



Europass Curriculum Vitae

Personal information

First name / Surname **Cristina Rovera**
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 E-mail cristina.rovera@unito.it
 Nationality Italian
 Date of birth October 11th, 1977
 Gender Female

Work experience

Dates 30th October 2015-present
 Occupation or position held Associate Professor in Banking and Finance
 Name and address of employer University of Torino
 Dates 2006-2015
 Occupation or position held Assistant Professor in Banking and Finance
 Name and address of employer University of Torino
 Dates 2004-2006
 Occupation or position held Researcher in Business Administration
 Name and address of employer University of Torino

Education and training

Dates 2004
 Title of qualification awarded Phd degree in Business Administration
 Name and type of organisation providing education and training University of Torino
 Dates 2001
 Title of qualification awarded Degree in Economics, specialization in Business Administration
 Name and type of organisation providing education and training University of Torino
 Dates 1996
 Title of qualification awarded Diploma of Qualified Accountant
 Name and type of organisation providing education and training University of Torino

Personal skills and competences

Mother tongue Italian
 Other languages French, English
 Self-assessment
European level ()*
 French
 English
 Research interests Banking
 Computer skills and competences Proficient in Microsoft Office

Understanding		Speaking		Writing
Listening	Reading	Spoken interaction	Spoken production	
C1	C1	C1	C1	C1
B2	B2	B2	B2	B2

(*) [Common European Framework of Reference for Languages](#)

Service work	<p>From February to September 2019 - Member of the Organizing Committee of the 2019 summer ADEIMF Conference</p> <p>From October 2018 - Head of the International Erasmus Mobility of the Magistral Course of Studies in Corporate Finance and Financial Markets – University of Torino</p> <p>From 31 May 2018 to 31 December 2020 - Member of the research group of the EU research project “Interreg_Finch_Financing Impact On Regional Development Of Cultural Heritage Valorisation”</p> <p>From 2018 Reviewer activity for the International Business Conference (IBC) - North West University Business School of Potchefstroom</p> <p>From March to November 2017 – Member of the Organizing Committee of the Turin S.M.A.R.T. Tourism Conference</p> <p>From March 2016 to January 2021 - Member of the TARM/TOLC Commission – University of Torino</p> <p>From October 2015 to September 2018- Member of the Erasmus Commission – University of Torino</p> <p>From 16th January 2015 - Member of the Scientific Board of the <i>Oeconomia Copernicana Journal</i></p> <p>From 2015 Reviewer activity for the Italian review <i>Bancaria</i></p> <p>From 1st October 2014 to 31th December 2016 - Member of the Business and Management Phd Committee - University of Torino</p> <p>From 2010 Reviewer activity for ADEIMF</p> <p>From June 2010 to February 2016 - Member of the ADEIMF Committee</p>
International experience	<p>June 2019 – Mobility to Magdeburg (Berlin) for the the EU research project “Interreg_Finch_Financing Impact On Regional Development Of Cultural Heritage Valorisation”</p> <p>March 2019 – Mobility Teaching and Research for Moscow (National Research University, Higher School of Economics)</p> <p>May 2018 - Mobility Teaching for Wiener (University of Applied Sciences – Wiener Neustadt)</p> <p>April 2017 - Mobility Teaching for Wiener (University of Applied Sciences – Wiener Neustadt)</p> <p>September 2016 - Mobility Teaching for Paris (University Paris Est – Creteil Val de Marne – F-Paris012)</p> <p>September 2015 - Mobility Teaching for Paris (University Paris Est – Creteil Val de Marne – F-Paris012)</p> <p>January 2007 - Mission in France, Paris. Purpose: study of the French mutual guarantee system</p> <p>October 2006 - Mission in South Korea, Seoul. Purpose: study of the Korean mutual guarantee system</p>
Master Lectures	<p>MBA Complex Learning: Banking tools for SMEs (2022)</p> <p>Intesa Sanpaolo Training Master – Women Skills Academy 2021</p> <p>Business Administration Unito (2018 – 2019 – 2020 - 2021)</p> <p>Risk Management for insurance and brokerage (2018)</p> <p>Business Administration SAA (XI – XII – XIII Edition, 2013 - 2015)</p> <p>Finanza Aziendale e creazione di valore (2014)</p>

