

Paola Zocchi

PERSONAL DATA

Place and date of birth: Novara, May 20th 1976

Address: Novara

Phone: +39-0321-337443

E-mail: paola.zocchi@uniupo.it

BIO AND EDUCATION

December 2001- November 2004 Ph.D. in Business Administration at Università degli Studi di Torino

September 1995- November 2000 Graduated *cum laude* in Business Administration at Università degli Studi del Piemonte Orientale, Novara.

UNIVERSITY CAREER

March 2006 – Assistant Professor of Banking and Finance at Department of Economics and Business Studies, Università del Piemonte Orientale, Novara.

November 2000 – February 2006 Research and Teaching Assistant at Dipartimento di Studi per l'Impresa e il Territorio, Università degli Studi del Piemonte Orientale, Novara.

UNIVERSITY POSITIONS

November 2015 - Member of the International Affairs Committee of Department of Economics and Business Studies, Novara.

March 2006 - Member of the Counseling Committee of Department of Economics and Business Studies, Novara.

December 2003- November 2009 Tutor of the Master in “Economia e Gestione dell’Intermediazione Finanziaria - MEGIF” of Faculty of Economics, Novara

SCIENTIFIC POSITIONS

Since 2004: Member of ADEIMF (Italian Association of Scholars of Economics and Management of Financial Institutions and Markets).

MAIN FIELDS OF INTEREST

1. Pension funds
2. Guarantees
3. Residential mortgages
4. Business angels
5. Payment instruments

CURRENT ISSUES OF RESEARCH

1. Asset allocation strategies and economic efficiency of Pension funds

- The factors affecting the operating expenses and the relation between costs and different pension funds’ characteristics.
- The influence of investment restrictions on funds’ return on investments and management costs.
- The influence of sovereign risk on guarantors’ ability in meeting their financial obligations;
- The influence of investment restrictions on guarantors’ ability in meeting their financial obligations

2. Business Angels, Informal Venture Capital and Start-Up Financing

- The role of business angel networks and their relationships with venture capital organizations.
- The relationship between business angels’ contribution, growth and survivorship of start-up companies.
- Angel-backed companies and venture-backed companies: analysis of the differential contribution and valued-added services provided to start-up companies

3. The supply of financial products through online brokers

- The role of online brokers in offering financial products.
- Determinants of Internet prices of financial products.
- Characteristics of online proposals, completion and predatory lending.

TOP FIVE PAPERS

1. Zocchi P., P. De Vincentiis, E. Isaia (2016), Institutional disparities and asset allocation homologation in Italian defined contribution pension funds. How do they affect the guarantee commitment?, *Journal of Pension Economics and Finance*, First view - January 2016.
2. Zocchi P. (2014). Il mercato dei mutui residenziali dopo la crisi finanziaria. Redditività e rischi per le banche italiane. *Bancaria*, Vol 10 Special Issue, ISSN: 0005-4623, p. 2 – 16.
3. Zocchi P. (2013). Why do Italian households prefer adjustable rate mortgages?. *Journal of European Real Estate Research*, vol. 6, ISSN: 1753-9269, doi: 10.1108/17539261311312997.
4. Zocchi P. (2014). La diffusione della moneta elettronica in Europa. Zocchi (a cura di), *Moneta Elettronica e Virtual Currency*. Monte Università Parma editore, p. 127 – 152, ISBN: 978-88-7847-483-3.
5. Zocchi P. (2009). La percezione del rapporto banca-impresa nella provincia di Novara. Il punto di vista delle imprese. In: Valletta M (a cura di), *Le aggregazioni bancarie e l'evoluzione del rapporto banca-impresa nella Provincia di Novara*. p.107-165, Giuffrè, ISBN: 88-14-14505-9

AWARDS

Winner of the 2013 AIDEA (Italian Academy of Business Administration and Management) Best Paper Award for the track "Economia Aziendale" for the article: "Price setting anomalies and banks' profitability concerns".