

Curriculum Vitae Daniela Pennetta

Education

2021 - PhD in Labour, Development and Innovation (XXXIV cycle)

Marco Biagi Foundation - University of Modena and Reggio Emilia

2019 - Advanced Course in Methods, Techniques and Tools for Big Data Analysis

Department of Engineering Enzo Ferrari - University of Modena and Reggio Emilia

2018 - Master's Degree in Financial Analysis, Consulting and Management (LM-77)

Department of Economics Marco Biagi - University of Modena and Reggio Emilia

2016 - Bachelor's Degree in Economics and Finance (LT-33)

Department of Economics Marco Biagi - University of Modena and Reggio Emilia

Current positions

Postdoctoral Research Fellow

Department of Economics Marco Biagi - University of Modena and Reggio Emilia

Lecturer - Master's Degree in Financial Analysis, Consulting and Management (LM-77)

Department of Economics Marco Biagi - University of Modena and Reggio Emilia

Lecturing and related support activities

Academic Year 2023-2024 – Lecturer at Department of Economics Marco Biagi - University of Modena and Reggio Emilia

Bachelor's Degree in Economics and Management

Master's Degree in Financial Analysis, Consulting and Management

Master's Degree in Data analysis for economics and management

Academic Year 2022-2023 – Lecturer at Department of Economics Marco Biagi - University of Modena and Reggio Emilia

Bachelor's Degree in Economics and Finance

Bachelor's Degree in Economics and Management

2022 – Lecture “Lending and Equity Crowdfunding”

Executive Master in Business and Administration (EMBA)

SDA Bocconi – School of Management

Academic Year 2021-2022 – Lectures and Tutoring Activities in the Banking and Digital Finance course

Bachelor's Degree in Digital Marketing

Department of Communication and Economics - University of Modena and Reggio Emilia

2021 - Co-author of the teaching material of the course "Retail and corporate lending"

XXIV edition of the Banking and Financial Diploma - ABISERVIZI S.p.A.

2018/2020 – Lectures and Tutoring Activities in the Bank Management course

Master's Degree in Financial Analysis, Consulting and Management

Department of Economics Marco Biagi - University of Modena and Reggio Emilia

2018 – Lectures and Tutoring Activities in the Corporate and Investment Banking course

Master's Degree in Financial Analysis, Consulting and Management

Department of Economics Marco Biagi - University of Modena and Reggio Emilia

2016 – Tutoring Activities in the Mathematics and Financial Mathematics course

Bachelor's Degree in Economics and Finance

Department of Economics Marco Biagi - University of Modena and Reggio Emilia

Conferences

Wolpertinger International Conference 2022, Palermo – Italy

(28th August – 31st August 2024)

Presentation of the working paper *“Does consumers’ risk profile drive the demand of BNPL? Evidence from online and in-store applications”*

2nd Yunus Social Business Centre Conference, Imola – Italy

(2nd November – 4th November 2023)

Presentation of the working paper *“Too hot to handle? Analysing obstacles and possible developments to the financing of advanced therapies”*

Wolpertinger International Conference 2023, Vaasa– Finland

(30th August – 2nd September 2023)

Presentation of the working paper *“Funding clinical research in Advanced Therapy Medicinal Products (ATMPs): clinical trials’ features and Finance’s involvement”*

GISM Conference 2022, Turin – Italy

(20th-21st October 2022)

Presentation of the working paper *“Bridging the funding gap in medical research in Advanced Therapy Medicinal Products: a fair measurement of value creation”*

Wolpertinger International Conference 2022, Madrid – Spain

(31st August – 3rd September 2022)

Presentation of the working paper *“What drives pinkwashing in the banking industry? Evidence from an international comparison”*

International Women's Day Conference in Economics, Finance and Management, Katowice – Poland

(8th-9th March 2022)

Presentation of the working paper "*FinTech and sustainability: does FinTech firms' SDG-orientation play a role in bank-FinTech relationship?*"

ADEIMF Conference 2021, Palermo – Italy

(10th-11th September 2021)

Presentation of the working paper "*Getting some fuel from incumbents: bank-FinTech relationships and their effects on performance, growth and visibility of newcomers. Evidence from Italy*"

Wolpertinger International Conference 2021, Krakow - Poland

(1st-3rd September 2021)

Presentation of the working paper "*Getting some fuel from incumbents: bank-FinTech relationships and their effects on performance, growth and visibility of newcomers. Evidence from Italy*"