	<p>Gestione dei Servizi Bancari e Finanziari (I - II - III Edition, 2011 - 2013)</p> <p>Banking e Risk Management (2009 - 2011)</p> <p>Banking and Finance (2006/2007)</p>
Publications	
	<p><i>"The reality of confidi: delinquency rate and political decisions"</i>, C. Rovera, in <i>"Insights into Economics and Management"</i>, ed. by Dr. Fang Xiang, Book Publisher International, Hooghly, India, 2021, Vol. 8, chap. 6, pp. 71-85</p> <p><i>"Un bail-out in maschera"</i>, P. de Sury – C. Rovera, in <i>Studies in honor of Antonio Dell'Atti</i>, Giuffr� Editor, 2020, Part One, pp. 95-130</p> <p><i>"The crowdfunding: a new financial instrument for the start-ups?"</i>, C. Rovera – M. Damilano, in <i>"Current Perspective to Economics and Management"</i>, ed. by Dr. Kwong Fai Andrew Lo, Book Publisher International, Hooghly, India, 2020, Vol. 4, chap. 1, pp. 1-16</p> <p><i>"Asset Management in Italy: do it yourself or delegate?"</i>, P. de Sury – C. Rovera, in <i>Minerva Bancaria Review</i>, Vol. 4, July-August 2019, pp. 69 – 94</p> <p><i>"Risk Management Instruments Offered by P2P Lending Platforms. A Cross-Country Empirical Analysis Based on a Scoring System"</i>, M. Damilano-P. De Vincentiis-E. Isaia-P. Pia-C. Rovera, in <i>"The Future of Risk Management, Volume II - Perspectives on Financial and Corporate Strategies"</i>, ed. by Paola De Vincentiis, Francesca Culasso, Stefano A. Cerrato, V.v. A.a., Palgrave Macmillan, June 2019, chap. 1, pp. 3 – 42</p> <p><i>"The crowdfunding: a new financial instrument for the start-ups?"</i>, C. Rovera – M. Damilano, in <i>International Journal of Business and Management</i>, Vol. 13, No. 11; 2018, pp. 199-213</p> <p><i>"Start-ups: new financial instruments for tourism"</i>, C. Rovera – M. Damilano – A. Bongiovanni, in <i>"Smart Tourism"</i> ed. by V. Cantino – F. Culasso – G. Racca, McGraw-Hill Education, Milano, 2018, chap. 2, pp. 19 – 39</p> <p><i>"The determinants of the Confidi delinquency rate"</i>, C. Rovera – A. Bongiovanni, in <i>International Journal of Business and Management</i>, Vol. 13, No. 4; 2018, pp. 87-98</p> <p><i>"Too big to bail?"</i>, C. Rovera – P. de Sury, in <i>Banche e Banchieri Journal</i>, N. 3/2017, pp. 361 - 384</p> <p><i>"Il bail-over italiano"</i>, C. Rovera – P. de Sury, in <i>Banche e Banchieri Journal</i>, N. 3/2016, pp. 289-323</p> <p><i>"Banche italiane e piattaforme crowd"</i>, C. Rovera, in <i>ImpresaProgetto</i>, Electronic Journal of Management, www.impresaprogetto.it, N. 2/2016, pp. 1-26</p> <p><i>"Stock market reactions to credit ratings across the subprime crisis"</i>, E. Isaia - M. Damilano - C. Rovera, in <i>Entrepreneurship, Business and Economics</i>, Vol. 2, Part IV - Banking and Finance, Springer 2016, pp. 585 – 596</p> <p><i>"Il micro credito cooperative italiano. Gli effetti della crisi"</i>, C. Rovera – P. de Sury, in <i>Banche e Banchieri Journal</i>, N. 4/2015, pp. 510-527</p> <p><i>Rating Actions: Reliable Information or Regulatory Constraint after the Subprime Crisis?"</i>, E. Isaia - M. Damilano - C. Rovera, in <i>International Review of Business Research Papers</i>, Vol. 11, No. 2, September 2015, pp. 40 – 51</p> <p><i>"Il crowdfunding bancario italiano"</i>, in <i>"FOOD & HERITAGE. Sostenibilit� economico – aziendale e valorizzazione del territorio"</i>, V.v. A.a., G. Giappichelli Editore, July 2015, Part II - chap. 7, pp. 475 – 491</p> <p><i>"Gli effetti della crisi sulle banche italiane. Grandi e piccoli intermediari a confronto"</i>, Edizioni Accademiche Italiane, Saarbr�cken, 2015</p>

