2017) Legal-institutional environment, social capital, and the cost of bank financing for SMEs: Evidence from the Euro area – in Rossi, S.P.S. (Ed.), “Access to Bank Credit and SME Financing”, Palgrave Macmillan Studies in Banking and Financial Institutions Series, London. ISBN: 978-3-319-41362-4.
10. Crespi, F., **Mascia, D.V.** (2017) Introducing Individual Savings Accounts (ISAs) to support the development of Italian SMEs. *Bancaria* 4, 61–69. ISSN: 0005-46-23. [*Available in Italian only*]

Banking papers

11. **Mascia, D.V.**, Mattana, P., Rossi, S.P.S., D’Aietti, R. (2017) Sovereign and bank CDS spreads during the European Debt Crisis: Laying the foundation for SMEs’ financial distress – in Rossi, S.P.S. (Ed.), “Access to Bank Credit and SME Financing”, Palgrave Macmillan Studies in Banking and Financial Institutions Series, London. ISBN: 978-3-319-41362-4.
12. **Mascia, D.V.**, Keasey, K., Vallascas, F., (2016). Did Basel II affect credit growth to corporate borrowers during the crisis? – in Rossi, S.P.S., e Malavasi, R. (Eds.), “Financial Crisis, Bank Behaviour, and Credit Crunch”, Contributions to Economics by Springer. ISBN: 978-3-319-17413-6.
13. **Mascia, D.V.** (2016) Deposit Insurance and moral hazard: when the remedy originates the disease. *Il Risparmio Review* 1, 27–56. ISSN: 0035-5615. [*Available in Italian only*]

Papers on Corporate Governance and micro finance issues

14. Cucinelli, D., **Mascia, D.V.** (2017) Corporate governance in Italy: the evolution of corporate governance of Italian listed companies during the recent financial turmoil – in Kostyuk, A.N., Braendle, U., Capizzi, V. (Eds.) “Corporate Governance: new challenges and opportunities”, Virtur Interpress. ISBN: 978-617-7309-00-9.
15. Crespi, F., **Mascia, D.V.** (2016). Open-end mutual funds listing: the perspectives for the Italian market. *Bancaria* 7-8, 74–88. ISSN: 0005-46-23. [*Available in Italian only*]
16. Crespi, F., **Mascia, D.V.**, (2014). Utilizing reverse mortgages within personal financial planning: a missed opportunity (or still to be exploited) for the Italian market? *Il Risparmio Review* 3, 59–101. ISSN: 0035-5615. [*Available in Italian only*]

Awards

Sept. 2016 ADEIMF Awards 2016 – second place – for the paper “The Impact of the Internal-Rating-Based Approach on Lending Growth and the Cost of Financial Intermediation”, co-authored with Prof K. Keasey and Prof F. Vallascas — Euro 1,500 prize winner.

Involvement in major research projects

- June 2018–March 2019 Member of a research team, co-ordinated by Prof Enrico Onali, within the project “SHIFT” funded by “Erasmus Plus” (total grant awarded: Euro 299,853).
- Oct. 2013–Mar. 2017 Member of a research team within the project “Financial crisis and effects on the quantity and quality of credit. Policy implications” funded by the Autonomous Region of Sardinia (total grant awarded: Euro 181,800).

Other scientific activities

- 2017–ongoing **Referee** for the *European Financial Management*, the *Journal of Small Business Management*, the *Economic Modelling*, the *Journal of International Financial Management & Accounting*, the *Managerial Finance*, the *International Journal of Emerging Markets*, the *Financial Markets and Portfolio Management*, *Finance Research Letters*.
- 2019 **Book Referee** for Routledge, and KoganPage.
- April 2019 Member of the **Scientific Committee** of the International Finance and Banking Society (IFABS) 2019 Conference – ESSCA School of Management – Angers (France).
- April 2018 Member of the **Scientific Committee** of the International Finance and Banking Society (IFABS) 2018 Conference – University of Porto – Porto (Portugal).
- 23/09/2016 Panel member of the **Scientific Committee** for the workshop “European Banking Union and Financial Distress” organized at the University of Cagliari (Italy).
- 10/10/2015 Panel member of the **Scientific Committee** for the workshop “Access to Bank Credit and SME Financing” organized by the University of Cagliari in Pula (Sardinia).