ADEIMF Online Conference

(11th September 2020)

Presentation of the working paper "*Open Banking: are we ready? A study on banks' attitude to partnership in the Italian context*"

Wolpertinger International Conference 2019, Venice - Italy

(28th-31st August 2019)

Presentation of the working paper "*Business Models in Lending-Based Crowdfunding Industry*"

Publications

1. Venturelli, V., Pedrazzoli, A., Pennetta, D., & De Novellis, G. (2024). Assessing the influence of ESG washing on bank reputational exposure: A cross-country analysis. *Business Ethics, the Environment & Responsibility*. ISSN: 2694-6416. doi.org/10.1111/beer.12727
2. Cosma, S., & Pennetta, D. (2024). Enhancing online visibility through strategic alliances: the case of bank-FinTech relationship. *International Journal of Bank Marketing*, Vol. 42 (5), pp. 947-980. ISSN: 0265-2323. 10.1108/IJBM-02-2023-0071
3. Venturelli V., Pedrazzoli A., Pennetta D., & Gualandri E. (2024). Pinkwashing in the banking industry: the relevance of board characteristics. *Research in International Business and Finance*, Vol. 67, 102111. 10.1016/j.ribaf.2023.102111
4. Cosma, S., Gambarelli, L., & Pennetta, D. (2024). Finanza sociale e BioTech: quale ruolo nel sostegno dello sviluppo delle terapie innovative. *Bancaria (Sezione Forum)*, vol.12/2024. ISSN: 0005-4623
5. Cosma, S., & Pennetta, D. (2023). *FinTech and Sustainability: Does FinTech Firms' SDG-Oriented Play a Role in the Bank-FinTech Relationship?* In *Digital Transformation and the Economics of Banking* (Eds. Piotr Łasak e Jonathan Williams), pp. 113-134. Routledge. 10.4324/9781003340454-8

6. Pennetta, D., & Gambarelli, L. (2023). Banks' attitude to partnership as an antecedent of Open Banking platforms: structural determinants and effects on performance in the Italian context. DEMB Working Paper Series, N. 223. 10.25431/11380_1308067
7. Pennetta, D., & Gambarelli, L. (2023). Il finanziamento della ricerca clinica in Advanced Therapy Medicinal Products (ATMP): cosa determina l'intervento della Finanza?. DEMB Working Paper Series, N. 222. 10.25431/11380_1308066
8. Cosma, S., Cosma, S., & Pennetta, D. (2023). The Rise of Financial Services Ecosystems: Towards Open Banking Platforms. In *The Fintech Disruption: How Financial Innovation Is Transforming the Banking Industry* (Eds. Thomas Walker, Elaheh Nikbakh e Maher Koolipp), pp. 191-213). Cham: Springer International Publishing. 10.1007/978-3-031-23069-1_8
9. Cosma, S., & Pennetta, D. (2021). Il mercato del credito alle famiglie nell'emergenza sanitaria: comportamenti delle famiglie e risposte degli intermediari. In *Emergenza COVID-19: impatto e prospettive* (Eds. Carlo Adolfo Porro e Pierluigi Faloni), pp.125-154. Stem Mucchi Editore. ISBN: 9788870008760
10. Cosma, S., Pattarin, F., & Pennetta, D. (2020). Business Models in the Lending-Based Crowdfunding Industry. In *Banking and Beyond: The Evolution of Financing along Traditional and Alternative Avenues* (Eds. Caterina Cruciani, Gloria Gardenal e Elisa Cavezzali), pp. 191-213. 10.1007/978-3-030-45752-5_9
11. Cosma, S., Pattarin, F., & Pennetta, D. (2020). Banche, modelli di business e Open Banking. *Bancaria*, vol.11/2020, pp. 36-46. ISSN: 0005-4623

Summer Schools and Training Course

2021 - Course "Machine learning for your workflow: Get the most from your data"

CASS Business School – City University of London - London

2020 - Short course "Introduction to NVivo"

NVivo – Software for the analysis of qualitative data – Bari

2019 - Summer School SIde "Machine Learning Algorithms for Econometricians"

SIde – Italian Society of Econometrics - Bertinoro (FC)

2019 - Summer School ADEIMF "Methods and Techniques of Research", Advanced Course

ADEIMF – Association of teachers of economics of intermediaries and financial markets and corporate finance - Lecce (LE)

Modena, 06/10/2024