"I processi di aggregazione nel mondo dei confidi: storia e futuro", in *"I confidi in Italia"*, AA.VV., Camera di commercio industria artigianato e agricoltura di Torino, 2015, paragraph 2.6 in chap. II, pp. 79 – 88

"La dimensione del patrimonio influisce sulle scelte di investimento delle famiglie?", C. Rovera – P. de Sury, in *Rivista Banche e Banchieri*, N. 4/2014, pp. 451-466

"Intesa, Unicredit, Monte dei Paschi: gli effetti della crisi", in *Contabilità Finanza e Controllo*, Il Sole 24 Ore S.p.A. Editore, N. 2/2014, pp. 29 – 36

"Riflessioni sul modello organizzativo e i rapporti con gli stakeholders", in *"Il sistema dei Confidi in Italia. Efficienza, sostenibilità e intervento pubblico"*, ed. by Marco Nicolai, Maggioli Editore, Santarcangelo di Romagna, 2013, paragraphs 6.1, 6.3 in chap. VI, pp. 247 – 265 and pp. 278 - 283

"Analisi dell'andamento gestionale dei confidi non vigilati", in *"Il sistema dei Confidi in Italia. Efficienza, sostenibilità e intervento pubblico"*, ed. by Marco Nicolai, Maggioli Editore, Santarcangelo di Romagna, 2013, paragraphs 3.1, 3.2, 3.3 in chap. III, pp. 98 – 122

"Confidi vigilati: il difficile binomio fra crescita e solidità gestionale in tempo di crisi", in electronic format, website <http://www.fondazionerosSELLI.it>, September 2013, pp. 1 – 49

"Confidi: efficienza, sostenibilità e intervento pubblico", in electronic format, website <http://www.fondazionerosSELLI.it>, June 2013, pp. 1 – 79

"Banche Regionali e Nazionali: un confronto negli anni della crisi", in *Rivista Banche e Banchieri*, N. 2/2013, pp. 190-216

"Il contributo pubblico alla lotta contro l'usura. I sussidi ministeriali e regionali agli enti di garanzia", in *"Il sovraindebitamento e l'usura. Note giuridiche, profili economici e aspetti psicologici"* of A. Boido, C. Rovera and M. Zuffranieri, Celid, Torino, 2012, pp. 105-274

"Il credito alle imprese durante la crisi. Il focus sul credit crunch", in *Contabilità Finanza e Controllo*, Il Sole 24 Ore S.p.A. Editore, N. 10/2012, pp. 773 – 779

"La garanzia delle PMI "a elevato rischio finanziario". Confidi e fondi pubblici nella lotta contro l'usura", in *Contabilità Finanza e Controllo*, Il Sole 24 Ore S.p.A. Editore, N. 8-9/2012, pp. 671 – 678

"Il sistema alternativo di controgaranzia", in *"I Confidi di nuova generazione"* ed. by Paola De Vincentiis - Marco Nicolai, Bancaria Editrice, Roma, 2012, chap. 8, pp. 267 – 300

"La perdita di valore delle azioni e degli attivi bancari. Un confronto con il modello di Merton", C. Rovera – D. Andreis, in *Rivista Banche e Banchieri*, N. 3/2011, pp. 223 – 243

"Situazione economica e reddituale del sistema confidi", in *"Il Sistema dei Confidi in Italia"*, ed. by Paola De Vincentiis - Marco Nicolai, Bancaria Editrice, Roma, 2010, chap. 5, pp. 165 – 196

"La valutazione dei titoli azionari", in *"Il mercato azionario"*, ed. by Patrizia Pia, G. Giappichelli Editore, Torino, 2009, chap. 7, pp. 197-237

"The credit guarantee system in France", in *"Journal for SME Development (JSD)"*, No. 13, published by Small & Medium Enterprise Administration, Ministry of Economic Affairs - Small & Medium Enterprise Credit Guarantee Fund of Taiwan, Taiwan, September 2009, pp. 151-190