Teaching

Experience as lecturer

- Spring 2021 **Adjunct Lecturer** for the **MBA** module “International Banking” – Master of Business Administration – **University of Southampton**
- Spring 2021 **Lecturer** and **Module Leader** for the UG module “Risk Management in Banking” – BSc Banking and Finance – University of Leeds
- Autumn 2020 **Lecturer** and **joint Module Leader** for the UG module “Banks and Banking Systems” – BSc Banking and Finance – University of Leeds
- Autumn 2020 **Module Convenor** for the UG module “International Banking and Finance” – BSc Banking and Finance – University of Leeds
- Autumn 2019 **Module Convenor** and **Lecturer** for the PG module “International Banking and Finance” – MSc Banking and International Finance – University of Leeds
- Autumn 2019 **Lecturer** for the UG module “Banks and Banking Systems” – BSc Banking and Finance – University of Leeds
- Spring 2019 **Module Convenor** and **Lecturer** for the PG module “Contemporary Issues in Banking” – MSc Banking and Finance – University of Nottingham
- Spring 2019 **Lecturer** for the PG module “Bank Risk Measurement and Management” – MSc Banking and Finance – University of Nottingham
- Spring 2018 **Lecturer** for the PG module “Bank Modelling and Performance Analysis” on **FinTech and Regulation in Banking** – University of Nottingham
- Autumn 2017 **Lecturer** for the UG module “Financial and Monetary Markets” – University of Cagliari
- Spring 2017 **Lecturer** for the UG module “Banking” on **Credit Risk and Regulation in Banking** – University of Cagliari
- Spring 2013 **Lecturer** for the PG module “Financial and Credit Derivatives” – University of Cagliari
- Autumn 2012 **Lecturer** for the UG module “Foundations of Mathematics” (40 hours) – University of Cagliari

Experience as PGR supervisor

- Since 2020 **Co-Supervisor** for 3 new PhD Accounting & Finance students – University of Leeds
- Since 2019 **Co-Supervisor** for 1 PhD Accounting & Finance student – University of Leeds

Experience as PG supervisor

Summer 2021 **Supervisor** for 10 MSc Banking & Int. Finance students – University of Leeds
Summer 2020 **Supervisor** for 13 MSc Banking & Int. Finance students – University of Leeds
Summer 2018 **Supervisor** for 16 MSc Banking & Finance students – University of Nottingham

Experience with tutorials

Spring 2020 Tutorials for the PG module “International Investments” – University of Leeds
Autumn 2019 Tutorials for the PG module “Applied Finance” – University of Leeds
Spring 2019 Tutorials for the PG module “Bank Risk Measurement and Management” – University of Nottingham
Spring 2019 Tutorials for the UG module “Insurance in a Risky World” – University of Nottingham
Spring 2018 Tutorials for the PG module “Theory of Risk and Insurance” – University of Nottingham
Spring 2018 Tutorials for the UG module “Insurance in a Risky World” – University of Nottingham
Spring 2017 Tutorials for the UG module “Banking” – University of Cagliari
Autumn 2016 Tutorials for the UG module “Financial Markets and Institutions” – University of Cagliari
Spring 2016 Tutorials for the UG module “Banking” – University of Cagliari
Autumn 2015 Tutorials for the UG module “Financial Markets and Institutions” – University of Cagliari
2008–2013 Tutorials for the UG module “Financial Mathematics” – University of Cagliari
Autumn 2012 Tutorials for the UG module “Mathematics” – University of Cagliari
Spring 2010 Tutorials for the UG module “Econometrics” – University of Cagliari
Autumn 2007 Tutorials for the UG module “Mathematics” – University of Cagliari

Leeds, 01/09/2021

Danilo Valerio Mascia