The chapter *"The credit guarantee system in France"* has also been published in *"KODIT Report 2008"*, KODIT Economic Research Institute, South Korea, 2008, with translation in national language

"The guarantee system in South Korea", in *"The guarantee systems and the SMEs access to credit"*, ed. by Paola De Vincentiis, Bancaria Editrice, Roma, 2008, chap. 6, pp. 185-212

"The credit guarantee system in France", in *"The guarantee systems and the SMEs access to credit"*, ed. by Paola De Vincentiis, Bancaria Editrice, Roma, 2008, chap. 4, pp. 123-152

"Il sistema di garanzia in Corea del Sud", in *"I confidi e il credito alle PMI"*, ed. by Paola De Vincentiis, Bancaria Editrice, Roma, 2007, chap. 6, pp. 197 – 225

	<p>“Il sistema di garanzia in Francia”, in “I confidi e il credito alle PMI”, ed. by Paola De Vincentiis, Bancaria Editrice, Roma, 2007, chap. 4, pp. 133 – 164</p> <p>“Rischio e rendimento degli hedge funds”, G. Giappichelli Editore, Torino, 2005</p>
Conferences and seminars	
	<p>12th Annual Conference of the Euromed Academy of Business, Thessaloniki, 18–20 September 2019, long abstract presented: “<i>Crowdfunding for culture: a new financial instrument?</i>” (C. Rovera – C. Giachino – E. Battisti).</p> <p>ADEIMF Conference, Turin, 13–14 September 2019, working paper presented: “<i>Angels falling on earth: empirical evidence on the Equity Gap closed by Informal venture financing from a worldwide Deal-Making</i>” (F. Baldi – A. Interdonato – C. Rovera)</p> <p>Second International Conference Risk Management, Turin, 25-26 October 2018, working paper presented: “<i>Accessibility and transparency of P2P lending platforms</i>” (M. Damilano, P. De Vincentiis, E. Isaia, P. Pia, C. Rovera)</p> <p>First International Conference TURIN SMART TOURISM, Turin, 23–24 November 2017, working paper presented: “<i>Start-ups: new financial instruments for tourism</i>” (C. Rovera – M. Damilano)</p> <p>7th GIKA Conference, Lisbon, 28–30 June 2017, working paper presented: “<i>The determinants of the delinquency rate of confidi</i>” (C. Rovera – A. Bongiovanni)</p> <p>XVIII Conference AIDEA Giovani – Food & Heritage, 23-24 July 2015, working paper presented: “<i>Il crowdfunding bancario italiano</i>”, C. Rovera</p> <p>Centro Congressi Torino Incontra, 22 gennaio 2015, study presented: “<i>I Confidi Italiani</i>” (P. De Vincentiis, – M. Damilano – P. Pia - E. Isaia - C. Rovera)</p> <p>15th EBES Conference, Lisbon, 8–10 January 2015, working paper presented: “<i>Stock market reactions to credit ratings across the subprime crisis</i>” (E. Isaia - M. Damilano - C. Rovera)</p> <p>ADEIMF Conference, Palermo, June 2009, working paper presented: “<i>La perdita di valore delle azioni e degli attivi bancari. Un confronto con il modello di Merton</i>”, C. Rovera – D. Andreis</p>
Prizes and Awards	
	<p>Best Professor Award Master Degrees 2020/2021 – Second place</p> <p>Best Professor Award Bachelor’s Degrees 2020/2021 – Third place</p> <p>Best Professor Award Bachelor’s Degrees 2019/2020 – Second place</p> <p>Best Professor Award Bachelor’s Degrees 2017/2018 – Second place</p> <p>Journal Best Paper Certificate - , 8–9 September 2014 “<i>Rating Actions: Reliable Information or Regulatory Constraint after the Subprime Crisis?</i>” 28th International Business Research Conference</p> <p>Premio di operosità scientifica – 3rd april 2007, from University of Torino, Faculty of Economics</p> <p>Premio Optime – 19th september 2002 Prize for the worth in study, from the Unione Industriale, University and Polytechnic school of Torino</p>